

Workers' Compensation Scorecard

Sample Roofing Contractor

Prepared for your renewal review. This scorecard combines your published Experience Rating Worksheet with your carrier loss runs to give a single, plain-English snapshot of where your workers' comp program stands — today and heading into next renewal.

SAMPLE DOCUMENT — All company names, claimant names, and identifying information have been replaced for illustration purposes.

Executive Summary

Overall Grade: **B**

The contractor's current mod (80%) is strong — a 20% credit that's actively lowering their premium. But it's a rearview-mirror number: it reflects an experience period with zero claims. Three claims have occurred since that period closed, totaling \$61,372.39 in incurred cost, and none of them are in the mod yet. The largest of the three — a still-open, attorney-represented claim — is the one to watch closely between now and the next renewal.

This scorecard reflects Unique Risk's internal review methodology, not an official bureau rating. Grades are illustrative, based on the worksheet and loss runs.

X-Mod Snapshot

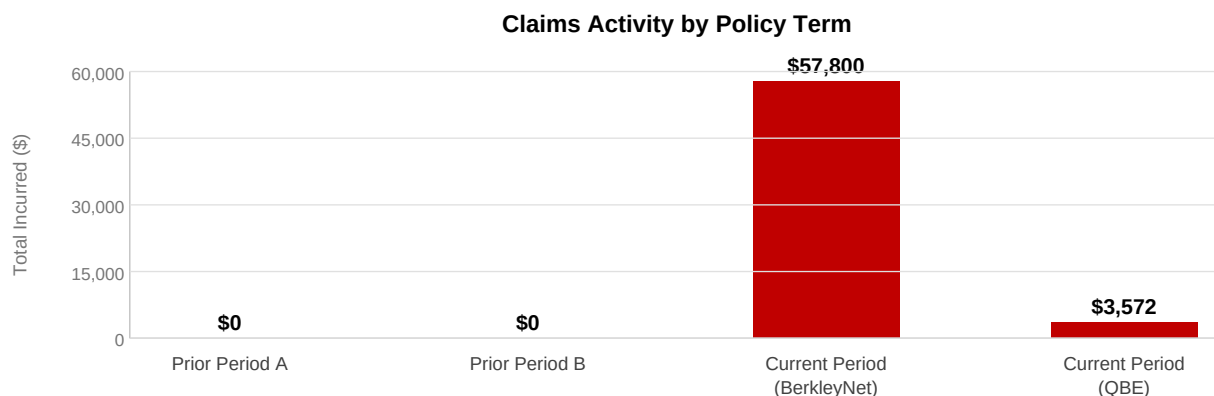
Sample Roofing Contractor — Current X-Mod: 80%



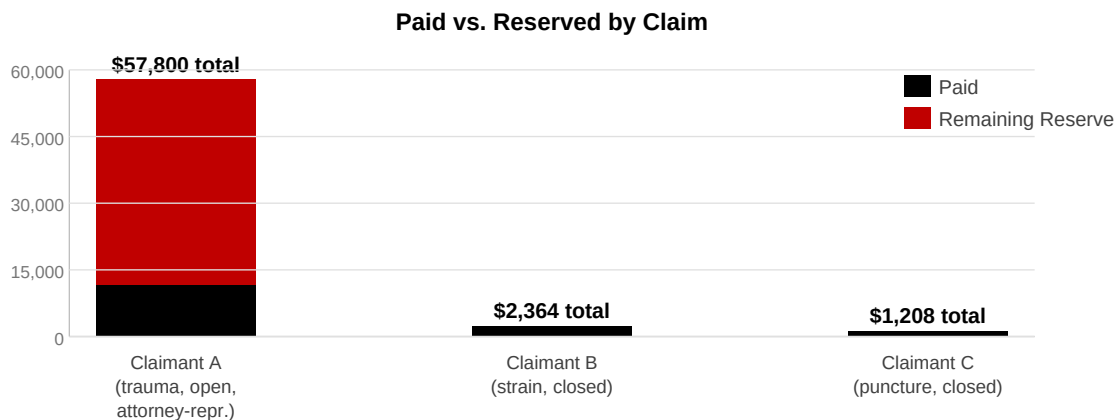
Metric	Value
Current X-Mod	80% (0.80) — credit
Loss-Free Rating	80% — your mod currently equals this floor
Experience Period	[Prior 3-Year Period]
Rating Effective Date	[Upcoming Renewal Date]
Total Payroll (rated period)	\$1,700,045

Claims Activity

Three claims have occurred since the last rated experience period closed — none of which are reflected in the 80% mod above.



Claimant	Injury	Status	Attorney	Total Incurred
Claimant A	Cumulative trauma (heart issues)	Open	Yes	\$57,800.00
Claimant B	Lifting / low back strain	Closed	No	\$2,363.89
Claimant C	Puncture / finger	Closed	No	\$1,208.50



Scorecard Grades

Category	Grade	Why
Current X-Mod	A	0.80 — a 20% credit versus the industry average for this class and size, currently sitting at the loss-free
Claim Frequency (trailing ~12 mo.)	C	3 claims in roughly a year on a 16-employee shop. Not alarming on its own, but two of the three are lif
Reserve Certainty	C	One open claim still carries \$46,240.75 in reserves — 80% of its total incurred value. The final cost is

Litigation Exposure	D	The one open claim is attorney-represented — typically the costliest and slowest claims to resolve.
Forward-Looking Mod Impact	WATCH	None of the three recent claims are reflected in the current 80% mod — they postdate the experience

Next Recalculation & Outlook

The next X-Mod is scheduled to be recalculated at the upcoming renewal date. The experience period feeding that calculation will capture the recent claims activity — a window that appears to include all three claims noted above, though the exact cutoff depends on precise reporting dates applied by the rating bureau.

Illustrative Scenario — Not a Forecast

Using current expected-loss figures held constant (a simplifying assumption — the real figures will differ) and applying the three recent claims at their current incurred values, the math works out like this:

Component	Amount
Actual Primary Losses (Claimants A + B + C, capped at primary threshold, less \$250 each)	\$16,322.39
Expected Excess Losses (held at current worksheet value)	\$42,276.00
Expected Losses (held at current worksheet value)	\$53,110.00
Illustrative Mod = (Primary + Expected Excess) ÷ Expected Losses	≈ 110%

Sample Roofing Contractor — Current vs. Projected Scenario



This is a sensitivity illustration to show the scale of exposure — not an actual projected mod. The real calculation will use updated expected loss rates, D-ratios, and primary threshold figures. For a precise estimate, run the figures through the WCIRB's Experience Modification Estimator or request an updated worksheet closer to the effective date.

Recommendations

• On the open claim (Claimant A)

Request a reserve status update from the adjuster before renewal — an aging cumulative-trauma claim with attorney involvement can move significantly between now and the next rating cycle. Confirm whether a return-to-work or modified-duty option was explored.

• On claim frequency

Two of three recent claims are lifting/strain injuries — worth a targeted safety talk on proper lifting technique and material handling. Frequency is the primary driver of mod movement.

• On the policy itself

The X-Mod credit saved an estimated \$54,573 off subject premium, but a +10% Schedule Modification added \$21,829 back. Worth asking the underwriter what is driving the schedule debit — it may be addressable.

Current Policy Snapshot

Item	Value
Carrier	[Carrier Name]
Policy Period	[Current Policy Period]
Total Estimated Annual Premium	\$230,301
Experience Modification Applied	0.80 (credit of \$54,573)
Schedule Modification Applied	1.10 (debit of \$21,829)
Premium Discount Applied	0.909 (credit of \$21,851)

Want a scorecard like this for your own workers' comp program?
Request your free X-Mod review at uniquerisk.com · 949.305.5577 · service@uniquerisk.com