



7/27/15

Calvac Paving
2645 Pacer Lane
San Jose, CA 95111

RE: Workers' Compensation Experience Modification Rating

To Whom It May Concern:

NFP/Thoits Insurance is the broker for Calvac Paving. This letter will serve to verify the following Experience Modification Rating history.

2015 – 74%
2014 – 79%
2013 – 79%

AVERAGE 75%

Calvac has an extensive safety program. They continually use loss prevention services through their workers' compensation carrier. They have IIPP, First Aid and Early Return to Work programs. We conduct frequent claim reviews with the carrier to work toward resolving outstanding claim issues. Calvac coordinate training and certifications to ensure Cal OSHA compliance.

Calvac's goal is to heighten their safety and loss prevention awareness in order to accomplish even more improvement.

Please advised if you need any other information

Sincerely,

A handwritten signature in black ink, appearing to read "Lori Anderson", written over a horizontal line.

Lori Anderson
Claims Manager
NFP Property and Casualty
408-792-5474