

NATA Group Safety Plan

Good Experience Dividend Fact Sheet

What is a Good Experience Dividend?



It's an incentive to improve safety in your workplace by receiving a portion of premium back!

Each year, we calculate the premium and the Losses for the group. If the year is profitable, you receive what we call a Good Experience Dividend or GED. However, if the losses are more than what was anticipated, then there is no GED.

The GED has nothing to do with your audit. Your audit is based on your actual payroll and is calculated separately by auditors.

How do you get a GED?

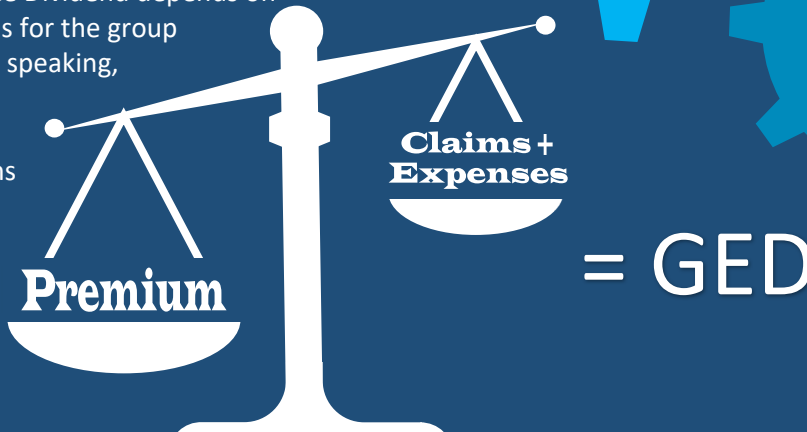
- Underwriters qualify you to participate in NATA's and/or IFBOA's program written with Old Republic.
- You become a member of at least one of these two organizations: NATA, IFBOA.
- You bind coverage with Old Republic Aerospace.

You are now eligible to receive a Good Experience Dividend for that policy year.



How did the Program perform this policy year? Were there many losses?

The Good Experience Dividend depends on the amount of losses for the group that year. Generally speaking, if the premium collected exceeds the amount of claims paid plus expenses then you will receive a Good Experience Dividend.



Claims take time to close, that's why the Good Experience Dividend is calculated and distributed over three (3) years. You don't have to wait three (3) years to see a return!

If you are a current participant, then you will receive annual distributions for each Plan Year starting with the year after your policy's start date per the following schedule:

There is safety in numbers.

The Annual Good Experience Dividend won't just rely on your individual performance and never again will you be individually penalized for a bad year.

The Annual Good Experience Dividend won't just rely on one Plan Year – a 3-Year Distribution schedule ensures diversification when it comes to your Annual GED check.



3 Program Years
1 Annual GED Check



GED Annual Distributions

Year 1	50%
Year 2	75%
Year 3	100%