

# Good Experience Return

## Fact Sheet

### What is a Good Experience Return?



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 Return or GER. However, if the losses are more than what was anticipated, then there is no GER.

The GER 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 GER?

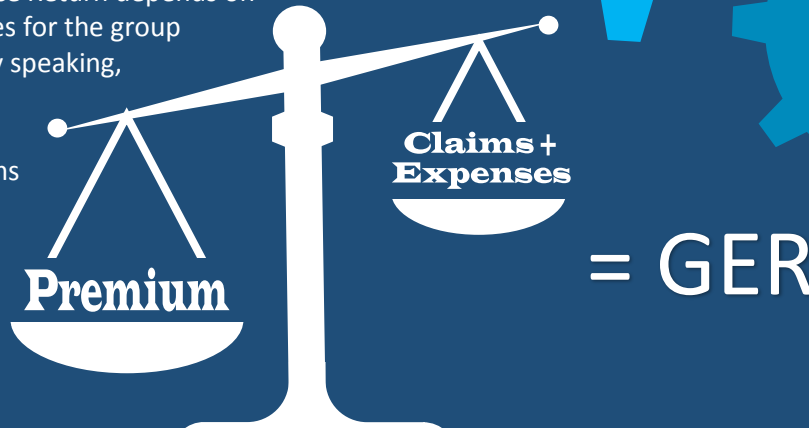
- Underwriters qualify you to participate in NATA's program written with Allianz and/or IFBOA's program written with QBE.
- You become a member of at least one of these two organizations: NATA, IFBOA.
- You bind coverage with Allianz or QBE.

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



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

The Good Experience Return 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 Return.



**Earn a GER**

Claims take time to close, that's why the Good Experience Return is calculated and distributed over five years. And so you don't have to wait five years to see a return! As long as you are a current participant, then you will receive annual distributions for each Policy Year starting with the year after your policy's start date per the following schedule:

#####  
There is safety in numbers.

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

The Annual Good Experience Return won't just rely on one Program Year – a 5-Year Distribution schedule ensures diversification when it comes to your Annual GER check.

**800+** Program Participants

**5** Program Years

**1** Annual GER Check



### GER Annual Distributions

Year 1	40%
Year 2	60%
Year 3	80%
Year 4	90%
Year 5	100%