

## Proven Reliability

We have established a reputation for providing solid workers' compensation coverage and personal service above and beyond the expected. Small businesses are the backbone of Florida's economy. While most insurers cater to large businesses, we see it differently. Not only do we understand the unique needs of the small business policyholder – we are committed to developing long-term, successful relationships no matter the size of the business.

Our expertise in providing the best workers' compensation coverage available is based on our well-trained staff of professionals. Each member of our team represents years of experience in the insurance and customer relations industries. Give us a call today and see how we can help.



[www.FUBAWorkersComp.com](http://www.FUBAWorkersComp.com)

## Contact Us

116 South Monroe Street  
Tallahassee, Florida 32301

PO Box 1303  
Tallahassee, Florida  
32302-1303  
(850) 577-3030 Local  
(850) 577-3045 Local Fax

(888) 262-4483 Toll-free  
(888) 871-7474 Fax

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find us on 



# WORKERS' COMP SOLUTIONS



Coverage Provided by  
Florida Citrus, Business & Industries Fund

## Getting Started

Coverage can be obtained through a network of independent agents throughout the state of Florida. Simply call us or visit our website for more details.

## You're Covered

Statutory excess coverage is provided through Safety National Casualty Corporation, rated A (Excellent) by A.M. Best.



Waivers of Subrogation, subject to approval, are available upon request at no charge.

## Depth & Diversity

Coverage is provided to over 190 different classifications of businesses such as

- Retail
- Hospitality
- Restaurants
- Construction
- Manufacturing
- Professional & Service Industries



*Get more information now on our website!*

[www.FUBAWorkersComp.com](http://www.FUBAWorkersComp.com)

## We're Flexible

*We accept checks by phone for all payment options*

Call us toll-free  
888-262-4483 or  
850-577-3030 local



We have easy payment options:

### 1 PAY-AS-YOU-GO

- Only expense constant and terrorism fee are due at binding (with no prior coverage, 10% security deposit is required)
- Contracted payroll company remits premium monthly based on actual payroll

### 2 MONTHLY SELF-AUDIT

- 15% security deposit is required
- Annual premium must be at least \$5,000

### 3 MONTHLY EQUAL PAY

- 10% down-payment of the annualized premium
- Expense constant and terrorism fee due at binding
- Remaining balance billed in equal monthly installments

## Giving Back

The Fund continues to enjoy its strongest financial position in its history, with an excellent premium to surplus ratio. Because we are a not-for-profit self-insurers fund, our policyholders benefit from the excellent underwriting results of the Fund.

We offer many different Dividend Reward Plans to accounts as low as \$1,000 in premium. Policyholders can receive up to 52% of their premium back, depending on their premium size and claims experience. Obtaining a Dividend Plan is easy – all qualifying new business submissions are automatically quoted with the Dividend Plan best suited to their business.

## Strength In Numbers

- Over \$26 million in annual premium
- Over \$27 million in statutory policyholder surplus
- In excess of \$607 million in insured payrolls
- Over \$15 million in dividends returned to policyholders over the last 30 years, with more than \$1 million paid during the last 12 months
- Over \$61 million in total assets

## Florida United Businesses Association

FUBA Workers' Comp is sponsored by Florida United Businesses Association (FUBA). FUBA, the Small Business Watchdog, is a not-for-profit lobbying and trade association representing the interests of small businesses throughout the state of Florida.

Membership in FUBA is required in order to be insured with FUBA Workers' Comp. Annual dues are only \$85.

In addition to lobbying at the state Capitol, FUBA members receive *ISSUES*, a monthly newsletter which reports on legislation and regulations that affect businesses. FUBA also provides its members with an all-in-one labor law poster and the Small Business Advisor, an informational booklet on topics such as workers' compensation, unemployment compensation, labor laws and worthless checks. Through our "First Call" program, FUBA answers members' questions on providing lunch hours/breaks, hiring/firing, and other regulatory questions.



*Contact us today!*

Providing reliable, secure coverage to Florida employers since 1977