

!!! PROTECT YOUR ASSETS !!!

OptaComp®

The workers' comp affiliate of Florida's



SO YOU THINK YOUR OFFICE IS TOO SMALL FOR WORKERS COMP?

All it takes is one employee to get hurt on the job!

FAIFA members now have the buying power usually reserved for larger organizations.

CAN I REALLY GET MONEY BACK ON MY WORKERS COMP?

Each business, no matter the size, is eligible to participate in a Dividend Program based on the groups's overall performance and combined loss ratio.

By law, Dividends are not guaranteed and are declared at the discretion of the Board of Directors. However, historically, OptaComp (formerly known as CompOptions) had consistently paid out Dividends over the past 11 years.

Since 1998, OptaComp has maintained a Win-Win Strategy for Employees (97% satisfaction), Employers (litigation down, losses down, days out of work down) and Clinicians (satisfied with how and when they are paid).

★ A.M. Best Rating A ★ Non Assessable Program ★ No Recapture Clause ★

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%

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- Dividends 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.

If you are truly committed to reducing and controlling the financial impact of your Workers' Compensation insurance premium for your business, we'd like to help.

Contact **Southeastern Insurers, Inc.**
at **1-800-225-2401 ext. 205** for program details.

OptaComp is a Blue Cross and Blue Shield of Florida independent licensee of the Blue Cross and Blue Shield Association.
OptaComp is the formal trade name for Comp Options Insurance Company, Inc.