

[Date]

[Policyholder Name]

[Company Name]

[Address]

[City, State, Zip Code]

Subject: Reduction in Workers' Compensation Premium and Experience Modifier Rate

Dear [Policyholder Name],

We are pleased to inform you that your Experience Modifier (e-mod) for the upcoming policy period has decreased from [Old E-Mod] to [New E-Mod]. This reduction has resulted in a direct decrease in your Workers' Compensation premium.

This improvement is a result of your company's commitment to workplace safety and effective claims management. The lower modifier reflects a decrease in the frequency and severity of workplace injuries compared to industry benchmarks.

Key details regarding your new premium calculation:

- **Previous Experience Modifier:** [Old E-Mod]
- **New Experience Modifier:** [New E-Mod]
- **Total Premium Savings:** \$[Amount]
- **Effective Date:** [Date]

Maintaining a lower experience modifier is one of the most effective ways to control long-term insurance costs. By continuing to enforce safety protocols and returning injured employees to work promptly, you can further lower this rate in future years.

If you have any questions regarding how your experience modifier is calculated or would like to review your current safety programs, please contact our office at [Phone Number].

Sincerely,

[Sender Name]

[Title]

[Insurance Agency/Company Name]