



## WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: INTER RAIL SYSTEMS INC

Risk ID: 240075067

Rating Effective Date: 09/11/2015

Production Date: 04/02/2015

State: MISSOURI

| State | Wt  | Exp Excess Losses | Expected Losses | Exp Prim Losses | Act Exc Losses | Ballast | Act Inc Losses | Act Prim Losses |
|-------|-----|-------------------|-----------------|-----------------|----------------|---------|----------------|-----------------|
| MO    | .09 | 32,532            | 43,932          | 11,400          | 4,864          | 28,125  | 37,468         | 32,604          |

| (A) Wt | (B) | (C) Exp Excess Losses (D - E) | (D) Expected Losses | (E) Exp Prim Losses | (F) Act Exc Losses (H - I) | (G) Ballast | (H) Act Inc Losses | (I) Act Prim Losses |
|--------|-----|-------------------------------|---------------------|---------------------|----------------------------|-------------|--------------------|---------------------|
| .09    |     | 32,532                        | 43,932              | 11,400              | 4,864                      | 28,125      | 24,096             | 19,232              |

|          | Primary Losses | Stabilizing Value           | Ratable Excess     | Totals            |
|----------|----------------|-----------------------------|--------------------|-------------------|
| Actual   | (I)<br>19,232  | $C * (1 - A) + G$<br>57,729 | (A) * (F)<br>438   | (J)<br>77,399     |
| Expected | (E)<br>11,400  | $C * (1 - A) + G$<br>57,729 | (A) * (C)<br>2,928 | (K)<br>72,057     |
|          | ARAP           | FLARAP                      | SARAP              | MAARAP            |
| Factors  | 1.00           |                             |                    | (J) / (K)<br>1.07 |

RATING REFLECTS A DECREASE OF 70% MEDICAL ONLY PRIMARY AND EXCESS LOSS DOLLARS WHERE ERA IS APPLIED.

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