

## NEW CHOICES MAKE RESTAURANT AND CONSTRUCTION COMP COMPETITIVE

The **Friedlander Group** continues its record of strong dividends and low cost work comp cover as members of the United Restaurants of New York Workers' Compensation Safety Group #556 recently received a 40 percent dividend for the year starting Sept. 30, 2007. It has about 966 members. The Friedlander Group, Inc. serves as group manager and the group is underwritten by the New York State Insurance Fund. The dividend is in addition to the advance discount of 20 percent. The group has a 15 year average dividend of 38.3 percent. A member with a standard premium of \$10,000 would have paid only \$4,800 in premium, after discounts and dividends; the group members saved over 50 percent each year for 15 years comp costs. More important, it just broke the \$100 million Paid Dividend threshold.

Friedlander Group also manages Retail Group of NY #544, which has paid an average dividend of 37 percent since 1992, and the Wholesale Group of NY #551, which has paid an average dividend of 35 percent since 1993. Friedlander Groups have paid a total of \$103 Million in dividends to members, in addition to discounts. Friedlander Group provides the following specialized services: experience modification premium recoveries, professional guidance in claims reporting and self-imposed deductibles, quarterly loss analysis reports, specialized loss control services and training.

### WORK COMP NOTES

**NEW YORK STATE INSURANCE FUND:** Cosmo Preiato, Friedlander Group, EVP, 2500 Westchester Ave., Suite 400A, Purchase, NY 10577, (914) 694-6000, (914) 694-6000, ext. 203, fax (914) 694-6004, cosmop@friedlandergroup.com, Adam Friedlander, president, Suite 400A, 2500 Westchester Ave., Purchase, New York 10577, (914) 694-6000, ext. 206, (914) 694-6004, adam@friedlandergroup.com.