

# Workers' Comp with Safety & Savings for Restaurants



## Membership in the MA Retail Merchants Workers' Comp Group

- Member-Owned Insurance Group
- Premium Savings
- Lifetime Average Dividend of 20%\*
- Join Over 4,000 MA Business Owners
- Local Claims Management Expertise
- Proactive Safety Consulting Services
- Pay-Go to Reduce or Eliminate Audit Stress
- Administered by Industry Leading WC Specialist, Cove Risk
- Exclusive Member Benefit from the Retailers Association of Massachusetts

## MA Retail Merchants Workers' Compensation Group

ORGANIZED and SPONSORED by



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\*Past dividend history is no guarantee of future results. Participation in a workers' compensation self-insurance group is not the equivalent of purchasing an insurance policy. 7/25