

## If you operate a....

- ◆ Dairy Farm
- ◆ Horse Operation
- ◆ Beef Operation
- ◆ Hog Operation
- ◆ Sod Farm
- ◆ Nursery
- ◆ Fruit or Berry Farm
- ◆ Vegetable Farm
- ◆ Sheep or Goat Operation
- ◆ 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, or a
- ◆ Livestock Sales Operation...



...we have the workers' compensation coverage you need—

**NEWYORK FARM BUREAU®**  
Safety Group 486

## Dividend History

Year	Dividend*
2015	35 %
2014	25 %
2013	25 %
2012	20 %
2011	20 %

Five year average  
dividend of  
**25%!**

\*Future dividends are not guaranteed.



New York Farm Bureau® Member Services, Inc.  
159 Wolf Rd, PO Box 5330  
Albany, NY 12205-0330  
Phone:1-800-342-4143 Fax: 518-431-5656  
[www.nyfb.org](http://www.nyfb.org)  
[Facebook.com/NYFarmBureau](https://www.facebook.com/NYFarmBureau)



To Serve and Strengthen Agriculture

## Workers' Compensation



## Safety Group 486



**“A Better Business  
Decision”**

## 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 program works very simply. Members of Safety Group 486 are eligible to receive a dividend each year. The dividend comes from the money left over each year after our group has paid its losses. Depending on the amount of claims paid out, the safety group could potentially refund a major portion of policyholder premiums.



## Why Join Safety Group 486?

- ◆ Be eligible for an up-front discount up to 20%.
- ◆ Be eligible for a dividend check each fall that has averaged 25% over the past five years.\*
- ◆ Get free safety inspections to protect you, your employees, and your business.
- ◆ 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.
- ◆ Have the satisfaction of knowing that modest earnings on Workers' Compensation Insurance by New York Farm Bureau® support important programs that serve New York farmers every day.

\* Average Only. Annual dividends and amounts are not guaranteed.

**“A Better Business Decision”**

## 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.

- ◆ Call us at 1-800-342-4143 to request a price quote and application materials.
- ◆ Fill out the New York State Insurance Fund application and sign the Group Authorization form.
- ◆ Send those materials and a deposit check to our office along with a New York Farm Bureau® membership application if you aren't already a member.

Eligibility for insurance is subject to the NYSIF guidelines, rules, and underwriting. NYFB and its subsidiaries have no authority to bind coverage for any member. Continued membership is required to maintain eligibility for coverage.

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