

Our Mission

FCCI empowers its teammates to deliver commercial insurance products and services so businesses can thrive and face the future with confidence.



At FCCI Insurance Group, we *talk* with you. We *listen* to you. We get to *know* you.

FCCI Insurance Group offers all lines of commercial property and casualty insurance in 20 states plus Washington, D.C., with Surety and Specialty operating in an expanded state footprint. Our Excess & Surplus lines offer innovative solutions for a diverse range of business classes across many industries. We create partnerships and keep promises that allow businesses to grow and succeed, knowing risks are managed and claims will be resolved promptly and fairly.

Founded in 1959, FCCI has retained our guiding principles of accountability, integrity, fairness and service for more than 65 years. Over the years, FCCI has expanded our presence and our products to meet the needs of our growing customers. We do what we say we'll do, and because we are financially strong and mutually held, we provide long-term stability and security our customers can count on.

We work closely with our agency partners to service our customers. Policyholders like you rely on the knowledge of local FCCI teammates and agents. Nothing offers peace of mind quite like people who really know you and your business.



Why FCCI?

TeamWorks: Understanding your business. Inspiring success. Choosing an insurance carrier is one of the most important business decisions you can make. You need to partner with someone you can trust. So what is it about FCCI Insurance Group that earns your trust? We pride ourselves on our

legacy of responsibility and commitment to our customers. By partnering together, your independent insurance agent and FCCI can help your business proactively manage risks and lower your net cost of insurance.

Using a one team approach, FCCI Insurance Group will help you:



PREVENT LOSSES

RECOVER PROMPTLY FROM LOSS

Local Presence

TeamWorks: Beyond the policy. Along with your agent, FCCI is committed to maintaining a strong local presence in the communities we serve. We have a deep knowledge of your markets and understand your needs. With FCCI, you know who is part of your team. It is a personalized experience.

Our risk control consultants, claims adjusters, medical case managers and others value the critical role they play in delivering our promise to you and are there when you need them.

"The level of gratitude that we feel for FCCI is immeasurable. You have to make your decisions on the types of insurance coverage you need based on what your company situation is and what budget will allow for. For us, it's really the personal aspect and level of comfort they were able to provide for us. We know that we – as people – matter."

Amy Dennis, FCCI policyholder



RISK CONTROL

Face the Future with Confidence

TeamWorks: One team. One focus. One goal. Successful organizations, like FCCI, take risk management seriously. We have the top risk control team in the business. We are proactive and bring a wealth of experience and knowledge to you and your business operations. Working with our risk control consultants will help your organization reduce and manage risk.

We consult with you to learn the unique nature of your business. Our collaborative approach includes risk assessment, loss analysis, consultative recommendations, program and plan development, training, technical materials, and access to a wide array of resources.

Here are some of the tools that can help you achieve your risk management goals:

- ➤ Trainings Solutions:
 Safety and health topics;
 driver awareness; OSHA
 10, etc.
- ► On-Demand Safety Training Videos
- ► Fleet Safety Program
- ► Return to Work Program
- ▶ FCCI Risk Solutions
 Network: An online
 platform to help
 businesses stay
 compliant, manage risks
 and educate employees
 to build a better and
 safer workforce
- ► HSB Efficiency First™: Web-based energy efficiency assessment

- ▶ FCCI Vendor Alliance Program: Discounted pricing on risk management products and services
- **▶** Thermography Services
- **▶** Blueprint for Safety

CLAIM SERVICES

Taking Care of You and Your Business

TeamWorks: Where collaboration meets commitment. At FCCI, we handle claims promptly, fairly and with compassion. Our personal, customer-focused service and more than 60 years of experience come together to make your claim process as stress free as possible.

Our FCCI team approach to risk control and claims sets us apart from other carriers. When your agent, FCCI claims and risk control work together, we can provide risk management strategies that increase safety and help prevent losses.

We Specialize in:

Claim Management

Our office, field and resident adjusters handle claims with local knowledge, jurisdictional expertise and personal contact.

Medical Case Management

Our registered nurses review treatment plans to get injured people back to health and back to work with optimal results.

Medical Bill Review

Our expert team controls costs by working with Preferred Provider Networks, negotiating hospital fees and applying discounts on medical bills and prescriptions.



CLAIM SERVICES (continued)

TeamWorks: Building upon our promise. Together.

Catastrophic Claim Management

Our highly trained adjusters handle the most severe losses with proficiency, sensitivity and a single focus – providing a prompt response and resolution for you, our policyholder.

Auto Physical Damage

Our commercial auto claim service gets you back on the road quickly.

Recovery and Subrogation

Our recovery from other at-fault parties keeps costs and premiums down.

Special Investigations

Our SIU field investigators work to prevent and combat fraud before it affects your bottom line.

Specialized Adjusters

Your business has specialized adjusters for workers' compensation, property, casualty and surety claims. Our adjusters get to know you and your business and have the expertise to respond to your concerns. We are committed to assigning claims to adjusters with the right expertise to produce the best outcomes.

Property Catastrophe Claim Management

When a natural disaster strikes, our dedicated property team is ready to respond with a proven catastrophe response plan. A rapid response helps you focus on your business so you can operate even during a time of loss.

Proactive Claim Handling

TeamWorks: Your business. Your vision. Our passion. Response time matters. The FCCI claim team moves with a sense of urgency. Our claim adjusters take the initiative to be involved early. We provide immediate and frequent communication to you over the course of the claim. We empower you with knowledge.

With a thorough investigative process, we make well-informed decisions at the beginning, managing exposure effectively and efficiently, so that you can focus on your business and what you do best.

"From the claim side, I'd give FCCI a 10 out of 10, without a doubt."

Rob Turner, Agent Producer



CLAIM SERVICES (continued)

Expertise and the Right Tools

TeamWorks: Superior service. Customized. We provide creative solutions to complex problems. FCCI's claim service is a team approach with specialized expertise. We equip our adjusters with the tools they need to effectively manage your claim through resolution. Our expert services help shorten the lifecycle of a claim, to assist in reducing the overall cost.

We provide unique medical management services, such as therapy at the job site, return to work programs when light duty is not available, and medical claim bill review by experts, equipping your adjuster with information to manage the claim effectively.

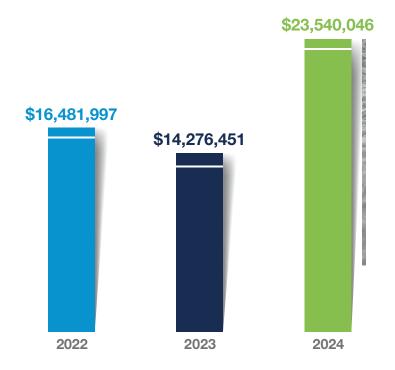


Protect

The FCCI Difference

TeamWorks: Experience the FCCI difference. Protecting your bottom line and mitigating rising claim costs through the visibility of our local field adjusting teammates, medical cost containment and social media.

Subrogation and Salvage Annual Savings





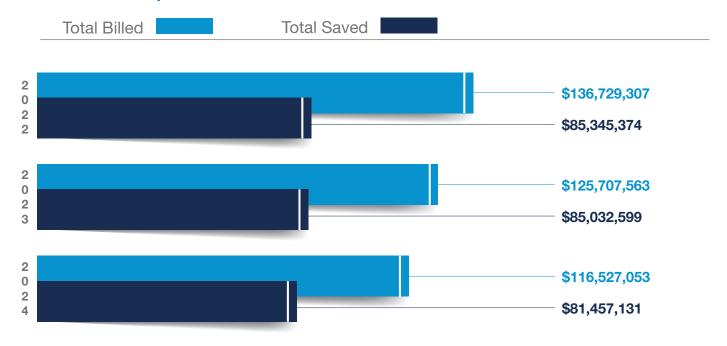
CLAIM SERVICES (continued)

Keeping Medical Costs in Line

TeamWorks: Together we achieve greatness. Our medical management and claim teams offer unparalleled expertise and savings to our valued policyholders.

We care about your results. We care about your success.

Workers' Compensation Medical Cost Containment







Savings Per Medical Bill



PREMIUM AUDITS

Accuracy Counts

Premium audits are important because they ensure you pay a fair and appropriate premium based on your actual payroll and class codes. The premium you pay should be a reflection of your business operations. Our premium auditors conduct a consistent and comprehensive review of your operations. We collect, process and present your audit results, working collaboratively with your agency and our underwriting partners. We do this in a timely manner providing you with outstanding customer service while ensuring regulatory compliance.

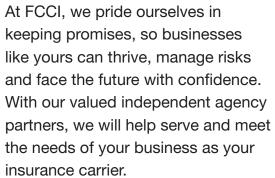
EXPRESSSERVESM

Ease-of-Use of Access

With FCCI's ExpressServe online platform, you can access many helpful tools, resources and information to better protect your business. ExpressServe also allows you to view policy, claim and billing information, report your monthly workers' compensation payroll and much more.

Keeping Promises

TeamWorks: Keeping promises delivering solutions.









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