



**FACTS ABOUT YOUR PRACTICE NEED
FOR WORKERS COMPENSATION COVERAGE**

- If you have four (4) or more employees, the State of Florida requires you to provide workers compensation coverage.
- If you do not provide workers compensation coverage, you can be fined, penalized or forced to stop work.
- The cost of coverage is based on your payroll.
- The rates for coverage are fixed by the state and apply to all insurers.
- The process to secure workers compensation coverage involves a simple three (3) page application.
- There are circumstances where members of your practice can be exempt or their allocation of payroll may be capped, thus, reducing your cost.

The Physicians Advocate represents an "A" rated workers compensation insurer. The insurer is required by law to charge the same rates as every competitor.

However, the insurer brilliantly devised a policy that provides for a **DIVIDEND PLAN that for the past seven (7) years that has returned almost 25%** of the premium to participating physician practices each year. I cannot guarantee the return in future years, but all signs appear it is most likely they will reach this level in future years.

In these times where you are hammered endlessly by decreasing reimbursements and with other expenses on the rise, please contact me so I can give you more details about how to take advantage of this opportunity.

Sincerely,

JD, CPCU & President

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