



OAKLAND MILITARY INSTITUTE
3877 Lusk Street
Oakland, California 94608

February 7, 2025

Workers' Compensation Report Summary for OMI (2025-26)

Key Findings & Impact on Workforce and Budget

1. Experience Modification Factor (Ex-Mod)

- **Current Experience Mod:** 0.77
- **Minimum Possible Mod:** 0.70
- **Industry Benchmark (Average):** 1.00
- **Impact of Claims on Experience Mod:** +0.073 points

A **mod factor below 1.0** indicates better-than-average performance, but claims have increased the mod by **0.073 points**.

2. Financial Impact on Budget

- **Annual Workers' Compensation Premium Impact Due to Claims:** \$3,950
- **Total 3-Year Premium Cost of All Claims:** \$11,850
- **Manual Premium Estimate:** \$54,108

The claims are driving up costs, although OMI is still performing better than industry averages.

3. Claim Analysis

By Employee

- **Most Expensive Claim:**
 - **Harmon Jones (Head Injury, Soft Tissue) - \$1,557**
 - **Mod Impact: 0.041**
 - **3-Year Premium Impact: \$6,655**
- **Other Notable Claims:**
 - **Simmons (Shoulder Injury) - \$844 | Mod Impact: 0.019 | Premium Impact: \$3,084**
 - **Hernandez (Wrist Injury from Breaking Up a Fight) - \$646 | Mod Impact: 0.013 | Premium Impact: \$2,110**
 - **Medina (Trip & Fall, Chin Injury) - \$143 | No Impact on Premium**

By Policy Period

- **2023-24 Period (Recent)**
 - **Claims Cost: \$2,401**
 - **Mod Impact: 0.060**
 - **Premium Impact: \$9,739**
- **2021-22 Period (Older)**

- **Claims Cost: \$789**
- **Mod Impact: 0.013**
- **Premium Impact: \$2,110**

By Day of the Week

- **Friday:** Highest claim amount (\$2,401, two claims)
- **Monday & Tuesday:** Minor claims
- **No Claims Reported on:** Wednesday, Thursday, Saturday, or Sunday

By Month

- **May (Largest Claim Month):** \$1,557
- **October:** \$844
- **February:** \$646
- **August:** \$143
- **No Claims in:** January, March, April, June, July, September, November, December

4. Workforce & Operational Implications

- **Higher Premium Costs:** Increased by \$3,950 annually due to claims.
- **Risk Trends:**
 - Most injuries appear **avoidable** (trips, falls, soft tissue injuries).
 - **Friday** has the highest number of incidents, possibly indicating end-of-week fatigue.
 - **Physical altercations (breaking up fights)** pose a recurring risk (e.g., wrist injury).
- **Action Items:**
 - Implement **injury prevention programs** focusing on slip/trip hazards and proper ergonomics.
 - Provide **training on handling student altercations safely** to reduce injury risk.
 - Evaluate **staff schedules & workloads** to address potential fatigue issues leading to Friday incidents.
 - Continue **safety compliance efforts** to lower the Ex-Mod towards the 0.70 minimum.

What is the Workers' Compensation Modification Factor (Ex-Mod)?

The **Workers' Compensation Experience Modification Factor (Ex-Mod)** is a numerical value that **adjusts an employer's workers' compensation insurance premium** based on their claim history compared to similar businesses in the same industry.

How It Works

- **Baseline Industry Average:** The standard Ex-Mod is **1.00**. This is the industry average for businesses of similar size and type.
- **Below 1.00 (Good Performance):** If an employer's Ex-Mod is below 1.00 (e.g., **0.77** for OMI), it means they have fewer claims than average, leading to **lower insurance costs**.
- **Above 1.00 (Poor Performance):** If an employer's Ex-Mod is above 1.00, it means they have more claims than average, resulting in **higher insurance costs**.

How It's Calculated

The Ex-Mod is determined using:

1. **Claim History (Losses)**
 - More claims = Higher Ex-Mod
 - Severe claims impact the Ex-Mod more than minor ones
2. **Payroll Size**
 - Larger payroll means a more stable Ex-Mod, as risk is spread across more employees
3. **Industry Risk Factors**
 - Some jobs have inherently higher risks, affecting baseline Ex-Mod values

Why It Matters

- A **lower Ex-Mod** saves money on workers' comp insurance.
- A **higher Ex-Mod** increases costs and signals higher workplace injury risks.
- Controlling workplace injuries through **safety programs and training** helps lower the Ex-Mod, reducing costs in the long term.

Conclusion

OMI is performing better than industry averages in workers' compensation but has room for improvement. The biggest drivers of increased costs are **avoidable injuries** (trips, falls, and physical altercations). **Strategic interventions** such as targeted training and safety initiatives can help lower costs and reduce workplace injuries in the 2025-26 fiscal year.



THOMAS L. JAMES, CMSgt (CA), CSG
Commandant and Chief Business Officer

OAKLAND MILITARY INSTITUTE COLLEGE PREPARATORY ACADEMY - 07/01/2025

WORKERS COMPENSATION REPORT

Mod Effective

07/01/2025

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EXPERIENCE MOD WORKSHEET

OAKLAND MILITARY INSTITUTE COLLEGE PREPARATORY ACADEMY - 07/01/2025

Bureau Number 25-33-45-R
 Effective Date **07/01/2025**
 Experience Modification **0.77**
 Min Exp Modification 0.70
 Experience Period 10/01/2020 to 10/01/2023

Primary Threshold : 10,500

CA Policy Period. 07/01/2023 to 07/01/2024 Policy No. 25195407

Code	Payroll	ELR	Expected Losses	D-Ratio	Expected Prim Losses	Expected Excess Losses	Claim Number	IJ	OF	Act Inc Losses	Act Prim Losses
8875	4,788,329	0.26	12,450	0.3	3,735	8,715	Simmons 6488		C	844	594
							Harmon Jones 1144		C	1,557	1,307
Totals	4,788,329		12,450		3,735		2			2,401	1,901

CA Policy Period. 07/01/2022 to 07/01/2023 Policy No. 25195406

Code	Payroll	ELR	Expected Losses	D-Ratio	Expected Prim Losses	Expected Excess Losses	Claim Number	IJ	OF	Act Inc Losses	Act Prim Losses
8875	3,895,895	0.26	10,129	0.3	3,039	7,090					
Totals	3,895,895		10,129		3,039		0			0	0

CA Policy Period. 07/01/2021 to 07/01/2022 Policy No. 25195405

Code	Payroll	ELR	Expected Losses	D-Ratio	Expected Prim Losses	Expected Excess Losses	Claim Number	IJ	OF	Act Inc Losses	Act Prim Losses
8875	3,656,103	0.26	9,506	0.3	2,852	6,654	Medina7641	06	C	143	0
							Hernandez1216	06	C	646	396
Totals	3,656,103		9,506		2,852		2			789	396

	Expected Losses	Expected Prim Losses	Expected Excess Losses	Number of Claims	Actual Losses	Actual Prim Losses
Experience Period Totals	32,085	9,626	22,459	4	3,190	2,297



Actual Primary Losses	Expected Excess Losses	Expected Losses	
[2,297]	+ [22,459]	/ [32,085]	= [77%] Experience Modification



CLAIM IMPACT BY EMPLOYEE

TOTAL IMPACT OF ALL CLAIMS ON MOD IS 0.073
TOTAL 3 YEAR PREMIUM COST OF ALL CLAIMS IS \$11,850

Premium assumptions based on a manual premium of \$54,108

Claims are grouped by employee and sorted by experience mod impact.

St	Claim Number	Loss Date	Claim Status	IJ	Claim Description	Claim Amount	Mod Impact	3 Year Premium Cost
Harmon Jones 1144								
CA	Harmon Jones 1144	05/17/2024	C		Soft Tissue (head)	\$1,557	0.041	\$6,655
TOTAL						\$1,557	0.041	\$6,655
Simmons 6488								
CA	Simmons 6488	10/13/2023	C		Shoulders	\$844	0.019	\$3,084
TOTAL						\$844	0.019	\$3,084
Hernandez1216								
CA	Hernandez1216	02/07/2022	C	06	breaking up a fight & injured right wrist	\$646	0.013	\$2,110
TOTAL						\$646	0.013	\$2,110
Medina7641								
CA	Medina7641	08/31/2021	C	06	tripped & fell, hitting chin	\$143	0.000	\$0
TOTAL						\$143	0.000	\$0



CLAIM IMPACT BY POLICY PERIOD

TOTAL IMPACT OF ALL CLAIMS ON MOD IS 0.073
TOTAL 3 YEAR PREMIUM COST OF ALL CLAIMS IS \$11,850

Premium assumptions based on a manual premium of \$54,108

Claims are grouped by policy period and sorted by experience mod impact.

St	Claim Number	Loss Date	Claim Status	IJ	Employee Name	Claim Description	Claim Amount	Mod Impact	3 Year Premium Cost
07-01-2021 To 07-01-2022									
CA	Hernandez1216	02/07/2022	C	06	Hernandez1216	breaking up a fight & injured right wrist	\$646	0.013	\$2,110
CA	Medina7641	08/31/2021	C	06	Medina7641	tripped & fell, hitting chin	\$143	0.000	\$0
TOTAL							\$789	0.013	\$2,110
07-01-2023 To 07-01-2024									
CA	Harmon Jones 1144	05/17/2024	C		Harmon Jones 1144	Soft Tissue (head)	\$1,557	0.041	\$6,655
CA	Simmons 6488	10/13/2023	C		Simmons 6488	Shoulders	\$844	0.019	\$3,084
TOTAL							\$2,401	0.060	\$9,739



CLAIM ANALYSIS BY DAY OF THE WEEK

Claim information is grouped by day of the week. On the left is the number of claims that occurred on that day and on the right is the total amount of claims.

NUMBER OF CLAIMS		DAY		CLAIM AMOUNT
1		Monday		\$646
1		Tuesday		\$143
0		Wednesday		\$0
0		Thursday		\$0
2		Friday		\$2,401
0		Saturday		\$0
0		Sunday		\$0



CLAIM ANALYSIS BY MONTH

Claim information is grouped by month. On the left is the number of claims that occurred in that month and on the right is the total amount of claims.

NUMBER OF CLAIMS	MONTH	CLAIM AMOUNT
0	January	\$0
1	February	\$646
0	March	\$0
0	April	\$0
1	May	\$1,557
0	June	\$0
0	July	\$0
1	August	\$143
0	September	\$0
1	October	\$844
0	November	\$0
0	December	\$0

Proprietary and Confidential. Mod Advisor provides for an ESTIMATE of an experience modification factor. Your official experience modification factor is issued solely by the applicable workers' compensation rating bureau. Mod Advisor Inc. All Rights Reserved.

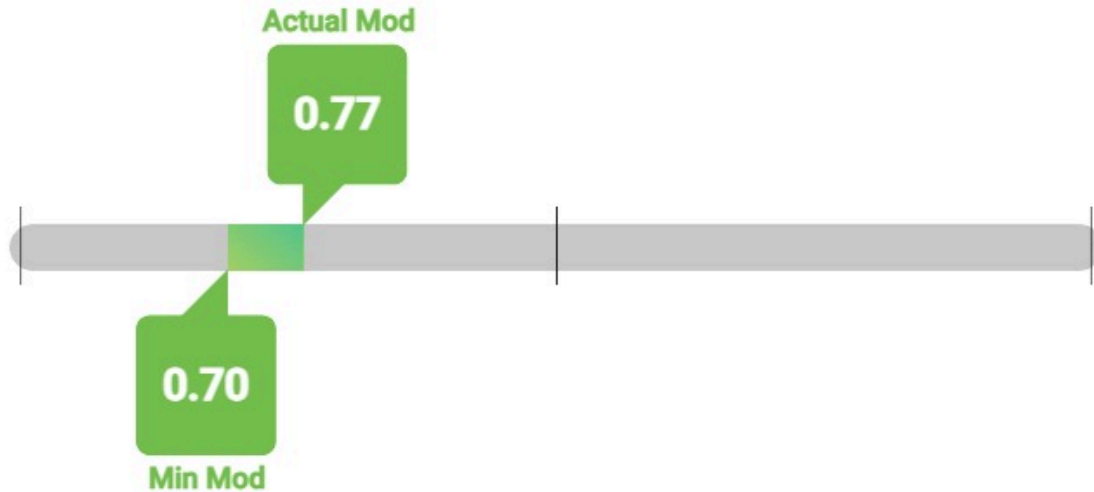
YOUR EXPERIENCE MOD

Your company's experience mod is shown as well as your lowest possible mod.

THE IMPACT OF CLAIMS ON EXPERIENCE MOD IS 0.073 POINTS

THE ANNUAL PREMIUM IMPACT OF CLAIMS IS \$3,950

Premium assumption based on a manual premium of \$54,108



MOD VALUE EXPLANATION

A mod value **below 1.0** means your company is **performing better** than your peers. If your company had no claims your lowest possible mod value would be **0.699**

A mod of **1.0** is considered **average**.

A mod value **above 1.0** means your company is **performing worse** than your peers and you will pay more in workers compensation premium.

THANK YOU!



About Us



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