



Strengthening Client Trust While Improving Risk Visibility

Story Overview

A Southern California pipeline contractor with significant workers' compensation exposure faced rising claims and a high experience modification factor (X mod). At the same time, a new HR leader brought in strong preferences for a previous broker, creating both performance and relationship risk. The client needed clearer benchmarking and a credible path to improve outcomes.

Challenge

Frequent claims drove an elevated X mod, limiting the contractor's ability to bid on jobs and increasing pressure during an active M&A process. A newly hired HR leader questioned the value of the incumbent broker and sought alternative representation. Standard reporting did not provide meaningful benchmarking against peers or actionable insight into loss drivers, leaving both operational and relationship stability at risk.



Custom analytics can create clarity, but engagement and adaptability are critical to building trust.



IMA's Strategy and Actions

IMA's P&C team acted to support the client by:

- + Designing a custom benchmarking report comparing X mod, claim frequency, incurred losses, and peer performance to provide context beyond standard reports
- + Incorporating non-traditional data points such as preventable losses, equipment damage, and top loss drivers to align analytics with real-world operations
- + Facilitating monthly claims strategy meetings to prioritize closures and identify patterns driving frequency
- + Partnering with risk and safety specialists to translate insights into targeted risk management recommendations
- + Providing supporting documentation to help contextualize the client's X mod and safety profile during job bids



Why It Worked

IMA combined tailored analytics with consistent, responsive engagement during a period of scrutiny. The team iterated on the reporting to meet leadership expectations and paired data with practical guidance. This responsiveness, along with cross-functional collaboration, demonstrated tangible value and helped rebuild confidence with key stakeholders.

Key Takeaways

This case highlights the importance of addressing both performance challenges and stakeholder dynamics. Custom analytics can create clarity, but engagement and adaptability are critical to building trust. Teams can apply this by aligning data, claims strategy, and relationship management in high-pressure situations.



THE RESULT:

The client gained clear visibility into its performance and risk drivers, increasing engagement in managing claims and safety. The improved insight and support helped secure leadership confidence and strengthened the broker relationship, positioning the client for future improvements in loss trends and X mod.

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