

ModMaster for Insurers

Providing Insurers The Why behind the Mods of their Policyholders

When it comes to underwriting for workers' compensation policies, the Mod is the holy grail. It's the top indicator of how likely you are to pay out a claim for a particular policy. But it's only one data point – a snapshot of a process in motion.

ModMaster provides the context behind Mod scores, so you can see which factors and circumstances make some prospects and policyholders riskier than others. This tool from Zywave can fuel your predictive analytics capabilities – allowing you to streamline your underwriting, pricing, and distribution processes for commercial coverage. It's one solution you simply should not go without!

Policy-Level Insight into Mod Score Factors



Improve Underwriting

View detailed loss reports within ModMaster and see how losses impact Mod scores. Use this data to enhance your predictive modeling and ensure you're underwriting policies most effectively.

Improve Pricing

Rely on more than the Mod alone when setting rates. Dive into loss trend and sensitivity analyses within ModMaster to forecast future impacts on your loss ratio and price accordingly.

Improve Risk Mitigation

Use insights from ModMaster to efficiently partner with brokers and policyholders on strategies to reduce Mod scores and improve outcomes.

