



AEBLY & ASSOCIATES

Insurance · Investments · TPA Services · Payroll

Reduce your Workers' Compensation costs by 20-60% Are you leaving money on the table with your insurance program?

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 Safety Group could provide a greater degree of control over your insurance program and a welcome reduction in costs.

476: Masters Association of Metal Finishers

Founded 1966

	Period	Dividend %
1	4/1/2012 - 4/1/2013	20
2	4/1/2013 - 4/1/2014	0
3	4/1/2014 - 4/1/2015	10
4	4/1/2015 - 4/1/2016	15
5	4/1/2016 - 4/1/2017	25
6	4/1/2017 - 4/1/2018	30
7	4/1/2018 - 4/1/2019	40
8	4/1/2019 - 4/1/2020	40
9	4/1/2020 - 4/1/2021	40
10	4/1/2021 - 4/1/2022	40
	Average Last 10 Years	23

Safety Group Highlights

- **Certificates of Insurance** within 24 hours of request
- Experience Modification Rating (EMR) analysis to identify potential actionable **Cost Savings Plan**, when applicable
- **Audit** assistance, analysis and review
- **Claims** oversight
- **Safety and Loss Control** analysis

Workers' Compensation Safety Group Benefits

- 20% Upfront Discount
- 40% Dividend Return
- Reduction of individual policy risk
- Fully Insured, guaranteed cost premium
- Your personal WC advocate

You may qualify for additional discounts based upon your Experience Modification Rating.

- Percent reflects the most recent dividend for policy year 2021-2022
- Past performance is not a guarantee of future results
- Dividend checks are sent to policyholders after the final accounting for the Safety Group.

20%
Upfront
Discount*

Dividend
History:
**Over \$14
million paid**

40%
Dividend
Return*

Call us for your quote

716.675.2100 ext. 170

If you recently renewed, contact us for potential savings when you join next year.

Membership benefits may be viewed on the Masters Association of Metal Finishers, Inc. (MAMF) website Metalfinishers.org

Questions about membership?

Contact us

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