

[Date]

[Policyholder Name]
[Policyholder Address]
[City, State, Zip Code]

Subject: Notification of Closed Claim and Experience Modifier Impact

Dear [Contact Name],

We are writing to inform you that the following insurance claim has been officially closed:

- **Claim Number:** [Number]
- **Date of Loss:** [Date]
- **Date Closed:** [Date]
- **Final Total Incurred:** \$[Amount]

As a result of this closure, we have submitted the updated data to the [Rating Bureau Name, e.g., NCCI]. This update may lead to a reduction in your Experience Modification Factor (Ex-Mod) for the upcoming policy period, as the final actual losses are now locked at a lower amount than previously reserved.

The adjusted experience rating will be reflected in your future premium calculations. We recommend reviewing this update with your insurance broker to determine the exact impact on your workers' compensation costs.

No further action is required from your side at this time. If you have any questions regarding this specific claim or how it affects your rating, please contact our claims department at [Phone Number].

Sincerely,

[Sender Name]
[Title]
[Company Name]