



Workers' Compensation Dividend Plan

A Workers' Compensation dividend plan, also known as a Workers' Comp participating plan, is a policy that allows employers to take part in the profits earned by their insurers. Dividend plans reward employers for having fewer claims.



Who?

General Contractors, A&E, Electrical, HVAC, Excavation, Concrete, Water/Sewer, Drywall, Carpentry, Painting and Steel companies that meet eligibility requirements

- Must be in business a minimum of 5 years
- 3-year loss ratio of <50%
- No individual loss year can exceed 75%
- Zurich Risk Engineering must be engaged with no critical recs
- Guaranteed cost business only



What?

A variable dividend program for eligible WC policies

- A variable dividend program is also called a sliding scale dividend structure. It is based on the losses the policyholder incurs during the policy term. A higher premium and lower loss ratio translate into a higher dividend*



Where?

All eligible states-except monopolistic states, Florida and New York



Why?

To make Zurich more competitive against other carriers offering dividend programs



How?

Losses will be evaluated 9 months after the policy year ends with dividends being returned prior to 12 months after the policy year ends

*Dividends cannot be guaranteed, as they are paid from surplus and are subject to declaration of the Company's Board of Directors.

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