

Claim Free Return Benefit

\$100 | No Claims Benefit

Claim Free Return Benefit

- Every two years that the policyholder has an active policy, but does not have a claim:
 - The insured is sent a check for \$100
 - The check will be sent automatically, and the policyholder will not have to do anything
- If there is a claim in the two year period
 - Clock starts again at the next 2 year anniversary window
 - The policyholder will be eligible for a check for the next two year period

If the policyholder submits a claim after receiving the \$100, but occurred during the previous 2 year period, the \$100 will be subtracted from the claim payment

(Slide excludes where Claim Free Return not offered: CT, MN)

