

MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

COMBO GROUP ID: [REDACTED] RATING DATE: 07/01/16 to 07/01/17
COVERAGE GROUP ID: [REDACTED]
CARRIER: [REDACTED] POLICY: [REDACTED]

Table with 5 columns: Risk Name, Address, City, ST, Zip. All data is redacted.

\* SEE ADDITIONAL EMPLOYER NAMES ON LAST PAGE \*

Table with 6 columns: Policy Effective Date, Policy Number, Actual Incurred Losses, Actual Primary Losses, Expected Losses, Expected Primary Losses. Includes totals for A, B, C, and D.

Experience Mod Formula

Actual Calculation

Weight Factor
E = .31

1 + ((A - C)(E) + (B - D)(1 - E)) / (C + F) = 1 + ((88,900)(.31) + (51,632)(.69)) / 588,916

Ballast Factor
F = 73,525

MEDICAL-ONLY ACTUAL LOSSES HAVE BEEN REDUCED BY 70%

Experience Modification 1.11



70% Rule - cost of the claim reduced on the mod if no lost-time wages are paid. Lost-time wages are paid after 3 days following an injury.

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 COVERAGE GROUP ID: [REDACTED]  
 CARRIER: [REDACTED]

RATING DATE: 07/01/16 to 07/01/17

POLICY: [REDACTED]

Carrier [REDACTED] Policy # [REDACTED] Effective 07/01/12 to 07/01/13

Claim Number or #claims	Class Code	Inj Typ	Open = 0 Closed = 1 Reopen = 2	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
UNDER \$16251						7380	95,045	2.45	2,329	.36	838
429837	8868	06	1	302	302	9101	3,176,094	1.77	56,217	.43	24,173
428405	8868	06	1	52	52	8868	47,822,974	.21	100,428	.44	44,188
427744	9101	06	1	318	318						
427703	9101	06	1	19	19						
426402	9101	06	1	53	53						
425339	9101	05	1	4,859	4,859						
425294	8868	06	1	237	237						
422961	8868	06	1	35	35						
422953	8868	06	1	59	59						
422619	8868	06	1	35	35						
421450	8868	06	1	841	841						
421149	8868	06	1	391	391						
420491	8868	06	1	35	35						
420372	8868	06	1	167	167						
418990	9101	06	1	88	88						
418986	8868	06	1	35	35						
418984	8868	06	1	731	731						
418022	8868	09	1	12,092	12,092						
417515	9101	06	1	53	53						
416822	8868	06	1	67	67						
415862	9101	05	1	874	874						
415811	8868	06	1	35	35						
415448	8868	06	1	117	117						
414060	8868	06	1	194	194						
413296	8868	06	1	932	932						
413054	8868	06	1	52	52						
412803	9101	06	1	50	50						
412777	9101	06	1	586	586						
412504	8868	06	1	1,208	1,208						
412494	8868	06	1	492	492						
410711	8868	06	1	252	252						
406572	9101	05	1	7,152	7,152						
\$16251 and Over											
431626	9101	05	1	32,681	16,250						
426194	8868	05	1	168,959	16,250						
423096	8868	05	1	17,952	16,250						
420357	8868	09	1	53,510	16,250						
412086	8868	05	1	32,159	16,250						
POLICY TOTALS:				337,674	113,663		51,094,113		158,974		69,199

Past claims hang around for 3 years. You pay for each claim x 3

"Symbol 5" Claims = Lost time paid: full cost of the claim hits your mod.



Carrier [REDACTED] Policy # [REDACTED] Effective 07/01/13 to 07/01/14

Claim Number or #claims	Class Code	Inj Typ	Open = 0 Closed = 1 Reopen = 2	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
UNDER \$16251						9101	3,438,491	1.77	60,861	.43	26,170
471913	9101	06	1	41	41	7380	98,367	2.45	2,410	.36	868
471132	8868	05	1	3,790	3,790	8868	52,915,038	.21	111,122	.44	48,894

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COMBO GROUP ID: [REDACTED]  
 COVERAGE GROUP ID: [REDACTED]  
 CARRIER: [REDACTED]

RATING DATE: 07/01/16 to 07/01/17

POLICY: [REDACTED]

Carrier [REDACTED] Policy # [REDACTED] Effective 07/01/13 to 07/01/14

Claim Number or #claims	Class Code	Inj Typ	Open = 0 Closed = 1 Reopen = 2	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
470638	9101	06	1	635	635						
469712	8868	06	1	2	2						
469527	8868	06	1	38	38						
469146	8868	06	1	42	42						
469049	8868	05	2	10,000	10,000						
468697	8868	06	1	40	40						
468684	8868	06	1	62	62						
467266	8868	06	1	294	294						
466735	8868	06	1	42	42						
465103	8868	06	1	217	217						
465050	8868	06	1	41	41						
458524	8868	06	1	25	25						
457885	8868	06	1	41	41						
457811	8868	06	1	40	40						
457317	8868	06	1	1,618	1,618						
456745	9101	06	1	651	651						
455986	8868	06	1	241	241						
455671	8868	06	1	41	41						
455666	8868	06	1	60	60						
451729	8868	06	1	263	263						
451533	9101	06	1	120	120						
451413	9101	06	1	584	584						
451312	9101	06	1	257	257						
450468	8868	06	1	4,654	4,654						
449242	9101	05	1	2,256	2,256						
449056	9101	05	1	1,505	1,505						
448466	8868	06	1	276	276						
448289	8868	06	1	429	429						
448053	8868	06	1	74	74						
444063	8868	06	1	211	211						
443684	9101	06	1	115	115						
443643	8868	05	1	2,030	2,030						
443641	8868	06	1	112	112						
437059	8868	06	1	2,158	2,158						
436572	8868	06	1	82	82						
436419	8868	06	1	36	36						
432398	9101	05	1	563	563						
\$16251 and Over											
465456	8868	05	1	17,208	16,250						
448928	8868	09	1	30,163	16,250						
448904	9101	05	1	17,115	16,250						
POLICY TOTALS:				98,172	82,436		56,451,896		174,393		75,932

Open claims and excessive reserves shred your mod.

You pay up to the split-point as primary losses. Excessive losses (anything over) are discounted. The split-point has increased 30% since 2012 and is likely to keep going up. You actually pay more now for a claim from 2013.

← Split-point

Carrier 22799 Policy # 031138208 Effective 07/01/14 to 07/01/15

Claim Number or #claims	Class Code	Inj Typ	Open = 0 Closed = 1 Reopen = 2	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
UNDER \$16251						7380	98,247	2.45	2,407	.36	867

MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

COMBO GROUP ID: [REDACTED]

RATING DATE: 07/01/16 to 07/01/17

COVERAGE GROUP ID: [REDACTED]

CARRIER: [REDACTED]

POLICY: [REDACTED]

Carrier [REDACTED]

Policy # [REDACTED]

Effective 07/01/14 to 07/01/15

Claim Number or #claims	Class Code	Inj Typ	Open = 0 Closed = 1 Reopen = 2	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
507986	9101	06	1	253	253	8868	56,643,131	.21	118,951	.44	52,338
506931	9101	06	1	69	69	9101	3,427,466	1.77	60,666	.43	26,086
505694	8868	06	1	39	39						
504523	9101	06	1	195	195						
504034	8868	06	1	161	161						
503803	9101	06	1	12	12						
503015	9101	06	1	1,088	1,088						
502191	8868	06	1	42	42						
502146	9101	06	1	42	42						
501453	8868	06	1	103	103						
500490	8868	06	1	700	700						
499790	9101	06	1	617	617						
499408	9101	06	1	1,439	1,439						
499287	9101	06	1	85	85						
498399	9101	06	1	60	60						
497506	9101	06	1	178	178						
497356	8868	06	1	42	42						
496369	9101	06	1	60	60						
496169	8868	06	1	142	142						
495616	8868	06	1	133	133						
494821	8868	06	1	402	402						
494381	8868	06	1	209	209						
493618	8868	06	1	60	60						
493376	8868	06	1	388	388						
492905	9101	06	1	192	192						
491549	8868	06	1	60	60						
491323	8868	06	1	60	60						
489708	8868	06	1	64	64						
489581	8868	06	1	219	219						
489483	8868	06	1	1,271	1,271						
487087	8868	06	1	50	50						
486874	9101	06	1	134	134						
486828	8868	06	1	110	110						
486680	8868	09	1	10,795	10,795						
485188	9101	06	1	1,094	1,094						
482716	8868	06	2	2,910	2,910						
482573	8868	06	1	41	41						
482572	9101	06	1	122	122						
482270	8868	06	1	252	252						
481565	8868	06	1	101	101						
481550	8868	05	1	2,595	2,595						
480761	9101	06	0	2,205	2,205						
479461	8868	06	1	104	104						
478866	8868	06	1	199	199						
477703	9101	06	1	1,218	1,218						
477100	9101	06	1	203	203						
475895	9101	06	1	93	93						
475878	8868	06	1	67	67						
474872	9101	06	1	527	527						
\$16251 and Over											
503736	8868	05	0	28,474	16,250						

More open claims.  
 ← More damage to  
 your mod.

Split-point

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COVERAGE GROUP ID: [REDACTED]

CARRIER: [REDACTED]

POLICY: [REDACTED]

Carrier [REDACTED]

Policy # [REDACTED]

Effective 07/01/14 to 07/01/15

Claim Number or #claims	Class Code	Inj Typ	Open = 0 Closed = 1 Reopen = 2	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
498868	9101	05	0	46,466	16,250						
488874	8868	05	0	62,300	16,250						
POLICY TOTALS:				168,445	79,955		60,168,844		182,024		79,291

↑  
Split-point