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New App Shows Clients the Connection Between Losses and Experience

DES MOINES, Iowa (May 12, 2014) — SmartMod™ allows users to calculate their experience modification factor (mod)—important in calculating workers’ compensation premiums—then estimate how it would be impacted by an increase or decrease in losses. Agents can use SmartMod with their clients to help make a business case for investing in loss control, since reduced losses result in an improved mod.

Other features include:

- Loss control recommendations to help commercial policyholders reduce their overall mod
- The ability to save and revisit mod calculations
- The option to add notes to results and email those results

“SmartMod is very easy to use. It’s designed for agents to help their clients see how much they could reduce workers’ compensation premiums by preventing employee injuries, getting injured employees to the right doctors quickly and safely returning them back to work as soon as possible,” says Bryon Snethen, vice president/risk improvement.

SmartMod is available for Android devices in the Google Play Store and for Apple devices in the App Store. SmartMod is free for the public and can be used in all NCCI states and in some independent rating bureau states.

For tips on preventing accidents and injuries, go to www.emcins.com/LossControl.

About EMC Insurance Companies

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