



Gallagher

Insurance | Risk Management | Consulting

November 7, 2024

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

10/1/24 – 10/1/25	0.810
10/1/23 – 10/1/24	0.811
10/1/22 – 10/1/23	0.698
10/1/21 – 10/1/22	0.744
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