



# Excess & Surplus Lines





***“FCCI has built a robust E&S product offering with the needs of agents in mind. Our primary objective is to bring the same superior service associated with the FCCI brand to the E&S market while optimizing for speed and ease of doing business.”***

**To our agency partners,**

**FCCI’s Excess & Surplus Lines offers solutions for a diverse range of business classes across many industries. With our expertise, we can assist our agency partners in crafting creative solutions.**

This guide provides a high-level view of our E&S offerings, all delivered with a commitment to best in class service and efficiency.

Please contact your E&S underwriter and discover how we can help you with your hard-to-place commercial risks.

Thank you for your partnership!

A handwritten signature in black ink that reads "Kristin Swineford". The signature is written in a cursive, flowing style.

**Kristin Swineford, MBA, CPCU**  
SVP, Excess & Surplus  
FCCI Insurance Group

# Where FCCI Writes Business



## Our Regions

**Agribusiness and Surety in all regional territories**

- Florida-Georgia Region
- Gulf Coast Region
- Mid-Atlantic Region
- Midwest Region
- Southwest Region
- Surety Only Expansion States

- 📍 Home Office and Florida Regional Office  
Sarasota, FL
- 📍 Gulf Coast Regional Office  
Jackson, MS
- 📍 Mid-Atlantic Regional Office  
Richmond, VA
- 📍 Midwest Regional Office  
Indianapolis, IN
- 📍 Southwest Regional Office  
Dallas, TX
- 📍 Orlando Branch Office
- 📍 Georgia Branch Office





## FCCI Specialty Product Offerings

FCCI Specialty Insurance offers Surplus Lines Casualty, Excess and Package solutions on FCCI Insurance Group paper, which is A rated by A.M. Best.



### General Liability

Premises Liability  
Products & Completed Operations Liability  
Policy limits up to \$1M/\$2M aggregate  
Flexible deductibles available  
ISO based coverage with a full suite of FCCI proprietary forms that allow us to tailor coverage to fit the policyholder's needs



### Excess Liability

Excess over underlying General Liability, including Products & Completed Operations coverage, Commercial Auto and Employer's Liability  
Policy limits up to \$5M  
Follow Form coverage



### Package (Coming 2025)

Combined General Liability and Property coverages for select risks including:  
Property  
Inland Marine  
Crime

## How to Submit Your Business

Email us at [SpecialtyNB@fcci-group.com](mailto:SpecialtyNB@fcci-group.com)

All other inquiries can be directed to [FCCISpecialty@fcci-group.com](mailto:FCCISpecialty@fcci-group.com)

## Why Choose FCCI Specialty Insurance?



### Collaboration

No intermediary – direct access to your experienced E&S Underwriter

FCCI Risk Control Partners

FCCI Claim Professionals – no TPA

FCCI Premium Auditors

FCCI Billing Specialists



### Ease of Doing Business

A rating, stable outlook – A.M. Best

Your Go-To-Partner for all your commercial insurance needs

*Direct Bill* with installment options for your clients

FCCI Agency, Inc. handles your Surplus Lines taxes & fees



### Increased Revenue

Generous commission structure for your agency

Eligible premium may qualify you for profit sharing

## Have a Question?

Contact your E&S Underwriter for more information regarding how FCCI Specialty Insurance Company can help you write more business with your clients.

6300 University Parkway, Sarasota, Florida 34240

Toll Free: 1-800-226-3224



## FCCI Specialty Target Classes

FCCI Specialty Insurance targets hard-to place commercial risks starting at \$2,500 and up. Approximately 85% of our target appetite is in General and Excess Liability.

### Surplus Lines Simplified!

Please see below for a snapshot of our broad appetite. We may be able to consider other exposures, so don't hesitate to contact your FCCI E&S underwriter today to find solutions for your clients:

OUR TARGET CLASSES		
Alarm Installation & Servicing	Food & Beverage Manufacturing & Distributors	New Ventures/New in Business
Auto Quick Lube Services & Repair Shops	Halls/Caterers	Paper GC's
Auto Parts Manufacturing & Sales (Non-critical)	Hotels & Motels	Parking Lots
Building Material Distributors	HVAC Contractors	Roofing Contractors
Contractors Equipment Rental with or without Operator	Instrument Manufacturing	Social or Civic Clubs
Distributors	Landscaping	Trade Contractors
Demolition Contractors	Lessor's Risk (LRO)	Trailer Manufacturing & Dealers
Driving Ranges/Mini Golf	Machine Shops	Vacant Buildings & Land
Fire Suppression Installation	Machinery & Equipment Manufacturing & Installation, Servicing, Repair	Warehousing Operations
	Metal Goods Manufacturing	And more!

CLASSES NOT IN OUR APPETITE		
Aircraft Parts (Critical)	Firearm or Ammunition Manufacturers & Dealers	Fuel Oil, Kerosene or Gas Dealers
Battery Manufacturing (Wet Cell)	Fireproofing	Liquor (Stand alone)
Chemical Manufacturing		Tract, Townhome & Condo Construction

**LET'S FIND A SOLUTION!**

Our team of experienced and creative underwriters evaluate risks based on individual characteristics. We will find a way to say "yes" before we say "no". We're here to work with you and your clients based on their needs!

## Testimonial

*“FCCI continues to show its commitment and innovation as a leading insurance company with the addition of a Surplus Lines Company. Success in the insurance industry is based on relationships and to have a company willing to put forth the resources to provide its agency partners this option confirms why FCCI remains a top carrier partner for its agents.”*

**Kelly Petzold**

*E&S Agent Advisory Council Member  
Stahl & Associates, a Higginbotham Partner*





A Member of FCCI Insurance Group

800-226-3224 | [www.fcci-group.com](http://www.fcci-group.com)