The FCIA Sponsored Insurance Program

CONTROL YOUR ▼ DESTINY™

'INSURANCE'
CONTROL YOUR DESTINY™ 'INSURANCE'

• What it is
  – A New Benefit of Membership

• Insurance
  – Negotiated with leverage
  – Reduced rates
  – Workers Comp Discount for UL and FM Certifications
CONTROL YOUR DOWN DESTINY<sup>TM</sup> 'INSURANCE'  

- Who’s involved  
  - Phoenix Insurance Group  
  - The Hartford  
  - Selective  
  - Additional Underwriters and Insurers  

People Serving You
CONTROL YOUR DESTINY™
'INSURANCE'

- **How it works**
  - We represent YOU to the insurance industry
  - We negotiate and place coverage on your behalf

- **Why it works**
  - We know your business
  - We laid the ground work with the underwriting community
  - We understand the “insurance marketplace”
  - We understand your needs

Mechanics
CONTROL YOUR \( \text{DESTINY}^{\text{TM}} \)

'INSURANCE'

- **Insurance Coverage Availability**
  - General Liability
  - Business Automobile
  - Property Insurance
  - Workers Compensation Insurance
    - Discounted 10% for FM 4991 and UL Certified Contractors
  - Professional Liability Insurance
  - Employment Practice Liability Insurance

**Underwriting rules and claims review apply and affect available pricing and options.**
CONTROL YOUR \textit{DESTINY}$^\text{TM}$ 'INSURANCE' \\

- Progress Report \\
  - Why FCIA members are contacting us \\
    - Work Comp Discounts for qualifying companies \\
    - Ability to receive reduced premium rates \\
    - Current policy/insurer cannot comply with your contractual needs \\
    - Lack of insurance industry understanding about what you do
Progress Report (cont.)
- Calls received +20
- Majority have summer/fall renewal dates
- Feedback on those quoted – very good

Concern
- Our work product and other agents/brokers
CONTROL YOUR DESTINY™
'INSURANCE'

• What are you looking for
  – Price
  – Security aka appropriate coverage limits and terms
  – Meet contract requirements
  – Service

WHY?
CONTROL YOUR DESTINY™

'INSURANCE'

• Exceeding your expectation
  – Access to FCIA trained insurance professionals
  – Service Standards
  – Contract vs coverage review
  – Communication Points

Partner's In Your Success
CONTROL YOUR \( \text{\textit{DESTINY}} \text{\textsuperscript{TM}} \) "INSURANCE"

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