

Trade Group 511 for the Bakery Industry

Dependable Dividends



You need workers' compensation coverage for your business. But it's expensive. Where can you find affordable coverage? Trade Group 511 for the Bakery Industry may be the answer. In addition to a 20% discount from the New York State Insurance Fund (NYSIF), each group member participates in our dividend program, which since 2001 has returned an average of 20% each year to all members. That's 20% in addition to the NYSIF discount. And, when one of your employees is injured at work, we manage the case for you to ensure the best possible outcome and keep your workers compensation costs as low as possible. Talk to your broker or ask us for a quote and discover the benefits of group membership today!

Are you Eligible?

Companies with these industry codes are eligible for membership in Trade Group 511 for the Bakery Industry.

- 2001 Cookie Manufacturing
- 2002 Macaroni Manufacturing
- 2003 Bakeries
- 2014 Feed Manufacturing or Grain Milling
- 8034 Wholesale Grocery Stores

About the Trade Group 511 for the Bakery Industry

Trade Group 511 for the Bakery Industry was established 1/1/1987. It has an anniversary date of January 1 each year. The group program provides upfront discounts and dividends.

How We Help You

When one of your employees is injured at work, we advocate for you with the New York State Insurance Fund so that you get the best possible results in terms of safety, claims management, and cost-effectiveness.

We put your interests first! We work tirelessly to keep your workers' comp premium as low as possible by reviewing reserves, monitoring losses, and closing cases quickly.

How Will You Benefit?

Members of our safety group get a 20% discount on their NYSIF Workers' Comp policy and participate in our group-wide dividend program, which has delivered consistent results since the group was founded in 1987. Members can also benefit from improved experience credit ratings, which lower premiums further.

Yearly Dividends: Group 511 2001–2018

Year	Dividend (%)
2018	in process
2017	20.0
2016	20.0
2015	20.0
2014	15.0
2013	12.5
2012	15.0
2011	15.0
2010	12.5
2009	17.5
2008	15.0
2007	22.5
2006	22.5
2005	17.5
2004	27.5
2003	27.5
2002	30.0
2001	30.5

Average dividend
payout since 2001

20%

About Loren Risk Management, Inc.

Loren Risk Management, Inc. was established as a safety group manager in January 1986. We manage five successful safety groups within the New York State Insurance Fund (NYSIF), the largest workers' compensation writer in New York State.



For more information, contact us today

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