



THE WORKERS' COMPENSATION
RATING AND INSPECTION BUREAU

EXPERIENCE RATING

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COMBO GROUP ID: 000071167 M L SCHMITT INC
 COVERAGE GROUP ID: 0071167 M L SCHMITT INC
 CARRIER: 26158 AIM MUTUAL INS CO
 POLICY CITY: SPRINGFIELD

RATING DATE: 10/31/2014 to 10/31/2015

POLICY: WMZ80080065772013A
 POLICY PLAN TYPE: VOLUNTARY

Policy Effective Date	Policy Number	Actual Incurred Losses	Actual Primary Losses	Expected Losses	Expected Primary Losses	Eligibility Premium

Coverage Group ID	0071167	M L SCHMITT INC				
10/31/2010	MCC2000129012010	1,956	1,956	16,111	2,904	33,231
10/31/2011	MCC2000129012011	2,119	2,119	12,882	2,323	26,546
10/31/2012	WMZ8006577012012	71	71	19,360	3,489	44,936
EXPERIENCE TOTALS:		A = 4,146	B = 4,146	C = 48,353	D = 8,716	104,713

Actual Excess Losses E = (A - B) = 0
 Expected Excess Losses F = (C - D) = 39,637
 Weighting Value G = .08
 Ballast Value H = 21,000

Experience Mod Formula
 $B + H + (E \times G) + ((1 - G) \times F)$

 $D + H + (F \times G) + ((1 - G) \times F)$

Actual Calculation
 $25,146 + 0 + 36,466$

 $29,716 + 3,171 + 36,466$

Experience Modification 0.89

All Risk Adjustment Program (ARAP) Surcharge 1.00

Experience Modifications should not be used alone as a test for workplace safety. Experience modifications may not reflect the possibility of future recoveries for accidents which are ultimately determined to be the liability of another entity, and third party recoveries, when received, may retroactively reduce both experience modification and employer premiums. In addition, while Massachusetts 'balances' its experience ratings at 1.00, some other jurisdictions do this 'balancing' at a number below 1.00. Similar risks' modifications in jurisdictions that balance at a number less than 1.00 will look lower but produce the same policy premiums due to counterbalancing offsets in basic classification rates in those jurisdictions.

EXPERIENCE RATING

OCMBO GROUP ID: 000071167 M L SCHMITT INC
 COVERAGE GROUP ID: 0071167 M L SCHMITT INC
 CARRIER: 26158 AIM MUTUAL INS CO

RATING DATE: 10/31/2014 to 10/31/2015

POLICY: WMZ80080065772013A

Policy Period 10/31/2010 to 10/31/2011 Carrier 58713 Policy MCC2000129012010

Claim Number or #claims	Class Code	Inj Type	Open = 0 Close = 1	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
Under \$5000											
830920740801	5190	06	C	201	201	5190	1,392,651	1.11	15,458	.18	2,782
830920704301	5190	06	C	764	764	5606	69,871	.65	454	.18	82
830920807001	5190	06	C	991	991	8742	52,000	.07	36	.19	7
						8810	407,736	.04	163	.20	33
POLICY TOTALS:				1,956	1,956		1,922,258		16,111		2,904

Policy Period 10/31/2011 to 10/31/2012 Carrier 58713 Policy MCC2000129012011

Claim Number or #claims	Class Code	Inj Type	Open = 0 Close = 1	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
Under \$5000											
830921065101	5190	06	C	424	424	5190	1,096,953	1.11	12,176	.18	2,192
830921034001	5190	06	C	696	696	5606	74,555	.65	485	.18	87
830921010901	5190	05	C	999	999	8742	52,001	.07	36	.19	7
						8810	462,768	.04	185	.20	37
POLICY TOTALS:				2,119	2,119		1,686,277		12,882		2,323

Policy Period 10/31/2012 to 10/31/2013 Carrier 26158 Policy WMZ8006577012012

Claim Number or #claims	Class Code	Inj Type	Open = 0 Close = 1	Actual Incurred Losses	Primary Actual Losses	Class Code	Payroll	Exp. Loss Rate	Expected Losses	D Ratio	Primary Expected Losses
Under \$5000											
800009814291	5190	06	C	71	71	5190	1,680,969	1.11	18,659	.18	3,359
						5606	75,435	.65	490	.18	88
						8742	30,487	.07	21	.19	4
						8810	474,991	.04	190	.20	38
POLICY TOTALS:				71	71		2,261,882		19,360		3,489