



January 18, 2022

Eco-First Inc.
Post Office Box 390
Lesage, WV 25537

RE: Experience Modification Rating

To Whom It May Concern:

Eco-First Inc. is a client of EIN Alliance, Inc, a PEO company. As requested, the NCCI experience modification rate (E-Mod) for Eco-First Inc is shown as 1.13 effective 1/1/2022. Please note that all clients of EIN Appliance E-Mod rates were combined resulting in the experience modification rate of 1.13. The combining of rates is standard for a client of a PEO and may not be the result of work comp claims filed by Eco-First, Inc.

A NCCI test experience modification rate was completed using Eco-First Inc's previous three years premium and loss/claims information resulting in an experience modification rate of .91. The test E-Mod Rate calculated by NCCI for this insured is to be used for informational and test purposes only. This NCCI test E-Mod cannot be used for rating purposes; NCCI and Employers Innovative Network Alliance LLC are not liable for any damages arising out of the insured's use of this test experience mod.

Please contact me should you have questions.

Sincerely,

Susan Kerns
Agent

"Innovative isn't just what we do, it's who we are."



WORKERS COMPENSATION EXPERIENCE RATING

Risk Name: ECO-FIRST INC

Risk ID: 992264594

Rating Effective Date: 01/01/2022

Production Date: 01/18/2022

State: INTERSTATE

This rating is not quotable.

State	Wt	Exp Excess Losses	Expected Losses	Exp Prim Losses	Act Exc Losses	Ballast	Act Inc Losses	Act Prim Losses
WV-A	.05	3,795	6,027	2,232	0	20,250	0	0
(A) Wt	(B) Exp Excess Losses (D - E)	(D) Expected Losses	(E) Exp Prim Losses	(F) Act Exc Losses (H - I)	(G) Ballast	(H) Act Inc Losses	(I) Act Prim Losses	
.05	3,795	6,027	2,232	0	20,250	0	0	
		Primary Losses	Stabilizing Value		Ratable Excess		Totals	
Actual	(I)	0	C * (1 - A) + G 23,855		(A) * (F) 0		(J) 23,855	
Expected	(E)	2,232	C * (1 - A) + G 23,855		(A) * (C) 190		(K) 26,277	
		ARAP	FLARAP	SARAP	MAARAP		Exp Mod	
Factors		1.00					(J) / (K) .91	

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Risk ID: 992264594

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State: INTERSTATE

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47-WEST VIRGINIA Firm ID: A Firm Name: Eco-First Inc

Carrier: 00000 Policy No. WCB1026393 Eff Date: 04/01/2018 Exp Date: 01/01/2019

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
9402	1.18	.37	175,000	2,065	764					
Policy Total:			175,000	Subject Premium:	10,777	Total Act Inc Losses:			0	

47-WEST VIRGINIA Firm ID: A Firm Name: Eco-First Inc

Carrier: 00000 Policy No. WC54500001019 Eff Date: 01/01/2019 Exp Date: 09/01/2019

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
8810	.07	.50	3,000	2	1					
9402	1.18	.37	175,000	2,065	764					
Policy Total:			178,000	Subject Premium:	10,979	Total Act Inc Losses:			0	

47-WEST VIRGINIA Firm ID: A Firm Name: Eco-First Inc

Carrier: 00000 Policy No. WC55300001019 Eff Date: 09/01/2019 Exp Date: 01/01/2020

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
8810	.07	.50	10,000	7	4					
9402	1.18	.37	160,000	1,888	699					
Policy Total:			170,000	Subject Premium:	6,295	Total Act Inc Losses:			0	

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* Total by Policy Year of all cases \$2000 or less.

D Disease Loss

X Ex-Medical Coverage

U USL&HW

C Catastrophic Loss

E Employers Liability Loss

Limited Loss