

WORKERS' COMPENSATION

Safety Group Dividend Plan



Group Loss Ratio (in percent)	0.0	0.1 - 5.0	5.1 - 10.0	10.1 - 15.0	15.1 - 20.0	20.1 - 25.0	25.1 - 30.0	30.1 - 35.0	35.1 - 40.0	40.1 - 45.0	OVER 45.0
Group Return	40%	35%	29%	23%	18%	12%	8%	4%	2%	1%	0%

RETAIL/WHOLESALE FOODS

Our **Safety Group Dividend Plan** offers qualifying small-to mid-sized businesses in the retail/wholesale food industry the opportunity to earn a return on your Workers' Compensation premium. By combining the insurance premiums and loss experience of participating policyholders, the result can equal savings on your insurance!

In addition, a wide range of loss control, claims, and medical management resources are provided with your policy. Our goal is to equip our customers with the tools needed to create and maintain a safe and productive work environment.

TARGETED BUSINESSES

- Bakeries
- Convenience Stores
- Fruit & Vegetable Dealers
- Grocery Stores
- Meat Markets & Dealers
- Poultry Stores & Dealers
- Seafood Stores & Dealers
- Supermarkets
- And more!

Safety Group Dividend Plans are not currently available in CA, KY, MO, NY, OR, or WI. Workers' Compensation insurance is underwritten by AmGUARD Insurance Company®, EastGUARD Insurance Company®, NorGUARD Insurance Company®, or WestGUARD® Insurance Company, members of Berkshire Hathaway GUARD Insurance Companies ("GUARD") with principal place of business at 39 Public Square, Wilkes-Barre, PA 18701. The information contained herein is not meant to be all inclusive but intended to provide a general overview for marketing purposes and may not apply to all GUARD companies or in all states. Only the relevant insurance policy and endorsements provide the terms and conditions of coverage. © June 2021.

The security you need. The name you trust.

Learn more at www.guard.com or call 1-800-673-2465.

