



**Dale L. Prentice Company
and Subsidiaries**

VRC Protx, LLC and Beabout Brock Easley, LLC

Experience Modification Calculation - Combined for all States

Effective Date: 03-28-2017

Expiration Date: 03-28-2018

			MI	NCCI	WY
Actual Incurred Losses (A)	\$70,223		\$0	\$70,223	\$0
Actual Primary Losses (B)	\$31,258		\$0	\$31,258	\$0
Actual Excess (C)	\$38,965	(A-B)	\$0	\$38,965	\$0
Expected Losses (D)	\$126,724		\$8,748	\$59,891	\$58,085
Primary Expected Losses (E)	\$46,992		\$3,760	\$24,548	\$18,684
Expected Excess (F)	\$79,732	(D-E)	\$4,988	\$35,343	\$39,401
Ballast	\$17,270	Average	\$16,250	\$25,561	\$10,000
W Factor	0.1367	Average	0.06	0.10	0.25

	ACTUAL	EXPECTED
Primary Losses	31,258	46,992
Average Ballast	86,106	86,106
Ratable Excess	5,325	10,897
Totals	122,689	143,994

Experience Modification = 0.85
