

ABOUT IHLA

Founded in 1899, the IHLA is a relevant, member-driven trade association, whose members share a passion for creating the world's finest hardwood products, and a determination to maintain the sustainable productivity of our nation's forest resources. IHLA is a non-profit trade organization comprised of sawmills, wholesale brokers, equipment vendors, secondary manufacturers, loggers, landowners and others who recognize the benefits of working together on issues and projects for the good of the hardwood industry. Today, IHLA has members in 28 states and 3 Canadian provinces.

IHLA MEMBERS ENJOY MANY BENEFITS:

- Annual Convention – One the industry's largest regional trade shows with hundreds of attendees and unparalleled networking opportunities.
- Representation – Represents the interests of hardwood manufacturers, forestry, loggers and landowners, both in Indianapolis and in Washington, D.C.
- Communications – Provides up-to-the-minute news and information on www.ihla.org and through emails and a quarterly newsletter.
- Membership Directory – A searchable, online database that links buyers and sellers of lumber, equipment and logs.
- Forestry Advocacy – The Indiana Forest Industries Council, the forestry arm of IHLA, makes policy recommendations on all issues forestry and provides professional logger training that ensures high levels of compliance with Best Management Practices.
- Education and Training – Provides hands-on specialized training and educational webinars.
- Camaraderie – Social networking opportunities have long held a high place of importance for IHLA members.

Ray Moistner
Executive Director

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PLM is the premier property and casualty insurance provider to the lumber, woodworking and building material industries. We offer competitive rates, loss control programs and prompt claims response and handling. We are financially strong and carry an A.M. Best rating of A- (Excellent).

PLM is the endorsed property & casualty insurance carrier to the IHLA.

OTHER BENEFITS OF WORKING WITH PLM:

- We are a mutual company – policyholders are our only concern. We have no stockholders to please.
- Risk Management and Loss Control experts to help reduce your chance of loss.
- Enhanced products that provide unique, comprehensive coverage.
- Open Brokerage – we can work with the broker of your choice.
- Payment plans that meet your individual needs.



INDIANA HARDWOOD LUMBERMEN'S ASSOCIATION, INC.

SAFETY GROUP DIVIDEND PLAN

BUILDING RELATIONSHIPS.
TOGETHER WE'RE BETTER.



PENNSYLVANIA LUMBERMENS MUTUAL
INSURANCE COMPANY

WHAT IS A SAFETY GROUP DIVIDEND PLAN?

A Safety Group Dividend Plan is a program offered by PLM in partnership with several trade associations and buying groups. The purpose of the plan is to reduce overall insurance costs of the group, by way of a dividend, through a conscientious program of loss prevention and risk management. By combining premiums, along with a collective good loss history, the group can potentially receive dividends of up to 10% of eligible policy premiums earned during the plan year.

WHO IS ELIGIBLE TO ENROLL IN THE SAFETY GROUP DIVIDEND PLAN?

To be eligible for the IHLA Safety Group Dividend Plan, you must be a Manufacturing member of IHLA in good standing and a policyholder of PLM, ILM, or any of the affiliated companies. You must elect to join the Safety Group Dividend Plan by signing a dividend election form and cannot participate in any other Safety Group Dividend Plan underwritten by PLM.

HOW DOES THE DIVIDEND PORTION OF THE PLAN WORK?

All lines of insurance coverage (except umbrella) are eligible for the dividend plan. If the group collectively has a good loss history, there is a possibility of a dividend payment of up to 10% of your eligible policy premiums earned during the plan year which runs from January 1st to December 31st. If the group has a poor loss history, there is NO penalty or surcharge. It is a win-win situation.

Any dividends earned will be announced four months after the end of the plan year and checks will be mailed directly to the participant.

DIVIDENDS, IF EARNED, WILL BE PAID BASED ON THE FOLLOWING SCHEDULE* :

GROUP LOSS RATIO	DIVIDEND PAYABLE
0.00% to 10.00%	10%
10.01% to 20.00%	7.5%
20.01% to 30.00%	5%
30.01% to 40.00%	3.5%
40.01% to 50.00%	2%
50.01% and Over	0%

*Note: By law, dividends are discretionary and are not guaranteed. They are subject to the prior approval of the PLM Board of Directors.

DO I NEED TO BE AN IHLA MEMBER TO HAVE MY INSURANCE QUOTED?

You do NOT need to be a member of IHLA in order for PLM to quote or write your business insurance. PLM can work with your current agent or broker to present you with a no-obligation quote.

DETAILS OF THE IHLA SAFETY GROUP DIVIDEND PLAN

- You must be a Manufacturing member of IHLA.
- You must purchase your property & casualty insurance from PLM.
- Included in the dividend calculation are Property, Liability and Commercial Automobile coverages written through PLM.
- You must elect to join the IHLA Safety Group Dividend Plan by signing a dividend election form. You can only participate in one of the Safety Group Dividend Plans through PLM.
- The IHLA Safety Group Dividend Plan runs from January 1st through December 31st, but you may join at anytime. Any earned premium for that period is eligible for the dividend calculation.