

Policy Year	Dividend Paid
2022 - 2023	37.5%
2021 - 2022	40%
2020 - 2021	40%
2019 - 2020	40%
2018 - 2019	40%
2017 - 2018	40%
2016 - 2017	35%
2015 - 2016	35%
2014 - 2015	30%
2013 - 2014	30%
2012 - 2013	25%
2011 - 2012	32.5%
2010 - 2011	40%
2009 - 2010	45%
2008 - 2009	45%
2007 - 2008	42.5%
2006 - 2007	40%
2005 - 2006	40%

For 30 consecutive years, the Empire State Restaurant and Tavern Association (ESRTA) Safety Group 554 has paid a dividend* to its members.

*Dividends are determined after each policy period based on the financial results of the Safety Group, voted on by the Safety Group Executive Committee, and subject to NYSIF approval. Past dividends do not guarantee future results. By law, dividends cannot be guaranteed.