



March 29, 2019

Premium Paybacks
1642 63rd Street
Brooklyn, NY 11204
Attn: Mr. Martin Silver

Dear Martin,

We pay substantial premiums on our workers comp therefor it was a tremendous relief once you got involved. You and your team ensured that the correct discounts, experience modifications and codes were assigned to our policies generating large refunds from NYSIF. It was your persistence and expertise that enabled us to receive these monies back. Premium Paybacks provides a phenomenal service which many, if not all businesses can benefit from.

Gratefully yours,

A handwritten signature in black ink, appearing to read 'Camilo Torres', with a large, sweeping flourish at the end.

Camilo Torres