



Bernhard Woodwork, Ltd. 3670 Woodhead Dr. Northbrook, IL 60062

Re: Experience Modification

To Whom It May Concern

Current Policy year mod – 0.92 Policy is effective 10/01/2020 and expiration is 10/01/2021

The prior years experience modification are as follows:

10-01-2019 / 10-01-2020 - 1.03 10-01-2018 / 10-01-2019 - 0.9 10-01-2017 / 10-01-2018 - 0.86 10-01-2016 / 10-01-2017 - 0.80

If you should have any questions, please feel free to contact us.

Respectfully,

Douglas P. Gibson Marketing Representative Federated Insurance 847-727-5109