

Experience-Mod / Claims-History Analyzer

Insurance

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This guide explains what the tool produces, how to use the output, and what to watch for. The actual output (draft/report) is generated on the tool page.

Background

Analyses your claims/loss history — loss ratios and trend — and its likely impact on renewal premium (loading or discount), with mitigations. Use it to anticipate a renewal hike. For a fair-premium view, use the Premium Benchmarking tool.

Purpose of this tool & output

See how your claims history affects premium

How the output is used

Use the analyzer to see how your claims history affects premium (experience mod) and where to improve.

Who should vet it

A workers-comp/insurance consultant, to confirm the mod calculation.

Important cautions

AI-generated analysis; insurer rating models vary.

Companion documents

- Workers Comp Class Code Audit
- Workmen Comp Premium Calculator
- Payroll Classification Reviewer
- Premium Over-Rating Dispute Letter
- Statutory Cover Compliance Check

This is AI-assisted guidance. Verify with a qualified professional before any binding decision. Fees, authorities and processes vary by state and change over time — confirm with your state authority.