



SDN Insurance

Affiliate of Five Star Bank

10/25/2022

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

Re: The Nichols Team Inc.'s Experience Modification Rating for 01/01/2019 – 01/01/2023

To Whom It May Concern,

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2023 – 01/01/2024 has been calculated at .75.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2022 – 01/01/2023 has been calculated at .87.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2021 – 01/01/2022 has been calculated at .86.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2020 – 01/01/2021 has been calculated at .87.

The Nichols Team, Inc.'s Experience Modification Rating for the period 01/01/2019 – 01/01/2020 has been calculated at .80.

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

Thank you,

Sara Shimmel  
Commercial Lines Manager

