



Experience Modification Estimator  
(...continued)

- H

**Number of Claims**

Beginning with 2019, the first \$250 of each claim is not used in the experience modification calculation. As such, individual claims need to be listed separately. This X-mod Estimator does not allow claims to be entered on a combined basis nor does it automatically group smaller claims in the Results tab. The Number of Claims is set to “1” for each claim entered in Column 5.
- I

**Individual Claim Value**

Enter the total claims value separately for each claim. This value may be a closed actual loss value or the current paid value plus reserves established for open claims by an insurer (incurred losses).
- J



**Claim Type**

For exception claims, click into each cell in this column to select the Claim Type from the drop down list. By default “Non-exception” claim will be used.
- K

**Percentage of Actual to Gross**


This column appears only if a non-death exception Claim Type is selected in Column 6. Enter the net percentage for the non-death exception claim selected. This value is the reduced loss amount the insurer is liable for, expressed as a percentage of the gross amount the insurer would have been liable for had it not been filed as an exception claim.

2020 WCIRB Experience Modification Estimator



How to Use this Calculator

- The eligibility threshold to qualify for an experience modification is \$9,700
- Experience rating eligibility is determined based on applying the expected loss rate to the payroll developed over the experience period for the applicable classification
  - [Click here to learn more about experience rating eligibility](#)
- Do not skip rows
- You may enter notes for your own informational purposes only in the columns indicated
- Refer to the Help Guide for additional help (click the icon below to access it in Adobe Reader/Acrobat)



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Reset

Calculate Mod

Payroll and Expected Losses

Directions: In this section, enter the payroll developed over the experience period. You must enter payroll for at least one classification. Enter the 4-digit class code in Column (2) and the corresponding payroll for that classification in Column (3). You may enter payroll by class code for each year individually, or enter the total combined payroll for all years by class code.

(1) Notes (Optional)	(2) Class Code	(3) Payroll	Class Code Validation
	9079	1,234,567	Y
	8810	135,120	Y

X-Mod Calculation Inputs

Claims and Actual Losses

Directions: In the fields below, enter information for any claims incurred over the experience period. Leave this section blank if there are no claims to report. Enter each claim individually on each row. Click into Column (6) to select the Claim Type. When a non-death exception claim (such as subrogation claim or joint coverage claim) is selected, Column (7) will appear to ask for the percentage of actual to gross losses. Refer to the Help Guide above for more information.

(4) Notes (Optional)	Number of Claims (Single claim only)	(5) Individual Claim Value	(6) Claim Type ("Non-exception" claim type by default)	(7) Percentage of Actual to Gross (100% by default)
	1	160	Non-exception Claim	100%
	1	8,422	Non-exception Claim	100%
	1	43,964	Non-exception Claim	100%
	H	I	J	K

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“X-Mod Results” Tab

- L

**Primary Threshold**

Beginning with 2017, the primary threshold varies by the size of the employer’s expected losses, rather than fixed at \$7,000 for all employers.
- M

**Total Actual and Total Actual Primary Losses**

Beginning with 2019, the first \$250 of each claim is not used in the X-mod calculation. In this example, out of the risk’s actual losses of \$52,546, only \$16,422 are considered to be primary losses, where \$16,422 is (\$0 from the first claim) plus (\$250 less \$8,422 from the second claim) plus (\$250 less the \$8,500 primary threshold for the third claim).
- N

**Experience Modification**

The estimated experience modification is based on payroll and loss data entered by the user, the Expected Loss Rates and D-ratios by classification codes, and the primary threshold from the table of primary thresholds.

Experience Modification Calculation Results

Primary Threshold Used

=

8,500

L

Experience Modification

=

164%

Expected Losses

Class Code	Payroll (a)	Expected Loss Rate (b)	Expected Losses (c) = (a)*(b)/100	D-Ratio (d)	Expected Primary Losses (e) = (c)*(d)	Expected Excess Losses (f) = (c) - (e)	Notes from User Input page (if any)
9079	1,234,567	1.42	17,531	0.287	5,031	12,500	
8810	135,120	0.11	149	0.246	37	112	
			Total Expected Losses (g)		Total Expected Primary Losses	Total Expected Excess Losses (h)	
			17,680		5,068	12,612	

Adjusted Losses

Claim Type	# of Claims	Actual Losses	Actual Primary Losses	Notes from User Input page (if any)
Non-exception Claim	1	160	0	
Non-exception Claim	1	8,422	8,172	
Non-exception Claim	1	43,964	8,250	
		Total Actual Losses	Total Actual Primary Losses (i)	
		52,546	16,422	

Estimated Experience Modification

(

Total Actual Primary Losses (i)

+

Total Expected Excess Losses (h)

)

/

Total Expected Losses (g)

=

Experience Modification [(i) + (h)]/(g)

16,422

12,612

17,680

N

164%

Loss-Free Rating

71%

The estimate shown above is for informational purposes only. It is an estimation calculated using payroll, classification and claims information supplied by you. It is not an experience modification. Actual classifications, payroll and claims amounts used by the WCIRB to calculate an experience modification may be different.

X-Mod Calculation Inputs

X-Mod Results

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