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November 22, 2023

To Whom it May Concern:

RE: The Winter Construction Company | Experience Modification Ratings

The following represents the experience modification factors (EMR) for The Winter Group of Companies as reported by NCCI:

Effective Date	EMR
11/01/2023	0.72
11/01/2022	0.69
11/01/2021	0.79
11/01/2020	0.76
11/01/2019	0.74
06/01/2019	0.74
06/01/2018	0.87
06/01/2017	0.87
06/01/2016	0.75
06/01/2015	0.70
06/01/2014	0.69

Please feel free to contact me if any additional information may be needed.

Best Regards,

A handwritten signature in black ink, appearing to read "Joe Vendlinski", with a long horizontal line extending to the right.

Joe Vendlinski, CRIS
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