

# Optimum Safety Management Provides an Industry-Leading EMR Calculator to Help Companies Understand their Premiums

*Optimum Safety Management, an Illinois-based provider of compliance and workplace safety management tools and resources, offers an EMR calculator.*

LISLE, IL , UNITED STATES, October 3, 2019 /EINPresswire.com/ -- Worker's compensation premiums can be a serious problem for many companies – especially smaller companies trying to get off the ground. Fortunately, there are many ways to reduce your premiums over time, and [Optimum Safety Management](#), a company focused on helping businesses create a [culture of safety](#) by improving employee awareness and engagement, can help.

They provide an [industry-leading calculator](#) that can help you understand the impact that various risk factors can have on your experience modification rate or EMR.

## The Importance of Your EMR

Your EMR is crucial because it can cause your worker's compensation premiums to skyrocket or allow them to fall to a completely manageable rate. Insurers base your premiums on your EMR, so understanding how it works – as well as the various factors that influence it – can help you save a great deal of money. There are 11 different factors, including payroll; job classification rate; discounts, penalties, and assessments; actual losses; actual primary and actual excess losses; expected primary and expected excess losses; the ELR (expected loss rate) and D-ratio, or discount ratio; and the expected loss.

## Using the Calculator

To determine your company's EMR, simply navigate to the calculator and fill in the appropriate fields. Many of these are very basic, but others may seem complicated at first. Optimum Safety Management walks you through each one. Before you begin, you will need to find the three factors that re going to be unique to your job class: job classification rate, expected loss rate, and discount ratio. Once again, Optimum Safety Management provides a link for you to log in and view these factors.



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Then, once you have those three factors, you simply fill in the various fields related to all the factors. For each one, you can read how to find it, which further simplifies the process and makes the calculator incredibly easy to use. In fact, thanks to its thorough nature and ease of use, it is the best EMR calculator in the industry.

After submitting, you will receive your unique EMR via email, which gives you an opportunity to review it and find out where you might be able to make improvements. This is where Optimum Safety Management excels. Their tools are designed to lower EMRs and save companies thousands upon thousands of dollars each year in insurance premiums.

To learn more about Optimum Safety Management, or to sign up for a free 30-minute consultation that can help you better understand your EMR, contact the team today.

About Optimum Safety Management: Optimum Safety Management is a full-service safety management consulting firm focused on leveraging safety for cultural transformation and increased profitability. The team at Optimum Safety Management partners with organizations to design and integrate custom safety management solutions using proven processes. Through a distinct focus on safety leadership development, clients are equipped for continuous improvement and long-term performance. For more information please visit <https://www.optimumsafetymanagement.com>.

Optimum Safety Management  
Optimum Safety Management  
+1 630.759.9908

[email us here](#)

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