



Audited Annualized Normal Premium	Incurred Losses								
	No Losses	< 5%	< 10%	< 15%	< 20%	< 25%	< 30%	< 35%	< 40%
\$10,000 - \$14,999	7.0%	6.0%	6.0%	6.0%	5.0%	5.0%	3.0%	2.0%	1.0%
\$15,000 - \$19,999	11.0%	9.0%	9.0%	9.0%	7.0%	6.0%	5.0%	4.0%	3.0%
\$20,000 - \$24,999	11.0%	10.0%	10.0%	9.0%	9.0%	7.0%	6.0%	5.0%	4.0%
\$25,000 - \$29,999	12.0%	11.0%	11.0%	10.0%	9.0%	8.0%	7.0%	6.0%	5.0%
\$30,000 - \$39,999	15.0%	11.0%	11.0%	11.0%	10.0%	9.0%	8.0%	7.0%	5.0%
\$40,000 - \$49,999	18.0%	12.0%	12.0%	11.0%	11.0%	10.0%	9.0%	8.0%	6.0%
\$50,000 - \$74,999	20.0%	13.0%	13.0%	12.0%	12.0%	11.0%	10.0%	9.0%	6.0%
\$75,000 - \$99,999	22.0%	16.0%	16.0%	14.0%	13.0%	12.0%	11.0%	10.0%	7.0%
\$100,000 +	24.0%	18.0%	17.0%	16.0%	15.0%	14.0%	13.0%	11.0%	8.0%
\$10,000 - \$14,999	10.0%	9.0%	8.0%	8.0%	7.0%	6.0%	5.0%	4.0%	2.0%
\$15,000 - \$19,999	16.0%	14.0%	14.0%	14.0%	13.0%	11.0%	7.0%	6.0%	3.0%
\$20,000 - \$24,999	16.0%	15.0%	15.0%	14.0%	13.0%	11.0%	7.0%	6.0%	4.0%
\$25,000 - \$29,999	17.0%	16.0%	16.0%	15.0%	14.0%	12.0%	8.0%	7.0%	5.0%
\$30,000 - \$39,999	21.0%	18.0%	17.0%	16.0%	14.0%	13.0%	12.0%	9.0%	6.0%
\$40,000 - \$49,999	23.0%	19.0%	19.0%	16.0%	16.0%	14.0%	12.0%	10.0%	7.0%
\$50,000 - \$74,999	26.0%	20.0%	19.0%	18.0%	17.0%	15.0%	13.0%	10.0%	7.0%
\$75,000 - \$99,999	28.0%	22.0%	21.0%	19.0%	18.0%	17.0%	14.0%	12.0%	8.0%
\$100,000 +	32.0%	24.0%	22.0%	21.0%	19.0%	18.0%	16.0%	13.0%	8.0%
\$10,000 - \$14,999	13.0%	11.0%	10.0%	9.0%	8.0%	7.0%	6.0%	5.0%	3.0%
\$15,000 - \$19,999	20.0%	19.0%	19.0%	18.0%	18.0%	15.0%	8.0%	7.0%	3.0%
\$20,000 - \$24,999	21.0%	20.0%	19.0%	18.0%	18.0%	15.0%	8.0%	7.0%	4.0%
\$25,000 - \$29,999	22.0%	21.0%	20.0%	19.0%	18.0%	15.0%	9.0%	8.0%	4.0%
\$30,000 - \$39,999	27.0%	25.0%	22.0%	20.0%	18.0%	17.0%	15.0%	11.0%	7.0%
\$40,000 - \$49,999	28.0%	26.0%	25.0%	21.0%	21.0%	17.0%	15.0%	11.0%	7.0%
\$50,000 - \$74,999	31.0%	26.0%	25.0%	23.0%	21.0%	19.0%	15.0%	11.0%	7.0%
\$75,000 - \$99,999	33.0%	28.0%	25.0%	24.0%	23.0%	21.0%	17.0%	13.0%	8.0%
\$100,000 +	39.0%	30.0%	26.0%	25.0%	23.0%	21.0%	19.0%	15.0%	8.0%

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**ELIGIBLE ACCOUNTS**

- Dividend Reward Plan applies to policies effective February 12, 2008 and later.
- FUBA Workers' Comp/FCBI Fund requires \$10,000 minimum audited annualized normal premium to be eligible for the Dividend Reward Plan. Dividends are pro-rated based on the length of membership in the FCBI Fund.
- Policy must remain in effect for the entire policy period without a lapse in coverage in order to be eligible.
- The dividend will be forfeited if a policy is issued a Notice of Cancellation as a result of non-payment of premium as follows: First Notice = Warning, Second Notice = 50% of eligible dividend forfeited, Third Notice = Ineligible for dividend.
- Consent-to-rate and consent-to-premium accounts are not eligible for the Dividend Reward Plan.

**DISTRIBUTION CRITERIA**

- Dividend Rewards are based on the final audited premium and are initially calculated 6 months after the policy's expiration. A provisional 70% of the dividend may be paid within 90 days of the initial calculation if the insured is still an active member of the Fund. The final dividend calculation occurs 18 months after the policy's expiration and the remaining balance of the dividend is paid within 90 days of the final calculation.
- If the insured is no longer an active member of the Fund, the dividend calculation occurs 18 months after the policy's expiration and the dividend is paid within 90 days of the calculation.
- All audit disputes must be resolved and the balance paid in full prior to the dividend calculation.
- Past due premiums and incurred collection costs owed to FUBA Workers' Comp/FCBI Fund for any Fund year will be deducted from the reward prior to the dividend distribution.
- **Dividend Rewards are not guaranteed and are declared at the discretion of the FCBI Board of Trustees and are subject to approval by the Office of Insurance Regulation.**