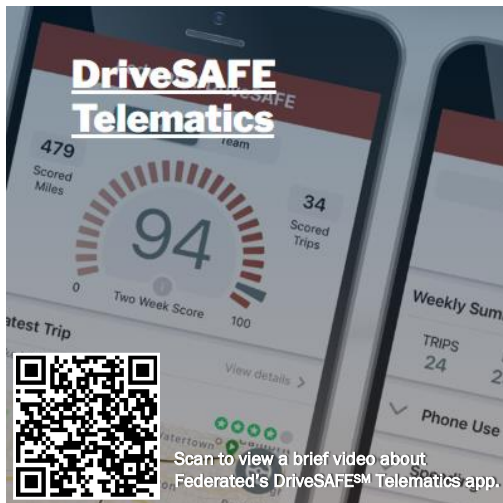


# A Benefit for Association Members

Federated Insurance offers next-level value, experience, and knowledge to help guide you in the right direction. In 1904, Federated was founded by a Minnesota implement association as a benefit for their members. Since then, Federated has supported and promoted the association movement.



## Direct, Local Marketing Representatives

We tailor our insurance and risk management programs to your needs.



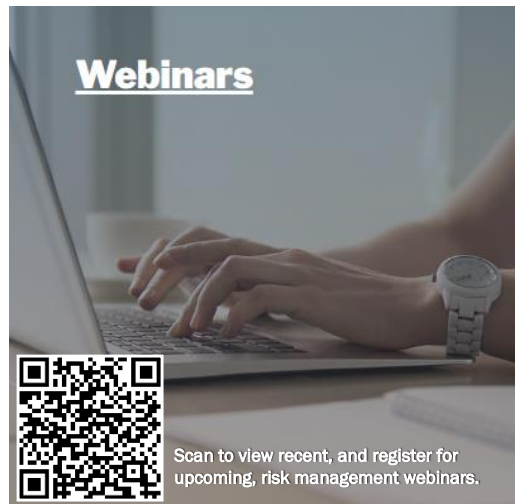
## Direct, Risk Management Professionals

Risk Management Resource Center Consultants and Local Field Risk Consultants



## Direct, Specialized, and Highly Trained Claims Team

Voice-to-Voice and Face-to-Face Dedicated Claims Professionals



With hundreds of recommendations from local, state, regional, and national trade associations and buying groups, Federated's support of associations is second to none.

Federated Insurance is guided by our Mission Statement: *As a mutual insurance company, we believe our value is measured by the success of our clients. It's Our Business to Protect Yours®.*

As our Mission guides us, associations also exist to enhance the success of their members. Their valuable input has shaped our property and casualty, workers compensation, and life and disability product offerings as well as our loss prevention and financial protection services.

## Specialized Coverages



Commercial Property



Commercial Auto



General Liability



Workers Compensation



Life and Disability



Business Succession Planning



The implementation of the Federated DriveSAFE<sup>SM</sup> may require employees to use their personal cell phones for business purposes. Some states, including, but not limited to, California, Illinois, Iowa, Massachusetts, Minnesota, Montana, New Hampshire, New York, Pennsylvania, and D.C. have laws requiring employers, in certain circumstances, to reimburse employees' expenditures incurred for business purposes or at the direction of the employer. Please consult with a qualified attorney about these laws and the applicability to your business. For additional information, visit [www.federatedinsurance.com/drivesafe/expense reimbursement](http://www.federatedinsurance.com/drivesafe/expense reimbursement). The information herein is for general information only and should not be considered legal or other expert advice. The recommendations may help reduce, but are not guaranteed to eliminate any or all risk of loss. The information herein may be subject to, and is not a substitute for, any laws or regulations that may apply. Some of the services referenced herein are offered by third parties wholly independent of Federated. Federated provides its clients with access to these services with the understanding that neither Federated nor its employees provide legal advice. This information is current as of August 2025 and is subject to change. Qualified counsel should be sought with questions specific to your circumstances and in developing policies and procedures for your business.