



# COMPETITIVE ADVANTAGES

<b>Claims Experience</b>	Since 1980, we have handled nearly 400,000 claims for emergency service organizations and the number grows each day.
<b>Industry Involvement</b>	<p>We belong to the same organizations as you.</p> <p> <b>CFAI</b> – Commission on Fire Accreditation International  <b>CFOD</b> – Commission on Fire Officer Development  <b>CFSI</b> – Congressional Fire Services Institute  <b>FDSOA</b> – Fire Department Safety Officers Association  <b>IAFC</b> – International Association of Fire Chiefs           <ul style="list-style-type: none"> <li>• <b>IAFC Foundation</b> and <b>IAFC Divisions</b></li> <li>• <b>VCOS</b> – Volunteer Combination Officers Section</li> <li>• <b>IAFC EMS</b> – Emergency Medical Services Section</li> </ul> <b>IFE</b> – Institution of Fire Engineers         </p> <p> <b>IFSTA</b> – International Fire Service Training Association  <b>NAEMS</b> – National Association of Emergency Medical Services  <b>NAEMT</b> – National Association of Emergency Medical Technicians  <b>NAEVT</b> – National Association of Emergency Vehicle Technicians  <b>NFFF</b> – National Fallen Firefighters Foundation  <b>NFPA</b> – National Fire Protection Association  <b>NVFC</b> – National Volunteer Fire Council         </p>
<b>Innovation</b>	Pioneered the first comprehensive insurance package and formed a program for emergency service organizations. VFIS drafted the first specialized insurance policy in 1969 and continues to lead.
<b>Size</b>	We insure more Emergency Service Organizations in North America than any other provider.
<b>Responsiveness</b>	<p>We processed 99.4% of renewal policies before their renewal date, and we have maintained that rate for over 5 years.</p> <p>We personally answered more than 81,000 calls a year for the past 3 years - no automated phone system. That's 324 calls per day answered by a person.</p>
<b>Retention</b>	<p>For the past 10 years, 96.1% of VFIS customers have stayed with us.</p> <p>73.4 % of our clients have been insured by VFIS for more than 10 years.</p> <p>Over 2,800 independent agents placed their emergency service organization clients with us.</p>
<b>Risk Control</b>	<p>Last year our field service team members:</p> <ul style="list-style-type: none"> <li>• Visited 916 VFIS clients.</li> <li>• Assessed loss exposures and controls in place for more than 2,982 lines of coverage.</li> <li>• Identified and provided risk management advice and guidance on 2,254 areas where clients could improve the control measures they have in place.</li> <li>• Completed building valuations on 816 properties.</li> <li>• Achieved a customer satisfaction rating of 10 (on a scale of 1 - 10) on 56% of the client visits and an 8 or greater on 98% of visits.</li> </ul>
<b>Stability</b>	More than 10,000 emergency service organizations have experienced little or no change in our pricing at their renewal for the past 5 years.
<b>Training Leaders</b>	<p>VFIS has trained over 175,000 emergency services personnel since 2006.</p> <p>VFIS delivered 361 classes and had 24,399 contacts in 2013.</p> <p>We offer more client educational products than any other emergency service insurance program.</p> <ul style="list-style-type: none"> <li>• 21 training kits</li> <li>• 7 downloadable training booklets</li> <li>• 46 downloadable risk control communiqués</li> <li>• 4 self audit guides</li> <li>• 21 online training programs</li> <li>• 30 safety posters</li> <li>• 21 downloadable safety forms</li> </ul>



To learn more about the advantages of the **VFIS program** contact us at **800.233.1957** or visit **www.vfis.com**.