



PROTECTING BUSINESS, PROPERTY AND PEOPLE

Notice to Our Business Partners:

The reputation and integrity of the FCCI Mutual Insurance Holding Company and its subsidiaries are valuable assets to FCCI. Each employee of FCCI is responsible for conducting FCCI's business in a manner that demonstrates a commitment to the highest standards of integrity. We expect the same commitment from our business partners. All of our business partners should conduct themselves in their dealings with FCCI in the same ethical fashion.

Our employees must conform their conduct to our Code of Business Conduct & Ethics to help meet these standards. Furthermore, FCCI expressly prohibits discrimination, harassment, and retaliation based on race, sex, religion, national origin, age, marital status, sexual orientation, pregnancy, disability or any other protected category. FCCI's policies regarding anti-discrimination, anti-harassment, and anti-retaliation apply to applicants, employees, and business partners, and prohibit harassment, discrimination and retaliation whether engaged in by co-workers, by a supervisor or manager, or by someone not directly connected to FCCI, such as outside vendors, consultants, colleagues or clients. Likewise, we expect our business partners to refrain from any conduct that would subject any of our personnel to disciplinary action provided by our Code or otherwise influence them into unethical, illegal, or discriminatory conduct. You can view our Code of Business Conduct & Ethics at our company website, www.fcci-group.com.

Relationships with our business partners are valued by our company. However, they are also predicated on these principles. Failure by our business partners to adhere to them will result in the end of that relationship.

Very truly yours,

A handwritten signature in black ink, appearing to read "Tom Koval", written in a cursive style.

Thomas A. Koval
Senior Vice President & General Counsel