

Emerge Apps and IWCP Launch CXO+: A Work Comp Leadership Program Built Around Experience Mod Strategy and Execution

Program helps insurance agencies deliver superior work comp strategy and service to clients

GRAND RAPIDS, MI, UNITED STATES, April 20, 2026 /EINPresswire.com/ -- Emerge Apps and the Institute of WorkComp Professionals (IWCP) today announced the launch of CXO+, a joint leadership and implementation program designed specifically for independent insurance agencies specializing in workers' compensation.



Emerge Apps Logo

emerge apps



Institute of WorkComp Professionals (IWCP) Logo

INSTITUTE OF
WORK COMP
PROFESSIONALS

CXO+ was created to help agencies move beyond transactional quoting and into structured, prevention-first leadership around the experience modification factor (experience mod), long-term cost control, and measurable employer outcomes.



CXO+ combines fractional mod leadership, structured service plans, and employer-facing implementation programs to help agencies deliver measurable results without adding more headcount."

Dustin Boss, CEO of Emerge Apps

At launch, 24 agencies have joined as Founding CXO+ Agencies, forming a national community committed to elevating how workers' compensation is sold and serviced.

Why Experience Mod Strategy Matters

Workers' compensation is one of the few commercial insurance lines where advisors can materially influence long-term financial outcomes. The experience modification factor reflects claim frequency, severity, and overall risk performance. Yet in many agencies, mod conversations remain reactive — addressed at renewal instead of

managed throughout the year.

This reactive model creates predictable challenges:

- Employers lack clarity around cost drivers.
- Producers struggle to differentiate beyond price.
- Agencies remain trapped in annual bid-and-quote cycles.

CXO+ was built to close that execution gap.

What Is CXO+?

CXO+ is not simply a reporting platform or analytics tool. It is a structured, done-for-you experience mod leadership program that combines:

- Executive-level mod expertise
- Fractional strategic guidance
- Advanced mod analysis tools
- Annual client service planning frameworks
- Employer-facing safety and return-to-work implementation infrastructure
- Ongoing education and mastery development

“Agencies don’t just need another report,” said Dustin Boss, CEO of Emerge Apps. “They need execution support. CXO+ combines fractional mod leadership, structured service plans, and real employer-facing implementation programs so agencies can deliver measurable results without building an entire internal mod department.”

Rather than stopping at data interpretation, CXO+ connects mod insights to tangible strategies that influence claim frequency, claim severity, and long-term performance.

The Fractional Chief Experience Mod Officer Model

A defining feature of CXO+ is the involvement of Kevin Ring, Lead Workers' Compensation Analyst of IWCP, who serves as each participating agency's Fractional Chief Experience Mod Officer. In this role, Ring provides:

- Advanced mod interpretation and consultation
- Strategic guidance on employer communication
- Accountability around specialization development
- Ongoing advisory leadership

“For many agencies, the mod is discussed once a year,” said Ring. “But the mod reflects behavior, safety culture, and long-term cost trends. Agencies that educate around it year-round become indispensable to their clients.”

The fractional model allows agencies to expand expertise and advisory depth without hiring

internal mod specialists.

A Prevention-First Framework

CXO+ operates under a prevention-first model:

- Prevention reduces claim frequency
- Containment manages severity
- Insurance serves as the financial backstop

By leading with structured mod education, proactive safety strategy, and return-to-work implementation, agencies can strengthen client relationships while reducing reliance on market cycles. This framework allows agencies to build defensible, specialized workers' compensation practices rooted in measurable performance improvement.

Expanding Agency Capabilities Without Expanding Payroll

For agencies looking to deepen workers' compensation expertise, CXO+ functions similarly to adding a specialized department — without increasing payroll overhead. The program provides:

- Done-for-you mod analysis
- Annual client mod service plans
- Quarterly masterclasses and structured training
- Executive-level strategic guidance
- Employer-facing implementation systems

This combination enables agencies to expand advisory capabilities while maintaining operational efficiency.

Founding CXO+ Agencies

The following agencies have joined as Founding Members of CXO+:

Buell Insurance: www.buellinsurance.com

Cecil W. Powell & Company: www.cwpowellins.com

Daniels Insurance Agency: www.danielsinsuranceinc.com

DiNicola Insurance Services: www.dinicolains.com

Florida Risk Partners: www.floridariskpartners.com

GGA Insurance & Bonds: www.ggainsurancegroup.com

HighStreet Insurance Partners: www.highstreetpartners.com

Insurance People of North Carolina: www.inspeopleofnc.com

Jennings Bryan-Chappell Insurance: www.jbcins.com

Kastner Insurance Group: www.kastnerinsurance.com

The Kilmer Group: www.thekilmergroup.com

Kingsgate Insurance: www.kingsgateinsurance.com
McGowan Insurance: [www.https://www.mcgowaninsurance.com](https://www.mcgowaninsurance.com)
The Mid-State Group: www.midstateins.com
Mike Keith Insurance: www.mkeithins.com
Mollett-Hunter Insurance: www.mhii.com
Oakbridge Insurance: www.oakbridgeinsurance.com
Peoples First Insurance: www.peoplesfirstinsurance.com
The Provant Group: www.provantgroup.com
Reed, Wertz and Roadman Insurance: www.rwrinsurance.com
Sterling Thompson Company: www.sterlingthompson.com
Twin City Insurance: www.twincityinsurance.com
Watson & Knox: www.watsonandknox.com
Winter-Dent: www.winter-dent.com

“Workers’ compensation is too important to be treated as a renewal conversation,” said Michael Highum, CPCU, Partner at McGowan Insurance. “CXO+ gives us executive-level mod expertise, structured service planning, and employer-facing implementation programs that go far beyond reporting. It allows us to expand our advisory capabilities and deliver measurable results without building an internal mod department from scratch.”

Founding agencies will receive early access to program enhancements, direct engagement with IWCP leadership, and recognition as leaders in experience mod strategy.

A Broader Shift in Work Comp Advisory

As competition increases and digital quoting tools become more widespread, agencies must articulate value beyond premium comparisons. Workers’ compensation remains one of the most controllable lines of coverage when agencies lead with structured education and implementation.

CXO+ was designed to formalize that shift — from reactive quoting to proactive experience mod leadership.

Future cohorts of CXO+ agencies will be announced as the program expands.

Frequently Asked Questions About CXO+

What is CXO+?

CXO+ is a workers’ compensation specialization program that combines experience mod expertise, structured implementation systems, and fractional executive guidance to help agencies build prevention-first advisory practices.

Who is CXO+ designed for?

CXO+ is designed for independent insurance agencies specializing in workers' compensation that want to move beyond transactional quoting and develop structured experience mod leadership.

What does a Fractional Chief Experience Mod Officer do?

The Fractional Chief Experience Mod Officer provides advanced mod interpretation, strategic advisory guidance, and accountability around experience mod education and communication. This model allows agencies to access executive-level expertise without hiring internally.

How is CXO+ different from mod reporting tools?

Traditional mod reporting tools provide data. CXO+ connects mod data to structured service plans, employer-facing safety and return-to-work strategies, and ongoing implementation support. The focus is on execution, not just reporting.

Does CXO+ help reduce experience mods?

CXO+ supports agencies in implementing prevention-first strategies that influence claim frequency and severity — the core drivers of experience mod performance over time.

Can employers benefit from CXO+?

Yes. Employers working with CXO+ agencies gain clearer mod education, structured cost-control planning, and tangible safety and return-to-work strategies aimed at long-term improvement.

About IWCP

The Institute of WorkComp Professionals (IWCP) is a national organization dedicated to helping independent insurance agents specialize in workers' compensation through structured education and implementation frameworks. [Learn more at www.workcomprofessionals.com](http://www.workcomprofessionals.com).

About Emerge Apps

Emerge Apps provides technology and execution systems designed to help independent commercial insurance agencies lead with prevention, compliance, and measurable risk reduction strategies. [Learn more at www.emergeapps.com](http://www.emergeapps.com).

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