

MINNESOTA WORKERS' COMPENSATION EXPERIENCE RATING

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

RATING DATE: 08/12/15 to 08/12/16

POLICY: [REDACTED]

Risk Name	Address	City	ST	Zip
[REDACTED]	[REDACTED]	[REDACTED]	MN	[REDACTED]

Policy Effective Date	Policy Number	Actual Incurred Losses	Actual Primary Losses	Expected Losses	Expected Primary Losses
08/12/11	WC220421438200	13,745	13,745	13,112	5,359
08/12/12	WC220421438201	2,234	2,234	24,651	9,994
08/12/13	WC220421438202	68,492	37,813	37,800	14,822
EXPERIENCE TOTALS: A=		84,471 E=	53,792 C=	75,563	D= 30,175

Experience Mod Formula

Actual Calculation

Weight Factor
 E = .11

$$1 + \frac{(A - C)(E) + (B - D)(1 - E)}{C + F} = 1 + \frac{(8,908)(.11) + (23,617)(.89)}{101,213}$$

Ballast Factor
 F = 25,650

MEDICAL-ONLY ACTUAL LOSSES
 HAVE BEEN REDUCED BY 70%

Experience Modification

1.22



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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 POLICY: [REDACTED]

Carrier		Policy #		Effective 08/12/11 to 08/12/12							
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											
1000117281	3114	06	1	74	74	3114	31,276	1.15	360	.42	151
1000110063	3681	05	1	13,671	13,671	3179	2,592	.82	21	.42	9
						3365	51,052	2.69	1,373	.38	522
						3632	15,898	1.45	231	.40	92
						3681	1,180,193	.48	5,665	.43	2,436
						4000	33,000	2.50	825	.38	314
						5645	32,054	4.34	1,391	.38	529
						7380	100,590	2.24	2,253	.40	901
						7520	4,550	1.22	56	.42	24
						8232	18,204	1.65	300	.39	117
						8742	55,822	.16	89	.39	35
						8810	224,891	.06	135	.42	57
						8869	208	.41	1	.44	0
						9014	6,917	1.57	109	.41	45
						9015	908	1.57	14	.41	6
						9040	4,595	1.36	62	.43	27
						9082	673	.66	4	.43	2
						9102	3,821	1.50	57	.42	24
						9501	6,037	1.12	68	.40	27
POLICY TOTALS:				13,745	13,745		1,783,771		13,112		5,359

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

Carrier		Policy #		Effective 08/12/12 to 08/12/13							
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UNDER \$16251											
1000122400	5645	06	1	20	20	2731	20,208	1.24	251	.39	98
1000120342	9102	06	1	291	291	3114	19,010	1.15	219	.42	92
1000120107	3632	06	1	32	32	3365	119,446	2.69	3,213	.38	1,221
1000115904	3681	06	1	207	207	3507	825	1.31	11	.41	5
1000115293	3365	06	1	211	211	3632	77,433	1.45	1,123	.40	449
1000114972	3114	06	1	156	156	3681	2,055,173	.48	9,865	.43	4,242
1000113041	3681	06	1	35	35	3724	9,331	2.34	218	.37	81
1000111142	3632	06	1	139	139	5146	558	2.58	14	.39	5
1000110331	3114	05	1	1,143	1,143	5403	621	5.07	31	.36	11
						5537	17,849	1.64	293	.38	111
						5645	105,722	4.34	4,588	.38	1,743
						6217	3,810	2.40	91	.36	33
						7228	36,149	2.38	860	.38	327
						7520	24,470	1.22	299	.42	126
						7720	16,320	.80	131	.39	51
						8001	4,113	1.14	47	.43	20
						8017	4,135	.65	27	.44	12
						8018	29,946	1.69	506	.42	213
						8107	34,399	1.48	509	.39	199
						8232	10,531	1.65	174	.39	68
						8350	8,272	1.45	120	.37	44

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

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Carrier	Policy #	Effective	08/12/12	to	08/12/13						
Claim Number or #claims	Class Code	Open = 0 Inj Typ	Closed = 1 Reopen = 2	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
POLICY TOTALS:						2,234	2,234	3,466,232	24,651		9,994

Carrier	Policy #	Effective	08/12/13	to	08/12/14						
Claim Number or #claims	Class Code	Open = 0 Inj Typ	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						0042	10,307	2.76	284	.40	114
1000137765	8232	05	1	780	780	1165	1,722	.84	14	.36	5
1000137454	8500	06	1	240	240	1803	2,160	2.11	46	.37	17
1000137341	3632	06	1	338	338	2729	110,231	1.78	1,962	.39	765
1000137181	3632	06	1	225	225	2731	3,372	1.24	42	.39	16
1000137177	5403	06	1	162	162	2735	57,944	1.82	1,055	.42	443
1000136747	9014	06	1	525	525	2802	1,321	1.02	13	.40	5
1000135078	3632	06	1	52	52	3114	17,940	1.15	206	.42	87
1000135074	5645	06	1	69	69	3365	223,419	2.69	6,010	.38	2,284
1000134184	8232	05	1	4,835	4,835	3400	5,705	1.64	94	.41	39
1000133937	7228	05	1	938	938	3507	34,818	1.31	456	.41	187
1000133658	8232	06	1	211	211	3632	98,663	1.45	1,431	.40	572
1000133625	8232	05	1	1,483	1,483	3681	931,215	.48	4,470	.43	1,922
1000133495	3365	06	1	122	122	3724	123,255	2.34	2,884	.37	1,067
1000133217	8044	06	1	58	58	3808	15,466	1.13	175	.40	70
1000132585	3114	06	1	156	156	4000	2,346	2.50	59	.38	22
1000132411	8232	06	1	200	200	5146	6,368	2.58	164	.39	64
1000132166	9014	09	1	2,954	2,954	5403	520	5.07	26	.36	9
1000130520	6217	06	1	111	111	5437	474	4.71	22	.39	9
1000126226	3632	09	1	3,603	3,603	5479	1,195	2.76	33	.40	13
1000125792	3632	09	1	4,501	4,501	5537	3,135	1.64	51	.38	19
\$16251 and Over						5645	133,250	4.34	5,783	.38	2,198
1000138613	0042	09	0	46,929	16,250	5645	16,877	2.40	405	.36	146
						6217	254,449	2.38	6,056	.38	2,301
						7228	260	2.24	6	.40	2
						7380	33,388	1.22	407	.42	171
						7520	9,976	.65	65	.44	29
						8017	560	.90	5	.43	2
						8036	673	1.07	7	.41	3
						8044	9,329	1.48	138	.39	54
						8107	39,634	1.65	654	.39	255
						8232	5,537	1.64	91	.41	37

Open claims and excessive reserves shred your mod.

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						8350	27,970	1.45	406	.37	150
						8380	19,780	1.19	235	.40	94
						8500	36,717	2.23	819	.39	319
						8742	63,163	.16	101	.39	39
						8748	4,363	.30	13	.40	5
						8810	725,844	.06	436	.42	183
						8835	2,695	.95	26	.42	11
						8869	7,429	.41	30	.44	13
						9014	108,428	1.57	1,702	.41	698
						9015	16,416	1.57	258	.41	106
						9040	1,535	1.36	21	.43	9
						9054	2,412	1.59	38	.44	17
						9082	4,078	.66	27	.43	12
						9083	4,320	.67	29	.43	12
						9102	3,518	1.50	53	.42	22
						9154	805	.83	7	.42	3
						9156	114	1.53	2	.41	1
						9410	66,245	.57	378	.42	159
						9501	9,371	1.12	105	.40	42
POLICY TOTALS:				68,492	37,813		3,260,712		37,800		14,822