



## Improve your MOD; Save money

Learn what you can do to impact the main pricing component of your workers' compensation policy: your Experience MOD (Experience Modification). This number shows whether your workers' compensation losses are better or worse than expected.

Need additional assistance? Your Marsh representative can contact one of the Protective FXG Safety and Loss Prevention Specialists. These specialists will work with you to fine tune your safety program. The best part is that these services are free of charge to you as a Marsh/Protective workers' compensation insurance customer.

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Download the Experience MOD brochure

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Learn how you benefit from a return-to-work program

[Learn more](#)

For more safety & risk management resources, visit the [Safety & Risk Management](#) section of the Protective Portal.

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