



NCCI, INC
 901 PENINSULA CORPORATE CIRCLE
 BOCA RATON, FL 33487-1362



00401/004328/001862 004 CX0YKU
 FIRE PROTECTION SERVICE CORP
 5010 E 115TH AVE
 THORNTON CO 80233-5836





Important Information About Your Workers Compensation Insurance

Dear Policyholder:

The National Council on Compensation Insurance, Inc. (NCCI), headquartered in Boca Raton, Florida, is the nation's largest information company serving the workers compensation marketplace. We provide information services to state funds, self-insureds, independent bureaus, insurance agents, regulatory authorities, insurance companies, and employers like you.

A copy of your current experience rating worksheet is enclosed. NCCI calculates your rating annually on behalf of the insurance industry. The experience rating modifier, detailed on this worksheet, is one of the factors used to calculate your workers compensation insurance premium. A copy of your worksheet will be sent to you each year as part of NCCI's continuing efforts to increase employer awareness of safety in the workplace and its impact not only on your employees, but on your bottom line. Please remember, SAFETY in the workplace is one of the best ways to reduce workers compensation insurance costs.

Your experience rating factor can be found in the bottom right corner of the summary. A factor higher than 1.00 means your premium will be higher than that of the average company in your category. For example, a factor of 1.10 means your base premium will be surcharged 10 percent. A factor of .90 means you have earned a 10 percent credit on your base premium.

Many items impact your final experience factor, including your payroll classification(s), your payroll, the frequency of injuries to your employees, and the dollar value of those injuries (the amount of medical and lost wage benefits paid to your injured employees as well as the amount of money held in reserve to pay continuing benefits). This information is reported to NCCI annually by your insurer.

If you have any questions regarding your experience rating, you should contact your insurance agent or insurance company for assistance. It is also recommended that you retain this worksheet for your files and for comparison to future annual calculations.

WORKERS COMPENSATION EXPERIENCE RATING



Risk Name: FIRE PROTECTION SERVICE CORP

Risk ID: 917926581

Rating Effective Date: 04/01/2010

Production Date: 02/03/2010

State: INTERSTATE

State	Wt	SRP	Exp Excess Losses	Expected Losses	Exp Prim Losses	Act Exc Losses	Ballast	Act Inc Losses	Act Prim Losses
AZ	.14	1300	874	1,149	275	0	20,800	345	345
CO	.13	1600	26,092	31,955	5,863	46,262	22,400	59,378	13,116
ID	.13	1400	6,091	7,722	1,631	0	19,600	1,080	1,080
NV	.13	1505	0	0	0	0	21,000	0	0
UT	.16	1025	23,340	31,842	8,502	773,494	16,400	794,571	21,077
(A) Wt	(B)	(C) 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	
.14		56,397	72,668	16,271	168,179	19,448	192,865	24,686	

	Primary Losses	Stabilizing Value	Ratable Excess	Totals
Actual	(I) 24,686	$C * (1 - A) + G$ 67,949	(A) * (F) 23,545	(J) 116,180
Expected	(E) 16,271	$C * (1 - A) + G$ 67,949	(A) * (C) 7,896	(K) 92,116
Factors	ARAP 1.25	FLARAP	SARAP	MAARAP
				Exp Mod (J) / (K) 1.26

RATING REFLECTS A DECREASE OF 70% MEDICAL ONLY PRIMARY AND EXCESS LOSS DOLLARS WHERE ERA IS APPLIED.
 THE ARAP FACTOR SHOWN IS FOR THOSE STATES CONTAINED ON THIS RATING THAT HAVE APPROVED THE ARAP PROGRAM AND IS CALCULATED BASED ON THE STATE WITH THE HIGHEST APPROVED MAXIMUM ARAP SURCHARGE. THE MAXIMUM ARAP SURCHARGE MAY VARY BY STATE. PLEASE REFER TO EACH STATES APPROVED RULES FOR THE APPLICABLE MAXIMUM ARAP SURCHARGE.



WORKERS COMPENSATION EXPERIENCE RATING



Risk Name: FIRE PROTECTION SERVICE CORP

Risk ID: 917926581

Rating Effective Date: 04/01/2010

Production Date: 02/03/2010

State: INTERSTATE

02-ARIZONA

Firm ID:

Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 13781

Policy No. WC8959648

Eff Date: 04/01/2006

Exp Date: 04/01/2007

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
7605	.62	.24	88,045	546	131					
9812	ADDITIONAL PREMIUM			0	0					
Policy Total:				88,045	Subject Premium:			2,101	Total Act Inc Losses:	0

02-ARIZONA

Firm ID:

Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 19909

Policy No. 504924

Eff Date: 05/02/2007

Exp Date: 04/01/2008

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
7605	.62	.24	24,294	151	36					
7605	.62	.24	57,421	356	85					
9812	ADDITIONAL PREMIUM			0	0					
9812	ADDITIONAL PREMIUM			0	0					
9848	ADDITIONAL PREMIUM			0	0					
9848	ADDITIONAL PREMIUM			0	0					
Policy Total:				81,715	Subject Premium:			2,013	Total Act Inc Losses:	0

02-ARIZONA

Firm ID:

Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 19909

Policy No. 504924

Eff Date: 04/01/2008

Exp Date: 06/20/2008

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
7605	.62	.24	15,533	96	23	0810869	6	F	345	345
9812	ADDITIONAL PREMIUM			0	0					
9848	ADDITIONAL PREMIUM			0	0					
Policy Total:				15,533	Subject Premium:			555	Total Act Inc Losses:	345

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WORKERS COMPENSATION EXPERIENCE RATING



Risk Name: FIRE PROTECTION SERVICE CORP

Risk ID: 917926581

Rating Effective Date: 04/01/2010

Production Date: 02/03/2010

State: INTERSTATE

05-COLORADO

Firm ID:

Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 19925

Policy No. 4113084

Eff Date: 04/01/2007

Exp Date: 04/01/2008

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
4635	.73	.17	30,310	221	38	03294204	5	F	18,547	5,000
7605	1.04	.18	801,511	8,336	1,500	03374976	6	F	294	294
7720	1.26	.19	538,005	6,779	1,288					
8742	.15	.19	246,706	370	70					
8810	.10	.21	334,155	334	70					
9812	ADDITIONAL PREMIUM			0	0					
Policy Total:			1,950,687	Subject Premium:	51,328	Total Act Inc Losses:			18,841	

05-COLORADO

Firm ID:

Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 19925

Policy No. 4113084

Eff Date: 04/01/2008

Exp Date: 04/01/2009

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
4635	.73	.17	17,503	128	22	03367446	6	F	1,315	1,315
7605	1.04	.18	486,279	5,057	910					
8742	.15	.19	252,608	379	72					
8810	.10	.21	95,607	96	20					
8871	.11	.22	41,360	45	10					
9812	ADDITIONAL PREMIUM			0	0					
Policy Total:			893,357	Subject Premium:	18,270	Total Act Inc Losses:			1,315	

05-COLORADO

Firm ID: AB

Firm Name: J D DAVIS CO INC

Carrier: 19925

Policy No. 2337240

Eff Date: 01/01/2006

Exp Date: 01/01/2007

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
4635	.73	.17	34,488	252	43	03218962	5	F	37,715	5,000
7605	1.04	.18	761,157	7,916	1,425	03240886	6	F	178	178
7720	1.26	.19	114,895	1,448	275	03210483	6	F	239	239
8742	.15	.19	159,835	240	46	03240885	6	F	539	539
8810	.10	.21	353,563	354	74	03186050	6	F	551	551
9812	ADDITIONAL PREMIUM			0	0					
Policy Total:			1,423,938	Subject Premium:	33,687	Total Act Inc Losses:			39,222	

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

D Disease Loss

X Ex-Medical Coverage

UUSL&HW

G Catastrophic Loss

E Employers Liability Loss

Limited Loss

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WORKERS COMPENSATION EXPERIENCE RATING



Risk Name: FIRE PROTECTION SERVICE CORP

Risk ID: 917926581

Rating Effective Date: 04/01/2010

Production Date: 02/03/2010

State: INTERSTATE

11-IDAHO Firm ID: Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 13781 Policy No. WC8959648 Eff Date: 04/01/2006 Exp Date: 04/01/2007

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ OF	Act Inc Losses	Act Prim Losses
4635	.99	.18	6,522	65	12				
7605	1.15	.21	239,450	2,754	578				
8742	.20	.21	43,050	86	18				
8810	.13	.24	83,544	109	26				
9812	ADDITIONAL PREMIUM			0	0				
Policy Total:				Subject Premium: 372,566	7,456	Total Act Inc Losses:		0	

11-IDAHO Firm ID: Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 19992 Policy No. 614817 Eff Date: 04/05/2007 Exp Date: 04/01/2008

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ OF	Act Inc Losses	Act Prim Losses
7605	1.15	.21	175,476	2,018	424	00719088	6 F	139	139
8742	.20	.21	40,552	81	17				
8810	.13	.24	114,514	149	36				
9812	ADDITIONAL PREMIUM			0	0				
9848	ADDITIONAL PREMIUM			0	0				
Policy Total:				Subject Premium: 330,542	5,237	Total Act Inc Losses:		139	

11-IDAHO Firm ID: Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 19992 Policy No. 614817 Eff Date: 04/01/2008 Exp Date: 04/01/2009

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ OF	Act Inc Losses	Act Prim Losses
7605	1.15	.21	190,173	2,187	459	00901970	6 F	941	941
8742	.20	.21	76,068	152	32				
8810	.13	.24	93,329	121	29				
9812	ADDITIONAL PREMIUM			0	0				
Policy Total:				Subject Premium: 359,570	5,555	Total Act Inc Losses:		941	

27-NEVADA Firm ID: Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 22381 Policy No. 2224949 Eff Date: 06/01/2007 Exp Date: 03/31/2008

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ OF	Act Inc Losses	Act Prim Losses
7605	1.21	.18	0	0	0				
Policy Total:				Subject Premium: 0	0	Total Act Inc Losses:		0	

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WORKERS COMPENSATION EXPERIENCE RATING



Risk Name: FIRE PROTECTION SERVICE CORP

Risk ID: 917926581

Rating Effective Date: 04/01/2010

Production Date: 02/03/2010

State: INTERSTATE

27-NEVADA

Firm ID:

Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 22381

Policy No. 2224949

Eff Date: 04/01/2008

Exp Date: 04/01/2009

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ OF	Act Inc Losses	Act Prim Losses
7605	1.21	.18	0	0	0				
Policy Total:					Subject Premium: 0	Total Act Inc Losses:		0	

43-UTAH

Firm ID:

Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 13781

Policy No. WC8959648

Eff Date: 04/01/2006

Exp Date: 04/01/2007

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ OF	Act Inc Losses	Act Prim Losses
7605	.87	.26	1,186,647	7,951	2,067	10295460	2 O	754,077 #	6,000
8742	.12	.26	911,378	1,094	284	NO. 8	6 *	1,221	1,221
8810	.06	.31	2,796,552	1,678	520	10314168	9 F	29,417	5,000
9812	ADDITIONAL PREMIUM			0	0				
Policy Total:					Subject Premium: 4,894,577	Total Act Inc Losses:		784,715	

43-UTAH

Firm ID:

Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 19933

Policy No. 1193323

Eff Date: 04/01/2007

Exp Date: 03/31/2008

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ OF	Act Inc Losses	Act Prim Losses
7605	.67	.26	1,251,154	8,383	2,180	NO. 5	6 *	2,597	2,597
8742	.12	.26	983,318	1,180	307	00801659	6 F	2,683	2,683
8810	.06	.31	2,395,758	1,437	445				
9812	ADDITIONAL PREMIUM			0	0				
Policy Total:					Subject Premium: 4,630,230	Total Act Inc Losses:		5,280	

43-UTAH

Firm ID:

Firm Name: FIRE PROTECTION SERVICE CORP

Carrier: 19933

Policy No. 1193323

Eff Date: 04/01/2008

Exp Date: 03/31/2009

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ OF	Act Inc Losses	Act Prim Losses
0930	ADDITIONAL PREMIUM			0	0	NO. 4	6 *	583	583
7605	.67	.26	1,097,060	7,350	1,911	00822810	6 F	3,993	3,993
8742	.12	.26	1,164,040	1,397	363				
8810	.06	.31	935,180	561	174				
9812	ADDITIONAL PREMIUM			0	0				
Policy Total:					Subject Premium: 3,196,280	Total Act Inc Losses:		4,576	

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

D Disease Loss

X Ex-Medical Coverage

UUSL&HW

C Catastrophic Loss

E Employers Liability Loss

Limited Loss

WORKERS COMPENSATION EXPERIENCE RATING



Risk Name: FIRE PROTECTION SERVICE CORP

Risk ID: 917926581

Rating Effective Date: 04/01/2010

Production Date: 02/03/2010

State: INTERSTATE

43-UTAH

Firm ID: AC Firm Name: AVANTGUARD MONITOTING CENTERS

Carrier: 19933

Policy No. 3007471

Eff Date: 06/13/2008

Exp Date: 06/12/2009

Code	ELR	D-Ratio	Payroll	Expected Losses	Exp Prim Losses	Claim Data	IJ	OF	Act Inc Losses	Act Prim Losses
8810	.06	.31	1,351,514	811	251					
Policy Total:			1,351,514	Subject Premium:	2,837	Total Act Inc Losses:			0	

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