



So you'd like to help lower your clients' rates, but don't have a lot of extra time to devote to it. Here are a few quick tips that could help.

Improving your mod

If your client has an experience rating modification (or "mod"), preventing injuries and controlling claim costs will help keep their mod down.

Timely filing

Filing a workers' compensation claim quickly is essential. Employers have five days to file a claim from the employer's date of knowledge of the claim. Remind your clients to report workplace injuries as soon as possible - timely filing can control claim costs and help the employee return to work.

Safe workplace

Your clients may be able to reduce their rates by improving their safety performance by creating and implementing loss prevention and cost control programs, such as a safety committee and a return-to-work program.

Non-disabling claim reimbursement

Employers might consider participating in the non-disabling claim reimbursement program. It could help them reduce or eliminate claim costs that are considered when determining their future experience rating modification factors. [Click here to open the non-disabling claims reimbursement form \(F-3135\).](#)

And don't hesitate to call us at 800.285.8525 with questions.