

How will membership improve our safety record?

Ultimately it's the business owner who creates a company culture of "safety first." Lovell and Group #469 work collaboratively to establish and maintain the safest working conditions for its members' employees. Before a company is accepted into the group, Lovell does a thorough analysis of its history and safety record. Employers must demonstrate not only willingness, but also determination, to enact stringent safety practices.

Once accepted into the group, members have access to:

- On-site inspections to assess safety conditions and potential hazards.
- Follow-up evaluations and recommendations for improving safety standards and averting health hazards.
- Training programs, manuals and news bulletins focusing on key issues like fall protection, scaffolding safety, forklift operations and more.
- Lovell's Early Intervention Program, which provides contact among employer, injured worker, doctor and a Lovell Nurse Case Manager during the first critical 24-hour period after a reported claim.
- Oversight on implementation of safety policies to ensure compliance with Code 59 and OSHA regulations.
- Help with audits, classifications, experience ratings and other issues.

How do we find out about insuring through Group #469?

For many businesses in New York State, Workers' Compensation coverage is one of the largest out-of-pocket expenses. So why not explore this convenient and cost-effective option—one that has consistently resulted in reduced net costs and cash flow savings to members.

For more information on joining the New York State Construction Industry Safety Group #469, contact BIE Managing Director Jack Endryck at 1-800-344-1841, or your local BIE affiliate.

A.B.C. of the Triple Cities	607-484-0528
Construction Contractors Assoc. of the Hudson Valley	845-562-4280
Construction Exchange, Inc.	607-737-0271
Construction Exchange of Buffalo & Western NY	716-874-3435
Eastern Contractors Association	518-869-0961
Mohawk Valley Builders Exchange	315-624-0276
Northern New York Builders Exchange	315-788-1330
Southern Tier Builders Association, Inc.	716-665-4026
Syracuse Builders Exchange	315-437-9936
Builders Exchange of Rochester	585-586-5460
Tri-County Builders Exchange	315-624-0276

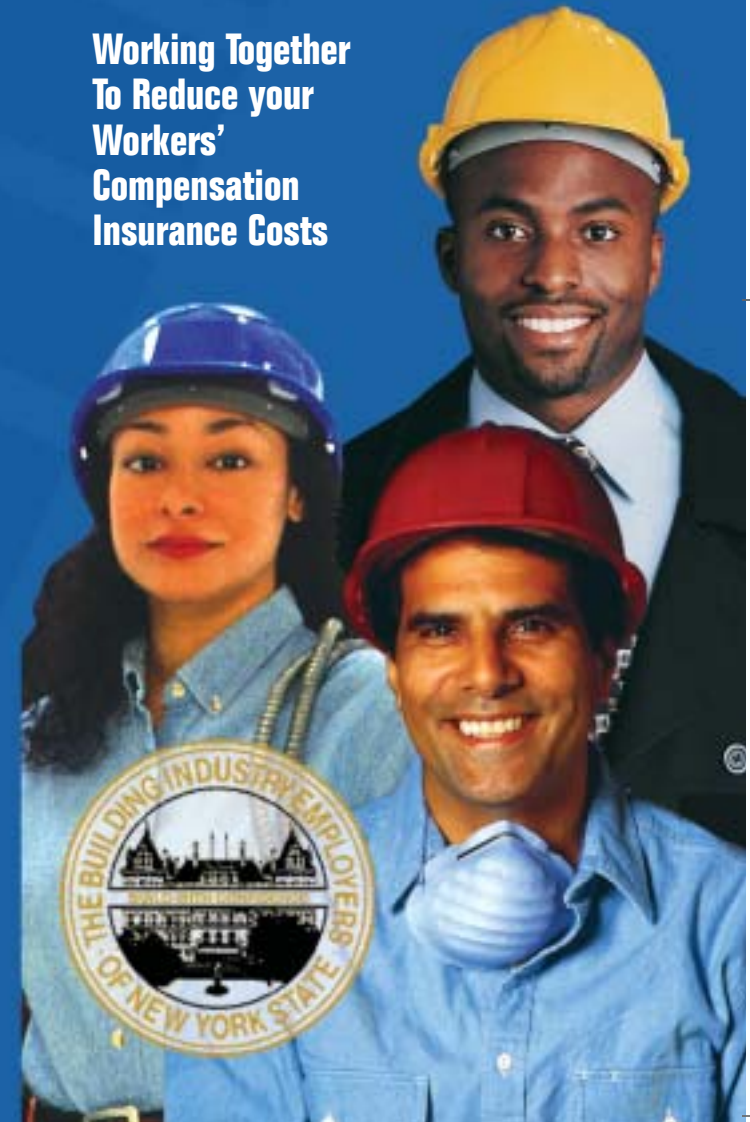
 **Lovell**
Safety Management Co., LLC
Safety Pays Dividends

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 **Lovell**
Safety Management Co., LLC

The Building Industry Employers of New York State and Lovell Safety Management:

**Working Together
To Reduce your
Workers'
Compensation
Insurance Costs**



What is a Workers' Compensation safety group?

It's a coalition of companies within the same industry that seeks to secure its state-mandated Workers' Compensation Insurance at the lowest rate and the highest level of quality service. Since a safety group is a non-profit entity, it returns any underwriting profits to its members. That means that any extra premium dollars that have been collected that are not used to pay for losses or expenses are returned to members in the form of a year-end dividend.

Originally founded in 1895, and, today, made up of 11 regional affiliate associations, the Building Industry Employers of New York State ("BIE") focuses on providing meaningful, cost-effective benefits to its members. One of these benefits is access to comprehensive, low-cost Workers' Compensation Insurance coverage through the New York State Construction Industry Safety Group #469.

All companies in a particular safety group work in the same industry; thus, they deal with the same set of work conditions, job risks and safety hazards. That's why Safety Group #469 was established: to address the health and safety issues unique to the construction industry.

Why should we join Group #469?

First of all, it's endorsed by the BIE. Back in 1958, the BIE hired Lovell Safety Management Co., LLC, one of the largest, most experienced and most knowledgeable safety group managers, and Lovell has maintained the group's strong financial standing ever since. In addition, with surplus growth, the group is well positioned to pay dividends to members into the future.

When you join Safety Group #469, these are just a few of the benefits you experience:

- A sizable up-front discount on your premium (averaging 25.6% over the past five years).
- A cash dividend—in the form of a check—at year-end, based on the monies remaining after losses, reserves and administrative costs (averaging 25% over the past five years).
- Liability limited to your own discounted group premium. No matter what the cost of the incident/injury, you will never pay more than your own premium.
- Protection by excess insurance, limiting the cost of any single incident, no matter how many employees are injured.
- No joint and several liability.

Who administers BIE's safety group?

The group manager for Safety Group #469 is Lovell Safety Management. Since 1936 Lovell has been a leader and specialist in the development of comprehensive Workers' Compensation solutions for employers in a wide range of industries. The Lovell staff of claims, safety and underwriting experts is considered the best in the business, earning the company its reputation as the no. 1 safety group administrator in New York State.

Lovell continues to play a proactive role in working with the State Insurance Fund and legislative leaders to promote system reform and eliminate abuse. Always on the cutting edge in developing techniques that will serve group members to best advantage, Lovell has implemented such innovative plans as its Early Intervention Program and Nurse Case Management Protocol in order:

- To facilitate procurement of the best medical care for injured employees (resulting in early return to work)
- To ensure lower claims costs and faster claims resolutions
- To reduce employee abuse and excessive medical treatment practices

