



FUBA
FLORIDA UNITED BUSINESSES ASSOCIATION

ISSUES

OUR BUSINESS IS SMALL BUSINESS

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WORKERS' COMPENSATION RATES WILL LIKELY DECREASE IN 2018

Florida businesses will probably see their workers' compensation rates decrease in calendar year 2018. The National Council on Compensation Insurance (NCCI) has informed the Florida Office of Insurance Regulation that, due to fewer on-the-job accidents in the last couple of years, workers' compensation rates should be decreased by an average of -9.6%.

We will know the exact amount of the rate decrease after the Florida Office of Insurance Regulation holds a public hearing in October to discuss NCCI's rate request and the Insurance Commissioner then issues his formal decision.

If the proposed rate decrease is approved, it will take effect January 1, 2018 and will apply to workers' compensation policies as they are issued or renewed on or after that date.

Please note: The -9.6% is an average rate decrease across all industry types. The rate change for your specific workers' compensation policy may be different.

The average proposed rate decrease by industry group is:

- Manufacturing -10.3%
- Contracting -6.9%
- Office & Clerical -11.3%
- Goods & Services -10.4%
- Miscellaneous -8.1%

Please look for updates from us in upcoming editions of this newsletter or in your email inbox if you are signed up to receive electronic notifications.

If you are not signed up to receive electronic communications from us, please send us an email at **FUBA@FUBA.org** with "sign me up for electronic notices" in the subject line.

NEW I-9 FORM REQUIRED STARTING SEPTEMBER 17, 2017

Federal law requires all employers to complete an I-9 Form for each new employee hired. This form is so that the employer can verify that the employee is authorized to work in the United States.

The federal government has released a new version of the I-9 Form [dated 07/17/17N] that must be used for employees hired after September 17, 2017.

New employees need to complete Section 1 of the form at the time of hire. The employer then reviews the employee's documentation and completes Section 2 of the form within 3 business days of the hire.

The electronic version of the new I-9 form can be sent via email to new hires and can be completed up to a certain point on a computer.

Please note that although the I-9 Form is available in Spanish, only employers in Puerto Rico may use the Spanish version of the form. All other employers can use the Spanish version as a translation guide for Spanish-speaking employees, but they must complete and retain the English version.

Employers should retain each employee's I-9 form at their place of business. Employers are not required to send the I-9 to any governmental agency. Keep the completed forms for 3 years after the employee's date of hire or for one year after the employment ends, whichever is later. An employer's I-9 Forms can be inspected by the United States government.

FUBA members can download the new Form from our website at **FUBA.org**. Click on the blue "ALERTS" button in the menu bar at the top of the page.

WATCH OUT FOR FICTITIOUS NAME SCAM

If you or your business has registered a "fictitious name" or "d/b/a name" with the State of Florida's Division of Corporations, you may receive a notice from a private company called *Florida Assumed Name Services*. This form tells you that your fictitious name/dba is up for renewal and asks for \$145 to renew it. The document looks very official like it could be from the government.

Please do not confuse this mail with an official notice from the State of Florida. This company is not affiliated with the Florida Division of Corporations; it is a private company trying to trick you into paying a lot more than necessary to renew your fictitious name/dba. The renewal fee for a fictitious name/dba with the Division of Corporations is only \$50!

If you have any questions about forms you get in the mail, you can always call our offices to have

us check them out for you. Call 800-262-4483 and ask for Karen, Lance or Erin.

IS YOUR BUSINESS INSURED THROUGH FUBA WORKERS' COMP?

If your business gets its workers' compensation insurance through FUBA Workers' Comp, we offer 3 ways to pay your monthly premium payment.



Online

FUBAworks, our online payment program, is completely secure and is available 24 hours a day, 7 days a week. This is the quickest and best way to make payments. With **FUBAworks** you can set up an online account using your bank account information that will authorize us to debit your account for the amount of your invoice. It is easy to get started – just visit **FUBAworks.com** and click on "Sign up for an account." Please note: Using **FUBAworks** does not mean your bank account will be automatically debited every month. You will need to go online and initiate a payment each month.



By Phone

Pay your premium by phone by calling our offices at 888-262-4483, Monday through Thursday 9 am – 5 pm, and Fridays 9 am – 4 pm. When you call, we will need the name of the bank, the nine-digit routing number, and the checking account number.



By Mail

Mail your monthly payment to our offices at FUBA Workers' Comp, Post Office Box 1303, Tallahassee, FL 32302-1303.