



**THE
FLANDERS
GROUP**

A PRIDE OF INSURANCE EXPERTS

Safety Group Dividend History

Safety Group 512

New York State Real Estate Owners and Managers

Founded: 1987

Common Expiration Date: January 1

Policy Year	Upfront Discount	Year End Dividend
1/1/2017-2018	20%	TBD
1/1/2016-2017	20%	TBD
1/1/2015-2016	20%	15%
1/1/2014-2015	20%	10%
1/1/2013-2014	25%	-
1/1/2012-2013	25%	12.5%
1/1/2011-2012	25%	17.5%
1/1/2010-2011	25%	25%
1/1/2009-2010	25%	37.5%
1/1/2008-2009	25%	35%
1/1/2007-2008	25%	32.5%
1/1/2006-2007	20%	20%
1/1/2005-2006	15%	15%
1/1/2004-2005	10%	17.5%

Safety Group 453

New York State Horticulture/Floriculture Industries

Founded: 1998

Common Expiration Date: April 1

Endorsed by the NYS Nursery Landscape Association



Policy Year	Upfront Discount	Year End Dividend
4/1/2017-2018	25%	TBD
4/1/2016-2017	20%	TBD
4/1/2015-2016	20%	25%
4/1/2014-2015	20%	25%
4/1/2013-2014	25%	20%
4/1/2012-2013	25%	15%
4/1/2011-2012	25%	25%
4/1/2010-2011	20%	30%
4/1/2009-2010	25%	35%
4/1/2008-2009	25%	40%
4/1/2007-2008	25%	45%
4/1/2006-2007	25%	45%
4/1/2005-2006	25%	40%
4/1/2004-2005	15%	30%

Safety Group 563
New York State Automobile and Recreational Vehicle Dealers
Founded: 1994
Common Expiration Date: May 31

Policy Year	Upfront Discount	Year End Dividend
5/31/2017-2018	25%	TBD
5/31/2016-2017	20%	TBD
5/31/2015-2016	20%	20%
5/31/2014-2015	20%	20%
5/31/2013-2014	25%	10%
5/31/2012-2013	25%	7.5%
5/31/2011-2012	25%	15%
5/31/2010-2011	20%	30%
5/31/2009-2010	20%	30%
5/31/2008-2009	20%	30%
5/31/2007-2008	20%	25%
5/31/2006-2007	20%	20%
5/31/2005-2006	20%	15%
5/31/2004-2005	15%	10%

Safety Group 517
New York State Marinas and Recreational BoatSales /Service
Founded: 1989
Common Expiration Date: March 31
Endorsed by the Empire State Marine Trades Association



Policy Year	Upfront Discount	Year End Dividend
3/31/2017-2018	20%	TBD
3/31/2016-2017	20%	TBD
3/31/2015-2016	20%	20%
3/31/2014-2015	20%	15%
3/31/2013-2014	25%	10%
3/31/2012-2013	25%	-
3/31/2011-2012	25%	-
3/31/2010-2011	20%	25%
3/31/2009-2010	20%	37.5%
3/31/2008-2009	20%	35%
3/31/2007-2008	25%	32.5%
3/31/2006-2007	20%	27.5%
3/31/2005-2006	20%	27.5%
3/31/2004-2005	20%	27.5%

Safety Group 572
Select Manufacturers' Association of New York

Founded: 1998

Common Expiration Date: May 1

Endorsed by the Select Manufacturers' Association of New York



Policy Year	Upfront Discount	Year End Dividend
5/1/2017-2018	25%	TBD
5/1/2016-2017	20%	TBD
5/1/2015-2016	20%	25%
5/1/2014-2015	20%	25%
5/1/2013-2014	25%	15%
5/1/2012-2013	25%	10%
5/1/2011-2012	25%	10%
5/1/2010-2011	20%	10%
5/1/2009-2010	20%	10%
5/1/2008-2009	20%	5%
5/1/2007-2008	25%	10%
5/1/2006-2007	25%	10%
5/1/2005-2006	25%	20%
5/1/2004-2005	20%	27.5%