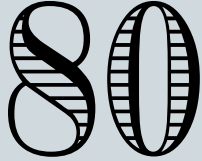


OVER



**YEARS OF
BUSINESS
EXPERTISE**

*Solutions . . . for the
Medical Equipment Industry*

ADDITIONAL COVERAGE AVAILABLE

- Property Insurance
- Liability Insurance
- Inland Marine
- Loss of Earnings Insurance
- Business Auto Insurance
- Medicare Surety Bonding
- Employment Practices
- New York Disability

ENDORSEMENTS

“Associated Healthcare was one of the founding members of the NYMEP Safety Group. As a member we have enjoyed dividends every year from 20 to 30 percent depending on the safety record of our members. We have also enjoyed an upfront discount as well. I can highly recommend the Safety Group to NYMEP members.”

Donald White
Director, Associated Healthcare

“The Safety Group has provided our organization a security blanket at excellent rates for many years. Rich and his staff have always taken the extra time to explain things in full detail, allowing easier decision making.”

Dan Desimone
Continued Care
of Long Island

“I love the no hassel protection of the safety group and the refunds, the refunds, the refunds!”

Tom Ryan
President/CEO
Home Care Concepts, Inc.

ROBERT J. HANAFIN, INC.

**100 CLINTON SQUARE
126 NORTH SALINA STREET
SYRACUSE, NEW YORK 13202**

**TELEPHONE: (877) 840-7838
FAX: (315) 475-8040
EMAIL: LISAK@RJHANAFIN.COM**



*for the
Medical Equipment
Providers Industry*

MEMBERSHIP ADVANTAGE

Robert J. Hanafin, Inc., along with the New York State Medical Equipment Providers Association, provides cost effective alternatives for worker's compensation coverage.

Through our commitment to the "Group Insurance Concept" of marketing insurance, we have been able to save our customers hundreds of thousands of dollars on their insurance costs.

To participate in the Worker's Compensation Program you must be a member of the Association.

For more information on benefits of membership please contact:

Carol Napierski
Executive Director
NYMEP
6 Airline Drive
Albany, New York 12205

Phone: (518) 436-9637
Fax: (518) 436-9667

www.NYMEP.org

The Safety Group Concept

Members of the *NYMEP* Safety Group have their premiums pooled for a given year.

Approximately 8 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.*

Safety Group members can increase their cash flow as follows:

- 15% Up-front discount
- Projected dividend of 25%. Dividends are not guaranteed, however, dividends have averaged 24% over the past 14 years!

DIVIDEND HISTORY

2008-2009	25%
2007-2008	20%
2006-2007	10%
2007-2008	30%

Advantages of the NYMEP Safety Group

Cost Savings

The *NYMEP* Safety Group expects to save its members 30% to 40% off 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 Hanafin, INC., supervise the overall operation of the safety Group.

Claims Management

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