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WORKERS' COMPENSATION BOARD
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ROBERT E. BELOTEN
CHAIR

JEFFREY FENSTER
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December 31, 2013

The Honorable Andrew M. Cuomo
Governor of New York
State Capitol
Albany, New York 12224

The Honorable Sheldon Silver
Speaker
New York State Assembly
LOB, Room 932
Albany, New York 12247

The Honorable Dean Skelos
Senate Majority Leader
New York State Senate LOB, Room 909
Albany, New York 12247

The Honorable Jeffrey D. Klein
Temporary President and IDC Coalition
Leader
New York State Senate LOB, Room 913
Albany, New York 12248

Dear Governor Cuomo and Legislative Leaders:

Legislation passed in 2011 requires Workers' Compensation Board (Board) to prepare a semi-annual report to the Governor and the Legislature regarding the status of the various insolvent group self-insured trusts.

In response to this legislative requirement, I am pleased to present you with a brief analysis of the current status of group defaults, actions taken by the Board to collect from employers of these defaulted trusts, and the current funding status of all other self-insurers.

The key aspects of the report include:

- The outstanding liability for all defaulted trusts administered by the Board is down to \$346,076,000 from \$772,209,000 in our June 30, 2013 report;
- The Board has signed final settlement agreements with approximately 1,100 defaulted trust members; and
- The total number of defaulted trust claims being administered by the Board has decreased to 1,612, which is substantially less than the number of claims handled since the initial transition, which was 7,515, and the number of claims reported in the June 30, 2013 report, which was 3,072.

Sincerely,

Robert E. Beloten
Chair

Enclosure

In accordance with Chapter 57 of the Laws of 2011, the Board is hereby reporting on the current status of all insolvent group trusts and the funding positions of currently active self-insured employers.

I. Insolvent Non-Municipal Group Self-Insured Employers

A. Total Liability of Insolvent Non-Municipal Group Self-Insured Employers

The table below displays the current outstanding liabilities as set forth in the most recent audited financial statement. The total liabilities include: claims liability; accrued expenses; accounts payable; unreimbursed WCL §50(5)(g) funds; and accrued NYS Assessments. It does not reflect the GSITs assets or collections expected to be recovered from the GSITs members which are reflected in Section III in this report. Further, those GSITs which have executed an ALP have been removed from this section as the claims liabilities have been effectively capped via an ALP policy with member settlement proceeds and or litigation proceeds serving to fund the associated debt service on the ALP policy. See section III infra..

Name of Insolvent Non-Municipal Group Self-Insured Trust	Date of Transition	Total Liability from Previous Audited Financial Statement[^]	Total Liability from Most Recent Audited Financial Statement[^]
Healthcare Industry Trust of New York (HITNY)	<i>Assumption of Liability Executed - See ALP Section</i>		
Healthcare Providers Self Insurance Trust (HCP)	<i>Assumption of Liability Executed - See ALP Section</i>		
Manufacturing Industry WC Insurance Trust (NYMIT)	<i>Assumption of Liability Executed - See ALP Section</i>		
New York Healthcare Facilities WC Trust (HCF)	<i>Assumption of Liability Executed - See ALP Section</i>		
Provider Agency Trust for Human Services (PATH)	<i>Assumption of Liability Executed - See ALP Section</i>		
Transportation Industry WC Trust (TRANSPORTATION)	<i>Assumption of Liability Executed - See ALP Section</i>		
Auto Service and Repair Self Insurance Trust (AUTO)	10/15/2010	\$ 3,669,000	\$ 3,574,000
Builders Self Insurance Trust (BUILDERS)	05/01/2009	\$ 11,079,000	\$ 11,079,000
Elite Contractors Trust of New York (ELITE)	04/01/2010	\$ 68,027,000	\$ 54,512,000
Manufacturing Self Insurance Trust (MSIT)	06/01/2007	\$ 16,976,000	\$ 16,976,000
New York State Cemeteries Trust (NYSCT)	07/07/2008	\$ 1,445,000	\$ 1,445,000
OHI Workers' Compensation Self-Insurance Trust(OHI)	07/01/2011	\$ 5,559,000	\$ 5,559,000
Public Entity Trust of New York (PETNY)	01/15/2008	\$ 4,894,000	\$ 3,852,000
Real Estate Management Trust of New York (REMTNY)	07/07/2008	\$ 5,145,000	\$ 5,145,000
Retail and Wholesale Industry WC Self Insurance Trust (RWWCT)	10/15/2008	\$ 2,875,000	\$ 2,875,000
Trade Industry WC Trust for Manufacturers (TRADE)	05/16/2008	\$ 16,449,000	\$ 16,449,000
Wholesale and Retail WC Trust of New York (WRWCT)	08/11/2008	\$ 33,987,000	\$ 33,987,000
Community Residence Insurance Savings Plan Self-Insurance Trust for Workers Compensation(CRISP)	08/08/2011	\$ 58,785,000	\$ 55,348,000
Empire State Transportation WC Trust(EMPIRE)	01/01/2012	\$ 56,568,000	\$ 56,568,000
Selective Safety Trust (SELECTIVE)	03/18/2011	\$ 12,311,000	\$ 12,311,000
Long Term Care Risk Management Group (LONG TERM CARE)	04/14/2011	\$ 29,114,000	\$ 29,114,000
Total of GSIT's with completed Deficit Reconstructions		\$ 326,883,000	\$ 308,794,000
New York McDonalds Operators' Workers' Compensation Trust(McDONALDS)	07/15/2011	\$ 4,596,000	\$ 2,809,000
Team Transportation Workers' Comp Trust(TEAM)	02/01/2012	\$ 44,068,000	\$ 34,473,000
Total of GSIT's prior to completed Forensic Review		\$ 48,664,000	\$ 37,282,000
Total All Trusts		\$ 375,547,000	\$ 346,076,000
[^] Does not reflect amounts held by the WCB or collections expected to be recovered.			

B. Total Open Claims of Insolvent Non-Municipal Group Self-Insured Employers

Name of Insolvent Non-Municipal Group Self-Insured Trust	Date of Transition	Number of Open Claims as of Transition	Number of Open Claims as of 11/30/2013	Difference
Healthcare Industry Trust of New York (HITNY)	02/01/2008	1,651	0**	(1,651)
Healthcare Providers Self Insurance Trust (HCP)	10/12/2009	1,168	0**	(1,168)
Manufacturing Industry WC Insurance Trust (NYMIT)	03/31/2006	149	0*	(149)
New York Healthcare Facilities WC Trust (HCF)	07/31/2006	294	0*	(294)
Provider Agency Trust for Human Services (PATH)	03/01/2006	338	0*	(338)
Transportation Industry WC Trust (TRANSPORTATION)	09/08/2008	604	0*	(604)
Auto Service and Repair Self Insurance Trust (AUTO)	10/15/2010	21	8	(13)
Builders Self Insurance Trust (BUILDERS)	05/01/2009	63	32	(31)
Elite Contractors Trust of New York (ELITE)	04/01/2010	501	175	(326)
Manufacturing Self Insurance Trust (MSIT)	06/01/2007	256	76	(180)
New York State Cemeteries Trust (NYSCT)	07/07/2008	24	9	(15)
OHI Workers' Compensation Self-Insurance Trust(OHI)	07/01/2011	38	28	(10)
Public Entity Trust of New York (PETNY)	01/15/2008	116	26	(90)
Real Estate Management Trust of New York (REMTNY)	07/07/2008	57	19	(38)
Retail and Wholesale Industry WC Self Insurance Trust (RWWCT)	10/15/2008	29	17	(12)
Trade Industry WC Trust for Manufacturers (TRADE)	05/16/2008	182	45	(137)
Wholesale and Retail WC Trust of New York (WRWCT)	08/11/2008	390	114	(276)
Community Residence Insurance Savings Plan Self-Insurance Trust for Workers Compensation(CRISP)	08/08/2011	574	319	(255)
Selective Safety Trust (SELECTIVE)	03/18/2011	92	76	(16)
Long Term Care Risk Management Group (LONG TERM CARE)	04/14/2011	263	189	(74)
Empire State Transportation WC Trust(EMPIRE)	01/01/2012	464	315	(149)
Total of GSIT's with completed Deficit Reconstructions		7,274	1,448	(5,826)
New York McDonalds Operators' Workers' Compensation Trust(McDONALDS)	07/15/2011	48	30	(18)
Team Transportation Workers' Comp Trust(Team)	02/01/2012	193	134	(59)
Total of GSIT's prior to completed Deficit Reconstructions		241	164	(77)
Total All Trusts		7,515	1,612	(5,903)
*The Claims Liability has been transferred via an Assumption Liability Policy.				
** The Claims Liability will be transferred via an Assumption Liability Policy on or about 12/31/13.				

II. Qualified Non-Municipal Self-Insurer Groups

- A. Pursuant to Chapter 57 of Laws of 2011, only certain group trusts were allowed to provide coverage effective 1/1/12. As a result, each self-insured group must post an annual security deposit as calculated by Board. The following lists active self-insured groups:

Trust Name	2014 Status
Electrical Employers Self-Insurance Safety Plan	90-99% funded *
New York College & University Risk Management Group	Fully funded
New York Lumbermen's Insurance Trust Fund	Fully funded

* Pursuant to agreement, additional deposit will be received on or before 12/31/13

- B. There are an additional 33 inactive trust as of December 31, 2013. Groups have been issued guidelines on successfully managing their groups' obligations in run off. A significant component of this is ensuring sufficient cash is available to pay outstanding claims obligations. Specifically, groups that have 18 months of cash or less are required to levy an assessment to their members. Groups that fail to maintain cash in excess of 9 months of payouts will be transitioned to the Board for liquidation. At this time, there is 1 trust that has between 6 and 18 months of cash. The Board continues to work with the trusts to ensure amounts are levied against their former members. To the extent such levies are successful; the Board will allow a trust to continue to administer its own run off. In addition, there are 13 groups with cash balances sufficient to cover 18 to 36 months of claims and another 19 groups whose cash is sufficient for 36 months or more. It is important to note, however, that the inability of these groups to maintain successful cash balances may result in the number of insolvent trusts increasing.

III. Current NYS Workers Compensation Board Efforts to Extinguish Outstanding Liabilities

One of the primary objectives of the Board's Litigation Division is to facilitate the extinguishment of the liabilities of insolvent GSITs. The Litigation Division employs a variety of methods to accomplish this goal including: 1) the collection of funds from the former employer members of the insolvent GSIT; 2) recoupment of damages from the former management of the insolvent GSIT; and 3) transfer of the liabilities to a commercial insurer by way of an assumption of liability policy (ALP).

COLLECTIONS FROM MEMBERS

There are number of different avenues by which the Board seeks to collect funds from the former employer members of insolvent GSITs. Some employer members of insolvent GSITs have acknowledged their liabilities. For those employers that refuse to acknowledge any liability in connection with their participation in a GSIT the Board employs a variety of enforcement mechanisms including: 1) the filing a default judgments¹, restraining notices and information subpoenas; 2) the issuance of stop work orders; and 3) the commencement of a civil collection action. With respect to judgments and judgment enforcement, the Board has obtained approximately \$8.4 million in contractual recoveries. Additional judgments, information subpoenas and restraining notices will be filed against all employers who refuse to enter into a repayment arrangement. With respect to stop work orders, five have been issued, resulting in the recovery of approximately \$332,000.

For those employers that are in agreement with the Board's assessment of their pro rata share of the liabilities, the Board initially offers two types of agreements. For those employers that are in complete agreement, the Board enters into a Deficit Assessment Contractual Agreement (DACA) where the employer agrees to repay its pro rata share of the deficit over a specific time period. For those employers that acknowledge some amount of liability in connection with their participation in a GSIT, but dispute the amount alleged owed by the Board, the Board enters into an interim repayment agreement (MOU) with those employers. The employers participating in the MOU collectively pay sufficient funds so as to meet the insolvent GSIT's claims liability during the period of the MOU in exchange for the opportunity to engage in informal discovery relative to the accuracy of the Board's deficit calculations, with each party reserving all of their rights. Finally, where the Board is in possession of sufficient information the Board will issue a final settlement offer. In light of the bonding authority discussed below, the Board is now able to issue settlement offers to any individual employer(s) that wish to settle their liability associated with participation in the GSIT for their pro rata allocation of the GSITs deficit. Upon completion of their repayment obligations, such settling member is provided a full and complete release from their liability associated with participation in the GSIT. To date, the Board has issued final settlement offers in twelve GSITs and has entered into settlements with approximately one thousand one hundred members.

To date, the approximate cash and contracted recoveries from members of insolvent GSITs are as follows:

¹ By decision rendered on April 30, 2012, in Riccelli Enterprises Inc., et al v. State of New York Workers' Compensation Board, et al (Onondaga County, Index No. 10-6901 (Ricelli), a court preliminarily enjoined the Board from filing proposed judgments and taking any other enforcement action with respect to the plaintiffs in that case. The Board has appealed this decision and the appeal is ongoing.

However, the preliminary injunction issued by Ricelli appears to have been compromised by the decision and order dated March 25, 2013 in the matter of Bolivar Foods Inc. et. al. v. State of New York Workers' Compensation Board, et al (Allegheny County, Index No. 40642) (Bolivar). In Bolivar, the members of multiple GSITs commenced a combined Article 78/Declaratory Judgment action seeking a preliminary injunction and a declaration that WCL §26 and §50(3-a)(7)(b) are unconstitutional. The Bolivar Court denied the preliminary injunction and then issued a final determination on the merits upholding the constitutionality of statutes themselves and finding the Board's actions neither arbitrary nor capricious. In reaching this determination, the Court noted that the Legislature, in enacting the WCL in general, provided the Board with wide latitude in enforcing the provisions of the WCL and specifically commented that the provisions of WCL §141-a providing for the issuance of stop works orders (see below) for the failure to carry workers' compensation coverage had already been deemed constitutional.

HITNY:	\$147,135,000
HCP:	\$32,710,000
NYMIT:	\$5,457,000
HCF:	\$31,494,000
PATH:	\$17,019,000
TIWCT:	\$16,358,000
ALP Subtotal:	\$250,173,000

MSIT:	\$21,807,000
ELITE:	\$11,424,000
NYSCT:	\$2,033,000
PETNY:	\$4,910,000
REMTNY:	\$ 2,254,000
RWWCT:	\$4,162,000
WRWCT:	\$24,022,000
ASR:	\$677,000
TRADE:	\$7,923,000
BUILDERS:	\$7,091,000
PREFERRED:	\$4,215,000
OHI:	\$2,757,000
CRISP:	\$3,668,000
Subtotal	\$96,943,000

Grand Total	\$347,116,000
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Finally, to date, the Board has commenced collection actions against the members of insolvent GSITs who have refused the Board's settlement offers. A summary of the collection actions is as follows:

GSIT(S)	CAPTION	Number of Defendants	Damages Sought
HITNY	WCB v. A.A.A. Ambulette Service, Inc. et al. WCB v. Any Time Home Care Inc., et al.	203	\$134,800,000
WRWCT	WCB v. 1&3 On Fifth Corp., et al. WCB v. 208 Braco Food Corp., et al.	375	\$33,800,000
TRADE	WCB v. A&L Sheet Metal Fabrications Corp., et al. WCB v. Armstrong Brands, Inc., et al.	85	\$17,900,000
REAL ESTATE	WCB v. 10 Ellicott Square, et al. WCB v. Cavco Services, Inc., et al.	257	\$3,800,000
RETAIL	WCB v. 524 Cayuga St. Food Stores, Inc., et al.	56	\$4,800,000
NYSCT	WCB v. Chestnut Hill Cemetery Association, et al.	30	\$2,137,000
TIWCT	WCB v. A. Morrison Trucking, Inc.	625	\$68,108,000
BUILDERS	WCB v. Battista Construction, Inc., et al.	213	\$11,979,000
PREFERRED	WCB v. Advanced Turnkey Systems, Inc.	125	\$9,946,000
HCPSIT	WCB v. A&T Healthcare, Inc.	70	\$132,500,000

THIRD PARTY ACTIONS

Upon the Board's assumption of the assets and liabilities of a GSIT, the Board commissions a forensic accounting of the GSIT. In connection therewith a performance and operational report is generated which identifies the causes, if any, that contributed to the insolvency of the GSIT. In the event the performance and operational report identifies actionable conduct the Board will commence a civil action to recoup damages against such parties. Any funds received from such actions will be used to extinguish the liabilities of the respective GSIT. To date the Board has commenced eleven such actions. The affected GSIT, the defendants, damages sought, recoveries obtained to date and status is reflected in the chart below.

	GSIT(S)	DEFENDANTS	DAMAGES SOUGHT	RECOVERIES TO DATE	STATUS
1	HCF	Group Administrator (Hamilton Wharton Group and Walter Taylor)	\$33 Million	None to date	Motion Practice
2	HCF	Accountant (Berenson and Co, James McGarrity, and Lorette Belgrier), Attorney (Steven Glaser) and Trustees	\$33 Million	None to date	Discovery
3	HITNY, ELITE, WRWCT, TIWCT, TRADE, CEMETERIES, PETNY, REMTNY	Actuary (SGRisk, LLC) and Accountant (UHY, LLP)	\$557 Million	None to date	Motion Practice
4	WRWCT, NYMIT, and PATH	Group Administrator and affiliates(Consolidated Risk Services, Inc., et al.); Trust Broker (Hickey Finn & Co); Actuary (Regnier Consulting Group); Trustees	\$42 Million	None to date	Motion practice
5	MSIT	Group Administrator and affiliates(New York Compensation Managers, Inc. et al); Trustees	\$21 Million	\$150,000 from one trustee	Settlement discussions
	HCP	Group Administrator and affiliates (Program Risk Management et al); Actuary (SGRisk); Accountants (DeChants Fugelin and Johnson); Trustees	\$188 Million	None to date	Court imposed mediation
7	HITNY, ELITE, WRWCT, TIWCT, TRADE, CEMETERIES,	Group Administrator and affiliates(Compensation Risk Managers, LLC, et al); Actuary (SGRisk); Accountant (UHY) (Matter has	\$472 Million	Approximately \$2 million in severance funds recovered along with assigned shares of	Motion practice with respect to the remaining individuals

	PETNY, REMTNY	been coordinated with other suits against Compensation Risk Managers, LLC arising out of its management of GSITs)		bankruptcy estates. ²	
8	BUILDERS	Group Administrator (Marsh U.S.A., Inc.); Trustees	\$20 Million	None to date	Motion practice
9	ASR	Group Administrator and affiliates(New York Compensation Managers, Inc., et al.) and Trustees	Approximately \$4 million	None to date	Recently Commenced
10	OHI	Group Administrator (Cody Management, Inc.), Accountant (Fuller & LAfliura); Trustees	Approximately \$8 million	None to date	Recently Commenced
11	CRISP	Group Administrator and affiliates (Program Risk Management et al); Third Party Administrator and affiliates (PMA Management Corp et al)RM), Trust Marketing Agent and affiliates (MP Agency et al), Actuary (SGRisk); Accountant and affiliates (DeChants, Fugelin and Johnson et al); Auditors and affiliates (Towers Watson Risk Consulting et al); Trustees	Approximately \$60 million	None to date	Recently Commenced

ALP's

Part R of Chapter 56 of the Laws of 2010 allows self-insurers to transfer future and contingent claim liabilities by executing an assumption of workers' compensation liability insurance policy (ALP). As of December 1, 2013 the Board effectuated an ALP for PATH, NYMIT, HCF and TIWCT thereby effectively capping all claims liabilities. In addition, ALPs have been executed by 3 inactive self- insurers.

As detailed to above, Legislation passed as part of the 2013-14 New York State Executive Budget (the Business Reform Act) which established a \$900 million bonding program to assist in the resolution of insolvent group self-insured trusts liabilities. The bill created statutory authority to issue bonds backed by assessments levied pursuant to the WCL to provide financing for the purchase of ALPs for unmet self- insurance obligations including the claims liabilities of the insolvent GSITs being administered by the

² Additionally, the Board recovered legal expenses of approximately \$20,000 in connection with contempt proceedings in the related CRM Ch. 11 proceeding in the Southern District of New York.

Board. This bonding ability has three significant, and very positive, effects on the Board's intended course of conduct with respect to the settlements with members of insolvent GSITs. First, this bonding, and more specifically the concomitant ability of the Board itself to procure an ALP, allows the Board to eliminate the risk of future adverse development of the underlying workers' compensation claims liability. Accordingly, the Board will no longer employ the "Tender Offer" model which required a minimum Member participation level (equated to the cost of the ALP and certain other ancillary costs) before the settlement became binding on both the Board and the settling Members. Rather, the Board's ability to itself purchase an ALP policy for an insolvent GSIT will permit the Board to enter into a settlement with any member that is so desirous, regardless of any other member's decision to settle. Each Member that executes a settlement agreement will be provided with a full and final Release from the Board upon receipt of the member's final payment(s). With the bonding in place, the Board is in position to procure multiple ALP quotes since it will be able to fund the ALP directly through the bonding process, rather than relying on the receipt of payments from the members of insolvent GSITs. Second, the Board will reduce each settling member's amount owed, by a pro rata share of estimated recoveries from the Board's third party litigation referenced above, thereby reducing the amount on money sought from settling members. Third, as a result of the extended period in which to repay the bonds, the Board is now able to provide extended repayment terms of up to ten years and very favorable interest rates. Bonds were issued in December and ALPs for the following defaulted trusts will be executed on or about 12/31/13:

Healthcare Industry Trust of New York (HITNY)
Health Care Providers Self Insurance Trust (HCP)

It is anticipated that additional ALPs will be effectuated throughout the course of 2014.

IV. Status of Individual Self-Insured Employers Requisite Security Deposit Posted

Currently the NYS Workers' Compensation Board has 437 active individual (large corporate) self-insured employers. This number consists of 125 parent companies (accounts) and 312 subsidiary companies which are self-insured on a consolidated basis. All self-insured accounts had fully posted the requisite security based on the most recent calculation.

A listing of the 125 self-insured accounts is attached herein:

Employers

ABA Transportation Holding Co., Inc.
ABF Freight System, Inc.
Arnot-Ogden Medical Center
Ascension Health
Aspire of Western New York, Inc.
Ball Corporation
BJ's Wholesale Club, Inc.
Bon Secours Health System, Inc.

Brookdale Hospital Medical Center, The
Brooklyn Bureau of Community Service
Bush Industries, Inc.
Carillon Nursing and Rehabilitation Center, LLC
Cayuga Medical Center at Ithaca, Inc.
CBS Corporation
Champlain Valley Physicians Hospital Medical Center
CH Energy Group, Inc.
Climax Paperboard, Inc.
Columbia University N.Y., Trustees of
Consolidated Edison Company of New York, Inc.
Cornell University
Costco Wholesale Corporation
Crouse Health Hospital, Inc.
Cummins Inc.
Curtis Niagara LLC
DCH Auto Group (USA) Inc.
Delhaize America, LLC
DePaul Group, Inc.
Dolgencorp of New York, Inc.
E. I. du Pont de Nemours and Company
Eastman Kodak Company
Entergy Nuclear Operations, Inc.
Federal Express Corporation
FedEx Freight, Inc.
FedEx Ground Package System, Inc.
Finger Lakes Regional Health System, Inc.
Ford Motor Company
Fulton Boiler Works, Inc.
Fulton Group N.A., Inc.
Gannett Co., Inc.
General Motors, LLC
Gleason Works, The
Golub Corporation, The
Great Atlantic & Pacific Tea Co., Inc., The
Harden Furniture, Inc.
HealthStar Network, Inc.
Herr Foods Incorporated
Highland Hospital of Rochester

Hillside Family of Agencies
International Paper Company
John D. Brush & Co., Inc.
KeyCorp
Kistner Concrete Products, Inc.
Klein Cutlery, LLC
L Brands Inc.
Krasdale Foods, Inc.
L. & J.G. Stickley, Inc.
Leprino Foods Co.
Lifetime Healthcare Inc.
Lowe's Home Centers, Inc.
Macy's, Inc.
Marriott International Inc.
McWane Inc.
MeadWestvaco Corporation
Memorial Sloan-Kettering Cancer Center
Metropolitan Museum of Art, The
National Fuel Gas Company
National Grid USA
New Era Cap Co., Inc.
New York Black Car Operators Injury Comp. Fund, Inc.
Nordstrom, Inc.
NYSARC Inc. Chautauqua County Chapter
NYU Hospitals Center
O-AT-KA Milk Cooperative, Incorporated
Oldcastle, Inc.
Orange & Rockland Utilities, Inc.
Oswego Hospital
Our Lady of Lourdes Memorial Hospital, Inc.
Our Lady of Victory Homes of Charity, Inc.
Owens-Corning
Owens-Illinois Inc.
Parker Hannifin Corporation
Pathmark Stores, Inc.
People, Inc.
Queens Borough Public Library
Raymond Corporation, The
Rochester General Health System

Rochester Institute of Technology
Rockefeller University, The
Roman Catholic Diocese of Albany
Roman Catholic Diocese of Buffalo
Roman Catholic Diocese of Ogdensburg
Roman Catholic Diocese of Syracuse
Rosina Food Products, Inc.
Roswell Park Cancer Institute Corporation
Saint-Gobain Abrasives, Inc.
Samaritan Medical Center
Samaritan-Keep Nursing Home, Inc.
Sherwin-Williams Company, The
Shop Vac Corporation
Shopwell, Inc.
SKF USA, Inc.
St. Barnabas Community Enterprises, Inc.
St. Elizabeth Medical Center
St. Joseph's Health System, Inc.
St. Joseph's Hospital Health Center
St. Mary's Healthcare
Stanley Black & Decker, Inc.
Starbucks Corporation
Stewart's Shops Corp.
Swift Transportation Co., LLC
Syracuse University
Target Corporation
Tessy Plastics Corp.
Unifrax I LLC
United Airlines Inc.
University of Rochester
Upstate Niagara Cooperative, Inc.
Viacom, Inc.
Visiting Nurse Service of New York
Wal-Mart Associates, Inc.
Washington Mills Electro Minerals Corporation
Wegmans Food Markets, Inc.
Wendy's International, Inc.
White Castle System, Inc.
Yeshiva University