



**Dale L. Prentice Company  
and Subsidiaries**

**VRC Protx, LLC and Beabout Brock Easley, LLC**

**Experience Modification Calculation - Combined for all States**

**Effective Date: 03-28-2018**

**Expiration Date: 03-28-2019**

			MI	NCCI	WY
Actual Incurred Losses (A)	\$50,093		\$0	\$50,093	\$0
Actual Primary Losses (B)	\$18,091		\$0	\$18,091	\$0
Actual Excess (C)	\$32,002	(A-B)	\$0	\$32,002	\$0
Expected Losses (D)	\$99,952		\$8,244	\$57,277	\$34,431
Primary Expected Losses (E)	\$45,036		\$3,678	\$23,742	\$17,616
Expected Excess (F)	\$54,916	(D-E)	\$4,566	\$33,535	\$16,815
Ballast	\$18,420	Average	\$16,500	\$26,660	\$12,100
W Factor	0.0833	Average	0.06	0.09	0.10

	ACTUAL	EXPECTED
Primary Losses	18,091	45,036
Average Ballast	68,760	68,760
Ratable Excess	2,667	4,576
Totals	89,518	118,372

<b>Experience Modification =</b>	<b>0.76</b>
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