



Eligible Operations

- ◆ Dairy Farm
- ◆ Horse Operation
- ◆ Beef Operation
- ◆ Hog Operation
- ◆ Sod Farm
- ◆ Nursery/Greenhouse
- ◆ Fruit or Berry Farm
- ◆ Vegetable Farm
- ◆ Sheep or Goat Farm
- ◆ Maple Syrup Operation
- ◆ Winery or Vineyard
- ◆ Brewery (incl. growing hops & grains)
- ◆ Beekeeping Operation
- ◆ Poultry Operation
- ◆ Feed Mill
- ◆ Wholesale Florist Operation
- ◆ Farm Machinery Operation
- ◆ Fruit Packing House
- ◆ Seed Dealership
- ◆ Farm Machinery Dealership
- ◆ Retail Farm Supply Store
- ◆ Feed Store
- ◆ Livestock Sales Operation

NEW YORK FARM BUREAU®
Safety Group 486



Dividend History

Year	Dividend*
2018	45 %
2017	40 %
2016	35 %
2015	35 %
2014	25 %

Five year average dividend of 36%!

*Percentage is based on dividends paid 2014 through 2018. Dividends are not guaranteed. Continued membership in NYFB is required to participate in Safety Group 486. Eligibility for insurance is subject to the New York State Insurance Fund underwriting requirements. NYFB and its subsidiaries have no authority to bind coverage for any member.



Member Services, Inc.

New York Farm Bureau® Member Services, Inc.
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Safety Group 486 Workers' Compensation



Member Services, Inc.





What is Safety Group 486?

Times are tough enough without having to worry about who to trust with your workers' compensation insurance.

The New York Farm Bureau® Safety Group 486 was started by farmers who understood the need for safety, security, and competitive pricing. Since 1967 we have been providing just that. Our Safety Group 486 is a group of agricultural businesses; just like yours. With 20 agriculturally related class codes, we write a wide range of businesses.

Members of Safety Group 486 are eligible to receive a dividend each year.* The dividend comes from money left over each year after the group has paid its losses and expenses for that period.

While membership in the New York Farm Bureau is required, NYFB Safety Group 486 is not funded by dues. We do charge a minimal Group Managers' Fee to cover expenses.



Why Join Safety Group 486?

- ◆ **25% up-front discount.***
- ◆ Be eligible for a dividend check each year that has averaged **36% over the past 5 years.****
- ◆ Lobbying efforts have resulted in a cumulative **rate decrease** of **over 51%** in the past four years for the NYFB Safety Group 486 20 approved agricultural class codes.
- ◆ Get **free safety inspections** to protect you, your employees, and your business.
- ◆ We can answer **all of** your workers' compensation **questions**: whether it is claims, audits, billing, etc. Our licensed, **professional staff** handles all aspects of your policy - from start to finish.
- ◆ Enjoy the security of knowing that your insurance is in the hands of an organization that **knows** and **understands** the needs of the **agricultural** industry.

*Eligibility requirements do apply. **Dividends are not guaranteed.



Started By Farmers, For Farmers



How do I Join Safety Group 486?

Whether you are currently with a standard insurance company, a self-insured trust, the New York State Insurance Fund (NYSIF), or looking to obtain workers' compensation insurance for the first time, applying to Safety Group 486 is easy.

Pick one of the following options:

- ◆ Call us at 1-800-342-4143 to request a price quote and application materials.
- ◆ Check out our website at www.nyfb.org and click on "Get A Quote".
- ◆ Email winfo@nyfb.org.
- ◆ Or, try the new online application process. Provide us with the completed NYSIF application so we can quote online. Quoting and application can be done in 3 days! Signature and deposit are done electronically.

Coverage is typically effective the day **after** we receive the completed application and deposit.

