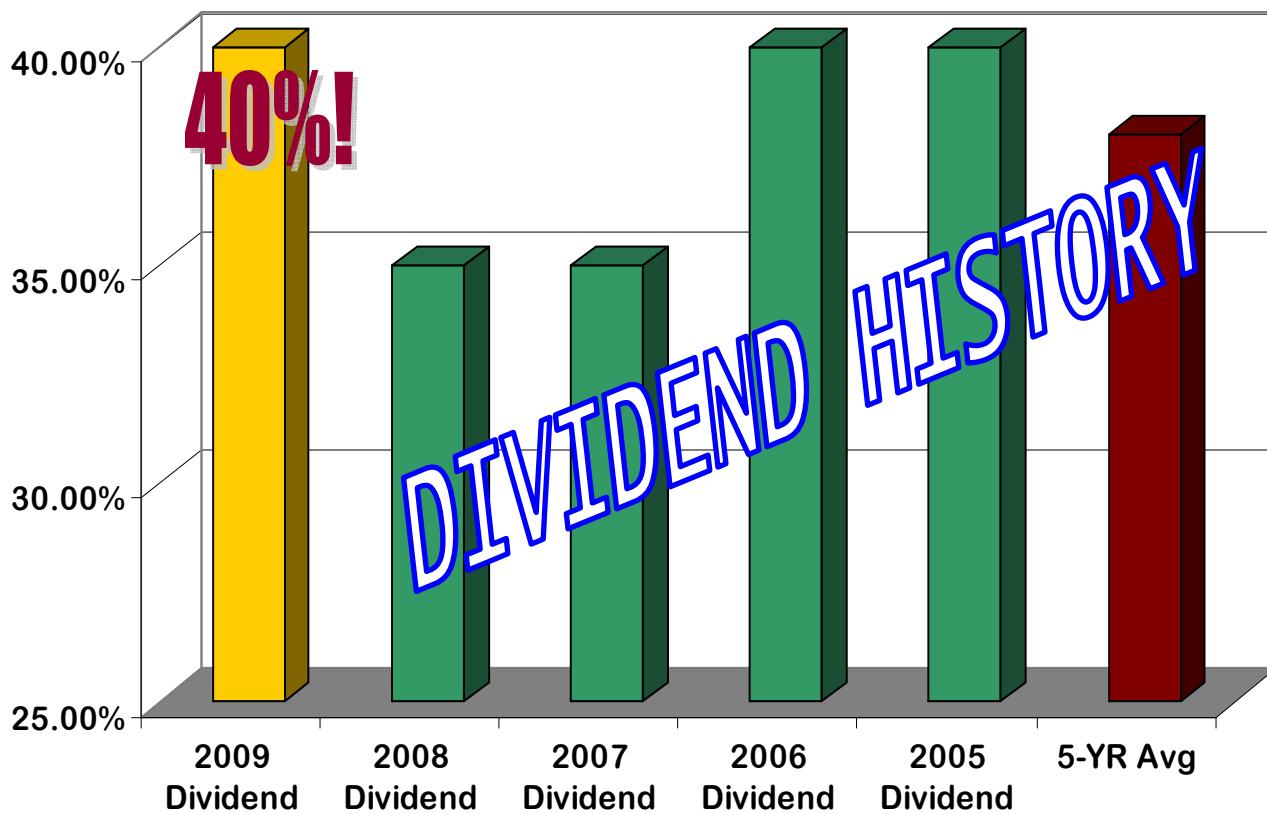


NEW YORK STATE RESTAURANT ASSOCIATION

WORKERS' COMPENSATION SAFETY GROUP #505 est. 1985

Our Group has declared a dividend every year since the inception of the program. A total of 24 consecutive years!



ADVANCED DISCOUNT:

UP TO 20%**

CLASSIFICATION CODES AND RATE:

9071 Restaurant and Caterers	\$2.37 per \$100 of payroll
9072 Fast Food Restaurants incl. drivers	2.70
9074 Bars, Taverns, Nightclubs incl. entertainers and musicians	1.97
9061 Clubs	2.35

ASSESSMENT CHARGE:

6.3%

ANNIVERSARY DATE:

APRIL 1

DIVIDENDS: Dividends are declared 12 months AFTER the expiration date of any policy year. Advance discount given up front. (Dividends not guaranteed. **40% dividend based on latest declared for policy period 4/1/2008 - 4/1/2009.**)

(Above rate effective 4/1/2010. The Terrorism Risk Insurance Act of 2002 is applicable 2/24/2003 and is \$.054 per \$100 of payroll for Foreign & Domestic Terrorism Insurance and \$.011 per \$100 for Catastrophic Insurance.)

**** There is a fee of up to 9% payable to the Group Managers of this program. ****

UNDERWRITER: NY STATE INSURANCE FUND 199 Church Street New York, NY 10007

GROUP MANAGER: NEW YORK STATE RESTAURANT SERVICES, INC. (A wholly owned subsidiary of NYS Restaurant Association)
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(212) 398-9160 (800) 442-5959 (212) 398-9650 (fax)