

# Saving on Workers' Compensation by using the Chamber of Commerce

Workers Compensation price is mandated by the State of Florida  
and buying power reserved for larger companies

**OptaComp combines chamber members and establishes buying power**

OptaComp Specifics:

- Only available to **eligible** Chamber Members
- A.M. Best rated "A Stable" insurance carrier
- Participating Chamber Members can receive dividends checks back without an increase in premium
- Average returned dividend check of 16% , 2014's dividend was 24%
- 45+ Chamber businesses currently participating

The lower the loss ratio (workers' comp paid), the higher the return

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

Dividends updated April 2015

If you are truly committed to reducing and controlling the financial impact of your Workers' Compensation insurance premiums for your business. We would like to help.  
Contact Trevor Hadder at [Trevor@McMahonHadder.com](mailto:Trevor@McMahonHadder.com) or call 850.430.1641

