

PRO
LRM

Professional Risk Organizers, Inc.

Loren Risk Management, Inc.

Downstate Retail Food Safety Group 523

Dependable Dividends



You need workers' compensation coverage for your business. But it's expensive. Where can you find affordable coverage? The Downstate Retail Food Safety Group 523 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 the Downstate Retail Food Safety Group 523.

- 8033** Supermarkets
- 8006** Grocery Stores
- 8031** Meat, Fish & Poultry Stores

About the Downstate Retail Food Safety Group 523

The Downstate Retail Food Safety Group 523 was established 9/30/1989. It has an anniversary date of September 30 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 1989. Members can also benefit from improved experience credit ratings, which lower premiums further.

Yearly Dividends: Group 523 2001–2018

Year	Dividend (%)
2018	25.0
2017	20.0
2016	20.0
2015	20.0
2014	15.0
2013	20.0
2012	25.0
2011	25.0
2010	30.0
2009	25.0
2008	30.0
2007	25.0
2006	25.0
2005	20.0
2004	15.0
2003	10.0
2002	10.0
2001	00.0

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

PRO

Professional Risk Organizers, Inc.

LRM

Loren Risk Management, Inc.

P.O. Box 3483
New York, NY 10008-3483

t: 212.693.2500
e: info@pro-lrm.com

www.pro-lrm.com
