

Good Experience Return (GER)

Fact Sheet

What is a Good Experience Return (GER)?



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

Each year, we calculate the premium and 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 your auditors.

How do you get a GER?

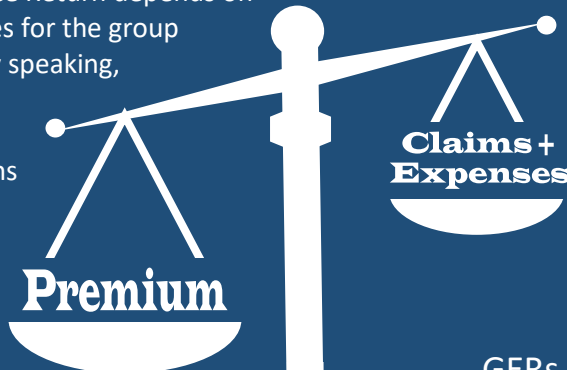
- Underwriters qualify you to participate in NATA's Program underwritten by QBE.
- Become a member of either NATA or IFBOA.
- Bind coverage with QBE.

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



How did the Program perform for this policy year?

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 GER.



= GER

GERs are never subject to Board approval.

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! Current participants 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 GER won't just rely on your individual performance and never again will you be individually penalized for a bad year.

The annual GER won't just rely on one program year – a five-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%