

Managing your Risk with Confidence



FCCI Insurance Group is proud to partner with the Kentucky Association of Manufacturers (KAM).

Like the KAM, FCCI Insurance Group is dedicated to providing the necessary products and services to cover the unique needs of KAM members, ensuring you receive the insurance coverages you need and the protection you require.

Manufacturers face distinctive challenges in this evolving and interconnected economy. FCCI provides customized coverages and services needed to protect against the risks involved with making products, including risk management plans designed to meet manufacturer's safety goals.

WE REWARD SAFE BUSINESSES

FCCI Manufacturers Premier is an exclusive group insurance program designed for eligible KAM members. Members may be eligible to participate in a group dividend program. Policy and eligibility requirements apply. A group dividend is determined based on the commercial multi-peril, commercial output policy and auto loss experience of participating members.

FCCI MANUFACTURING PREMIER OFFERINGS

- Group Dividend Plan (available for members who meet eligibility requirements)
- Broad coverage designed to meet manufacturers' needs
- Custom risk control services
- Local claim support

COVERAGE HIGHLIGHTS

Our coverages include General Liability, Workers' Compensation, Property, Commercial Auto, Equipment, Umbrella and more.

PROPERTY PROTECTION

- Business Income / Extra Expense
- Consequential Loss (for when key suppliers suffer a loss)
- Inventory or Appraisal Expense
- Patterns, Dies and Molds
- Salesperson Samples
- Selling Price Valuation for Finished Stock

GENERAL LIABILITY

- Cyber Liability
- Employment Practices Liability
- Manufacturers Errors & Omissions
- Product Coverage
- Product Withdrawal Expense



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RISK CONTROL SERVICES

Our experienced risk management consultants partner with you to evaluate your business and loss trends. After careful analysis, they collaborate with you to develop clear strategies and objectives to improve safety performance. Consultative Risk Control Services include:

- Risk assessments and improvement plans
- Job safety analyses
- Jobsite and facility surveys
- Accident investigation resources
- Safety Training Programs

OUR BOND IS OUR PROMISE

FCCI also offers Surety bonding for KAM members in our FCCI Manufacturers Premier Program. Our team of knowledgeable, dedicated surety professionals is committed to understanding your needs, delivering prompt service and making it easy to do business.

ABOUT FCCI

FCCI Insurance Group is a multiregional provider of commercial property and casualty coverage. FCCI has offered prompt and fair claims service, quality and value backed by financial strength and industry expertise since 1959. FCCI is headquartered in Sarasota, Florida, with regional offices in Florida, Georgia, Indiana, Mississippi, Texas and Virginia and branch offices in Florida and Alabama.

To learn more about FCCI coverage options, please contact your agent, or visit fcci-group.com. FCCI is rated A (Excellent) by A.M. Best.

The statements presented here are for informational purposes only and are not intended as a complete listing of coverages, limitations, exclusions, terms and conditions of the policy or group dividend program. Refer to the policy for an exact description of coverage provided. Availability of coverages and limits may vary by state.

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FCCI Manufacturers Group Dividend Program Kentucky Association of Manufacturers (KAM)

The FCCI Manufacturers Group Dividend Program is designed to reward a group of policyholders who, collectively, have a record of excellent loss experience. FCCI Insurance Group 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:

KAM Group Sliding Scale Dividend for Commercial Multi-Peril (CMP*), Commercial Output Policy (if applicable) 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%

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

ELIGIBILITY REQUIREMENTS

- Members of the KAM who are FCCI commercial multi-peril (Liability and Property/CPP Policy or COP policy, if applicable) 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 Kentucky Manufacturers Association at the time the dividend is declared.
 - The policyholder must be a current FCCI policyholder in the FCCI/KAM 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 Eligibility Requirements will be included.
- Group dividend eligibility will be assessed twice:
 - 1st Assessment: 24 months after Program Year inception; 50% of calculated dividend
 - 2nd Assessment: 36 months after Program Year inception; remaining calculated dividend
- Group dividend is determined based on all lines of business loss experience of participating members:
 - 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.

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

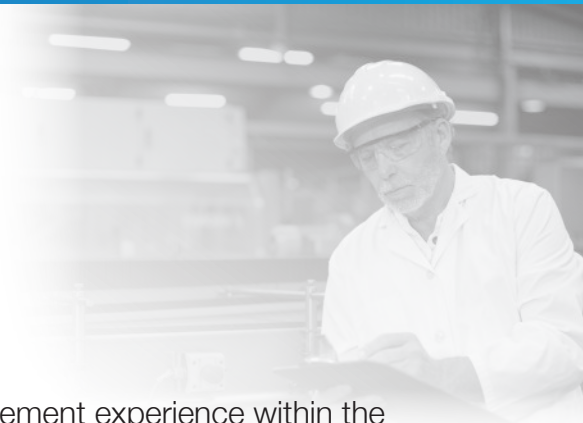
The statements presented here are for informational purposes only and are not intended as a complete listing of eligibility requirements, procedures, limitations, exclusions or terms and conditions of the group dividend program. © 2023 FCCI Services, Inc. 012523



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Risk Control Services for KAM Association Members

FCCI risk control consultants have diverse safety and risk management experience within the manufacturing industry. Risk management solutions are specifically tailored to meet the needs of your business, and we offer numerous tools and resources intended to reduce your exposure to loss. Our consultants partner with you to help your business manage risks and face the future with confidence.

RISK ASSESSMENT CONSULTATION

FCCI risk control consultants partner with you to conduct on-site evaluations of business exposures and offer proven solutions to mitigate loss. Targeted areas of focus include:

- ✓ Fire Protection and Prevention
- ✓ Business Interruption and Disaster Recovery
- ✓ Ergonomics
- ✓ Hazard Identification and Control
- ✓ Products Liability
- ✓ Auto Liability
- ✓ Loss Trend Analysis
- ✓ and more ...

TRAINING

FCCI risk control consultants collaborate with your safety team to develop and deliver effective safety training programs designed to educate workers and increase awareness. Topics include:

- ✓ Driver Distraction and Awareness
- ✓ Powered Industrial Truck
- ✓ Ergonomics
- ✓ Fall Protection
- ✓ Lockout/Tagout
- ✓ Supervisor Education
- ✓ OSHA Awareness

EXCLUSIVE SERVICES

As an FCCI policyholder, your business has access to the following services aimed at preventing losses:

Infrared Thermography Evaluations – Proactively detect potential electrical and mechanical deficiencies in your facility

Noise Studies – Identify hazardous noise levels within your facility

Online Video Service – More than 250 training topics provided through our online streaming service

ISONet Engineering and Safety Service – The industry's leading technical research tool for risk management professionals

HSB Efficiency First – Reduce energy costs at your facility with this intuitive tool

Employers Edge – Complimentary access to a valuable human resource library and employment law reference

Vendor Alliance – Discounted pricing from key risk management solutions partners

For more information on how your business can benefit from FCCI and the Kentucky Association of Manufacturers, please contact your agent or visit our website at www.fcci-group.com.

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