

Workers' Comp



with Safety & Savings

30%

Upfront Savings
+ 5 year average dividends

Massachusetts Retail Merchants Workers' Compensation Group, Inc.

RETAILERS, SUPPLIERS, RESTAURANTS AND AUTO SERVICES

- Discounted Premiums
- Strong Dividend History
- Responsible Underwriting
- Superior Customer & Claims Service
- No Expense Constant
- Proactive Safety Services
- Convenient Payment Programs
- Over 4,000 Businesses Strong

FACTS AND FIGURES

Over \$70 million* in Dividends generated to members since inception

Members have **Saved Over \$105 million**

(30 year savings = upfront discount and dividends)

Businesses Served: Retailers, restaurants and auto services

Group Inception Date: May 1991

Premium: \$21 Million

Dividends: 18.4% (Average over the lifetime of the group. 5 & 10 year averages over 12%)

Participating Companies: 4,000+

Specific Excess Insurance:

Midwest Employers Casualty Co. (A.M. Best: A+)

Aggregate Excess Insurance:

Midwest Employers Casualty Co. (A.M. Best: A+)

Accounting: BDO USA, LLP

Actuary: Milliman USA

Members receive access to the FREE online service called the Safety Awareness for Everyone (or S.A.F.E.) Program. This valuable program includes forms; policies and checklists; handouts and posters; presentations; training tips; links to government safety resources and standards; and a list of vendors providing members discounted pricing on safety products and services.

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*For qualified risks only. Participation in a workers' compensation self-insurance group is not the equivalent of purchasing an insurance policy. Past dividend history is no guaranty of future results.

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