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NYS Safety Group 491 Announces Dividend for Members for 2017 – 2018 Policy Year

Clifton Park, NY— NYS School Safety Group 491 and the New York State Insurance Fund are pleased to announce a 25 percent dividend for the policy year July 1, 2017 to July 1, 2018. This marks the 45th year that Safety Group 491 has paid a dividend to its members.

This dividend of 25 percent represents \$851,497 in premium dollars returned to members for the July 1, 2017 to July 1, 2018 policy term. With this 25% dividend payment, the last 5 year dividend average is 21%. This also marks a total of \$101,533,980 in dividends returned to members since the Group's inception in 1972.

In addition, the maximum upfront policy discount available to Safety Group 491 members for the July 1, 2019 to July 1, 2020 is 25 percent. The policy discount is determined by the policyholder's overall 5 year loss experience.

The dividend the Group pays is based on the overall experience of all Group members versus the insurance premiums collected. Safety Group 491 is proud to be one of the few programs consistently paying dividends to New York's Schools. Fleury Risk Management would like to thank all of the current Safety Group 491 members that continue to place their trust in us.

For any questions on this announcement, please contact Fleury Risk Management.

About Fleury Risk Management

Fleury Risk Management (FRM) is a specialist in New York Workers' Compensation insurance solutions with a dedicated focus on the public entity, emergency service, and educational sector risks. Through a team of experienced associates, FRM actively works with its customers to drive down costs and limit workplace injuries by using an active claims review process, experience modification factor verification, strict underwriting standards, and unique safety programs.

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