

Why Choose FCCI

Partnering with the right insurance company is one of the most important business decisions you can make. At FCCI, the choice is **SIMPLE**:

- Strong financials**
- Industry experts**
- Mutual structure**
- Partnership focus**
- Local presence**
- Ethics and integrity**

Strong financials

Celebrating 50 years in business in 2009, FCCI Insurance Group (FCCI) is a group of financially sound, conservatively invested, middle market property & casualty insurance companies. In 2009, FCCI recorded \$471.8 million in direct written premiums and maintained an investment portfolio of \$1.2 billion. FCCI's statutory surplus, an important indicator of financial health, is a healthy \$427.4 million. FCCI's financial strength translates to competitive pricing for customers who want to get the best value from their insurance program.

Industry experts

FCCI employs world class employees, many of whom have built their careers in the property & casualty industry. FCCI expertise makes a difference when you are dealing with complex insurance matters that demand an expert's attention. Even if you are just asking a simple question, your question is important to us. Whether you are working with an FCCI claim adjuster, loss control consultant, customer service representative or billing coordinator, you can be sure that your business is being handled by a capable professional who cares.

Mutual structure

In 1995, FCCI became FCCI Mutual Insurance Company to expand beyond the workers' compensation coverage it could provide as a self-insured fund. In 1998, FCCI reorganized into a mutual insurance holding company to gain access to additional capital resources. FCCI continues to believe the insurance



FCCI is rated A- (Excellent) by A.M. Best. For the latest rating, please visit www.ambest.com.



Our business is paying claims.

"Claims management is one of the main keys to controlling cost. FCCI claims professionals possess a depth of knowledge and expertise not always found in the marketplace. Whether dealing with attorneys or employees, their expertise translates to reduced claim cost and reduced premiums in the long run. This experience is what I sell my customers."

*Danny Anderson, AAI
Partner
Insurance Office of America
Longwood, FL – Corporate Office*

business is best served by being in a mutual structure. Unlike a public company that makes decisions based on stock exchange prices, FCCI's mutual holding company structure allows business decisions to be made on a long term basis, drawing feedback from our customers and the organization's 50-plus years of industry experience.

Partnership focus

FCCI partners with about 500 select independent agencies who share our commitment to excellence and customer service. FCCI listens to our independent agents and makes changes that make sense for our customers. Over the years, FCCI has expanded our geography and product line to accommodate our growing customer base. Today, FCCI insures more than 17,000 policyholders in 14 states. By partnering together, your independent insurance agent and FCCI can help your business proactively manage risk and lower your net cost of insurance.

Local presence

FCCI is committed to maintaining a strong local presence in the regions we serve. We do this by employing the best claim adjusters, loss control consultants, medical case managers and others who live and work in the communities they serve, who understand the law in their respective jurisdictions, and who value the critical role that FCCI employees play in delivering our promise to the policyholder. FCCI believes our regional operational structure sets us apart from larger, more impersonal carriers who may be less knowledgeable about local matters.

Ethics and integrity

Since 1959, FCCI has established a pattern of "Doing what we say we're going to do." Fifty years later, our commitment to doing the right thing has not changed. In fact, FCCI has built our reputation on it. Ethics and integrity has been and continues to be the foundation for everything we do.

It's SIMPLE.

If you would like more information about FCCI's products or services, please send an e-mail to info@fcci-group.com or call 1-800-226-FCCI (3224).

"It is very reassuring when one of our clients experiences a claim and they are insured with FCCI. I know that they will get the assistance they need at the very time they need it!"

*Carol Kimbell, Claims Manager
Sutter, McLellan & Gilbreath
Lawrenceville, GA*



PROTECTING BUSINESS, PROPERTY AND PEOPLE

FCCI Insurance Group includes the following insurance carriers: FCCI Insurance Company, National Trust Insurance Company, FCCI Commercial Insurance Company, Monroe Guaranty Insurance Company, FCCI Advantage Insurance Company, and Brierfield Insurance Company.