

MSSNY is pleased to announce a new endorsed Workers' Compensation Program for their members, underwritten by The Hartford.

As a medical professional operating a business, one of your most important assets is your people. When an employee suffers a work-related injury or illness, you feel it – both emotionally and financially.

The New York Workers' Compensation Act is compulsory for all private and public employers. Although there are exceptions, most employers of at least one person are required to carry coverage for their employees. Workers' compensation insurance pays for medical care and rehabilitation for employees who are injured on the job or contract a work-related illness. While employers are required by law to maintain this coverage, not all insureds and their programs are equal.

When you purchase a Workers' Compensation policy from The Hartford through the Society's new program, in addition to broad coverage, you receive the following member enhancements:

- Participation in a Group Dividend Plan based on the group's loss performance once the program premiums achieve a pre-determined level*
- XactPAY Web® service - if you use QuickBooks® to administer your office payroll, this service eliminates the need to write checks, helps improve cash flow and helps minimize any additional audit premium that may be due at the end of the policy term

For more information about MSSNY's endorsed Workers' Compensation program, or to receive your no-obligation premium indication, please call a Marsh Service Representative at 1-800-626-9063.

**Dividends cannot be guaranteed and may only be declared by the Board of Directors of The Hartford. Past performance is no guarantee of future results.*

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