



October 12, 2023

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

RE: The Nichols Team Inc.'s Experience Modification Rating for 01/01/2020 – 01/01/2023

The Experience Modification Rating for the previous three years are reflected in the chart below:

<b>Term</b>	<b>Experience Modification Rate</b>
01/01/2024 – 01/01/2025	0.77
01/01/2023 – 01/01/2024	0.75
01/01/2022 – 01/01/2023	0.87
01/01/2021 – 01/01/2021	0.86
01/01/2020 – 01/01/2021	0.87

Thank you,

A handwritten signature in black ink that reads "Theresa M. Jones".

Theresa M. Jones  
Commercial Lines Account Manager