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**From the desk of: Charles Licata**

March 22, 2017

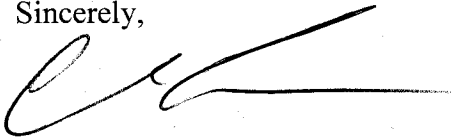
Premium Paybacks  
4722 18<sup>th</sup> Avenue  
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Attn: Mr. Martin Silver

Dear Martin,

We would like to extend our gratitude & satisfaction to your team. I was extremely pleased that you were able to promote a refund for our company with minimal effort on our part. By just signing some paperwork you were able to reduce our NY State Experience Modification factor and have a discount applied to our policy. We could have never recovered such money without you stepping in.

I strongly believe every firm should sign up for this service.

Sincerely,



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