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SEEDLING DIVIDEND REWARD PLAN

Policyholders may receive a 5% dividend of earned normal premium if the account has no incurred losses and no late premium payments during the policy period.

ELIGIBILITY AND DISTRIBUTION CRITERIA

- Dividend Reward Plan applies to policies effective April 1, 2010 and later.
- FUBA Workers' Comp/FCBI Fund requires \$1,000 minimum audited earned normal premium to be eligible for the Dividend Reward Plan.
- All premium installments must be paid on time. The dividend will be forfeited if a policy is issued a Notice of Cancellation as a result of non-payment of premium.
- The dividend will be forfeited if the account has an incurred loss during the policy period.
- Policy must remain in effect for the entire policy period without a lapse in coverage in order to be eligible.
- Dividend Rewards are based on the final audited premium and are calculated 8 months after the policy's expiration.
- All audit disputes must be resolved and the balance paid in full at the time of the dividend calculation or the dividend will be forfeited.
- The Seedling Dividend Reward Plan is not combinable with other Dividend Reward Plans.
- Consent-to-rate accounts are not eligible for the Dividend Reward Plan.
- **Dividend Rewards are not guaranteed and are declared at the discretion of the FCBI Board of Trustees.**