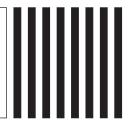
NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



CAPITAL BAUER INSURANCE AGENCY PO BOX 15094 ALBANY NY 12214-5553

## Eligible contractor classes

- Grading
- Gravel and stone
- Directional boring
- Landscaping
- Ditch lining
- Open ditch work
- Drainage systems
- Earth moving
- Reclamation
- Erosion control

- Excavating
- Seeding and sodding
- Trucking and hauling
- Underground utilities
- Water conservation
- Farm ponds and lagoons
- Irrigation and well drilling
- Land clearing and leveling
- Sewer and water lines
- Stream bank protection



500 New Karner Road P.O. Box 15094 Albany, NY 12212

Phone (888) 869-3535

Fax (518) 869-3580

E-mail rbrown@capitalbauer.com

Web site www.capitalbauer.com www.nylica.com

Enrollment in the LICA Workers' Compensation Program is subject to review and enrollment requirements.





EXCLUSIVE SAFETY GROUP MANAGER FOR LAND IMPROVEMENT CONTRACTORS OF AMERICA

Workers' Compensation Program:

You may be eligible
for a 20 percent
up-front discount and
up to 45 percent dividends



FULLY INSURED NEW YORK STATE INSURANCE FUND PROGRAM EXCLUSIVELY FOR LICA MEMBERS





Members of LICA, the Land Improvement Contractors of America, hold themselves to a high standard of workmanship in resource management and land improvement practices. They deserve coverage that matches their commitment, and premiums that won't drive them out of business.

## Introducing the ...

New York State Insurance Fund LICA Workers' Compensation Program Safety Group No. 562

A fully insured workers' compensation program for LICA members. Offers reduced premiums and increased dividends based upon stringent underwriting guidelines. The program provides these additional benefits:

- Up-front discount as high as 20 percent
- Unparalleled service, savings and stability
- Assistance with premium audits
- Dividends average 42 percent over the last five years
- 2006, 2007, 2008 and 2009 dividend of 45 percent
- Convenient payment plans
- Timely certificate of insurance issuance
- Low minimum premiums



## Service you can count on

Capital Bauer Insurance Agency Inc. is the exclusive safety group manager for the LICA Workers' Compensation Program, and one of the largest independent insurance agencies in the state of New York. Uncompromising service to our clients has been the foundation of our business since 1957. Let us put our extensive knowledge of workers' compensation and all types of business insurance to work for you.

For more information and a no obligation proposal, call (888) 869-3535 and ask for the LICA program.

E-mail: rbrown@capitalbauer.com

Web site: www.capitalbauer.com • www.nylica.com



☐ Yes, I'm interested in learning more about Capital

Bauer and the LICA Wo	orkers' Compensation Program
Name	
Address	
City	
State	ZIP
Phone	
Fax	
E-mail	
Please contact me regarding	the following services:
☐ Liability insurance	NEW YORK
☐ Business/auto insurance	CHAPTER Land Improvement Contractors of America
☐ Employee benefits	CENCATED TO PROFESSIONAL CONSERNATION OF

☐ Retirement planning