



**Gallagher**

Insurance | Risk Management | Consulting

September 21, 2022

Re: James Craft & Son, Inc.  
P.O. Box 8  
York Haven, PA 17370  
Experience Mod Factor File #221764

To Whom It May Concern,

Per the Pennsylvania Compensation Rating Bureau, please accept this letter as evidence of the historic Experience Modification Factors for James Craft & Son, Inc.

PA Rating Bureau

10/1/22 – 10/1/23	0.794
10/1/21 – 10/1/22	0.746
10/1/20 – 10/1/21	0.992

If you have any questions, please do not hesitate to contact our office.

Best Regards,

*Samantha Campbell*

Samantha Campbell  
Client Service Associate  
443-798-7487