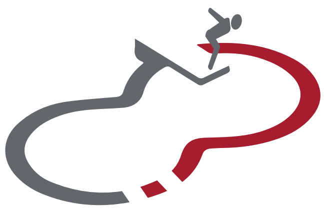
So What's the Difference?

NYS School Safety Group 491 vs. *Other Workers' Compensation Providers*

What's Your Risk?

Being in a self-insurance pool carries certain risks, which can potentially include future assessments or claim liability should the pool become insolvent. Since Safety Group 491 is a fully insured program, no policyholders will every have the risk of liability for past claims or joint and several liabilities.



Show Me the Money!

Most insurance programs retain any surplus they earn from the premiums that are collected after the claim expenses are paid. In contrast, Safety Group 491 returns these surpluses directly to the group members in the form of a post-policy year dividend.* In fact, Safety Group 491 has paid a collective total of over $100 million in dividends to its members.

**By law, dividends cannot be guaranteed.*

Check the Balance Sheet

Insurance policies are only as good as the company's financial ability to pay claims. Does your insurance company have suitable assets and surpluses to offset current and future liabilities? Safety Group 491 policies are placed with the New York State Insurance Fund (NYSIF) which, as of 2018, has over $18 billion in assets and a surplus of nearly $6 billion. Also, all NYSIF policies are financially backed by the full faith and credit of the State of New York.

Where is the Service?

Safety Group 491 policyholders have received millions in premium refunds based on the policy audit, claim reserve, and experience modification reviews of the Group Manager. Additionally, there are numerous resources are available to all Safety Group members to assist in navigating the complex New York workers' compensation system as well as tools to help reduce workplace accidents.

Have You Figured Out The Difference Yet?

Complete Claim Risk Transfer, Potential Dividends, a Financially Solid Insurance Company, and Exceptional Service

Glatfelter Brokerage Services – Group Manager | *gbsnewyork.com* | *gbs@glatfelters.com*