

WESTERN SPECIALTY CONTRACTORS

Safety Ratings

What Are They & What Do They Mean?

What is an Experience Modification Rate?

WESTERN SAFETY RATINGS

A number used by insurance companies to gauge both past cost of injuries and future chances of risk. The lower the EMR, the lower a company pays in workers compensation insurance premiums. An EMR of 1.0 is considered industry average.





What is an OSHA Incident Rate?

WESTERN SAFETY RATINGS

This rating is a safety benchmark to gauge performance with other companies in the same business group so that you can make an “apples to apples” comparison.



0.69

WESTERN'S EXPERIENCE MODIFICATION RATE

Industry Average is 1.0

The Lower the Rate, the Safer the Contractor



1.05

WESTERN'S OSHA INCIDENT RATE

Average in Our Industry 3.8
It's like golf, low scores are good.

0.69

**EXPERIENCE
MODIFICATION
RATE**

1.05

**OSHA
RECORDABLE
INJURY RATE**