

FLEURY



RISK MANAGEMENT

AGENT PACKET

About Us

Fleury Risk Management specializes in Workers' Compensation Programs within New York State. We understand the unique and complex nature of the State's regulatory system and, in turn, help employers comply with the requirements.

FRM assists its customers with a comprehensive risk control review of accidents and thorough study of insurance policies. We identify and address the key areas proven to improve safety and control premiums.

FRM customers can take advantage of programs to help minimize employee injuries, ensure prompt treatment and care for those injured, and analyze operations in order to reduce and control worker's compensation costs.

CONTACT US

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TO FILE A CLAIM CONTACT:

CLAIMS@FLEURYRISK.COM



Specialized Risk Control

Fleury Risk Management (FRM) offers customers a variety of risk control services that can be **tailored to your organization's individual needs**. Services include:

- ◇ Claim analysis and trending for root cause identification (i.e., Behavioral vs. Environmental)
- ◇ Implementation of focused action plans to reduce and ultimately eliminate workplace injuries
- ◇ Job site surveys and analysis
- ◇ Train the Trainer seminars
- ◇ OSHA/PESH compliance workshops and training
- ◇ Experience Mod analysis
- ◇ Access to our online, interactive safety training system featuring over 500 topics including: blood-borne pathogens, workplace violence, and sexual harassment



Our goal is to provide each of our clients the tools and information needed to become the **safest workplace possible**. Contact us today to learn more about these services.

New York State Insurance Fund

NY State Agency Acting as a
**Self-Supporting
Insurance Carrier**
separate from the State Budget

NYSIF Services for Customers:

Instant Certificate of Insurance
Verification via eCERTS®

Self Scheduling Audits

Online Premium
Payments & PAYGO

Direct Deposits - for claimants
& medical providers

Out of State Coverage

Since 1995, NYSIF's Anti-fraud
program has led to

**1,900 arrests & \$242M+ in
savings & restitution**

NYSIF Data Based on 2022 Annual Report



Largest

Workers' Compensation
Provider in NY State



9th Largest

Insurance Company
in the U.S. (NAIC-2023)



\$1.6 Billion

Earned in Premium

\$9.67 Billion

in Surplus

\$22 Billion

in Assets

FLEURYRISK.COM



Eligible Classes: PreK-12, Public, Private, & Special Education Institutions



Fully insured program that has provided over \$104MM in dividends* to its members since 1972

Safety That Pays Dividends

Claims, Audit, Safety, and Underwriting services provided by Fleury Risk Management, Group Manager



Eligible Classes: Public Entities Including; Municipalities, Fire Districts, Libraries, & Public Authorities



Fully insured program that has provided over \$80MM in dividends* to its members since 1981

Claims

- ◊ Workers' Compensation Claim filing and quarterly reserve review and trending reports
- ◊ Advise members on current claim status including reserves, Workers' Compensation Board hearings and any required documentation

Underwriting

- ◊ Experience Modification Factor analysis, verification and forecasting
- ◊ Negotiate policy renewal terms to keep premiums as low as possible
- ◊ Verify policy exposures and charges to ensure premiums are calculated accurately



Eligible Classes: Restaurants (Full & Quick Service), Taverns, Nightclubs, Cafes, & Other Food / Drink Service Establishments



Fully insured program that has provided over \$25MM in dividends* to its members since 1993

Audits

- ◊ Policy audit evaluation and dispute representation

Policy Services

- ◊ Keep members informed on any important updates with the insurance carrier or to the New York Workers' Compensation system
- ◊ Provide Certificates of Insurance, Loss Runs and all other requested policy items

Safety

- ◊ Online employee safety resource library for important OSHA/PESH topics
- ◊ Dedicated safety consultants with a specific focus on the public entity, school, emergency service, and restaurant sectors.



We Proudly Support:



*Dividends are determined after each policy period based on the financial results of the Safety Group, voted on by the Safety Group Executive Committee, and subject to NYSIF approval. Past dividends do not guarantee future results. By law, dividends cannot be guaranteed.



Policy Year	Dividend Paid
2022 - 2023	20%
2021 - 2022	20%
2020 - 2021	22.5%
2019 - 2020	20%
2018 - 2019	15%
2017 - 2018	25%
2016 - 2017	20%
2015 - 2016	25%
2014 - 2015	20%
2013 - 2014	15%
2012 - 2013	12.5%
2011 - 2012	0%
2010 - 2011	10%
2009 - 2010	15%
2008 - 2009	17.5%
2007 - 2008	12.5%
2006 - 2007	10%
2005 - 2006	17.5%
2004 - 2005	17.5%
2003 - 2004	22.5%

Since 1972, NYS School Safety Group 491 has paid a dividend* to its members 49 times totaling over \$104M as of the 2022-23 policy period.

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Policy Year	Dividend Paid
2022 - 2023	37.5%
2021 - 2022	35%
2020 - 2021	35%
2019 - 2020	35%
2018 - 2019	35%
2017 - 2018	40%
2016 - 2017	35%
2015 - 2016	30%
2014 - 2015	25%
2013 - 2014	22.5%
2012 - 2013	20%
2011 - 2012	20%
2010 - 2011	25%
2009 - 2010	30%
2008 - 2009	25%
2007 - 2008	30%
2006 - 2007	25%
2005 - 2006	30%
2004 - 2005	30%
2003 - 2004	30%

For 41 consecutive years, NYS Public Entities Safety Group 497 has paid a dividend* to its members. After the closing of policy year 2022 - 2023, dividends paid to members have exceeded a total of \$80M since the group's inception in 1981.

*Dividends are determined after each policy period based on the financial results of the Safety Group, voted on by the Safety Group Executive Committee, and subject to NYSIF approval. Past dividends do not guarantee future results. By law, dividends cannot be guaranteed.



<i>Policy Year</i>	<i>Dividend Paid</i>
2022 - 2023	37.5%
2021 - 2022	40%
2020 - 2021	40%
2019 - 2020	40%
2018 - 2019	40%
2017 - 2018	40%
2016 - 2017	35%
2015 - 2016	35%
2014 - 2015	30%
2013 - 2014	30%
2012 - 2013	25%
2011 - 2012	32.5%
2010 - 2011	40%
2009 - 2010	45%
2008 - 2009	45%
2007 - 2008	42.5%
2006 - 2007	40%
2005 - 2006	40%
2004 - 2005	37.5%
2003 - 2004	35%

For 30 consecutive years, Empire State Restaurant & Tavern Association Safety Group 554 has paid a dividend* to its members.

*Dividends are determined after each policy period based on the financial results of the Safety Group, voted on by the Safety Group Executive Committee, and subject to NYSIF approval. Past dividends do not guarantee future results. By law, dividends cannot be guaranteed.



New York Workers' Compensation Insurance Specialists

800+
NY Workers Comp
Policies Represented

\$30M+
in Total WC
Premium Represented

\$210M+
Dividends Paid to Safety
Group Members*

*dividends not guaranteed

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