

**The Florida Bar Member Benefits  
Workers' Compensation Insurance Program**

The State of Florida mandates that all businesses with more than 3 employees provide an insurance policy to pay for medical treatment and salary benefits of injured workers. Unlike other types of coverage where you get to choose the ultimate cost via limits, covered events and deductibles, Workers' Compensation Insurance benefits and rates are set by the State Legislature and the Division of Workers' Compensation Department of Financial Services. Therefore, you will pay exactly the same base price for this coverage no matter what carrier you choose.

However, being a member of The Florida Bar, you have an opportunity to purchase your workers' compensation insurance from Blue Cross and Blue Shield of Florida's workers' compensation affiliate OptaComp. OptaComp is able to offer your practice the buying power usually reserved for larger organizations. By grouping The Florida Bar members into one single group, each firm is eligible to participate in a dividend program based on the group's overall performance and combined loss ratios.

Since 1998, Comp Options, now using our new trade name OptaComp, has maintained an excellent reputation. We are a wholly owned subsidiary of Blue Cross and Blue Shield of Florida, so you can be confident that we will be there for you when you need us.

**Program Specifics:**

- This program is underwritten by OptaComp, an A.M. Best rated "A Stable" insurance carrier, so you know that necessary funds are available.
- This program is NON-assessable. You will never be asked to make up shortfalls in premiums to cover losses.
- This program contains a NO Recapture Clause. Once dividends are paid to you they will never be recalled.
- Dividends are paid based on 6 and 18 month valuations of group losses. You receive 50% of the earned dividend at each valuation period. All audits must be completed and paid in order to receive dividends.
- Dividends are earned based on total losses, earned premiums and minimum achievement goals established for the group.

Loss Ratio Achieved	Dividend
0%	24.8%
10.0%	23.8%
20.0%	17.0%
30.0%	10.2%
40.0%	3.4%
45%	0.0%

By law, dividends are not guaranteed and are declared at the discretion of the Board of Directors

If you are truly committed to reducing and controlling the financial impact of your Workers' Compensation insurance premium for your law firm, we'd like to help. Contact The Florida Bar Member Benefits Insurance Programs administrator at 800-282-8626 for program details.