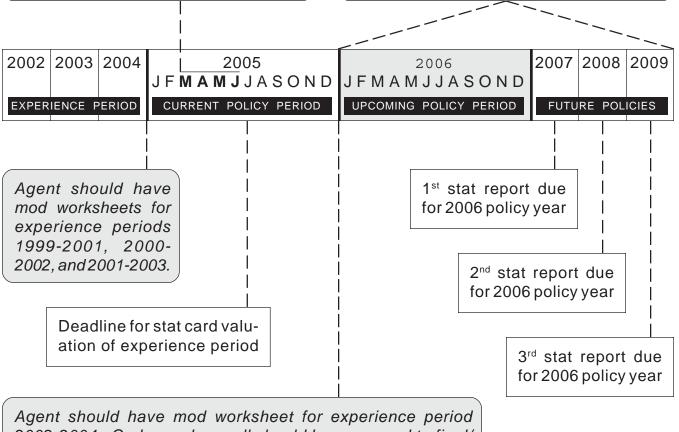
What An Agent Can Do (and When) To Monitor Workers Compensation Experience & Mod Development

The following "timeline" assumes that an insured's upcoming policy is effective on January 1, 2006. Although not specifically mentioned, one of the most important things the agent can do, if warranted by trends in experience mods, is assist the insured in establishing and monitoring an effective **loss control program**, particularly one that addresses loss *frequency*.

Agent should get final audit reports and loss runs, review open claims near closing, check status of claims "negotiations", evaluate prior worksheet data, schedule a meeting with carrier reps, calculate tentative mod prior to stat card valuation, and request that stat cards be sent to agency before submission to NCCI. Monitor subrogation and Second Injury Fund recoveries, closed claim reports, noncompensable claims, clerical errors, etc., and request changes as warranted. Claims postings, in particular, should be reviewed for accuracy, timeliness of payments and closing dates, and excessive loss reserving (look at historical reserve vs. paid amounts).



Agent should have mod worksheet for experience period 2002-2004. Codes and payroll should be compared to final/ revised audit reports. Losses should be compared to loss run(s) ending on the same date(s) as the stat card valuation date(s). Begin preparations for the next policy period.