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News Release

Contact: Melanie Reda
1-800-226-3224, ext. 2585
mreda@fcci-group.com

FOR IMMEDIATE RELEASE

FCCI Rated A (Excellent) by A.M. Best

A.M. Best Co. has upgraded FCCI Insurance Group's financial strength rating to A (Excellent) from A- (Excellent), reflecting FCCI's strong capitalization, solid operating performance, profitable geographic expansion and product line diversification.

SARASOTA, Fla. – June 14, 2013 – A.M. Best Co. announced today that FCCI Insurance Group's financial strength rating has been upgraded to A (Excellent) with a stable outlook and an issuer credit rating of "a". FCCI was previously rated A- (Excellent) with a positive outlook and an issuer credit rating of "a-".

According to a [statement released by A.M. Best](#), the upgrade reflects FCCI's strong capitalization and solid operating performance, as well as FCCI's geographic expansion and significant premium diversification over the past 10 years. Also recognized were FCCI's solid regional market knowledge, favorable loss reserve development trends, strong claim management, disciplined underwriting and long-lasting relationships with agents.

"We couldn't be more pleased that A.M. Best has recognized FCCI's financial strength with an A rating. We truly feel that our two greatest assets, our agency customers and exceptional employees, have earned this rating through conscientious account selection and underwriting, strong claims management and conservative financial principles," says FCCI President and CEO Craig Johnson, MBA, CPA. "Our long-term goal has always been to be a strong and stable choice for our very deserving policyholders, agents and employees and this rating is a testament towards the achievement of that goal."



Craig Johnson, MBA, CPA
President & CEO
FCCI Insurance Group

FCCI provides automobile, crime, general liability, inland marine, property, commercial and contract surety, umbrella, workers' compensation and agribusiness/farmowners insurance coverage in 17 states. In operation for 54 years, FCCI is committed to carefully planned growth while providing financial strength and dependability for agents and policyholders.

FCCI Insurance Group includes FCCI Insurance Company and its five reinsured subsidiaries, Brierfield Insurance Company, FCCI Advantage Insurance Company, FCCI Commercial Insurance Company, Monroe Guaranty Insurance Company and National Trust Insurance Company. For more information on A.M. Best ratings, visit <http://www.ambest.com>.

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About FCCI – Founded in 1959 and working exclusively through independent agents, FCCI provides commercial property and casualty insurance to more than 17,600 policyholders and commercial and contract surety to more than 8,300 bonded principals in 17 states. Rated A (Excellent) with a Stable outlook by A.M. Best Company, FCCI is headquartered in Sarasota, Fla. and has regional offices in Florida, Georgia, Indiana, Mississippi and Texas. For more information, please call 1-800-226-3224 or visit www.fcci-group.com.