



## Property & Casualty

**Q: My workers compensation renewal is coming up at the end of the year-what can I do to improve my rates?**

**A:** The single best way to reduce your workers compensation premium is proactive management of your experience rating, which dictates if you are eligible for a discounted rate, standard rate, or surcharge. You can have a positive impact on your experience rating by monitoring the status of open claims, maintaining an effective light duty/return-to-work program, and, whenever possible, closing any open claims within six months after your renewal. Companies with employees outside of Washington state need to be aware of

significant changes to the methodology for determining NCCI experience ratings. These changes are scheduled to begin in January 2013 and will continue over the next few years. As your renewal approaches, make sure you work with a broker who understands how these changes impact your business. MCM's knowledge and experience can help your company's bottom line.

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The logo for MCM, consisting of the letters 'MCM' in a large, bold, blue serif font. A horizontal grey bar is positioned directly beneath the letters.