

**ABC Incorporated**  
**Sample Dividend Plan Illustration**  
**For 12/20/2011 to 12/20/2012 Policy Period**

<u>Loss Ratio</u>	<u>Dividend %</u>	<u>Amount of Dividend</u>
Zero Losses	10%	\$1,323
5% or less	8%	\$1,059
10% or less	8%	\$1,059
15% or less	8%	\$1,059
20% or less	7%	\$926
25% or less	4%	\$529
30% or less	3%	\$397
35% or less	2%	\$265
40% or less	1%	\$132
more than 40%	0%	\$0
Dividend Premium Range	\$10,000 - \$20,000	
Normal Premium	\$13,234	
Dividend Payout		
6 months after policy expiration	100%	

**NOTE: Dividends cannot be guaranteed and must be declared by the carrier's board of directors**