



01/15/2019

The Nichols Team, Inc.
75 Highpower Road
Rochester, NY 14623-3435

Re: The Nichols Team Inc.'s Experience Modification Rating for 01/01/2014 – 01/01/2020

To Whom It May Concern,

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2014 – 01/01/2015 has been calculated at a 0.90.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2015 – 01/01/2016 has been calculated at a 0.85.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2016 – 01/01/2017 has been calculated at a 0.81.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2017 – 01/01/2018 has been calculated at a 0.80.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2018 – 01/01/2019 has been calculated at a 0.79.

The Nichols Team, Inc.'s Experience Modification Rating for the periods 01/01/2019 – 01/01/2020 has been calculated at a 0.80.

If you have any questions or concerns, please feel free to contact our office.

Thank you,

Nick Botcher
Commercial Account Executive