

## *Advantages of the NYMEP Safety Group*

### Cost Savings

The **NYMEP** Safety Group expects to save its members **20% to 30%** off of existing Worker's Compensation Manual Rates

### Loss Control Services

**NYMEP's** Group Manager, **Robert J. Hanafin, INC.**, will review past and current claims of all members. Experience Modification worksheets and audits will also be reviewed for accuracy. Our goals are to emphasize safety, reduce the potential for future losses, improve experience modification factors and return a sizable dividend to members.

### Member Controlled

Only **NYMEP** members are eligible to participate in the Safety Group. **Group members choose their management team.** They along with the Group Manager, Robert J. Hanafin, INC., supervise the overall operation of the safety Group.

### Claims Management

Our **professional staff** will assist you with all claim inquiries including those which you think may be questionable.



New York Medical Equipment  
Providers Association

## **The NYMEP Workers' Compensation Safety Group**

For Additional Information, Contact:

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Underwritten By  
The State Insurance Fund

NYMEP Workers' Compensation  
Safety Group Managers  
**ROBERT J. HANAFIN, INC.**  
204 Washington Avenue  
Endicott, NY 13760

## *The Safety Group Concept*

**M**embers of the NYMEP Safety Group have their premiums pooled for a given policy year.

Approximately 11 months after the close of the policy period losses and Group charges are subtracted from the Group's premiums. **The remaining dollars become available for dividend disbursement.**

The Group Concept allows members to share in the dividends despite their individual loss experience. However, each member's experience rating factor and strict underwriting guidelines both assure that participants stay focused on workplace safety as a means of lowering premiums. **Unlike other Safety Groups, members are never assessed additional premium regardless of the Group's overall performance.**

## *Many Ways to Save*

Safety Group members can increase their cash flow as follows:

- 10% Safety Group Discount
- Projected dividend of 20%. Dividends are not guaranteed, however, dividends have averaged 24% over the past 14 years!

## *Dividend History*

2007 – 2008	20%
2004 – 2006	10%
2003 – 2004	30%
2002 – 2003	15%
2001 – 2002	15%
2000 – 2001	15%
1999 – 2000	20%
1998 – 1999	35%
1997 – 1998	35%
1996 – 1997	35%
1995 – 1996	35%

## *Find Out More About The NYMEP Worker's Compensation Safety Group*

Yes, I'm interested in knowing more.

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Company Name

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Address

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CONTACT NAME

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PHONE

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FAX