



Dale L. Prentice Company and Subsidiaries

VRC Protx, LLC and Beabout Brock Easley, LLC

Experience Modification Calculation - Combined for all States
Effective Date: 03-28-2024 **Expiration Date: 03-28-2025**

			MI	NCCI	WY
Actual Incurred Losses (A)	\$34,533		\$768	\$33,765	\$0
Actual Primary Losses (B)	\$19,268		\$768	\$18,500	\$0
Actual Excess (C)	\$15,265	(A-B)	\$0	\$15,265	\$0
Expected Losses (D)	\$70,079		\$6,883	\$32,957	\$30,239
Primary Expected Losses (E)	\$26,320		\$3,203	\$12,112	\$11,005
Expected Excess (F)	\$43,759	(D-E)	\$3,680	\$20,845	\$19,234
Ballast	\$18,295	Average	\$19,750	\$25,859	\$9,275
W Factor	0.1267	Average	0.06	0.10	0.22

	ACTUAL		EXPECTED
Primary Losses	19,268		26,320
Average Ballast	56,511		56,511
Ratable Excess	1,934		5,543
Totals	77,712		88,374

Experience Modification =	0.88
----------------------------------	-------------