



FHM Insurance Company was formed in 1954 and is one of the oldest and most experienced workers' compensation companies in the Southeast. FHM is dedicated to delivering the highest quality of service through a philosophy of **"A Policy To Do More."**

FHM leads the industry in delivering the "lowest ultimate cost" in workers' compensation through cutting-edge claims management, loss control, fraud and safety programs.

FHM's strong financial position has resulted in 100% payment of dividend obligations since 1954.

**FHM is rated A-
by A.M. Best Company.**



Claims Services

- 24 hour claims reporting
- Experienced claims management team that focuses on controlling the litigation process and managing the claims costs
- Approved attorney panel
- Aggressive claims management provided by experienced adjusters
- Maximum caseload of 135 cases
- Proactive Nurse Case Managers
- Industry-leading Cost Containment Team composed of registered nurses and specialists

Fraud Investigation Unit

- Works closely with adjusters to quickly identify fraudulent activity
- Proactively pursues fraud convictions that result in financial restitution

Loss Control Services

- Certified Loss Control Consultants provide cutting-edge loss control and safety programs
- Assist policyholders in the development of effective and comprehensive safety plans
- On-site safety seminars
- Drug-free workplace and post-injury drug testing programs

State-of-the-Art Technology via FHMconnect

- Comprehensive, easy-to-use website, www.fhmic.com
- Real time, online access to claims information, loss reports and policy information
- Online access to forms, safety and fraud posters
- Online claims reporting
- Links to valuable information related to safety, background checks, OSHA

Licensed In

- Southeast

www.fhmic.com | 888-346-3461 ext. 402

FHM INSURANCE
COMPANY

A POLICY TO DO MORE®

Workers' Comp Since 1954