

FMA Dividend Schedule	
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%	0.0%

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 practice, we'd like to help. Contact your local independent agent or call OptaComp Insurance Company, Inc. at 1-888-207-4215.

Florida Medical Association Member Benefits Program



Member
Benefits
Program

A Workers' Compensation program
for your Medical Practice

1-888-207-4215

OptaCompSM 

OptaComp and its parent, Blue Cross and Blue Shield of Florida, are Independent Licensees of the Blue Cross and Blue Shield Association.

OptaComp is the formal trade name for Comp Options Insurance Company, Inc.

OptaCompSM 

The workers' comp affiliate of Florida's



Among various offerings to FMA members are products and services that can favorably impact the business side of your profession.

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.

As a FMA member, OptaComp is able to offer your practice the buying power usually reserved for larger organizations. By grouping FMA members into one single group, each practice is eligible to participate in a dividend program based on the group's overall performance and combined loss ratios.

Since 1998, OptaComp, our new trade name for Comp Options Insurance Company, Inc. 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 "Excellent" Stable insurance carrier, which reflects our financial strength.
- 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 months 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.
- OptaComp interpolates between loss ratios, therefore you receive the dividend based on the actual loss ratio.
- Dividends are earned based on total losses, earned premiums and minimum achievement goals established for the group.