



ARE YOU

LEAVING MONEY ON THE TABLE

WITH YOUR INSURANCE PROGRAM?



Safety Group 564

New York State Builders Association & Queens & Bronx Building Association (NYSBA & QBBA)

One way a business owner can find bottom line relief is to join together with similar organizations in a "Safety Group." A Safety Group is a program that allows a business to manage their losses and take control of their insurance program. We are pleased to offer you the opportunity to participate in the NYSBA & QBBA Safety Group program. Members are saving over 50% on their Workers' Comp insurance premiums.

20% UPFRONT DISCOUNT

As a member of NYSBA & QBBA, qualified members receive a 20% upfront discount.

20% DIVIDEND RETURN

NYSBA & QBBA has a consistent history of providing substantial dividend returns. Our 2018 dividend return is 20%.

WHAT IS A SAFETY GROUP?

A Safety Group is a loss sensitive insurance program that enables employers in the same industry to pool their insurance premiums with the goal of reducing the cost of Workers' Compensation insurance. It gives small and medium-sized employers the opportunity to participate in the type of program that is usually reserved for much larger employers.

A Safety Group program is a fully insured, guaranteed cost plan. Safety Group members can never be assessed for additional premium beyond their earned premium for a given policy year, making it truly safe for the employer from both a financial and insurance standpoint. Chances are that a Safety Group could be a good fit for your company and satisfy your insurance needs. For qualified businesses, a loss sensitive program would provide a greater degree of control over insurance costs and a welcome new profit stream.

Please contact us to learn more about how to *turn your insurance expense into profits!*

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