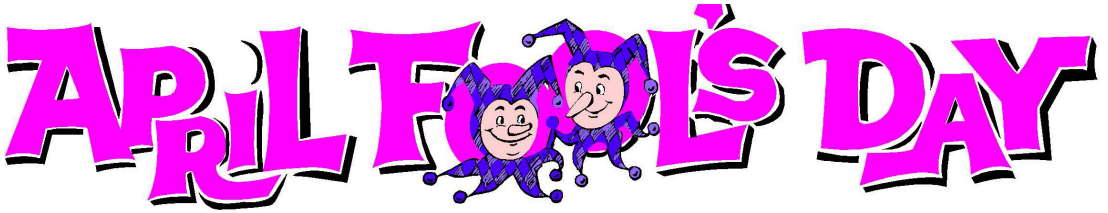


NEWS BRIEF

April 1, 2014



2014 KEY AGENCY BROKER PROGRAM

Just a reminder that we are ending our first quarter for the 2014 Key Agency Broker Program. If you are a new FBI Agency, here are the two key points:

1. The program covers premium written from January 1 - December 31, 2014
2. The Bonus Commission is paid in the second quarter, 2015

To learn more about this program contact Richard Suddarth.

FIRST BENEFITS INSURANCE BOUGHT A BUILDING!

First Benefits Insurance is going to be moving to a new headquarters! 209 Retail Partners, L.L.C. purchased 209 Fayetteville Street, Raleigh located in the heart of Fayetteville Street. 209 Retail Partners is owned by FBI and the NC Retail Merchants Association. The 23,000+ square foot building will be the permanent office to FBI, NCRMA, CFIC and other local businesses. Demolition has begun and renovations will follow. We anticipate a mid-July move. We will keep you posted on our progress.

FBI ADDS NEW UMBRELLA CARRIER

First Benefits Insurance gained approval as the underlying carrier for umbrella policies by the following companies:

- » Cincinnati Insurance Company (required EL limits of \$1,000,000/\$1,000,000/\$1,000,000)
- » Selective Insurance Company of America
- » Erie Insurance Company
- » Allied Insurance Company (required minimum EL limits of \$500,000/\$500,000/\$500,000)
- » Penn National Insurance Company (required minimum EL limits of \$500,000/\$500,000/\$500,000)
- » Auto-Owners Insurance Company
- » Montgomery/Liberty Mutual Insurance
- » **NEW Central Mutual Insurance**

WESTERN ROCKINGHAM CHAMBER JOINS FBI

We would like to welcome Western Rockingham Chamber of Commerce! They serve three major areas: Madison, Mayodan and Stoneville. If you write business in these areas your client members will now qualify for our workers' compensation program.