



Tri-State REMA Financial Managers Conference

August, 2011



® *Founded by Cooperatives for Cooperatives*

*Randy James
Ron Lofgren
Account Executives*



Insurance



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®



FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE



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federatedrural.com

Make Safety a **Core** Value

Federated Rural Electric Insurance Exchange is the leading provider of property and casualty insurance for rural electric cooperatives in 40 states. Our primary goal is to offer our members affordable coverage over the long term, so they can focus on serving their communities and making them better, safer and more vibrant places to live.

User Name
Password

Regional Meeting Elections



NEW FEATURE



FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE

Search Site Search

- Report a Claim
- Policy Forms/Apps
- Reports
- Safety Knowledgebase
- Resource Center
- My Co-op**

Welcome



Your core business is power generation, transmission and distribution. Ours is insurance and risk management – *exclusively* for electric cooperatives and related entities. This has been our focus since 1959. This industry experience and our status as a member-owned insurance exchange sets us apart from commercial carriers, and allows us to tailor our services to your needs.

President's Connection

Interesting First Half of 2011

This year we have seen an unusually large number of tornadoes and serious storms that have pounded a

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Topics & Tips

Federated's New ARB Policy

Federated's new ARB policy is scheduled to be released nationwide on September 1. This is the latest

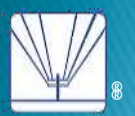
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Claim Updates

Biannual Update of Reported Electrical Contacts

The instrumentality of these electrical contacts remain fairly consistent. However, copper theft rel

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Kaye Bernard
Tri-County Electric Co-op



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- My Account
- Manage Co-op
- Manage Vehicles** e number of
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Topics & Tips

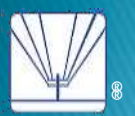
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Report a Claim

Electrical Contact Claims:
Call 1-800-356-8360
IMMEDIATELY
24 hours a day.

Vehicle Management Tool

The Vehicle Management Tool provided by Federated allows quick and easy viewing and inventory management of your vehicles. To add, edit, or remove a vehicle follow the simple steps listed here. Allow a few business days for all changes to take effect.

To add a vehicle, select the **Add Vehicle** button at the bottom of the page.

To modify vehicle information, select the item you want to edit, and then click the **Edit Vehicle** button at the bottom of the page.

To remove a vehicle, select the item you want to remove, and then click the **Remove Vehicle** button at the bottom of the page.

Veh #	Year	Make	Model	Description	VIN
502	2007	Chev		Auto	2G1WB58K97932080
504	2007	Chev		PU	1GCHK24KX7E54531
505	2007	Chev		PU	1GCHK24K87E56650
506	2005	Chev		Van	1GCGG25U95119967
507	2007	GMC		PU	1GTEK190977560968



Welcome

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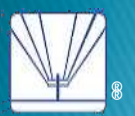
"Resource Center"
"Publications"
"Newsletter"
"Open Lines Newsletter: July-August 2011"
Pages 4 & 5

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NEW ALL-RISK BLANKET POLICY

Federated's New ARB Policy

OPEN LINES
July/August 2011

Federated's new ARB policy is scheduled to be released nationwide on September 1. This is the latest update to our flagship policy, the All-Risk Blanket. Federated is proud to release this latest in a line of policies specifically written to protect America's Rural Electric Cooperatives.

The ARB policy, while already providing broad, blanket coverage for our member's property, automobile, liability and crime exposures, has been updated to reflect today's risk environment. Coverage intentions have been clarified, a few outdated items have been removed, and major improvements have been made, for no additional premium.

It is not possible to list every change here, but the following is a summary of some of the changes to the new policy:

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ALL-RISK BLANKET POLICY REWRITE

Endorsements Incorporated into Policy ...

- E.g. –ARB 115 – Transformer Repair to Replacement Cost
- ARB 128 – *Employee Owned Auto Primary Liability*
 - ARB 129 – Hired Auto Primary Liability
 - ARB 130 – Hired Auto Physical Damage



ALL-RISK BLANKET POLICY REWRITE

Coverage Extensions/Increases/Additions ...

- E.g.
- Only 1 deductible per occurrence
 - Sewer/Sump Pump Backup – \$25,000
 - Newly Acquired Property – \$2,500,000
 - Extra Expense, Accounts Receivable, Valuable Papers – \$100,000 each
 - Personal Property of Others – \$50,000
 - Fire Department Service Charge – \$50,000
 - Off-Premises Pollution – \$1,000,000



ALL-RISK BLANKET POLICY REWRITE

Added At No Additional Premium

- *Physical damage to employee-owned automobile used on Co-op business is now included.*



**Not a Complete, All Inclusive List
of the Changes
Read Open Lines Newsletter
Visit with your Account Executive**

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LIBERALIZATION CLAUSE

An insurance provision that extends to entities already insured under a particular policy the broadened coverage features that may be introduced in subsequent editions of that policy form.

In other words, effective
SEPTEMBER 1, 2011,
you have the benefit of the
new enhanced coverages
of the All-Risk Blanket Policy!

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Key State Contacts

A map of the state of Minnesota is shown in a light olive green color, with a thick black outline. The map is centered on the slide, and the contact information is overlaid on it.

Account Exec. (Northern MN) – Ron Lofgren
Account Exec. (Southern MN) – Randy James
Safety & Loss Prevention Consultant – Chad Knutson
Claims Service Representative – Mary White
WC Claims Service Rep – Stacey Potter
Railroad Policy Specialist – Jennifer Henze
Cert. of Ins. – ONLINE
(Karen Simpson)

Office: 800-356-8360 Website: federatedrural.com

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Key State Contacts

Account Executive – Ron Lofgren
Safety & Loss Prevention Consultant – Fred Beyer
Claims Service Representative – Steve Foitle
Railroad Policy Specialist – Jennifer Henze
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Thank You !

Safe Travel



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