JOHNSTON LEWIS ASSOCIATES, INC.
Insurance Agents And Consultants

Dale L. Prentice Company

and Subsidiaries

VRC Protx, LLC and Beabout Brock Easley, LLC

Experience Modification Calculation - Combined for all States

Effective Date: 03-28-2019 **Expiration Date: 03-28-2020**

			MI	NCCI	WY
Actual Incurred Losses (A)	$2,084		$0	$2,084	$0
Actual Primary Losses (B)	$2,084		$0	$2,084	$0
Actual Excess (C)	$0	(A-B)	$0	$0	$0
Expected Losses (D)	$111,850		$8,193	$57,570	$46,087
Primary Expected Losses (E)	$42,930		$3,792	$24,150	$14,988
Expected Excess (F)	$68,920	(D-E)	$4,401	$33,420	$31,099
Ballast	$14,411	Average	$16,250	$26,983	$0
W Factor	0.0833	Average	0.06	0.09	0.10

	ACTUAL		EXPECTED
Primary Losses	2,084		42,930
Average Ballast	77,588		77,588
Ratable Excess	0		5,743
Totals	79,672		126,261

Experience Modification = 0.63