



Our Guide to Doing Business Together

FCCI AGENT MANUAL



INSURANCE GROUP

More than a policy. A promise.

FCCI Agent Manual

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Our Company

WHO WE ARE

FCCI Insurance Group was started in Sarasota, Florida, in 1959 by a group of local business owners who wanted to self-insure to save money on the cost of workers' compensation insurance.

Today, FCCI is a group of financially sound, conservatively invested property and casualty insurance companies, providing coverage in 19 states plus the District of Columbia.

The FCCI formula is simple. We partner with independent agents and use a regional focus to provide comprehensive property and casualty coverage, enhanced by exceptional customer service. FCCI allows businesses to face the future with confidence.

WHY WE'RE SUCCESSFUL

Our success is not so much a result of what we do, but how we do it:

- By building strong agency relationships;
- By employing the best people in the industry;
- By understanding the markets we serve through our local presence;
- By using sound underwriting discipline;
- By providing exceptional claim and risk control services;
- By practicing financial prudence; and
- By keeping our promises.

As you examine the pages of the FCCI Agent Manual, please remember that you are the key to our success. If there is anything we can do to improve our partnership, please let us know.

FCCI OFFICE LOCATIONS AND CONTACT INFORMATION

Corporate Headquarters

Florida-Georgia Regional Office

6300 University Parkway
Sarasota, FL 34240
941-907-3224 / 800-226-3224

Gulf Coast Regional Office [Jackson]

1020 Highland Colony Parkway
Suite 800
Ridgeland, MS 39157
601-366-1161

Mid-Atlantic Regional Office [Richmond]

10900 Nuckols Road
Suite 220
Glen Allen, VA 23060
804-510-5460

Midwest Regional Office [Indianapolis]

13000 North Meridian Street
Suite 200
Carmel, IN 46032
317-571-3000 / 800-226-3224

Southwest Regional Office [Dallas]

2435 North Central Expressway
Suite 1000
Richardson, TX 75080
972-338-3400

Orlando Branch Office

400 Colonial Center Parkway
Suite 370
Lake Mary, FL 32746
407-893-8260

Georgia Branch Office

1755 North Brown Road
Suite 400
Lawrenceville, GA 30043
678-441-9786

Customer Service

800-226-3224

ExpressServeSM Support

800-226-3224
help@fcci-group.com

Audit

audithelp@fcci-group.com

Billing

billinghelp@fcci-group.com

Report a Claim

Online: login to ExpressServe
Phone: 800-226-3224
Email: newclaim@fcci-group.com
Mail: FCCI Insurance Group
6300 University Parkway
Sarasota, FL 34240

A.M. BEST COMPANY RATING

FCCI Insurance Group and Financial Strength Rating (FSR) are rated A (Excellent) with a Stable outlook by A.M. Best Company.

The assignment of A.M. Best's rating involves a comprehensive quantitative and qualitative analysis of a company's balance sheet strength, operating performance and business profile.

For the latest rating visit www.ambest.com > **search** for FCCI Insurance Group (login required).

FCCI encourages our agents and policyholders to learn more about our financial health. For more information, please visit fcci-group.com.

FCCI INSURANCE GROUP SUBSIDIARY COMPANIES

FCCI Insurance Group is made up of a family of companies to serve all of your commercial insurance needs.

Our companies include:

- Brierfield Insurance Company
- FCCI Advantage Insurance Company
- FCCI Commercial Insurance Company
- FCCI Insurance Company
- Monroe Guaranty Insurance Company
- National Trust Insurance Company

WHERE WE WRITE BUSINESS

FCCI provides commercial property and casualty insurance coverage in the following states:



OUR INDEPENDENT AGENTS

FCCI sells our insurance products exclusively through independent agents. We place tremendous value on the strength of our agency partnerships.

Because we only partner with select agencies, FCCI is able to maximize our franchise value and focus our attention on broadening and deepening our existing relationships.

At FCCI, we believe that the strength of our partnerships with our agents is the key to our combined success. Our agent is our customer.

LOCAL KNOWLEDGE, LOCAL PRESENCE

One important factor in FCCI's success is our local presence.

FCCI business development specialists, resident claim adjusters, risk control representatives, medical case managers, premium auditors and others in the field are familiar with the territories and industries they serve, knowledgeable about the law in their respective jurisdictions and aware of regional issues affecting their customers.

Local knowledge, local presence and local decision making are critical elements of our customer service.

CUSTOMER RESOURCE TEAMS

We take a team approach at FCCI.

Our customer resource teams are small groups of employees who work together to handle all of your claims, billing, risk control, premium audit and underwriting needs.

For a list of your key contacts, please go to fcci-group.com and log in to ExpressServeSM with your User ID and Password.

FCCI ONLINE SERVICES

ExpressServeSM – FCCI’s online service center – is accessible from the FCCI website at fcci-group.com with a User ID and Password. This convenient resource provides you with quick access to:

- Reserve accounts up to four months ahead of the policy effective date using the Market Reservation System
- Submit new business
- Report claims and upload photos online using ExpressClaimSM
- Gain immediate access to online information, including:
 - Agency performance reports*
 - Billing information
 - Claim information and status*
 - Commission statements*
 - Contingency information*
 - Forms
 - Loss runs
 - Online policies and endorsements
 - Provider directories
 - Risk Selection Guide
 - Agent News emails
 - Risk Management Tools

Policyholders can also use ExpressServe to:

- Look up policy information
- Access loss runs (agents can specify whether a policyholder is given access)
- Perform quarterly self-audits
- Download forms
- Access risk management tools
- View provider directories
- Obtain billing information and pay premium invoices online
- Report and pay workers’ compensation premiums (Monthly Self-Bill policyholders only)

To view Navigation Charts and the most up-to-date FCCI online services, visit fcci-group.com and login to ExpressServe.

*Agency principal or designee view only.

Coverage Overview

FCCI offers the following commercial property and casualty insurance products:

Agribusiness

Specialized insurance for farmers, ranchers and commercial risks engaged in the production or distribution of agricultural commodities, produce or livestock.

Automobile

Protection for legal liability and property damage arising out of the use of a business automobile.

Crime

Coverage to protect a business from financial loss due to criminal acts, including burglary, robbery, cyber fraud and theft.

General liability

Liability coverage for bodily injury or property damage arising on and off premises, including work in progress, products and completed operations.

Inland marine

Coverage to protect personal property in transit, mobile equipment and property of others.

Property

Coverage for buildings, business personal property, property of employees, property of others, leased or rented property and other types of fixed property.

Surety

Commercial and contract surety bonds designed to guarantee performance and completion by a principal to an obligee.

Umbrella

Supplemental, catastrophic coverage over and above a commercial auto and general liability insurance program.

Workers' compensation

Benefits to employees for work-related injuries or illnesses, including costs associated with medical care, lost wages and loss of life.

Appointment Procedures

PRODUCER APPOINTMENT REQUESTS

Producers must hold an active license and be appointed with the authorized FCCI carriers in each state where business will be transacted.

Submit a request

- Go to fcci-group.com
- Login to ExpressServeSM
- Under the Agency Info tab, select FCCI Producer Appointments
- Click the link to begin new FCCI producer appointment request

Once you have submitted your request, FCCI will complete the appointment process for you.

View a list of appointed producers

- Go to fcci-group.com
- Login to ExpressServe
- Under the Agency Info tab, select Active Appointed Agents

Remove an appointed producer

To remove an appointed producer from your agency's list, please send your request in an email to agencyervices@fcci-group.com.

PRODUCER APPOINTMENT REQUESTS – SURETY

To begin writing non-contract, commercial surety bonds with FCCI:

- Complete the [User Access Form](#).
- If you're not already appointed with FCCI and you've requested to be named attorney-in-fact, please complete the [Surety Agent Appointment Request](#).
- Wait to receive an email confirmation from FCCI with instructions on how to access Express Surety, FCCI's online bond system.

BACKGROUND CHECKS

Before a producer can be appointed, FCCI is legally required to conduct a background check.

Requirements for background checks vary by state and may include credit, criminal and license history for a designated number of years.

Disclosure to the Consumer

FCCI is required by law to use an independent reporting service to obtain information about agents. The Fair Credit Reporting Act of 1997 (a federal law) authorizes entities to obtain information on individuals for legitimate business purposes through an independent reporting service. Additionally, the Violent Crime Control and Law Enforcement Act of 1994 forbids anyone who has been convicted of a felony involving dishonesty or a breach of trust from participating in insurance business.

The Disclosure to the Consumer is a release authorizing the independent reporting service to obtain information and release it to FCCI. Thereafter, FCCI can complete the due diligence and appointment process.

Background Investigation Reports

Pursuant to federal law, FCCI is not authorized to release information to anyone else, including the producer. To obtain a copy of your background investigation report, please contact:

Hire Right
PO Box 353
Chapin, S.C. 29036
888-333-5696
hireright.com

E&O REQUIREMENTS

FCCI requires our agents/agencies to maintain an errors & omissions policy with minimum limits of \$1,000,000. A Certificate of Insurance is required as evidence of professional liability insurance coverage.

At renewal time, FCCI will mail a letter to our agency partners requesting a copy of the new policy.

Business Procedures

MARKET RESERVATION AND NEW BUSINESS SUBMISSIONS

New business applications can be submitted online anytime through our ExpressServeSM Market Reservation System. We will accept new business submissions up to four months ahead of the policy effective date. You will receive an instant reservation response. Market reservation will be established at an account level, rather than a line of business level.

Use of the online system is not mandatory, but it is recommended. The first submission to enter the system will be granted the market reservation. New business applications can also be emailed to wfcld@fcci-group.com, but they will not enter the system as quickly.

All States

To submit new business online:

- Go to fcci-group.com
- Login to ExpressServe
- Click on the Market Reservation link

Surety

To submit new surety business online:

- Go to fcci-group.com
- Login to ExpressServe
- Click ExpressWrite SuretySM

The following are *required* for all new business submissions:

1. Acord 125 with 9-digit FEIN (not a Social Security number)
2. Acords for each Line of Business (LOB)

APPLICATION REQUIREMENTS

New business submissions and renewal applications provide us with underwriting and coverage information so we can provide a proposal and issue a policy. Each question on the application helps provide crucial underwriting and coverage information. In states where it is required, applications must be signed and dated by the policyholder.

New applications may be required for renewals if there is a material change in operations, change in ownership, change in coverage for specific lines or statute requirement.

The agent is responsible for reviewing the quote and verifying that the information is correct. If any changes are necessary, please contact the underwriter or business development specialist.

AGENT OF RECORD

The following Agent of Record (AOR) procedures will apply in all FCCI states for all lines of business (including agribusiness) except where noted.*

Existing Business

- FCCI will honor AOR letters from contracted agents during the policy term or at renewal time. In our Florida and Georgia Offices, FCCI will honor AOR letters at renewal time only.
- If the AOR is received during the policy term, the policy must be canceled and rewritten, requiring new applications. Cancellations will be on a pro-rata basis.
- “Renewal time” is defined as four months prior to the policy effective date and up to seven calendar days after the policy effective date.
- The original agent will be granted 14 calendar days to obtain a countermanding letter. If no countermanding letter is obtained within 14 calendar days, the new agent will become the AOR on the renewal date. Only one countermanding letter will be accepted.
- In situations involving agents in different states, the AOR guidelines of the incumbent agent’s state will apply.

New Business

- FCCI will honor AOR letters on new business beginning four months prior and up to the effective date.
- There is no waiting period, and we will accept only one countermanding letter.

AOR letters must:

- Include your agency’s name;
- Be prepared on your client’s letterhead with business name and address;
- Be signed by an owner or officer of the company with legible name and title;
- Be accompanied with completed and signed ACORD applications; and
- Be sent to wfclfd@fcci-group.com

*All AOR decisions will be made by the applicable FCCI Regional Office by applying these procedures to the applicable facts and circumstances. FCCI will make the final decision on any AOR dispute.

AGENT OF RECORD – SURETY

The following Agent of Record (AOR) procedures will apply in all FCCI states for Surety business.

- FCCI will honor AOR letters from contracted agents.
- The original agent will be granted five calendar days to obtain a countermanding letter. If no countermanding letter is obtained within five days, the new agent will become the Agent of Record. We will accept only one countermanding letter.

AOR letters must:

- Include your agency’s name;
- Be prepared on your client’s letterhead with business name and address;
- Be signed by an owner or officer of the company with legible name and title.

CERTIFICATES OF INSURANCE

FCCI does not process or accept Certificates of Insurance for any line of business. Any Certificates of Insurance received by FCCI will be disregarded. Any changes to policy coverages including, but without limitation to additional insureds, duties to notify parties of policy cancellation, etc., must be endorsed onto the policy by a formal policy change request and are subject to FCCI underwriting review.

If you have any questions, please contact your FCCI business development specialist.

AGENCY COMPENSATION

The following information highlights some of the ways FCCI works to reward our agents for their business. Please address specific questions regarding any FCCI compensation program directly to your FCCI business development specialist.

Schedule of Commissions

FCCI offers its agents an attractive commission structure that is competitive within the industry. Please refer to your Agency Agreement for current commission rates for all lines of business.

Contingent Commission Plan

FCCI developed this plan as a means to pay profit-sharing dollars to our most profitable, growing agencies. In addition, the Contingent Commission Plan reinforces FCCI's commitment to successfully earn full-line property and casualty business, inclusive of General Liability, Property, Inland Marine, Commercial Auto and Workers' Compensation coverages. While FCCI offers many workers' compensation options, including Large Deductibles ranging from \$10,000 to \$100,000, "Large Deductible" within this plan is defined as a deductible of \$25,000 or more. Please refer to your Contingent Commission Plan for additional plan components.

FCCI Deluxe Conference

Every year, FCCI rewards our top agency principals who exhibit an ongoing commitment to a profitable and professional partnership with our company by sending them to a complimentary conference. To learn more about the conference we are currently planning, please go to fcci-group.com, log in to ExpressServeSM, click the General Info tab and select "FCCI Deluxe Conference."

FCCI Chairman's Club

The FCCI Chairman's Club is a prestigious membership comprised of our highest-performing agent partners. This program is designed to reward, support and promote those agent partners who consistently demonstrate superior levels of performance with FCCI and who conduct themselves with the highest ethical and moral standards. This level of reward and recognition is possible only through invitation by FCCI's regional management.

FCCI Executive Club

The FCCI Executive Club is another exclusive membership comprised of our highest-performing agent partners. Like membership in FCCI's Chairman's Club, membership in FCCI Executive Club is possible only through invitation.

CLAIM REPORTING

FCCI is proud of our reputation for prompt and fair claim service. *Claims should be reported to FCCI promptly using one of the methods below.* The sooner a claim is reported, the sooner FCCI claim professionals can investigate, manage and resolve it.

To report a loss online:

- Go to fcci-group.com
- Login to ExpressServeSM
- Click ExpressClaim
- Click Report Claim

To report a loss by phone:

Call 1-800-226-3224, and press option 1

To report a loss by email:

Send to newclaim@fcci-group.com

To report a loss by fax:

Send fax to 1-800-226-2003

To report a loss by mail:

FCCI Insurance Group
Attn: Claims Department
6300 University Parkway
Sarasota, FL 34240

Agent Authority

The Agent of Record has authority to make only those changes listed below. The changes must be submitted in writing to FCCI within five (5) working days of the policy effective date. All changes are subject to minimum underwriting requirements and are subject to change upon written notice from FCCI.

Non Premium Bearing Changes

- Correct any spelling errors as long as there is no material change in coverage
- Delete named insureds other than the first named
- Change the mailing address unless the mailing address is the location address
- Add, change or delete any mortgagee or loss payee clauses

Premium Bearing Changes

The following authority does not apply to inland marine, property including buildings, business personal property, or business income coverage on any islands or areas within a 1/4-mile of any intercoastal area or beach if no intercoastal area exists, or for the windstorm cause of loss if the location is in a windstorm pool area.

Property, Inland Marine, Crime

- Add newly acquired or constructed property up to \$250,000 or the maximum building limit currently on the policy, whichever is less
- Add business personal property at a location other than fairs or exhibits up to \$100,000 or the maximum business personal limit currently at any one location on the policy, whichever is less
- Add business income to a location the policyholder acquires up to the lesser of \$100,000 or the maximum business income limit currently at any one location on the policy, if business income is already provided for a location on the policy
- Decrease property, inland marine or crime limits up to 10% of the current limits if coinsurance requirements, when applicable, are still met
- Decrease coinsurance percentage to no lower than 80%
- Increase coinsurance percentage if coinsurance requirements are still met
- Increase property, inland marine or crime deductibles up to \$500
- Delete any inland marine equipment
- Add newly purchased inland marine equipment to an existing schedule for the actual cash value of the equipment, 25% of the total limit indicated on the declarations, \$100,000, or the maximum limit of any piece currently listed on the policy, whichever is less
- Delete a location

General Liability

- Add lessor of leased premises as additional insured
- Increase limits of liability up to and including:

Premises / Operations	\$1,000,000 per occurrence / \$2,000,000 aggregate
Products / Completed Operations	\$1,000,000 per occurrence / \$2,000,000 aggregate
- Delete a location

Automobile Liability

- Increase auto bodily injury and property damage limits of liability up to and including \$1,000,000
- Increase medical payment limit up to and including \$5,000 per vehicle
- Add an auto other than a high performance vehicle or sports car if an auto is already covered under the policy
- Delete a vehicle

Automobile Physical Damage

- Add a vehicle with a new cost of less than \$75,000 if physical damage is already provided on the policy
- Increase deductibles
- Delete a vehicle

Binding Guidelines

EARTHQUAKE BINDING GUIDELINES

All member companies of FCCI Insurance Group adhere to the following guidelines:

Earthquake coverage cannot be bound on any risk for a minimum of one month following an earthquake with a magnitude of five or higher on the Richter Scale and within 50 miles of the epicenter.

TERRORISM BINDING GUIDELINES

All member companies of FCCI Insurance Group use the following guidelines governing the binding of coverage after a “terrorism event.”

FCCI and all affiliated companies reserve the right to suspend any binding authority after the occurrence of a “terrorism event.” This applies to new property and casualty insurance business or increases in existing coverage limits.

Notice of Suspension

Any notice of suspension will be distributed to agents with specific identification of the revision to the binding guidelines. The suspension of binding will remain in effect until further notice is issued.

Terrorism Definition

For purposes of this guideline, a “terrorism event” includes, but is not limited to, the following:

- Any actual or threatened violent act or an act harmful to human life, tangible or intangible property, or infrastructure directed toward or having the effect of:
 - Influencing or protesting against any de jure or de facto government or policy thereof
 - Intimidating, coercing or putting in fear a civilian population or section thereof for the purpose of establishing or advancing a specific ideological, religious or political system of thought perpetrated by a specific individual or group directly or indirectly through agents acting on behalf of said individual or group; or
 - Retaliating against a country or direct or vicarious support by that country of any other government or political system.
- A certified act of terrorism refers to an act that is certified by the Secretary of the Treasury, in consultation with the Secretary of Homeland Security and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act of 2002, as amended. The criteria contained in that Act for a “certified act of terrorism” include all of the following:
 - The act resulted in aggregate losses in excess of \$5 million.
 - The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting on behalf of any foreign person or foreign interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If you have any questions regarding this matter, please contact your FCCI business development specialist.

WINDSTORM BINDING GUIDELINES

*When the National Oceanic and Atmospheric Administration (NOAA) or the National Weather Service issues a tropical storm or hurricane watch or warning, FCCI will not bind any new property, inland marine or auto physical damage insurance or increases in existing coverage limits anywhere in the affected state(s) regardless of the policy's effective date.**

Renewals will only be issued on an "as expiring" basis for coverage and perils, unless otherwise required by law.

The binding suspension will remain in effect until 24 hours after the NOAA and/or the National Weather Service has terminated the last storm watch or warning.

For 72 hours after NOAA and/or the National Weather Service has terminated the last storm watch or warning, **no coverage may be bound until** the agent has inspected the risk to verify and confirm that no loss has taken place.

***In Texas**, binding will only be restricted to counties south of Interstate 20 and East of Interstate 35, unless there are other counties specifically covered by the storm watch or warning.

***In Maryland**, binding will only be restricted to the parts of the state for which the National Weather Service has issued a hurricane or tropical storm watch warning or advisory. A moratorium may not continue for more than 24 hours after the termination of the last hurricane or tropical storm watch, warning or advisory issued by the National Weather Service for part of the State or the entire State.

Typically, hurricane season starts June 1 and is in effect until November 30, but these guidelines will apply at all times.

Property Windstorm Underwriting Guidelines

The following are guidelines relating to writing windstorm coverage on property in hurricane-prone areas in all states where FCCI writes coverage. Please contact your underwriter for consideration of limits above those shown in the attached tables or any other indicated exceptions.

Building preferences include:

- Fire resistive or masonry non-combustible/wind resistive
- Flat roof structures
- Minimum facade
- Minimum glass exposure
- Adequately protected for hurricanes or heavy winds

Coverage restrictions include:

- Builder risk exposures
- Residential properties, including condominiums and apartments (prohibited)
- Any property where large trees may be blown over, causing serious damage to structures and their contents
- Any structure where the roof has not been properly maintained and/or replaced within the expected life span of the roof
- Exceptions considered on a case-by-case basis

For geographic areas within 25 miles of the Gulf of Mexico or Atlantic Ocean, the following restrictions also apply:

- Large exposure of property in the open (not contractor's equipment)
- An exception may be made if precautions have been taken to secure the property inside with adequately built structures in preparation for a hurricane
- Significant glass structures or glass exposures where adequate windstorm shutter protection is not already in place in preparation for a hurricane
- Any structure with a facade used primarily for decorative purposes
- Exceptions considered on a case-by-case basis

For coastal areas within five miles of the Gulf of Mexico or the Atlantic Ocean, the following also applies:

- Limit the combined property coverage based on the construction and location. The combined property limit includes all property coverages, GKLL on a direct primary basis, and inland marine computer/data processing coverage
- Please contact your underwriter for additional information

Coastal area exclusions include:

- Windstorm coverage (building and personal property) where the windstorm pool exists
- Income and extra expense coverage entirely where the windstorm pool exists
- Apply windstorm deductibles when appropriate

Coastal area restrictions include:

- Any property on any islands or beach except where wind and hail are excluded
- Any property within 1/4 mile of any intracoastal area except where wind and hail are excluded
- Exceptions considered on a case-by-case basis

Risk Selection Guide

The Risk Selection Guide (RSG) can be used as one indicator of how FCCI evaluates a risk. Classifications are based on the ISO Classification Table, with additional classes added as warranted.

The easy-to-use automated RSG assigns risk grades of A, B, C, D or E for General Liability, Property, Commercial Auto and Workers' Compensation. An "A" grade indicates a very desirable risk for that class of business; a "C" grade indicates a somewhat desirable risk; and an "E" grade indicates that the class of business is prohibited. The RSG also evaluates program eligibility.

Because each account at FCCI is individually underwritten, the RSG is only a guideline, and grades are subject to change based on the quality of the individual risk within the class of business.

The underwriter will make the final decision regarding grade and price.

FCCI shall not be liable for any loss, damage or expense arising out of the improper use of the RSG.

To access the Risk Selection Guide:

- Go to fcci-group.com
- Login to ExpressServeSM
- Click the Resource tab
- Select FCCI Risk Selection Guide

Privacy Policy

FCCI Insurance Group, on behalf of its affiliated companies, has always been committed to ensuring the confidentiality of the information it receives. Congress has enacted the Financial Services Modernization Act, which requires that certain companies inform their customers how personal information is collected or disclosed. FCCI Insurance Group maintains physical and electronic safeguards to protect the information we acquire. We periodically review and test our electronic systems to assess the strength of our security precautions.

The following notice is the FCCI Insurance Group's Privacy Policy:

Privacy Notice

Neither FCCI Insurance Group nor its affiliates or reinsurers will disclose non-public, personal information concerning the policyholder or the current or former employees of the policyholder to non-affiliates of FCCI Insurance Group, its affiliates or reinsurers, except as permitted or required by law. FCCI Insurance Group takes reasonable steps to ensure that the privacy of non-public information is maintained.

FCCI Insurance Group Privacy Principles

- We do not sell client information for any reason whatsoever
- We do not provide client information to anyone outside of the FCCI Insurance Group companies
- We do not share medical information we may acquire on clients or claimants with anyone unless required to do so pursuant to legal process
- All of the privacy principles apply to current clients, former clients and all claimants

Further Assistance

We have attempted to address the most common questions pertaining to the policies, procedures and business practices of FCCI Insurance Group and its affiliated companies.

FCCI Insurance Group reserves the right to make changes to the FCCI Agent Manual at any time, without the necessity of providing written notice.

If you have any questions not addressed in the FCCI Agent Manual, please let us know by contacting your FCCI business development specialist.

Thank you for your business. We value your partnership and will do everything we can to help it prosper.



INSURANCE GROUP

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800-226-3224

www.fcci-group.com