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Sunshine Dividend Reward Plan

Policyholders may receive a 10% dividend of earned normal premium greater than \$7,500 and 5% dividend of earned normal premium between \$3,000 & \$7,500 regardless of the policy year's loss ratio.

ELIGIBILITY AND DISTRIBUTION CRITERIA

- FUBA Workers' Comp/FCBI Fund requires \$3,000 minimum audited earned normal premium to be eligible for the Dividend Reward Plan.
- 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.
- 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.**

Coverage Provided by the Florida Citrus, Business & Industries Fund