

# Just what is your current MOD experience rating?

## What You May Not Know Just Might Hurt Your Business!

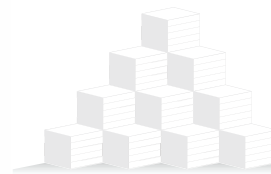
You may not always think about it, but you need to know it. That's why The Seltzer Group is pleased to offer MOD ALERT™. MOD ALERT is a unique service that identifies your current experience MOD rating, reviews it frequently and helps you find ways to contain, control and reduce the negative impact it can have on your business.

Using an electronic communications vehicle called MODAlerts™, The Seltzer Group monitors your claims and business conditions to let you know if accidents or claims are contributing to a negative effect on your business. More importantly, The Seltzer Group and its team create a customized plan to address these issues quickly and effectively, in a proactive manner to prevent your MOD from being impacted negatively.

Your personal Client Advocate at The Seltzer Group is ready and waiting to help you identify your current Workers' Compensation Experience Rating Modifier (MOD) and show you ways to improve it so your business can benefit. With our exclusive "Protection Pyramid," offering superior and knowledgeable service at every level, you and your business have access to the answers you need to improve your MOD, including:

- How do I significantly reduce what I'm paying for workers' compensation?
- How can I be notified in advance of my new MOD so I can plan for how it will affect my costs in the future?
- What exactly goes into my experience MOD calculation and how do I better understand it?
- Can you clearly show me how to better control my MOD?

To learn more and to schedule a free consultation, call us at 1.888.366.1000 x123 or visit us on the web at [www.seltzergrp.com](http://www.seltzergrp.com).



*Knowledge is power and The Seltzer Group offers the timely information you need to keep your business financially on track.*