

GIVE. ADVOCATE. VOLUNTEER.
LIVE UNITED



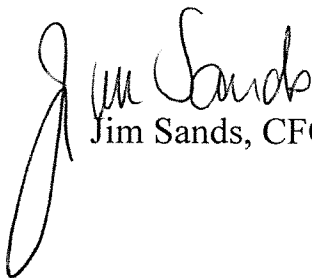
June 19, 2018

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

Dear Mr. Silver:

Please accept my sincerest appreciation for you and your fellow employees. Your efforts, in identifying the miscalculations on our Workers Comp policy, caused a reduction in our experience modification factor. Thanks to your experience and diligence, United Way received a substantial refund of our premium. This refund from the New York State Insurance Fund would not have been possible without you.

Thank you again for contacting us. I would recommend your service to any firm that can derive a benefit.


Jim Sands, CFO