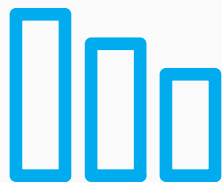


"There has been great success keeping our MOD rate in the top 10% for our industry over a long period of time and anticipate this trend to continue."

-Cory N., Manufacturing Industry

Our state-of-the-art workers' compensation risk analysis is a key component of the highly customized workers' compensation solution we create for our clients.

- In-depth review and analysis of known and potential risk factors
- Engage loss prevention to help mitigate current and future hazards
- Ongoing claim and risk analysis to evolve trainings and site visits around our client's ongoing needs



29%

Mod Reduction
Over 4 Years



16%

Reduction in Premium
Over 4 Years



25%

Decrease in Average
Annual Claims Frequency

The Underwriting Team thoroughly evaluates every potential client for losses and exposures to make sure we understand the wants and needs of every client.

We identify existing and evolving risk factors, then work with management to implement changes that will reduce injuries, improve employee morale, increase productivity, and boost profitability in the long term, quarter after quarter, year after year.