



Auto Dealer Claim of the Month –

Federated Insurance's “Claim of the Month” – Could it happen to you?

A sales rep drove a high-end demo home. That evening, she took friends out for dinner and drinks. On the way home, she caused an accident that resulted in two serious injuries, and the death of a single mother of three.

CLAIM AMOUNT: \$3.5 million

What policies are in place to help prevent this from happening at your dealership? **Do you know who's driving your vehicles?** Federated Insurance recommends several best practices to help protect your business and manage risks; for example,

- Know your drivers. Order MVRs on all employees who may drive company vehicles.
- Limit the number of demos.
- Transfer the risk: get the title out of the dealership's name.

These are just a few loss control recommendations you can use to help protect your dealership. To learn more, contact your local Federated Insurance representative and request a copy of our Auto Dealer “Keys to Success” risk management education materials. Federated Insurance is recommended by 18 state and national auto dealer associations just like yours for customized insurance programs and value-added risk management services, such as Federated's Shield Network[®], the Risk Management Resource Center, and the Federated Employment Practices NetworkSM. Visit www.federatedinsurance.com to discover resources you can use to create or ramp up your own risk management program, or to contact your local representative.