



May 5, 2016

Premium Paybacks
4722 18th Avenue
Brooklyn, NY 11204
Attn: Mr. Martin Silver

Dear Martin,

It is with pleasure and gratitude that we share comments on our experience with Premium Paybacks in the recovery of overcharges on our workers compensation insurance.

Ever since we began working with your firm, we were impressed with your knowledge and professionalism. With little effort by me you were able to revise our experience modification and I actually received money back from State Insurance Fund.

We would be very happy to give Premium Paybacks our highest recommendation for any employer who wants to make sure they aren't being overcharged.

Sincerely,

A handwritten signature in black ink, appearing to read "Joseph Disalvo", written in a cursive style.

Joseph Disalvo
Principal

Restorations & Renovations of Fine Luxury Residences Since 1977

New York City 4214 Third Avenue, Brooklyn, NY 11232 | Office 718.832.9400 | Fax 718.228.4801

www.disalvocontracting.com