



02/02/2018

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

Re: The Nichols Team Inc.'s Experience Modification Rating for 01/01/2014 – 01/01/2019

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 .90.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2015 – 01/01/2016 has been calculated at a .85.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2016 – 01/01/2017 has been calculated at a .81.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2017 – 01/01/2018 has been calculated at a .80.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2018 – 01/01/2019 has been calculated at a .79.

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

Thank you,

A handwritten signature in black ink that reads "Courtney Calvert".

Courtney Calvert  
Commercial Account Executive