



**Named Insured:**  
**Endorsement No:**  
**Premium:**

**Policy No:**  
**Effective Date:**

## FOUNDERS SPECIALTY REWARDS ENDORSEMENT

It is agreed that:

1. Retention Incentive

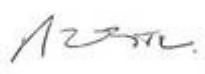
For each completed **Policy Period** of continuous **Claim-Free** coverage with the **Insurer**, a 10% reduction shall be applied to the Retention specified in item 5 of the Declarations up to a maximum reduction of 50% after five (5) completed **Policy Periods** of such continuous **Claim-Free** coverage.

2. Additional Claims Expense Incentive

For each completed **Policy Period** of continuous **Claim-Free** coverage with the **Insurer**, an additional aggregate amount of \$50,000, to be used solely for **Claim Expenses**, shall be provided to the **Named Insured** at no additional cost, up to a maximum aggregate amount of \$250,000 of such additional **Claim Expenses** after five (5) completed **Policy Periods** of such continuous **Claim-Free** coverage. Such amount shall be in addition to, and not part of the Limits of Liability specified in Item 4 of the Declarations and shall be excess of the Retention specified in Item 5 of the Declarations.

Solely with respect to the coverage provided by this endorsement:

**Claim-Free** means that the combined total incurred amount shown on the **Insurer's** loss runs for all **Claims, Disciplinary Proceedings** and facts, circumstances or situations reported pursuant to section VI. B. is less than \$5,000 times the number of **Policy Periods** that the **Named Insured** has had continuous coverage with the **Insurer**.

  
\_\_\_\_\_  
President

Whenever printed in this Endorsement, the boldface type terms shall have the same meanings as indicated in the Policy Form.  
**ALL OTHER TERMS, CONDITIONS AND EXCLUSIONS REMAIN UNCHANGED.**