

FCCI Knows Contractors

FCCI has been helping contractors manage risk since 1959. Our founders were contractors. Today, more than 40 percent of FCCI policyholders are contractors, just like you.

FCCI Contractors Select is an insurance program designed especially for eligible ABC Southeastern Michigan Chapter members.

Benefits include:

- Tailored commercial package, auto and umbrella policies
- Local designated service teams for claims, risk control and underwriting
- Convenient online resources including the FCCI HR & Employment HELPLINE, featuring human resources management, risk control and employment law information

FCCI Contractors Select also includes a group dividend plan based on the combined loss experience of participating members.

FCCI
Contractors SelectSM

ABC Southeastern Michigan Chapter Insurance Program

For more information, please contact:

Keith Ledbetter, President/CEO
ABC Southeastern Michigan Chapter
(248) 298-3600 or kledbetter@abcsemi.org



FCCI is proud to partner with the ABC Southeastern Michigan Chapter and the following independent agent/chapter member:

VTC Insurance Group
1175 W. Long Lake, Ste 200
Troy, MI 48098

Get to Know FCCI

Rated A (Excellent) by A.M. Best Company, FCCI is a group of financially sound, commercial property and casualty insurance companies with a Midwest Regional Office in Indianapolis, Ind., and a strong field presence in Southeastern Michigan.

For more information, visit www.fcci-group.com.



In addition to general coverages, FCCI Contractors Select provides customized protection for the contracting industry including:

- Underground Property
- Accounts Receivable
- Care, Custody or Control
- Contractors Errors and Omissions (E&O)*
- Employee Dishonesty
- Fire Protective Equipment Discharge
- Inventory or Appraisal Expense
- Money and Securities
- Per Project Aggregate
- Property in Transit
- Property Installation

*Not available in Illinois

Our Bond is our Promise.

FCCI also offers Surety bonding at discounted rates for members of ABC chapters in our FCCI Contractors Select program. Our team of knowledgeable, dedicated surety professionals is committed to relationship building, prompt service and ease-of-doing-business.



FCCI Insurance Group is a multiregional provider of comprehensive casualty property coverage. For more than 57 years, FCCI has offered exceptional service, quality and value backed by financial strength and industry expertise. Rated A (Excellent) by A.M. Best, FCCI is headquartered in Florida with regional offices in Alabama, Georgia, Mississippi, Indiana and Texas.

Our Midwest Regional Office is located in Indianapolis, and we have a strong field presence throughout the Midwest states. We believe local presence and local knowledge are the keys to finding the right coverage for your business, and we keep our promises so you can face the future with confidence.



In partnership with:



More than a policy. A promise.

FCCI Midwest Regional Office

9025 River Road, Suite 300 • Indianapolis, IN 46240

800-226-3224 • www.fcci-group.com



FCCI Contractors SelectSM

In partnership with selected chapters of Associated Builders and Contractors, Inc. (ABC), FCCI Insurance Group offers tailored commercial, auto, umbrella coverage and surety bonds designed especially for contractors.

FCCI KNOWS CONTRACTORS

FCCI Insurance Group has been helping contractors manage risks since 1959. Our founders were contractors and, today, more than 40% of our policyholders are contractors.

Now, FCCI has partnered with select chapters of Associated Builders and Contractors, Inc. (ABC) to offer **FCCI Contractors Select**, an insurance program designed especially for eligible ABC chapter members.

FCCI Contractors Select offers comprehensive coverage and flexible options tailored to meet the specific needs of the contracting industry. Our carefully selected agents and knowledgeable staff work together to ensure that your company's assets are protected. We back our coverage with the expertise that comes from nearly six decades of experience in coverage, risk control, claims and policy services for the contracting industry.

FCCI Contractors Select offers:

- Tailored commercial, auto and umbrella policies
- Designated local service teams for claims, risk control and underwriting
- A group dividend plan based on the combined loss experience of the participating members
- Convenient online resources for risk control, HR and employment law

FCCI Contractors Select provides the following general coverages:

- Additional Insured
- Back Up of Sewers or Drains
- Damage to Premises Rented to You
- EDP Coverage
- Medical Expenses
- Newly Acquired or Constructed Property
- Ordinance or Law
- Waiver of Subrogation
- Primary/Non-Contributory



We reward safe businesses.

FCCI Contractors Select is an exclusive group dividend program designed for participating ABC chapter members. A group dividend may be declared based on the combined Commercial Multi-Peril and Commercial Auto loss experience of the participating members.

FCCI Contractors Select Group Dividend Program Southeastern Michigan & Western Michigan

The FCCI Contractors Select Group Dividend Program is designed to reward a group of policyholders who, collectively, have a record of excellent loss experience. FCCI provides expert risk control and claim services to assist policyholders in achieving maximum results.

The potential dividend percentage is based on the full policy year combined audited premium and losses of Group Dividend Program Members' policies incepted within the Program Year at the time of calculation, as illustrated in the following table:

ABC Group Sliding Scale Dividend for CMP* and Auto

Loss & DCC Ratio	-\$249K	\$250K - \$499K	\$500K - \$999K	\$1M - \$1.9M	\$2M - \$2.9M	\$3M - \$3.9M	\$4M - \$4.9M	\$5M+
0%	7.5%	15.0%	16.0%	20.0%	25.0%	30.0%	35.0%	40.0%
0.1% - 5.0%	6.5%	13.0%	14.0%	15.0%	20.0%	25.0%	30.0%	35.0%
5.1% - 10.0%	5.5%	11.0%	12.0%	13.0%	15.0%	20.0%	25.0%	30.0%
10.1% - 15.0%	4.5%	9.0%	10.0%	11.0%	13.0%	15.0%	17.0%	20.0%
15.1% - 20.0%	3.5%	7.0%	8.0%	9.0%	11.0%	12.0%	13.0%	15.0%
20.1% - 25.0%	2.8%	5.5%	6.5%	7.5%	9.0%	10.0%	11.0%	12.0%
25.1% - 30.0%	2.3%	4.5%	5.0%	6.0%	7.0%	8.0%	9.0%	10.0%
30.1% - 35.0%	1.8%	3.5%	4.0%	4.5%	5.0%	6.5%	7.0%	8.0%
35.1% - 40.0%	1.3%	2.5%	3.0%	3.5%	4.0%	5.0%	5.5%	6.0%
40.1% - 45.0%	0.8%	1.5%	2.0%	2.5%	3.0%	3.5%	4.0%	4.5%
45.1% - 50.0%	0.4%	0.7%	1.0%	1.5%	2.0%	2.5%	3.0%	3.5%
50.1% - 55.0%	0.2%	0.3%	0.6%	0.8%	1.0%	1.5%	2.0%	2.5%
55.1% +	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

*Includes ancillary lines as well (IM, B&M, Crime, etc.)

Dividends are subject to the following Eligibility Requirements and Program Procedures:

Eligibility Requirements

- Members of the Association who are FCCI commercial multi-peril (Liability and Property/CPP Policy) or commercial automobile liability and physical damage policyholders (collectively "Group Dividend Program Members") may be eligible for a group dividend.
- The individual Group Dividend Program Member policyholders must meet the following criteria to be eligible for a dividend:
 - All premiums, including amounts due from premium audits, must be paid in full.
 - Policyholder must be a member of the ABC Southeastern Michigan Chapter or the ABC Western Michigan Chapter, and a current FCCI policyholder in the ABC/FCCI Group Dividend Program at the time the dividend is declared.

Program Procedures

- Program Year runs from April 1 to March 31 ("Program Year"). The Program Year does not affect any individual insurance policy inception or termination date; each risk has its own policy. The group loss ratio will be calculated based on each member's policy year results. Only policies with an effective date within the Program Year that meet the above Eligibility Requirements will be included.
- Group dividend eligibility will be assessed twice:

1 st Assessment	24 months after Program Year inception	50% of calculated dividend
2 nd Assessment	36 months after Program Year inception	Remaining calculated dividend
- Losses = Loss + Defense and Cost Containment Expenses
 Loss Ratio = Reported Losses x Loss Development Factor (as developed by FCCI) / Premium
 Premium = Policy Premium earned for policies incepting during Program Year
 Reported Losses = Paid Claims + Case Reserves
- The premiums and losses for all states and exposures on the policies of the Group Dividend Program Members will be included in the calculations. All computations are based on FCCI records and are within the sole discretion of FCCI.
- Any dividends earned and declared shall be paid directly to the individual Group Dividend Program Member policyholders.
- Dividends are not guaranteed and are declared at the sole discretion of the Board of Directors of the individual FCCI insurance companies.

