



**What have we done for you lately...  
...SAVE YOU MONEY!!!  
...PROVIDE QUALITY PROGRAMS!!!**



**NYSBA** offers exclusive access to a wide range of sponsored programs that help builders, remodelers and associate members meet their business needs: Liability Insurance, Builders Risk Insurance, Workers' Compensation, Health Insurance, Long Term Care, vehicle discounts and Payroll. NYSBA is committed to continually searching for new programs and seeing they meet the needs of our members.

**Workers' Comp Safety Group – NEW IN 2006!**

Have you considered the New York State Builders Association Safety Group #564 managed by Risk Management Planning Group, Inc (RMPG)?

The New York State Insurance Department has approved a revision in the manual rates. The revision, which becomes effective October 1, 2007, represents an average decrease of 18.4%. The New York State Assessment Charge is also decreased from 18.6% to 15.5%. HOWEVER, the New York State Assessment Charge with RMPG was **decreased to 6.6%!!!** *When combined with the overall average rate charge will result in an average net charge to policy holders of -29.4% for NYSBA members!!! This change will save you money!!!* Please call Leigh Brown at NYSBA or Keith Crevatas at RMPG, 800-247-8008 for more information!

**Property, Auto and Inland Marine – NEW IN 2006!!!**

This Harleysville product managed by Commercial Coverage include: buildings (office & storage), contents (office & storage), contractors tools (small tools usual to operations), contractors equipment (loaders, graders, etc.), installation floater (labor & materials – values of goods being installed by trade or subcontractors), electronic data processing equipment (including media & software), vehicles (private passenger types & commercial trucks), and hire car and employees non-ownership liability.

**Home Warranty Program – NEW Program for Remodelers**

If you build new homes and are a NYSBA member, you are eligible to participate in this discounted insurance-backed Home Warranty Program through [2-10 Home Buyer Warranty](#). Just out with in our warranty program is coverage for our remodelers! Packages are available with coverage up to 10 years.

### **Builders Risk Insurance**

This product, underwritten by Great American and managed by Warwick Resource Group, covers fire, theft of materials, vandalism and profit and property in transit, is competitively priced with coverage being able to be written on a home-by-home basis, by monthly report or on a blanket basis (audited annually).

### **Health Insurance**

NYSBA offers its members a wide variety of health plan coverage, including HMO, PPO, and a Defined Benefit Plan. NYSBA's insurance plans offer you your choice of coverage along with unique tax saving and added health related financial management services.

### **Long Term Care**

We understand that financial security is a priority for you and your family. Your medical and disability insurance are excellent examples of ways to protect your family today and into the future as well. However, these types of insurance do not cover the cost of Long Term Care services. Without Long-Term Care Insurance, your current savings and retirement plan could be at risk. As a NYSBA member, you are eligible for a Multi-Life discount on Long-Term Care Insurance.

### **Member Rebate Program – New in 2007!!!**

This is a new program for all mid-size and smaller Builders and Remodelers. You can now receive the same rebates as the large Builders and Remodelers! This is a **SIMPLE** program! You do not have to save receipts! All members signing up for the Member Rebate Program by September 30, 2007 will qualify for reimbursements back to April 1, 2007 for most manufacturers. Please call Leigh Brown with any questions.

### **Payroll – New in 2007!!!**

Having been in business since 1994, USA Payroll prides themselves on their exceptional customer service and their unique ability to customize their service to the specific needs of our members. USA Payroll now has a NYSBA Endorsed Program giving NYSBA members a 15% discount on all services USA Payroll has to offer. From Certified Payroll to Workers Compensation premium calculation report -- they're offering all the tools to help you effectively and efficiently run your business! Please call Leigh Brown at 518-465-2492, ext. 121 or email her at [LBrown@nysba.com](mailto:LBrown@nysba.com) with any questions.

**For more information on the programs listed above please contact Leigh Brown at [LBrown@nysba.com](mailto:LBrown@nysba.com) or call her at (518) 465 – 2492, ext 121.**

