Dividend History

2022	40%
2021	40%
2020	40%
2019	45%
2018	45%

Five year average dividend of 42%.*

\$7.4 million returned to SG486 policyholders in 2021 alone.



*Percentage is based on dividends paid 2018 through 2022. 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.

Becoming part of the Safety Group is easy

Four easy ways to get a quote and application materials:

- Call us at 1-800-342-4143
- Visit NYFB.org/programs/ workerscompensation click "Get a Quote"
- Email wcinfo@nyfb.org
- Contact your agent

New York Farm Bureau® 159 Wolf Rd, Suite 300 Albany, NY 12205

1-800-342-4143 • www.nyfb.org



Safety Group 486

Worker's Compensation



Started by Farmers

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 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 Group Managers' Fee to cover
expenses.

For Farmers

Enjoy the security of knowing that your insurance is in the hands of an organization that knows and understands the needs of the agricultural community.

- 25% up-front discount*
- Eligible for a dividend check each year. 5 year average dividend of 42%
- Licensed, professional staff to serve all your workers' compensation needs and act as your liaison with the New York State Insurance Fund (NYSIF)

Safety Group 486 rates have come down over 60% in the past five years.

Get free safety inspections to protect you, your employees and your business.

Eligible Operations

- Beef Operation
- Beekeeping Operation
- Brewery (INCL. GROWING HOPS & GRAINS)
- CHRISTMAS TREE GROWER
- CREAMERIES FARM PAYROLL
 NEEDED TO BE ELIGIBLE
- Dairy Farms
- DISTILLERIES FARM PAYROLL
 NEEDED TO BE ELIGIBLE
- FARM MACHINERY DEALERSHIP
- FARM MACHINERY OPERATION
- Feed Mill
- FEED STORE
- FRUIT OR BERRY FARM
- Fruit Packing House
- HEMP/ CANNABIS
- Hog Operation
- Horse Operation –

 Breeding, Boarding,

 Training
- Livestock Sales Operation
- Maple Syrup Operation
- Nursey/Greenhouse
- Poultry Operation
- RETAIL FARM SUPPLY STORE
- Seed Dealership
- Sheep or Goat Farm
- Sod Farm
- Vegetable Farm
- Vegetable Packing House
- Wholesale Florist Operation
- Winery or Vineyard