

Are your insurance premiums too

High?

The key to cutting insurance costs is...

Controlling Losses

**Upcoming Auto Dealer
Designated Risk Manager
Seminar**

June 7-9, 2010

Key Agenda Items:

- Your Losses versus the Auto Dealer Industry
- How an Underwriter Views Your Business
- Industry Input Session
- Auto Dealer Loss Keys
 - MVRs/Drivers' Standards
 - Controlling Demonstrators/Furnished Autos
 - Test Drive Procedures
 - Loaners and Rentals
 - Preventing Vehicle Theft and False Pretense Losses
 - Key Control Techniques
 - Employment Related Practices Liability
 - Disaster Planning
 - Distracted Driving
 - Hiring Practices

To send your risk manager to our informative Designated Risk Manager Training Program, contact your local Federated Marketing Representative or Jina Duchnowski at Federated 1-800-533-0472, ext. 5604.

"The session on employee driving and checking motor vehicle reports was the most beneficial. It explained the importance to the dealership to check MVRs and only hire good drivers."

"The amount of risk management knowledge shared is almost overwhelming. I was most impressed by Federated's commitment to help us minimize risk."

"I would recommend this program to anyone in the car business. It's made me take a step back and realize that the ideas discussed could be put in place for minimal cost."

"This time was very well spent. Our dealership is doing many things right and now will do even more things correctly."

FEDERATED'S VALUE DIFFERENCE[®]

Major Client Service Standards

- Risk Control ReviewSM—A review to assist with identification of hazards and help with loss prevention and cost containment
- Financial Protection ReviewSM—A review of business life insurance, business continuation, individual retirement needs, and group health insurance programs*
- Annual Client ReviewSM—An annual review of coverages and changes affecting insurance needs
- Client Continuation PlanSM—Delivering the renewal and confirming our commitment to your insurance protection

Distribution system of highly trained, local representatives

Risk management services*

- On-site risk analysis by risk consultants and appraisers
- Individualized safety program
- Assistance from risk consultants in writing, implementing and supporting a company safety program
- Safety materials and programs

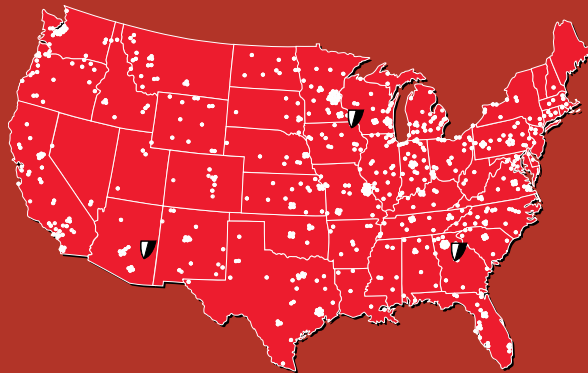
Federated's coverages designed specifically for automotive dealers

Fast, fair claims service by highly trained adjusters, appraisers, and rehabilitation specialists

Property/liability and workers compensation safety group dividend opportunities where applicable*

* May not be available in all states or for all firms or associations

Federated's Distribution System



550

Direct Marketing
Representatives

95

Field Managers

50

Select Independent
Agency Locations

It's Our Business to Protect Yours[®]

The FEDERATED Insurance Companies
Home Office: 121 East Park Square • Owatonna, Minnesota 55060
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FEDERATED
INSURANCE[®]

Auto Dealer Designated Risk Manager Seminar









June 7-9, 2010

Agenda






June 7, 2010

-  Your Losses vs. the Auto Dealer Industry – *Dave Cameron*
 -  How an Underwriter Views Your Dealership – *Dwight Groves*
 -  Auto Dealer Claims Handling – *Larry Schroeder*
 -  Customer Loaners / Rentals – *Dwight Groves*
 -  Employment Related Practices Liability – *Melissa Sviggum & Jon Hanson*
- Adjourn

June 8, 2010

-  M.V.R.'s / Driving and Furnished Autos – *Bill Emanuel*
 -  Distracted Driving – At What Cost? – *Dave Cameron*
 -  Hiring Practices - The Faces of Your Business – *Dave Cameron*
 -  Theft / False Pretense – *Dave Cameron*
 -  Key Control – *Dave Cameron*
 -  Test Drives – *Dave Cameron*
 -  Designate a Risk Manager – *Bill Emanuel*
 -  Managing the Ultimate Risk – *Jim Lyons*
- Adjourn

June 9, 2010

-  Weather Related Claims Handling – *Kelly Reich*
-  Emergency Preparedness – *Bill Emanuel*
-  Spend Your Risk Management Dollars Wisely – *Todd Egbert*
-  Industry Input Session – *Sean Pick*
-  Action Plan, Wrap-up, Adjourn and Travel (11:30 a.m.)

Reply Form

Federated Designated Risk Manager Training Program for Auto Dealers

June 7-9, 2010 Owatonna, Minnesota

(Arrive by Sunday evening, June 6th)

Yes! We are interested in participating in the Federated Designated Risk Manager Training Program for Auto Dealers. The following person, responsible for risk management/safety in our company, will be attending:

Note: Due to space limitations and demand, only one attendee per company can be accepted at this time.

Please Print or Fill In:

Name _____ Title _____

Company _____

Stores Operated _____

Address _____

(City)

(State)

(Zip)

Phone _____ Fax _____ E-mail _____

Reservations will be made for you at the Holiday Inn in Owatonna, MN (this is a smoke-free facility).

Complimentary Federated Shirt: Mens Ladies Size: _____

We understand that we will be responsible for all travel and lodging expenses to and from Owatonna, MN. Federated Insurance will cover most meals and the cost of the program.

Authorized by _____

Important Information

Federated Insurance is notified of your interest in this training program once you return this form. Because space is limited for this training program, please do not make any travel arrangements until you have heard from Federated Insurance that a space has been reserved for you.

Federated Insurance staff will be in touch with training program attendees concerning hotel accommodations and ground transportation. Rental cars will be necessary for ground transportation between Minneapolis and Owatonna, but Federated can help attendees carpool, if travel arrangements allow.

Please mail or fax this form to be received at Federated **by May 7th, 2010** to:

Jina Duchnowski - Federated ARMS Department

Federated Insurance

121 East Park Square

Owatonna, MN 55060

jmduchnowski@fedins.com

Fax: (507) 446-4703