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SUMMIT SALES

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RetailFirst Insurance Company



BY THE NUMBERS

Workers' Compensation Insurance

Superior **COVERAGE**

About RetailFirst

RetailFirst Insurance Company—available in Florida—successfully insures more than 8,500 businesses.

RetailFirst Insurance Company and affiliate BusinessFirst Insurance Company make up RetailFirst Insurance Group, which is rated B++ (Good) with a positive outlook from A.M. Best Company.

RetailFirst is managed by Summit, a leading provider of workers' compensation products and services to employers throughout the southeastern United States. Summit has 40 years of experience in the industry.



Reinsurance

RetailFirst is backed by several reinsurance companies with A+ (Superior) financial ratings from A.M. Best Company, the industry leader in insurance ratings.

With \$18 million of coverage per occurrence above a \$2 million loss, RetailFirst Insurance Group is well protected against the effect of catastrophic claims.

The group also has terrorism coverage of \$115 million in excess of \$20 million as an additional layer of protection for policyholders.

BusinessFirst Insurance Company and RetailFirst Insurance Company operate as a pool, and all premium and loss experience is shared within that pool. BusinessFirst retains 10 percent of any net loss after external reinsurance, and RetailFirst retains 90 percent.

Performance and Stability Measures 2017 (in millions)

	RetailFirst	BusinessFirst	Consolidated*
Direct Written Premium	\$93.2	\$42.1	\$135.3
Total Admitted Assets	\$325.1	\$45.0	\$352.6
Policyholder Surplus	\$156.3	\$17.4	\$173.7
Net Income	\$9.5	\$0.9	\$10.4
Direct Dividends Paid to Policyholders	\$1.7	\$0.7	\$2.4

* The sum of BusinessFirst and RetailFirst does not equal the consolidated total due to consolidation eliminations.

About **SUMMIT**

When it comes to your business and your employees, you want insurance that makes a difference. Summit specializes in workers' compensation and has managed the day-to-day operations of RetailFirst since it was established as the Florida Retail Federation Self Insurers Fund in 1979.*

From innovative claims management, to tailored loss prevention services, to an Online Business Center that puts your policy information at your fingertips—our job is to be your best choice for workers' comp.

Your independent agent can give you more information about RetailFirst and Summit.

* In November 2010, the Florida Retail Federation Self Insurers Fund converted to RetailFirst Insurance Company, a stock insurance company within a mutual holding company system.

Safety **PAYS** you **BACK**

Not only is a safe workplace one of the best benefits you can give your employees, it also pays you back with higher morale and better productivity. Plus, when your workers' compensation coverage is through RetailFirst, you have the opportunity to earn back a portion of your workers' comp premium through the Safety Rewards program.

What Is the Safety Rewards Program?

Safety Rewards is RetailFirst's dividend program that pays out monetary rewards each year to conscientious employers who are dedicated to employee safety. Sure, accidents happen. And not all workplace injuries can be prevented. But smart employers know that strategic safety precautions and an effective return-to-work program can dramatically lower claims costs.

How do you benefit?

It's simple. Safety Rewards may actually put money back in your hands based on your annual losses. The lower you keep your total claims costs during your policy year, the higher your year-end reward could be, which means that you can contribute to your success.

How does it work?

Your reward is based on the amount of premium you have paid and the total costs of your claims during the policy year. In other words, your claim history determines the percentage of your premium that may be returned to you as a reward.

Rewards are declared at the discretion of the board of directors, so they are not guaranteed. However, keep in mind that RetailFirst has a consistent history of paying rewards to policyholders.

Please ask your independent insurance agent for more information about Safety Rewards. Other eligibility requirements may apply based on your workers' compensation program and your policy type.

Help Keep Losses Low

RetailFirst provides you with extensive resources and assistance to help you control losses and enhance your ability to receive a Safety Reward. Services include:

- Loss prevention
- Online loss reports
- An innovative claims management process that partners your injured worker with our on-staff adjuster and nurse case manager
- Back2work®, Summit's return-to-work program
- A network of preferred medical providers and hospitals that have passed our extensive credentialing process

