

Proven Reliability

We invite you to spend a few moments getting to know us better. Learn more about what makes FUBA Workers' Comp unique, and how our people make the difference.

Large insurers traditionally have shunned small businesses, making it difficult for them to obtain workers' compensation coverage. Florida United Businesses Association (FUBA) recognized this need and partnered with the "Citrus Self-Insurers Fund," which wrote primarily citrus packing and related agricultural businesses since 1977.

In 1999, FUBA formally endorsed and sponsored the Citrus Fund, changing its name to the Florida Citrus, Business & Industries Fund to reflect the broader range of businesses written through this partnership. Thus, the Fund is marketed as FUBA Workers' Comp.

FUBA Workers' Comp has established a reputation for providing solid coverage and personal service above and beyond the expected. Small business is 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. Proven reliability. Unsurpassed customer service. Competitive dividend programs. Flexible and affordable payment options. It just makes good sense.



Contact Us

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WORKERS' COMP SOLUTIONS FOR FLORIDA BUSINESSES



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 Dividend Reward Plans to accounts as low as \$1,000 in premium and policyholders can receive up to 48% 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

- Providing reliable, secure coverage to Florida employers since 1977
- Over \$32 million in written premium
- Over \$22 million in surplus
- More than 4,000 policyholders
- In excess of \$478 million in insured payrolls
- Over \$9 million in dividends returned to policyholders
- Over \$81 million in total assets

Getting Started

Coverage with FUBA Workers' Comp 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 by National Union, rated "A" by A.M. Best.



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

Depth & Diversity

Coverage is provided to over 190 different classifications of businesses in the construction, manufacturing, hospitality, retail, professional and service industries.



Get more information now on our web site!

www.FUBAWorkersComp.com

We're Flexible

All policies written through FUBA Workers' Comp have a common anniversary date of April 1st. Policies written after this date are pro-rated; however, down-payments are based on annualized premium.

We have three easy payment options:

1 PAY-AS-YOU-GO

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

2 MONTHLY SELF-AUDIT

- Annual premium must be at least \$10,000
- 15% security deposit is required
- Monthly payments can be made over the phone

3 MONTHLY EQUAL PAY

- 10% down-payment of the annualized premium
- Pro-rated expense constant and terrorism fee due at binding
- Monthly payments can be made over the phone

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 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 can answer members' questions on providing lunch hours/breaks, hiring/firing, and other regulatory questions.



Contact us today!