

February 2023

Greetings,

We have turned the page on 2022 and boldly embark into 2023. As we look forward to the year ahead, it is meaningful to reflect at how this strong partnership originally started. For more than 118 years, Federated[®] has supported and promoted the association movement.

Our foundation was built upon the members of a Minnesota trade association that wanted better terms, conditions, and affordability of insurance. They came together to create a mutual insurance company that would insure them best, providing Association Member Benefits. Their resolve and determination to do what was right for their members continues to drive us today. Our mission statement guides us in serving you, just as you exist to enhance the success of your members.

Through our partnership, associations and buying groups have provided valuable input over the years. This has helped shape our property and casualty, workers compensation, and life and disability product offerings, as well as our loss prevention and financial protection services. Your input has also helped us evolve our risk management services which truly set us apart from other insurance companies.

When your members qualify and partner with Federated, this opens them up to our risk management services and tailored industry-specific products. They also benefit from our financial stability and ability to work directly with our marketing representatives, risk consultants, underwriting, claims, and field services personnel. This uniquely positions us to offer support and guidance to your members.

In 2023, we are highlighting four member benefits in detail for your use to promote to your members which are included with this letter. They include our very own Federated DriveSAFESM Telematics, Business Succession and Estate Planning, Employee Retention with Private Bonus Plans, and Safety Training resources.

Thank you for standing alongside us and being among one of the more than 500 associations recommending Federated Insurance. With your support, our mission continues to be one we were formed to fulfill. We greatly appreciate your partnership.

Respectfully,

- h Zowy

Nick Lower President and Chief Operations Officer

Federated Mutual Insurance Company • Federated Service Insurance Company*

Federated Life Insurance Company • Federated Reserve Insurance Company* • Granite Re, Inc.** *Not licensed in all states. ¹Granite Re, Inc. conducts business in California as Granite Surety Insurance Company. federatedinsurance.com | © 2023 Federated Mutual Insurance Company

FEDERATED INSURANCE® MISSION

As a mutual insurance company, we believe our value is measured by the success of our clients.

It's Our Business to Protect Yours®

Association Member Benefits

Property & Casualty

Worker's Compensation

Business Succession

Estate Planning

Bonding

Local, Direct Marketing Representative

Direct Claims Service

Risk Management Support

Federated DriveSAFE^{s™} Telematics

Online Safety Training

Hiring and Retaining Employees

Risk Management AcademysM

The information herein is intended to provide general information and recommendations for risk prevention only. It should not be considered legal advice or an offer of insurance. Consult with a qualified professional when you have detailed questions regarding any topic in this publication.

Help Your Employees Make it Home Safe Today

Federated DriveSAFESM Telematics helps your employees improve their daily driving habits and return home safe at the end of the day.

ASSOCIATION AN MEMBER BENEFIT FOR 119 YEARS LOCAL MARKETING REPRESENTATIVES AUTO DIRECT. AND CASUALTY SELF-INSURED RETENTION PROPERTY POLICYHOLDER SURPLUS LIVE VOICE CUSTOMER SERVICE MYSHIELD[®] TAILORED, INDUSTRY-SPECIFIC COVERAGE BUSINESS SUCCESSION AND ESTATE PLANNING STABLE FINANCIAL FACE-TO-FACE RELATIONSHIPS STRENGTH MUTUAL COMPANY DIRECT CLAIMS REPRESENTATIVES RECOMMENDATIONS 500+ EXCLUSIVE ASSOCIATION ESTATE PLANNING ATTORNEY NETWORK ANNUITIES

IT'S OUR BUSINESS TO PROTECT YOURS®

WE'RE BETTER TOGETHER LIFE AND DISABILITY INCOME PRIVATE BONUS PLANS KEY PERSON COVERAGE WORKERS COMPENSATION HIRING PRACTICES FEDERATED DRIVESAFE³⁴⁴ TELEMATICS SOLUTION RISK MANAGEMENT RESOURCE CENTER EMPLOYMENT RELATED PRACTICES LIABILITY EMPLOYMENT RELATED PRACTICES LIABILITY EMPLOYMENT LAW ATTORNEY NETWORK BONDING EMPLOYEE SAFETY TRAINING RISK MANAGEMENT ACADEMY CLIENT CONTACT CENTER FIELD RISK CONSULTANTS CERTIFICATE CENTER SURETY SPECIALISTS MANAGED CARE CYBER



Scan to learn more about DriveSAFE TELEMATICS.





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Commercial Insurance Property & Casualty | Life & Disability Income | Workers Compensation | Business Succession and Estate Planning | Bonding Federated Mutual Insurance Company and its subsidiaries** | federatedinsurance.com

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Who is Counting on You to Secure the Future of Your Business?

Your business provides employees with a career, customers with quality services, and your family with financial security. Protect your life's work with the help of Federated's network of independent estate planning attorneys.



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Scan to learn more about **BUSINESS SUCCESSION AND ESTATE PLANNING** support.





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How Do You Retain Your Top Talent?

Private bonus plans provide strong incentive for top team members to remain with your business — while also helping you stand out among other employers.

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Scan to learn more about **PRIVATE BONUS PLANS** and other employee retention strategies.





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Safety Training Resources and HR Support at Your Fingertips

Access industry-specific training, sample forms and policies, an employee handbook builder tool, and more 24/7 with mySHIELD[®].

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Scan to learn more about mySHIELD[®].

Risk Management Training & Resources

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