
GASDA_{EST. 1931} – LIPDRA_{DISS. 1999}

GASOLINE & AUTOMOTIVE SERVICE DEALERS ASSOCIATION
372 DOUGHTY BLVD., SUITE 2C, INWOOD NY 11096

April 2010

(516) 371-6201 – fax : (516) 371-1579 – gasda1@cs.com – www.nysassrs.com

Attention Tobacco Retailers

State Supreme Court Justice Thomas Feinman has reinstated the enormous increase in retail tobacco dealer registration fees enacted by Gov. Paterson and the Legislature last year.

"While arguably, an individual retail store, one of its members, may be required to pay a larger fee, and arguably, 'collectively,' the members may be required to pay a larger fee, there has been no showing of injury in fact to one of the plaintiff associations' member, to any one single retail dealer, or that any one of its members would be forced to close down their business," Judge Feinman wrote.

However, the plaintiffs had filed with the court three affidavits showing the impact on the smaller stores that cannot absorb the dramatic increase of this new registration fee. Over time the loss of cigarette revenue would create a ripple effect in overall retail sales which may necessitate the closing of locations.

The Appellate Division reinstated the Temporary Restraining Order that was originally granted by Judge Feinman in September, 2009, staying the enforcement of Tax Law §480-a pending a determination of our motion for a preliminary injunction. The Attorney General may consent to a stay during the entire appeal period—we will know the State's position on this issue by the end of next week.

If the State does not consent to a stay, the Court will have to review and determine our motion for a preliminary injunction. This should take at least 6-8 weeks, even more if they don't expedite the decision. After the preliminary injunction motion is determined, the Appellate Division is going to determine the underlying appeal — that being whether Judge Feinman correctly ruled that the associations lacked standing. In addition to the standing issue the Court may also determine the primary Constitutional issues.

Additional legal action is going to cost additional money. We are asking for a \$200 voluntary contribution so that we may continue the lawsuit. The alternative to winning the lawsuit is draconian \$2500 to \$5000 registration fees for our membership.

Donations may be sent to:

NYS Association of Service Stations
and Repair Shops Inc. Legal Fund
6 Walker Way
Albany, NY 12205

Monserate Defeated

State Senator Jose Peralta on March 16, 2010 defeated former State Senator Hiram Monserate who was expelled last month from the Senate Chamber. Senator Jose Peralta was sworn into office by Supreme Court Justice Joseph Teresi during a ceremony at the Capitol in Albany on March 17, 2010.

Senator Monserate was the sponsor of the "Right to Repair Bill" and the amendment to the "Zone Pricing Bill." Although the prime sponsor and the Chairmen of the Consumer Protection Committee, where the bills were sent for consideration, he did not move either bill. It was reported that then Senator Monserate was soliciting campaign contributions from opponents of the Zone Pricing Bill for his legal defense fund.

Jose Peralta has assumed sponsorship of the Right to Repair Bill, and Adams is sponsoring the Zone Pricing Bill. We now have a chance of getting some movement toward passage.

Two Bills Held Due To Associations Objections

Two bills have been held in the Assembly Committee On Consumer Affairs And Protection, due to the Association's objections to their content.

The first, A.2284 (sponsored by Bill Reilich – multisponsor) would have made it unlawful for any person engaged in commerce in this state to sell at retail any motor fuel at a price, which includes a fractional amount. The

INSIDE THIS ISSUE

- 1 *Tobacco Lawsuit Update*
- 1 *Senator Monserate Defeated*
Why This Is Good News
- 1-2 *Two Bills Held In Assembly Consumer Affairs*
Committee Due To Association Objections
- 2 *Bill To Change Grocery Products Requirements*
For Beer License Introduced
- 2 *Federal Internet Tobacco Sales Bill Enacted*
- 2-3 *Q&A About the PACT Act*
- 3-4 *Age of Domestic Cars On The Rise*
- 4 *NYS Rescinds Biodiesel Mandate*
For State Fleets
- 4 *Jury award \$50 Million To Dealer*
Who Said Shell Duped Him
- 4 *NHTSA Final Rule Requires Brake Trans-*
mission Shift Interlocks On New Vehicles

justification of the bill according to the sponsor, is there are no other commodities that the average consumer buys with cash that use fractional pricing and there is no documented reason why gasoline or diesel fuel is sold with fractional pricing. The Association opposed this bill if for no other reason "if it is not broken why fix it." According to the Petroleum Industry and the US Energy Information Administration the pricing practice was part of a marketing strategy that has "stuck" for many years. The motoring public has become accustomed to fractional pricing and understands what the nine-tenths of a cent means.

The second bill, A.3978 (sponsored by Clifford Crouch – multisponsor) intended to help set standards for automotive glass replacement and result in the protection of consumers from fraudulent business practices. The Association argued that some installers offer glass replacement at the consumer's home at a considerable reduction in cost. Often the glass installation occurs regardless of inclement weather. This practice has been successfully used for many years and is a convenience to the consumer. Suggesting that it creates a problem is inconsistent with the history of the practice. Automotive glass replacement does a respectable repair in almost every case. This legislation is not needed. The federal standard is sufficient to accommodate the needs of the New York motorist. The New York State Department of Motor Vehicles has all the resources necessary to protect the consumer. This bill is redundant and unnecessary.

Beer License Bill Introduced

A favorable bill was introduced on Thursday in both the Senate and the Assembly that markedly changes the requirements for convenience stores holding beer licenses. The bill is A.10431 -- S.7247 was introduced by Assemblyman Robin Schimminger and by Senator Craig Johnson.

Recently, the New York State Law Revision Commission released its "Report on the Alcoholic Beverage Control Law and its Administration" in which the Commission made several recommendations to improve upon the Law and streamline its management and enforcement. One of these recommendations was to change the products that grocery stores, including convenience stores must carry in order to maintain a beer license. The bill would replace the old law with the requirement that stores have 50% or more of the shelf space devoted to consumer commodities as defined in S 2a of the Agriculture and Markets Law. Consumer commodities are defined to consist of foods, both liquid and solid, for humans and domestic pets, paper products and food wrappings, soaps and detergents, non-prescription drugs and toiletries.

The Association has already testified in favor of such a change, and will work towards the bill's passage.

The State Liquor Authority also supports such changes. SLA Chairman Dennis Rosen has indicated he is considering adopting the consumer commodity requirements administratively, which would negate the need for legislation. HOWEVER, THE SLA IS STILL FINING STORES WHO MEET REQUIREMENTS AT

APPLICATION TIME, BUT FAIL TO MEET ITS ANTIQUATED STANDARDS DURING AN INSPECTION. The association has requested a meeting with the SLA at the highest level over the issue.

PACT Act Enacted

The Association as a proud member of the Coalition to Stop Contraband Tobacco is pleased to report that President Obama has enacted the PACT act. The law will go a long way toward stopping illegal internet sales of tobacco. Eight of the top ten violating internet sites are Native American sites from New York. What follows is a letter from the coalition as well as a release about the PACT Act.

To All Coalition to Stop Contraband Tobacco Members:

After years and months of effort by the members of the Coalition to Stop Contraband Tobacco, President Obama signed the PACT Act into law. That the PACT Act is now the law of the land is a testament to your hard work and the bipartisan support this legislation has received.

The full statement by the Coalition follows:

The Coalition to Stop Contraband Tobacco today praised President Barack Obama for signing S. 1147, the Prevent All Cigarette Trafficking (PACT) Act of 2009 into law. This new law will help combat illegal, online cigarette sales that have robbed states of hundreds of millions of dollars in tax revenues and that undermine state laws that prevent America's youth from gaining access to tobacco products.

"With the PACT Act becoming law, President Obama and Congress prove their shared commitment to keeping tobacco out of kid's hands," said Scott Ramminger, AWMA president and CEO and coalition spokesperson. "President Obama, Rep. Anthony Weiner (D-NY) and Sen. Herb Kohl (D-WI) deserve credit for helping curtail the illegal activities and capturing lost state revenues associated with contraband tobacco."

A broad coalition of more than 180 groups, individuals and other stakeholders worked with House and Senate leaders through the years to pass the PACT Act. The PACT Act closes gaps in current federal laws regulating Internet and other remote sales of cigarettes and smokeless tobacco products.

"After a long journey to get to this day, this bill is a win for law enforcement, retailers, and state tax advocates," continued Ramminger.

The Coalition to Stop Contraband Tobacco is a group of individuals, associations, businesses and other organizations that share the goal of enacting legislation that will eliminate underage access to tobacco on the Internet, curtail associated illegal activities and capture lost state excise tax revenues.

Thanks again for all your hard work on this.

Questions and Answers About the PACT Act

Why should the federal government care about online cigarette sales?

Online cigarette websites are operations that engage in

flagrant tax evasion, rob the States of enormous excise tax and tobacco settlement revenues, undermine state and local laws intended to prevent youth access to tobacco products, and divert business from legitimate retailers and wholesalers who play by the rules and pay their taxes.

Isn't there a previous federal law on this issue?

Yes, but it is very weak. The Jenkins Act became law in 1949 and has never been updated to address the explosion in online cigarette sales. The Act requires only that online sellers file reports with State tax administrators identifying the consumers buying cigarettes from them. Failure to file the report is merely a misdemeanor.

Not surprisingly, online cigarette sellers routinely violate this law. Furthermore, even when they do file these reports, it does nothing to enable a State to recover excise taxes from the online sellers themselves, who are typically located in other states, in some cases on Native American reservations. That leaves the States with few options – mainly to chase thousands of individual consumers to pay “use taxes” long after the consumers have purchased their cigarettes. This system is not working.

How would the PACT Act help?

The PACT Act would significantly strengthen federal laws that apply to online cigarette sales. Among other things, the Act would:

- expressly require Internet sellers pay state and local taxes before they send tobacco products to consumers
- impose federal age verification requirements for online sales
- broaden the reporting requirements of the Jenkins Act and upgrade violations of the Jenkins Act from a misdemeanor to a felony
- empower federal prosecutors and the States to bring actions in federal court to prevent and restrain violations
- bar the U.S. Postal Service from serving as the delivery service for online cigarette and smokeless sellers.

Who would bear the burdens of the PACT Act?

A small handful of owners and operators of cigarette websites. Today, virtually all internet cigarette sales are made by about ten websites. Eight of these are located on a single reservation in New York. These sites offer cigarettes to consumers with misrepresentations that the products are “tax free.” These sites have access to abundant supplies of untaxed cigarettes. Because of the enormous price advantage these outlets have over other retailers, they sell huge quantities of untaxed cigarettes to non-tribal consumers off of their reservation lands and throughout the United States.

This activity robs tax revenues from the States, which in turn can lead to higher taxes or reduced government services, and it hurts retailers and wholesalers who follow the law and carry products at prices reflecting the payment of state taxes.

Is this a Native American issue?

No. The vast majority of Native American outlets in the United States sell cigarettes through brick and mortar

stores, where tobacco sales occur through face-to-face transactions with consumers. These Native American businesses sell tobacco products responsibly and within the requirements of the laws and compacts that govern their operations.

Furthermore, not all Internet outlets are associated with Native American reservations. Those that are associated with Native American tribes are located on only a few reservations – indeed, **eight of the top ten websites are affiliated with a single reservation in New York State.**

Online sales actually undermine the Native American retailers that sell products responsibly on reservation lands all over the country. Online cigarette sellers offer cigarettes without any tax at all, while products sold in reservation outlets in other locations typically bear the cost of tax or fees required by compact with the State.

Who would be subject to the PACT Act?

All “persons” as defined in the legislation. There is no exception in the bill for persons affiliated with a Native American tribe.

Does the PACT Act violate tribal sovereignty?

No. First, the U.S. Supreme Court has repeatedly held that tribal sovereignty does not prevent states from taxing cigarettes that non-tribal consumers buy from reservation sellers. Just as a State may tax products that enter its commerce from another state or another country, a State may assess and collect taxes on cigarettes sold into its commerce from a reservation. Second, there is no question that federally recognized tribes are not sovereign relative to the federal government or as to federal law. The PACT Act of course would be a federal requirement. The U.S. Supreme Court has long resolved this question, finding through a long line of cases that federal laws apply to all U.S. citizens, including Native Americans.

Are sales made by a tribal business to non-tribal consumers off of the reservation subject to State taxation?

Yes, of course. While federally recognized tribes are sovereign relative to the States, tribal sovereignty does not strip states of their power to collect tax on products that leave the reservation and enter into the states’ commerce. Just as a state may tax sales made into the state by a business located in a foreign country such as China, the states may tax sales made into the state by a business located on a reservation. The U.S. Supreme Court long ago rejected sovereignty arguments and reaffirmed the State’s power to collect tax on sales to non-tribal members off reservation lands. Department of Taxation and Finance of NY v. Milhelm Attea & Bros., Inc., 512 U.S.61, 64 (1994).

Age Of Domestic Cars On The Rise

The United States Domestic Car Average Age has reached nearly twelve years thusfar, in the year 2010. This is up 20% since 2000. The U.S. sales of domestic cars continue to decline. The average age of U.S. used vehicles will continue to climb making them the oldest major vehicle group in the United States. This aging of the domestic fleet will have significant consequences for the aftermarket.

The average age of domestic cars in the United States in the year 1999-2000 was approximately 10.1 years. That

average has increased to a point where in 2010 the average age of a domestic vehicle is approximately 12 years. There are experts who are predicting that by the year 2012, the average age would reach 12.7 years which would be a 26% average age increase for domestic vehicles over the last 12 years.

Domestic cars are over 1/3 older than foreign cars, 1/5 higher in average age than domestic light trucks and over 50% greater in average age than foreign light trucks.

Aging domestic vehicles will have significant effect on the industry in the future. As domestic cars increase in age, the level at which they are maintained generally declines, particularly in terms of preventive maintenance. Consumers generally perform only necessary repairs on older domestic cars especially in the current hard pressed economic climate. Used and salvage parts are selected by the vehicle owner to repair older vehicles. Overall, owners of older domestic cars are very price sensitive to repair cost.

For the repair industry while the maintenance and repairs on older vehicles maybe price sensitive to the vehicle owner, there are more of them. This will increase repair volumes due to older vehicles remaining on the road longer.

New York State Rescinds Biodiesel Mandate For State Fleets

An executive order by former New York Gov. George Pataki that directed state agencies to use at least 7% biodiesel by 2010, and 10% by 2012, is being rescinded. The order had also called for gasoline-powered state vehicles to use E85 to the greatest extent possible. According to a new executive order signed by current Gov. David Paterson, advancements in vehicle engine technology and improvements in diesel quality "have reduced the incremental environmental benefits associated with biofuels in the transportation sector." Additionally, New York is "suffering through an economic and budget crisis and must, as a result, identify and eliminate mandates that are not cost effective," the order said. However, a requirement that up to 5% bio-based heating fuel must be used to heat state buildings by 2012 remains in place.

The National Biodiesel Board is "clearly disappointed." The move will "undermine the growth and success of the many biodiesel facilities in New York, and negate all the positive benefits this fuel brings to the marketplace," said NBB spokesman Michael Frohlich. According to NBB, there are only two biodiesel plants in New York, a 20 million gals/yr facility in Ontario owned by Northern Biodiesel Inc., and a 250,000 gals/yr plant in Port Leyden, owned by TMT Biofuels.

Blending economics have been unattractive of late, hindered by the expiration of the \$1/gal biodiesel tax credit. Officials in Portland, Ore., recently halted that city's upcoming move to B10, citing "economic and technical circumstances."

It would help if the Government made up its mind on alternate fuels.

Jury Awards \$50 Mm To Dealer Who Said Shell Duped Him

A former dealer who sued Shell for fraud over the sale of a gas station that he claimed was a lemon has been awarded \$50 million in damages by a California state court jury. The award, for punitive damages is the second Elias Atallah has won during the course of his eight-year legal battle with the refiner. He was previously awarded \$1.65 million for compensatory damages in the same case.

Attallah, a Lebanese immigrant, was a long-time Shell franchisee who bought his site in Riverside, Calif., in 2003. He sued two years later, claiming Shell withheld critical information about the scope of environmental work that was needed. He alleged that Shell employees involved in the sale knew that the station, and another one across the street, would have to comply with costly state environmental rules but never told him. After he closed escrow he discovered the extent of the problems and was never able to operate the site.

In 2006, the Los Angeles Superior Court found Shell guilty of fraud and concealment, awarding him the \$1.65 million. However, the trial judge refused to allow the punitive damages issue to go to the jury. Both sides appealed the verdict.

In late 2008, the California Court of Appeals upheld the compensatory damage verdict and ruled that the trial judge had been premature in dismissing the punitive damages claim. The case was returned to Superior Court, where a new trial judge and jury returned the verdict for \$50 million.

Shell says it will seek a review of the award and is "confident that it will be substantially reduced."
Copyright - Oil Express

NHTSA Final Rule Requires Brake Transmission Shift Interlocks on New Vehicles

Under a new final rule published by the National Highway Traffic Safety Administration (NHTSA) on March 30, new vehicles with automatic transmissions and a "park" gear would be required to be equipped with brake transmission shift interlocks (BTSIs) to prevent the vehicle from being able to roll away unintentionally. BTSIs would require that a driver depress the brake pedal before being able to shift the transmission out of "park."

BTSI devices were required to be promulgated by the Cameron Gulbransen Kids Transportation Safety Act of 2007 and are intended to protect children and others by ensuring that a vehicle is not knocked into gear and allowed to roll away. Under the final rule, the interlock is required to function in any system key starting position. NHTSA indicated that they are making no changes to the August 2009 proposed amendments. The rule will be contained in Federal Motor Vehicle Safety Standard 114, Theft Protection and Rollaway Prevention. The final rule becomes effective April 29 and will apply to new cars beginning Sept. 1.

Lawley

New York State Association of
Service Stations & Repair Shops, Inc.

Declares Dividend

Workers Compensation Safety Group #536
Pays dividend for the 18th year.

35%

(Applies to Policy Term 5/1/08 - 5/1/09)

Dividend checks will be mailed direct to your address by
The State Insurance Fund

Lawley – Group Manager
Workers Compensation State Fund Safety Group #536

Jim Bodecker - (716) 849-8202
Lawleyinsurance.com

*Recent Dividend History

35%	08-09
35%	07-08
30%	06-07
30%	05-06
25%	04-05

Insurance | Employee Benefits | Risk Management

Rest insured.

GASDA

Gasoline and Automotive Service Dealers Association

HEALTH INSURANCE PROGRAM

If you are going without health insurance, you are taking a big risk. Now is the best time to stop exposing yourself to high medical costs. Even if you have insurance, you will want to check how our health insurance programs can better suit your needs. Here are some of the benefits of our program:

- **Reduced premiums by being a member of our groups.**
- **Programs provided by a variety of providers.**
- **Choose from a wide selection of plans.**
- **Tailor your insurance to best suit your needs.**
- **Participating employees may choose different plans.**

Let us work with you to find the best program at the best price. We will send you more information, and help you to navigate the selection of plans and options to find the one that is best for you.

**To find out more information call
Wayne Bombardiere at (516) 371-6201**



GASDA Legal Service Plan

GASDA'S legal plan provides for consultation services and representation at hearings. The following are included:

- Representation at one small claims proceeding or one administrative hearing per year. Requests for representation must be received at the association's office 20 days prior to the hearing date.
- One-hour consultation on any single issue relating to a member's business.
- Small claims proceeding ONLY. The first two court appearances are covered under the plan. The third and all subsequent appearances are not covered. If the member wants continued representation, the appearance fee is \$375 per appearance.
- The legal service attorney will provide legal representation or consultation to GASDA members at the rate of \$185 per hour for any issue not included in the legal service plan.

In order to be eligible for Group Legal Service representation, a member's dues in full and all obligations to the Association must be current. For additional information, please call the GASDA office at:

516-371-6201

**CIGARETTE SALES TO MINORS
CLERK CERTIFICATION**
COMPLIANCE WITH THE NEW STATE CERTIFICATION OF
CLERKS WHO SELL TOBACCO PRODUCTS

CERTIFICATION OF A CLERK WHO SELLS TOBACCO PRODUCTS
POINT REDUCTION CLASS

NEW YORK STATE AMENDED ITS POLICY OF ENFORCEMENT FOR RETAILERS WHO SELL TOBACCO. UNDER THE NEW LAW A POINT SYSTEM HAS BEEN ESTABLISHED. EACH VIOLATION OF A TOBACCO SALE TO A MINOR WILL GENERATE A FINE AND TWO POINTS. THREE POINTS AND THE RETAILER'S LICENSE TO SELL CIGARETTES WILL BE SUSPENDED. HOWEVER, IF THE CLERK HAS RECEIVED A CERTIFICATION BY TAKING AN APPROVED SEMINAR, THE VIOLATION WILL RECEIVE ONE POINT.

THE STATE IS ENFORCING THIS LAW
*IN ORDER TO ACCOMMODATE OUR MEMBERS,
WE ARE CERTIFIED TO PROVIDE THIS TRAINING.*
PLEASE NOTE DATES, TIME, AND LOCATION OF THE NEXT SEMINAR

WHERE:

ASSOCIATION OFFICE
372 Doughty Blvd, Suite 2C
Inwood, New York 11096

WHEN:

The First Monday of every month at 2:00 PM
The Second Wednesday of every month at 10:00 AM

COST:

MEMBERS: \$15.00 - NON-MEMBERS \$30.00

PLEASE CALL FOR RESERVATIONS AT (516) 371-6201

SPONSORED BY: GASDA/LIPDRA

GET MORE FOR YOUR MEMBERSHIP



ENERGY PLUS

- **Earn 3% Cash Back** every year on the supply portion of the electricity bill for your business*
- **Save up to 9.75%** on your electricity bill**
- **Enjoy the same service** without risk, fees, or long-term commitment
- **Receive a \$50 activation bonus** just for signing up a business account*

Why has NYSASSRS Support Services partnered with Energy Plus™?

With Energy Plus, you'll receive tax savings every month and exclusive Cash Back benefits each year. Unlike many of its competitors, Energy Plus requires no long-term commitments and does not charge enrollment fees or cancellation fees, so NYSASSRS members can try Energy Plus risk-free.

For your business AND home.

Energy Plus provides electricity to both homes and businesses throughout New York so you can sign up all your accounts. Members with residential accounts are eligible to receive a \$25 activation bonus and 2% cash back on annual electricity supply charges.*

Tax savings every month.

Skip the sales tax on delivery charges with Energy Plus™. You'll save up to 9.75% off the delivery portion of your bill every month because you'll qualify for a New York State sales tax waiver.

Is there a chance that I'm not eligible?

Currently, the Energy Plus offer is valid in all New York service areas except those serviced by Long Island Power Authority (LIPA).

No service changes—service remains with your local utility.

Your local utility will continue to deliver your electricity, read your meter, handle service emergencies, and send your statement. You'll earn Cash Back and save money, while enjoying the safety and reliability of your current service.

What will my rate be with Energy Plus?

Like your local utility company, Energy Plus will supply you with a variable market-rate product that is set each month according to the price of electricity. But with Energy Plus, you will enjoy sales tax savings AND Cash Back! Energy Plus is fully committed to providing you with the best prices and tax savings available.

About Energy Plus

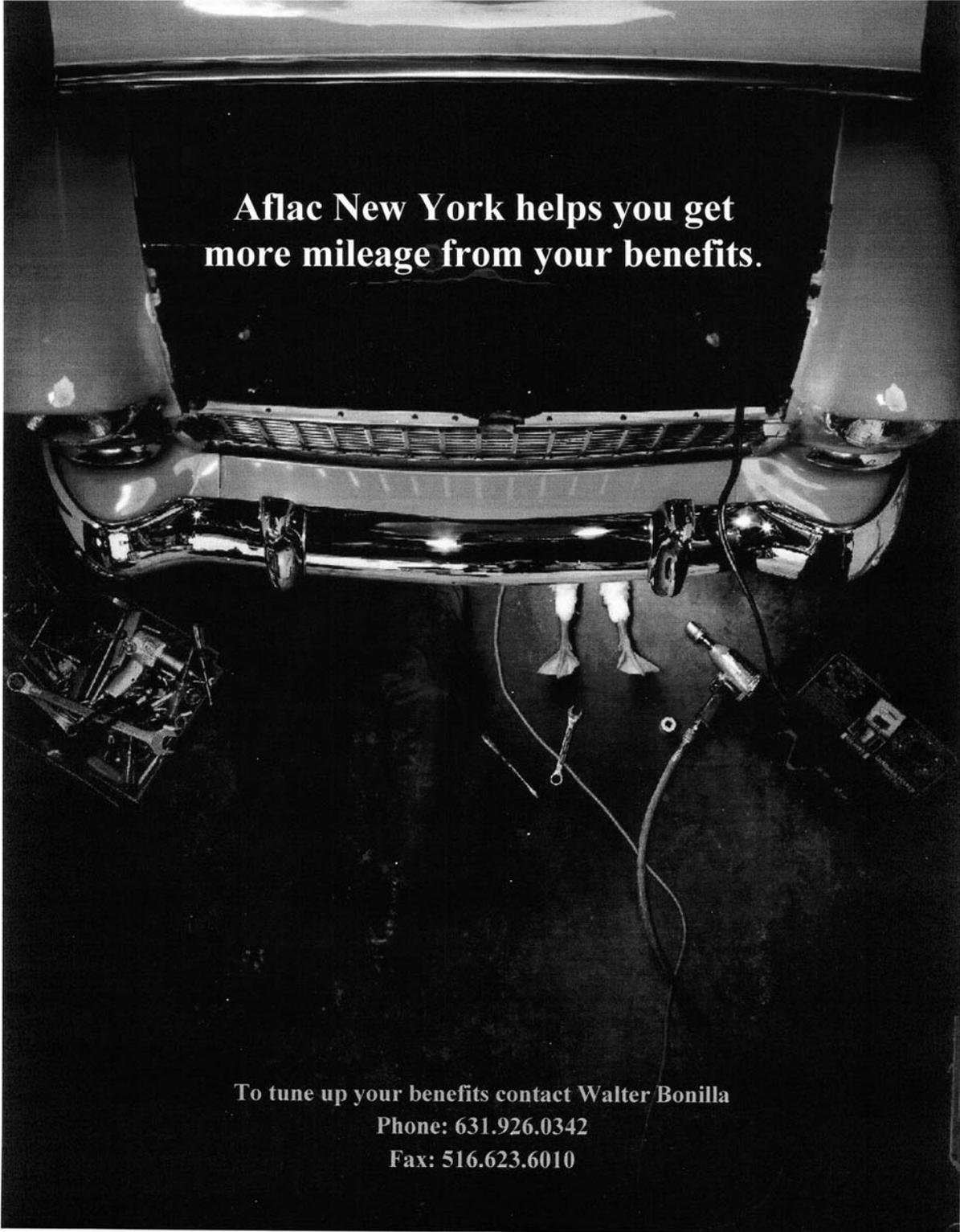
Energy Plus is one of the fastest growing Energy Service Companies (ESCOs) in the state of New York and supplies millions of Kilowatt Hours (kWh) of electricity on an annual basis to customers throughout the state. Energy Plus has been approved by the New York Public Service Commission (PSC), the New York Independent System Operator (NYISO) and your local utility.

Act Now!

Call 1-877-320-0356 and mention Offer Code "0059" or visit www.EnergyPlusRewards.com/NYSASSRS59 to learn more.

*Members with active accounts will receive a cash back, rebate check after every 12 billing cycles of service. The cash back rebate will be 3% of the annual electricity supply charges per business account and 2% per residential account. For active accounts, a \$50 activation bonus check for business accounts or a \$25 activation bonus check for residential accounts will be mailed at the close of your second billing cycle with Energy Plus. Energy Plus reserves the right to modify or discontinue the program. This offer cannot be combined with other offers. Offer valid for all service areas in New York, excluding LIPA.

**By signing up with Energy Plus, you will qualify for a waiver of any sales tax charges that appear on the delivery portion of your electricity bill. For New York City customers, the city portion of your sales tax will not be waived due to recent changes in the New York City tax code. Exceptions according to specific tax laws in your area may apply. Please refer to your bill for your actual tax rate.



**Aflac New York helps you get
more mileage from your benefits.**

To tune up your benefits contact Walter Bonilla
Phone: 631.926.0342
Fax: 516.623.6010



HERE'S HOW AFLAC NEW YORK CAN HELP:

Many industries-like specialized auto repair and customization-require highly skilled talent that is not easy to find and retain. Great benefits are a top priority for these talented professionals when considering where to work. With Aflac New York, you can provide a wide range of benefits that gives them coverage in the areas they need most, and with a brand they know and want. You can attract and retain new talent by providing the kind of benefits they'd expect from a bigger company, helping your business stand out from the crowd.

THE BEST PART ABOUT AFLAC!

NO DIRECT COST TO YOUR COMPANY

Aflac New York's insurance policies are paid entirely by your employees; therefore, adding value to your employee benefits plan without incurring direct costs.

OFFERS A WIDE RANGE OF POLICIES

Aflac New York offers a wide range of policies that can help cover health events from accidents to hospitalization. You choose the ones that are best for you, your employees, and your business.

POTENTIAL TAX SAVINGS

Aflac New York's tax-advantaged plan allows employees to use pre-tax dollars to pay for certain benefit costs, through a Section 125 cafeteria Plan. This plan may also reduce your FICA taxes, helping you counterbalance the challenges you face in today's economic environment.

ATTRACTIVE TO YOUR EMPLOYEES

Aflac New York insurance complements your major medical insurance to help you create a more attractive employee benefits package. Our wide range of policies is designed to provide cash benefits to your employees if they become injured or sick. With Aflac New York policies, there are no deductibles, copayments, doctor networks, or pre-authorization requirements.

Join the 16,500 companies* that Already include Aflac New York as an essential part of their benefits package. Find out more:
Walter Bonilla 1.631.926.0342 walter_bonilla@us.aflac.com

American Family Life Assurance Company of New York (Aflac New York)

