

**Nelson County Board of Education
Comparison of Insurance Proposals 7/1/08 - 7/1/09**

Cost:	Ohio Casualty	*Hanover	KSBIT
Property - Casualty:	\$115,654	\$96,207	\$185,430.49
Auto Fleet:	50,258	51,165	Incl Above
Umbrella:	17,450	15,740	14,780.16
Workers Compensation:	<u>107,251</u>	<u>183,383</u>	<u>141,975.75</u>
<u>TOTAL</u>	\$290,523	* \$346,495	\$342,186.40

*Work Comp is with FFVA Mutual

A.M. Best Financial Rating A A – Not Rated

Property

Amount of Insurance:	\$131,307,532	\$129,360,652	\$120,159,965
Deductible:	5,000	2,500	1,000
Earthquake:	20,000,000	20,000,000	Not shown
EQ Deductible	10%	10%	Not shown
Flood:	1,000,000	1,000,000	Not shown
Flood Deductible	10%	10%	Not shown
Building Ordinance or Law	Yes	Yes	Not shown
Building Ordinance Demolition	1,000,000	250,000	Not shown
Building Ordinance Increased Cost of Construction	1,000,000	250,000	Not shown
Equipment Breakdown	Yes	Yes	Not shown
Outdoor Property	500,000	100,000	Not shown
Back-up sewer or drains	50,000	50,000	Not shown
Business Income	100,000	5,000	Not shown
Extra Expense	1,000,000	300,000	Not shown
Loss of Refrigeration	50,000	25,000	Not shown
Agreed Amount Endorsement [Waives co-insurance clause]	Yes [Note: See attachments for other differences]	No	Not shown

General Liability

Limits: All three have limits of \$1,000,000 Each
Occurrence, \$2,000,000 Aggregate Bodily
Injury and Property Damage

Employee Benefits Liability

\$1,000,000/\$3,000,000 Limit	Yes	Yes	Not Shown
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School Leaders Errors & Omissions

\$1,000,000/\$1,000,000	Yes	Yes	Yes
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\$100,000 Non-Monetary Relief	Yes	Yes	Not Shown
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Deductible:	\$2,500	\$2,500	\$2,500
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Sexual Misconduct or Molestation

\$1,000,000/\$1,000,000	Yes	Yes	Not Shown
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\$100,000 Innocent Party Aggregate Defense Expense Amount	Yes	\$300,000 Limit	Not Shown
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Law Enforcement Professional

\$1,000,000/\$1,000,000	YES	Not Included	?
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\$100,000 Non-Monetary Relief

\$2,500 Deductible

Auto Fleet

Number of units included in cost:	113 units	101 Units	Not Shown
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\$2,000,000 Combined Single Limit For Bodily Injury-Property Damage	Yes	Yes	Yes
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Uninsured Motorist Limits:	\$1,000,000	\$1,000,000	\$500,000
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Underinsured Motorist Limits:	\$1,000,000	\$1,000,000	\$500,000
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\$20,000 Personal Injury Protection Limit	Yes	Yes	Yes
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Physical Damage Comprehensive Deductible:	\$1,000	\$250	\$1,000
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Physical Damage Collision Deductible: [On units specified on schedule in Proposal]	\$1,000	\$500	\$1,000
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Hired Vehicle Physical Damage	Yes	No	Not Shown
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Employee Dishonesty Coverage

\$25,000 Limit with a \$500 Deductible	No	Yes	Not Shown
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Workers Compensation

	Ohio Casualty	Hanover	KSBIT
Based on projected payrolls of:			
Code #9101	2,348,705	2,348,705	2,351,000
Code #8868	21,505,058	21,505,058	21,000,000
Code #7380	835,958	835,958	925,000
Experienced Modification Used:	1.15	1.15	.98
Carrier:	Ohio Casualty	FFUA Mutual	KSBIT
A.M. Best Financial Rating	A	A	Not Rated
Employers Liability Limit	500,000	1,000,000	Not Shown
[Note: \$5M Umbrella Limit applies in addition to these Employers Liability Limits]			

Umbrella Liability

\$5,000,000 Limit	Yes	Yes	Yes
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Summary of observations – comparisons – recommendations:

Nelson County Board of Education's insurance has been with Indiana Insurance for several years. The approximate cost of the expiring coverage is \$348,798. Indiana Insurance is owned by Liberty Mutual. This past year Liberty Mutual purchased Ohio Casualty and is now using Ohio Casualty in Kentucky rather than Indiana. However, the underwriters responsible for School accounts are the same people as did so for Indiana. The only change is that the actual policy is now written with Ohio Casualty.

The bids received for the 7/1/08 renewal are as follows:

Ohio Casualty:	\$290,523
KSBIT:	342,186
Hanover:	346,495

The KSBIT Proposal contained only two pages and did not include enough information to make a detailed comparison as was allowed by the other two proposals. KSBIT only provided limits and cost, not coverage outlines. Accordingly, the words "Not Shown" are entered under the KSBIT column where there was not enough information provided to compare. The fact that "Not Shown" is indicated

does not mean they do not provided that particular coverage, just that no information was included to enable one to determine how they compared.

The reason that the insurance coverage has significantly reduced for the coming year is that the commercial market is more competitive than most insurance industry representatives can remember. Carriers are attempting to increase market share and retain business by offering lower cost, sometimes to an unrealistic and unsustainable point. The competitive market is good for the client as long as their insurance is provided by a reputable and financially strong carrier than can survive in a highly competitive marketplace over the longer term.

Nelson County Board of Education is fortunate to have received three competitive proposals for their insurance for the coming year. Consideration of which to choose is based on a combination of price, coverage, administrative service from the agent and carrier, response to claims and loss control assistance provided.

A chart is provided on the preceding pages that highlight certain coverages and limits provided by each carrier. Some differences are minor and some of significance. Some of the differences are noted on the chart by **bold and highlighted in yellow** type.

After analyzing the proposals using the criteria mentioned above, it is my recommendation that the Proposal from your incumbent carrier be accepted. My reasons:

1. \$51,663 less cost than KSBIT and \$55,972 less than Hanover/FFAUA Mutual.
2. They have been your carrier for a number of years and it is important to develop and maintain long relationships where possible and the insurance carrier earns that right by providing good service, consistent competitive pricing, while providing broad coverage.
3. They provide a \$1,946,800 higher blanket amount of insurance at \$131,307,532 Vs. \$120,159,965 for KSBIT and \$129,360,652 for Hanover.
4. Some of their other limits are higher than those provided by Hanover. Example:

Building Ordinance and Increased Cost of Construction limit is \$1,000,000 vs. \$250,000 for Hanover.

Their Extra Expense coverage limit is \$1,000,000 vs. \$300,000.

Loss of Refrigeration coverage is \$50,000 vs. \$25,000.
5. Some of Ohio Casualty's coverages are broader. Example: They provide \$1,000,000 of Law Enforcement Professional Liability and Hanover did not include that coverage.

They offer some extensions of coverage that broaden the standard coverage by attaching the following endorsements, a copy of which are attached:

- Property Coverage: School Extension Ultra Plus Endorsement
- General Liability Coverage: School Amendatory Endorsement
- Vehicle Coverage: Ohio Casualty Business Auto Extension Endorsement

They also attach an "Agreed Amount" endorsement that waives the co-insurance clause which is a very positive addition.

6. The Ohio Casualty policy includes specific coverage on computers and software. Sometimes the standard property coverage is depended on to cover computers and software but coverage is better provided by the use of a special computer coverage called EDP Coverage (Electronic Data Processing). Coverage is designed especially for computers and software which covers data restoring after certain type losses and other things. The Ohio Casualty policy has \$1,800,000 on Computer Hardware and \$500,000 on Computer Software. Extra Expense from computer losses is included for \$50,000 and transit of computers up to \$100,000 on hardware and \$10,000 on software is also included. The Hanover proposal did not indicate any specific computer coverage of the nature included in the Ohio Casualty policy.

7. Ohio Casualty's vehicle count on which they proposed a cost was 113 vs. 101 for Hanover. This should be checked to determine the correct number to be included.

8. The Ohio Casualty auto fleet policy provides Hired Physical Damage on vehicles the Board might occasionally hire or rent.

There are a few areas where the Hanover proposal provides an improvement. They are:

- On the Sexual Misconduct r Molestation coverage they have included \$300,000 of Innocent Party Aggregate Defense Expense vs. Ohio Casualty's current limit of \$100,000. This coverage reimburses an employee found innocent of the charges, the defense cost they have incurred while defending themselves. (The Board's defense cost is paid under the policy coverages). I think you will find the cost to increase the limit under the Ohio Casualty policy from \$100,000 to \$300,000 would be very insignificant. I recommend that it be done.
- The physical damage deductibles on the auto fleet comprehensive and collision coverage is \$250 and \$500 respectively with Hanover vs. the \$1,000 for Ohio Casualty. From my perspective the higher deductibles are preferable because, over time, the higher deductibles will continue to lower your auto fleet cost.
- The Hanover proposal included \$25,000 Employee Dishonesty coverage which you might want to analyze your exposure and have that coverage added to the Ohio Casualty policy. If a decision is made to add the coverage, a higher limit should be considered.
- The Employers Liability limit under the Workers Compensation coverage with Ohio Casualty is \$500,000 vs. the \$1,000,000 quoted by Hanover. This should not be considered significant because the \$5,000,000 Umbrella extends over the \$500,000 limit.
- The Hanover policy has the following extensions of coverage included on a Commercial Marine Form that are not on your expiring policy. They are:
 - Athletic Equipment \$50,000 which covers that equipment any where it is located or in transit. Your existing policy covers athletic equipment while in one of the insured locations as contents. I recommend that you have Ohio Casualty add a sufficient amount of coverage to cover athletic equipment under a Commercial Marine Form covered wherever it may be located.

- Cameras and Audio equipment is included for \$50,000. My comment on this coverage is the same as on the athletic equipment. If you have the exposure, add a sufficient amount of coverage under a Commercial Marine form.
- Grounds Equipment is included for \$50,000. If you have sufficient grounds equipment that moves around it would be best to insure it specifically or add a blanket amount covering the total value of all such equipment. It would be added under a Commercial Marine insuring agreement.
- The Hanover proposal includes \$100,000 on a "Dwelling under Construction". I could not determine if Ohio Casualty was covering a dwelling under construction but you should make sure any exposure you have is properly covered under your existing policy and the renewal policy they issue if your decision is to stay with them.
- The Hanover proposal includes \$10,000 on "Signs" which I assume would be signs not attached to a building. Under your current coverage, signs attached to a building are included in the building coverage. If you have "stand alone" outdoor signs you should add coverage specifically covering those signs.

Lastly, if you renew with Indiana (Ohio Casualty) ask them to do the following:

- A. Under the Equipment Floater section of the proposal (Page 15) ask if they will delete the 100% co-insurance clause making the items covered under that coverage "Agreed Amount". (i.e.: No Co-insurance)
- B. Under the same section, have them change the words "Band Instruments and Related Accessories" to "Band Instruments and related Accessories, including Band Uniforms" and if the values are more than the existing \$100,000, increase the insurance to a sufficient amount.

Tim, if you have questions or comments, call me.

Respectfully submitted,

R. C. Riley CPCU
Consultant

See 9 attachments

NOTE: This information is provided for the sole use of Nelson County Board of Education and is not to be provided to any other source including insurance carriers and/or their representatives.

OHIO CASUALTY (INDIANA)
SCHOOL EXTENSION ULTRA PLUS ENDORSEMENT
ON PROPERTY COVERAGE

HANOVER

Coverage Description	Limit of Insurance	
Special Crime Provisions	Included	?
Broadened Premises 1250 Feet	Included	NO
Real Property of Others Required by Contract	\$10,000	NO
Electronic Data	\$25,000	5,000
Foundations	Included	INCLUDED
Debris Removal	\$100,000	25,000
Fire Department Service Charge	\$25,000	25,000
Pollutant Clean Up and Removal	\$50,000	50,000
Newly Acquired or Constructed Property	180 days	180 DAYS
Buildings	\$1,000,000	1M
Business Personal Property	\$1,000,000	1M
Personal Effects and Property of Others	\$50,000	25,000
Valuable Papers and Records (Other Than Electronic Data)	\$100,000	100,000
Property Off-Premises (Including while in Transit)	\$50,000	50,000
Outdoor Property	\$100,000	25,000
Accounts Receivable	\$100,000	100,000
Arson Reward	\$25,000	25,000
Back-up of Sewers or Drains	\$25,000 - 50,000	50,000
Extra Expense	\$1,000,000	300,000
Fine Arts	\$25,000	50,000 25,000
Fire Protective Devices	Building Limit	25,000
Glass Showcases	\$10,000	25,000
Loss of Refrigeration	\$50,000	25,000
Computer Equipment	\$200,000 1,000,000	50,000
Laptop/Portable Computers	\$10,000	5,000
Lock Replacement	\$1,000	1,000
Money and Securities		
Inside the Premises	\$10,000	10,000
Outside the Premises	\$10,000	10,000
Off-Premises Services Interruption	\$50,000 500,000	25,000
Business Income	\$100,000	25,000
Paved Surfaces	\$100,000	100,000
Signs (Attached)	Included in Building Limit	Included
Special Deductible Provisions	Included	?
Waiver of Coinsurance on losses \$25,000 or less	Included	?
Replacement Cost - Leased Personal Property	Included	?
Ordinance or Law	10% of the Building Limit subject to \$500,000 maximum	—

This endorsement contains twenty-three different areas for increasing or adding property coverages. These extensions are subject to only a \$250 deductible regardless of the property deductible scheduled for the real property. Indiana's Property Extension Endorsement is designed to add on or enhance many coverages of the Comprehensive Business Policy.

This endorsement is included in Ohio Casualty General Liability Coverage. It gives coverages not normally included - The Hannover Proposal does not show anything similar -

SCHOOL AMENDATORY ENDORSEMENT

Ohio Casualty - ON General Liability

PROFESSIONAL SERVICES LIABILITY

- -Employees are covered for bodily injury arising out of professional nursing, psychological, psychometric, athletic training, or speech, hearing, occupational or physical therapy services, treatment advice or instruction provided by them within the scope of their employment by you. This coverage does not apply with respect to your ownership or operation of an infirmary with respect to your ownership or operation of an infirmary with facilities for lodging and treatment, or public clinic or hospital.

SCHOOL BROADCASTING AND PUBLICATION ACTIVITIES:

- Personal injury coverage is provided for publishing, broadcasting or telecasting done by or for the named insured.
- Advertising injury coverage is provided for offenses committed in the course of advertising any goods, products or services.

NON-OWNED AIRCRAFT AND WATERCRAFT:

- Coverage is extended to include non-owned aircraft, if the aircraft is hired by or loaned to an insured with a trained paid crew, it is not being used to carry persons or property for a charge, the pilot is a certified commercial or airline pilot, and no other insurance is available to the insured.
- Coverage is provided for non-owned watercraft, if it is less than 51 feet and is not being used to carry persons or property for a charge.
- These extensions do not apply to the transportation of students.

SUPPLEMENTARY PAYMENTS:

- The cap on the cost for bail bonds is increased to \$2,500.
- The cap on actual loss of earnings because of time off from work is \$300 per day.

WHO IS AN INSURED

- Provisions are expanded further to include volunteer workers, parent support groups and student groups.
- Coverage is automatically provided for persons or organizations with whom the named insured agrees, in writing by means of a contract or permit, to provide insurance, subject to certain conditions.

FELLOW EMPLOYEE COVERAGE- Employees are covered for bodily injury or personal injury to co-employees except with respect to employment-related practices.

MEDICAL PAYMENTS COVERAGE:

- Basic Medical Payments limit is \$15,000.
- The reporting period for incurred expenses is extended to three years from the date of the accident.

BODILY INJURY DEFINITION-Non-physical injury is considered bodily injury if it results from physical injury, sickness or disease sustained by a person.

KNOWLEDGE OF OCCURRENCE OR OFFENSE-Clarifies that knowledge of an occurrence or offense by an employee does not in itself constitute knowledge of the insured unless the school superintendent, business manager, or designated person receives notice of such an occurrence or offense.

FAILURE TO DISCLOSE HAZARDS AND PRIOR OCCURRENCES-Failure to disclose all hazards or prior occurrences will not affect coverage unless the failure was intentional.

Not available on colleges, universities, trade or vocational schools.

Note: Please read the policy for complete details as certain limitations apply.

This is AN Endorsement that gives Broader coverage than the Normal Vehicle Liability that is included in the Ohio Casualty proposal NOT Indicated in the Hanover proposal

OHIO CASUALTY BUSINESS AUTO EXTENSION ENDORSEMENT

TEMPORARY SUBSTITUTE AUTO PHYSICAL DAMAGE

BROAD FORM INSURED: Coverage for newly acquired or formed organizations is afforded only for 180 days from the date of acquisition or formation.

EMPLOYEES AS INSURED

ADDITIONAL INSURED BY CONTRACT, AGREEMENT OR PERMIT

SUPPLEMENTARY PAYMENTS: \$2500 for cost of bail bonds, loss of earnings up to \$300 a day because of time off from work.

AMENDED FELLOW EMPLOYEE EXCLUSION

HIRED AUTO PHYSICAL DAMAGE: The most we will pay for "loss" to any hired "auto" is \$50,000 or Actual Cash Value or Cost of Repair, whichever is smallest, minus a deductible.

TOWING AND LABOR: private passenger type, "light truck" or "medium truck" is disabled: For private passenger type vehicles or "light trucks" we will pay up to \$50 per disablement. For "medium trucks" we will pay up to \$150 per disablement. However, the labor must be performed at the place of disablement.

PHYSICAL DAMAGE- ADDITIONAL TRANSPORTATION EXPENSE COVERAGE: limit of \$50 per day and a maximum limit of \$1000.

RENTAL REIMBURSEMENT: will pay for any one "accident" or "loss" is \$1000. No deductible applies to this coverage.

EXTRA EXPENSE - BROADENED COVERAGE-STOLEN VEHICLE

PERSONAL EFFECTS COVERAGE: up to \$600 for "personal effects" stolen with the "auto."

AIRBAG COVERAGE

SOUND RECEIVING AND REPRODUCING EQUIPMENT - BROADENED COVERAGE

LEASE GAP

GLASS REPAIR - WAIVER OF DEDUCTIBLE

DRIVE OTHER CAR FOR EXECUTIVE OFFICERS

UNINTENTIONAL FAILURE TO DISCLOSE HAZARDS

AMENDED DUTIES IN THE EVENT OF ACCIDENT, CLAIM, SUIT, OR "LOSS"

BODILY INJURY REDEFINED: "Bodily Injury" means physical injury, sickness or disease sustained by a person including mental anguish, mental injury, shock, fright or death resulting from any of these at any time.

EXTENDED CANCELLATION CONDITION-60 days

EQUIPMENT FLOATER LIMITS

TYPE OF EQUIPMENT	COINSURANCE	DEDUCTIBLE
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Special

(100%)

\$1000

UNSCHEDULED EQUIPMENT

DESCRIPTION	MAXIMUM ITEM AMOUNT	OHIO CASUALTY		HANOVER
		↓	↓	
		AMOUNT OF INSURANCE	% CO- INSURANCE	↓
Band Instruments & Related Accessoris	\$100,000	100%	—	50,000 uniforms 50,000 music eq
Computer Hardware	\$1,800,000	—————→		50,000
Computer Software	\$ 500,000	—————→		5,000
Computer Extra Expense	\$ 50,000	—————→		- 0 -
Computer Property in Transit (Hardware/Software)	\$100,000/\$10,000	—————→		- 0 -
Computer – Unnamed Locations	\$100,000/\$10,000	—————→		- 0 -
Misc Leased/Rented/Borrowed Equipment	\$ 25,000	—————→		- 0 -



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Ohio Casualty Insurance Company

(a member of Liberty Mutual Insurance Companies)

A.M. Best #: 02378 NAIC #: 24074 FEIN #: 310396250

Address: 9450 Seward Road
Fairfield, OH 45014

Phone: 513-603-2400

Fax: 513-603-3179

Web: www.ohiocasualty-ins.com

This rating is assigned to companies that have, in our opinion, an excellent ability to meet their ongoing obligations to policyholders.

Best's Ratings

Financial Strength Ratings

[View Definitions](#)

Rating: **A (Excellent)**

Affiliation Code: **p (Pooled)**

Financial Size Category: **XV (\$2 Billion or greater)**

Outlook: **Stable**

Action: **Affirmed**

Effective Date: **March 05, 2008**

* *Denotes Under Review Best's Ratings*

Issuer Credit Ratings

[View Definitions](#)

Long-Term: **a**

Outlook: **Stable**

Action: **Affirmed**

Date: **March 05, 2008**

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AMB Credit Report - Insurance Professional (Unabridged) (formerly known as Best's Company Best's Financial Strength Rating and rationale along with comprehensive analytical comment business overview and key financial data.

Report Revision Date: 04/09/2008 (represents the latest significant change).

Historical Reports are available in AMB Credit Report - Insurance Professional (Unabridged)

Best's Executive Summary Reports (Financial Overview) - available in three versions, the style reports feature balance sheet, income statement, key financial performance tests including liquidity and reserve analysis.

Data Status: 2008 Best's Statement File - P/C, US. Contains data compiled as of 5/24/2008 (Checked).

- **Single Company** - five years of financial data specifically on this company.
- **Comparison** - side-by-side financial analysis of this company with a peer group of up to companies you select.
- **Composite** - evaluate this company's financials against a peer group composite. Report average and total composite of your selected peer group.

AMB Credit Report - Business Professional - provides three years of key financial data per colorful charts and tables. Each report also features the latest Best's Ratings, Rating Rationale from our Business Review commentary.

Data Status: Contains data compiled as of 5/24/2008 (Quality Cross Checked).

Best's Key Rating Guide Presentation Report - includes Best's Financial Strength Rating as provided in Best's Key Rating Guide products.

Data Status: 2006 Financial Data (Quality Cross Checked).

Financial and Analytical Products

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Hanover Insurance Company

(a member of Hanover Insurance Grp Prop and Cas Cos)
A.M. Best #: 02225 NAIC #: 22292 FEIN #: 135129825

Address: 440 Lincoln Street
Worcester, MA 01653

Phone: 508-853-7200
Fax: 508-855-6417
Web: www.hanover.com

This rating is assigned to companies that have, in our opinion, an excellent ability to meet their ongoing obligations to policyholders.

Best's Ratings

Financial Strength Ratings

[View Definitions](#)

Rating: **A- (Excellent)**

Affiliation Code: **g (Group)**

Financial Size Category: **XIV (\$1.5 Billion to \$2 Billion)**

Outlook: **Positive**

Action: **Affirmed**

Effective Date: **May 23, 2007**

* *Denotes Under Review Best's Ratings*

Issuer Credit Ratings

[View Definition](#)

Long-Term: **a-**

Outlook: **Positive**

Action: **Affirmed**

Date: **May 23, 2007**

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AMB Credit Report - Insurance Professional (Unabridged) (formerly known as Best's Company) Best's Financial Strength Rating and rationale along with comprehensive analytical comment business overview and key financial data.

Report Revision Date: 06/12/2007 (represents the latest significant change).

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Best's Key Rating Guide Presentation Report - includes Best's Financial Strength Rating as provided in Best's Key Rating Guide products.

Data Status: 2006 Financial Data (Quality Cross Checked).

Financial and Analytical Products

Best's Property/Casualty Center - Premium Data & Reports

Best's Key Rating Guide - P/C, US & Canada





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Other Web Center

FFVA Mutual Insurance Co.

A.M.Best #: 11868 NAIC #: 10385 FEIN #: 596628087

Address: P.O. Box 948239
Maitland, FL 32794-8239

Phone: 321-214-5300

Fax: 321-214-0220

Web: www.ffvamutual.com

WORKERS
COMP

This rating is assigned to companies that have, in our opinion, an excellent ability to meet their ongoing obligations to policyholders.

Best's Ratings

Financial Strength Ratings [View Definitions](#)Rating: **A (Excellent)**

Financial Size Category: VIII (\$100 Million to \$250 Million)

Outlook: **Stable**Action: **Affirmed**Effective Date: **January 21, 2008**Issuer Credit Ratings [View Definitions](#)Long-Term: **a**Outlook: **Stable**Action: **Assigned**Date: **January 21, 2008**

* Denotes Under Review Best's Ratings

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AMB Credit Report - Insurance Professional (Unabridged) (formerly known as Best's Company Best's Financial Strength Rating and rationale along with comprehensive analytical comment business overview and key financial data.

Report Revision Date: 02/19/2008 (represents the latest significant change).

Historical Reports are available in AMB Credit Report - Insurance Professional (Unabridged)



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Data Status: 2008 Best's Statement File - P/C, US. Contains data compiled as of 5/24/2008 (Checked).

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Data Status: Contains data compiled as of 5/24/2008 (Quality Cross Checked).



Best's Key Rating Guide Presentation Report - includes Best's Financial Strength Rating as provided in Best's Key Rating Guide products.

Data Status: 2006 Financial Data (Quality Cross Checked).

Financial and Analytical Products

Best's Property/Casualty Center - Premium Data & Reports

Best's Key Rating Guide - P/C, US & Canada

Best's Statement File - P/C, US

Best's Statement File - Global

