

United Heartland Impacts Experience Mods

OUR APPROACH TO WORKERS' COMPENSATION DELIVERS SAVINGS

A 2018 study found that accounts that came to United Heartland with an experience mod of 1.25 or greater, and stayed for four or more years, obtained an average mod savings of 29.3% due to experience modification factor (EMF) improvement.

LONG-TERM CARE					HEALTH CARE				
Initial Manual Premium	Year 1 EMF	Most Recent EMF	EMF Difference	Est. Annual Savings	Initial Manual Premium	Year 1 EMF	Most Recent EMF	EMF Difference	Est. Annual Savings
\$91,211	1.56	0.69	-0.87	\$50,868	\$281,550	1.67	0.63	-1.04	\$175,337
\$66,413	1.38	0.70	-0.68	\$32,725	\$136,515	1.70	0.70	-1.00	\$80,303
\$138,438	1.65	0.98	-0.67	\$56,214	\$273,326	1.74	0.97	-0.77	\$120,955
\$164,052	1.35	0.70	-0.65	\$78,988	\$173,204	1.60	0.85	-0.75	\$81,189
\$313,282	1.30	0.68	-0.62	\$149,411	\$120,955	1.55	0.80	-0.75	\$58,527
\$163,001	1.32	0.73	-0.59	\$72,857	\$241,973	1.53	0.81	-0.72	\$113,870
\$110,456	1.40	0.81	-0.59	\$46,549	\$101,070	1.54	0.92	-0.62	\$40,691
\$46,204	1.50	0.99	-0.51	\$15,709	\$188,394	1.35	0.81	-0.54	\$75,358
\$169,767	1.28	0.77	-0.51	\$67,642	\$282,672	1.29	0.79	-0.50	\$109,563
\$1,531,716	1.42	1.01	-0.41	\$442,256	\$252,790	1.29	0.85	-0.44	\$86,223

MANUFACTURING					SOCIAL SERVICES				
Initial Manual Premium	Year 1 EMF	Most Recent EMF	EMF Difference	Est. Annual Savings	Initial Manual Premium	Year 1 EMF	Most Recent EMF	EMF Difference	Est. Annual Savings
\$116,639	1.89	1.00	-0.89	\$54,925	\$217,717	3.12	0.62	-2.50	\$174,453
\$114,021	1.48	0.73	-0.75	\$57,781	\$112,340	1.82	0.83	-0.99	\$61,108
\$190,746	1.47	0.81	-0.66	\$85,641	\$83,651	1.43	0.72	-0.71	\$41,533
\$86,513	1.51	0.91	-0.60	\$34,376	\$113,709	1.36	0.61	-0.75	\$62,707
\$157,393	1.41	0.82	-0.59	\$65,859	\$83,651	1.43	0.72	-0.71	\$41,533
\$119,281	1.36	0.86	-0.50	\$43,853	\$150,841	1.35	0.88	-0.47	\$52,515
\$167,599	1.27	0.77	-0.50	\$65,984	\$119,093	1.41	0.95	-0.46	\$38,853
\$619,420	1.37	0.90	-0.47	\$212,502	\$34,769	1.29	0.93	-0.36	\$9,703
\$399,715	1.38	0.92	-0.46	\$133,238	\$82,461	1.29	1.00	-0.29	\$18,538
\$221,191	1.27	0.94	-0.33	\$57,475	\$81,054	1.26	1.01	-0.25	\$16,082

OTHER (hospitality, wholesale/retail, education and others)

Initial Manual Premium	Year 1 EMF	Most Recent EMF	EMF Difference	Est. Annual Savings
\$104,699	1.45	0.77	-0.68	\$49,100
\$2,270,440	1.44	0.79	-0.65	\$1,024,851
\$125,961	1.55	0.92	-0.63	\$51,197
\$204,049	1.32	0.75	-0.57	\$88,112
\$333,730	1.41	0.85	-0.56	\$133,492
\$546,972	1.42	0.86	-0.56	\$215,707
\$629,055	1.27	0.80	-0.47	\$232,800
\$483,532	1.26	0.80	-0.46	\$176,528
\$163,581	1.29	0.84	-0.45	\$57,063
\$340,947	1.26	0.87	-0.39	\$105,531

Source: Based on UH policies written since 2010. Savings calculated based on change from initial experience mod written with UH versus most recent experience mod with UH, no other premium factors considered.

