

Swift Response and Strong Communication: FCCI's Success Story After Hurricane Milton

FCCI quickly gets policyholder back to business after devastating storm damage.

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**EVAN BROWN, Vice President/
Agent, Ben Brown Insurance**

In late summer 2024, a series of storms impacted residents and businesses across the Florida Gulf Coast. On October 9, 2024, Hurricane Milton tore through Sarasota. It ripped open the roof at FCCI policyholder Andrick & Associates, a family-owned Sarasota printing and mailing business. Before feeling Milton's wrath, the company was on pace to have its best year since opening in 1984.

On October 10, Mark Esbeck, President and CFO of Andrick & Associates called Evan Brown, Agent & Vice President, with Ben Brown Insurance in Sarasota. Brown opened a claim with FCCI Insurance Group less than 15 hours after the hurricane hit land.

Three generations of the Brown family have run the agency, now led by Evan and his brother Ryan. Andrick & Associates has been with the agency and insured by FCCI since 2015. "Evan recommended FCCI. They had a great reputation for quality insurance services," said Esbeck. "I always trusted Evan. He is a quality agent who knows his business and is confident he put us with the right insurance company."

FCCI swings into action

On October 11, FCCI's Claims Specialist, Mike Handy, contacted Brown and Esbeck to get things rolling. Handy managed the claims process with Director of Claims Mark Winters. "Mike was a steady guide and a one hundred percent partner. I never had to worry. He was very understanding and sympathetic. It was a pleasure anytime we interacted," said Esbeck. "We all worked together with the goal of getting the policyholder up and running as soon as possible," said Brown. "We put a lot of trust in FCCI, and they continue to keep their promises by exceeding expectations."



Pictured L to R: Lauren Sellitti and Mark Winters (FCCI), Meredith Bombella and Mark Esbeck (Andrick & Associates) and Evan Brown (Ben Brown Insurance).

Assessing the damage

An FCCI independent field adjuster and roofing contractor were quickly on-site. Upon inspection, the roof and HVAC units were declared a total loss and needed to be replaced. Water leaked into the building ruining ceiling tiles, ductwork, electric wires, drywall, furniture, supplies and other equipment. The most devastating loss was water damage to a \$1.2 million Konica-Minolta variable-data digital printing press.

Factoring in remediation, restoration and repairs, the total loss was estimated at around \$2.0 million. The cleanup began the next day. Esbeck said the people FCCI engaged with inspections and other items were extremely responsive and professional.

Keeping the business up and running

Esbeck took comfort that his agent and FCCI were taking charge, allowing him and his staff to focus on the business. With no electricity and a hazardous building, Esbeck moved his staff and computers to his daughter's house. His team of 14 employees was concerned about meeting their customers' deadlines. "We scrambled and did our best to take care of our clients." I was able to outsource some jobs to other printers in the community," said Esbeck. While the goal was to get back to normal as soon as possible, the damage affected the business for a few months.

"This was a total team effort. We had a policy that was well-written by the agent and underwriter."

MIKE HANDY
Claims Specialist, FCCI



Delivering on a promise

FCCI wasted no time in keeping its promise. On October 17, just one week after receiving the claim, FCCI delivered a check to cover the roof. With the electricity restored and the roof repaired the staff moved back into the building on October 18.

"This was a total team effort. We had a policy that was well-written by the agent and underwriter – And the policyholder's decisiveness allowed us to process the claim quickly," said Handy. The following week, FCCI delivered two more claim checks. "I was surprised at how fast FCCI worked and appreciative of how much FCCI was interested in getting me the funds," said Esbeck.

FCCI CLAIM SUCCESS STORY



After multiple inspections of the printer, the manufacturer considered it a total loss. On November 4, FCCI agreed to replace the printer and shortly thereafter delivered a check to Esbeck. “That lifted a huge burden and allowed me to work with the manufacturer and sign a purchase agreement,” said Esbeck. In early December, the team at Andrick & Associates celebrated the installation of their new digital printer, thanks to FCCI. It’s a shining example of how FCCI’s puts its claim philosophy into action by ‘doing what we say we’ll do.’

Communication was the key

Everyone agreed that communication was the key to success. There was mutual trust, respect and concern for each party. “From the day I submitted the claim, we were speaking almost daily,” said Brown. “We don’t always see such responsiveness, but this makes a claim much smoother when all parties communicate freely and honestly.”

Esbeck hopes he will never have to experience another hurricane claim but takes comfort in knowing that FCCI will stand by their promise. “FCCI was interested in me from the start and their willingness to help me never diminished,” said Esbeck. “I’m so glad to have a terrific insurance agent like Evan Brown, who placed me with a fantastic insurance carrier like FCCI.”

“FCCI was so professional and is a true advocate for its policyholders. Having FCCI lead us through this claim has been a blessing, said Esbeck. “It’s exactly how you want an insurance company to represent you. I’m a happy customer, that’s for sure.”

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MARK ESBECK
President, Andrick & Associates

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