

Retail

Massachusetts Retail Merchants Workers' Compensation Group

Serving Retail, Hospitality, Auto Services,
Cannabis, Package Stores, Wholesalers, Breweries



Safety & Savings

- Member-Owned Insurance Group
- Superior Premium Savings
- Lifetime Average Dividend over 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 of RAM and MASSPACK
- Group Longevity – Over 30 Years

WORKERS' COMP GROUP FACTS AND FIGURES

\$72 million* in Dividends generated to members since inception

Group Inception Date: May 1991

Premium: \$24 Million

Deviation: 7%

Other Discounts: No Expense Constant, DIA Assessment Savings (3%), Premium Volume Discounts

Dividends: Lifetime average over 20%

Participating Companies: 4,000+

Specific Excess Insurance: Lyndon Southern Insurance Co. (A.M. Best: A-) and Midwest Employers Casualty Co. (A.M. Best: A+)

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

Accounting: EJ Callahan & Associates / **Actuary:** Milliman

Association Membership: Each participant must maintain membership in good standing with the Retailers Association of Massachusetts (RAM) or the Massachusetts Package Stores Association (MASSPACK)

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*Based on average premium size \$5,000, including upfront discounts and historical dividends. 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 guarantee of future results.

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