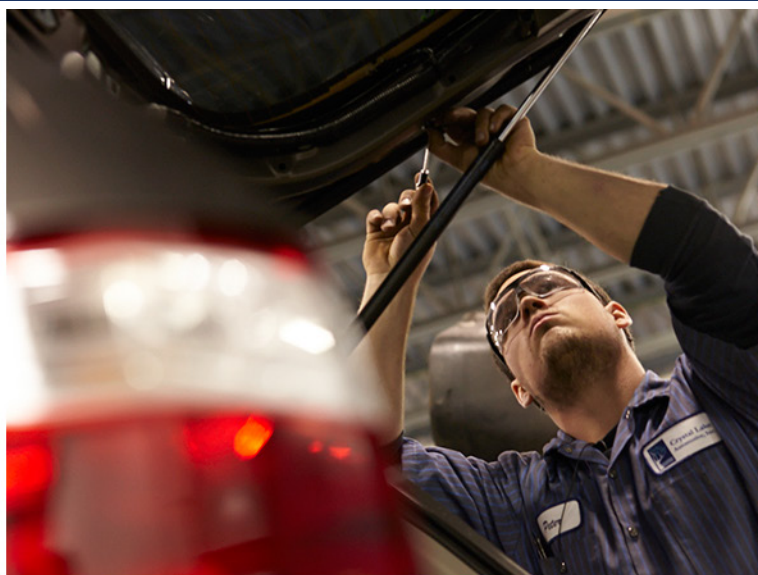




Alliance of Automotive Service Providers (AASP)

AGENT SALES GUIDE





AASP: A look under the hood

UFG Insurance is the endorsed insurance carrier for the Alliance of Automotive Service Providers National (AASP–National), as well as for the AASP state chapters in Illinois and Minnesota. In order to place an account in this program, the steps are quite simple. All you need to do is let your underwriter know if you would like a quote option for AASP on the garage risk you are submitting.

In addition to having the AASP recommendation for this insurance program, your customers also are eligible for an all-eligible-lines safety group dividend, special pricing and coverage specially designed for mechanical and collision repair shops.

At binding, all we need is a copy of the insured's completed application and check for their AASP membership.

Eligibility

Automotive shops acceptable for AASP pricing and safety group dividend are shown in the list below:

1. Auto body shops (approved paint booth and flammable liquids storage required).
2. Auto detail shops.
3. Auto glass replacement.
4. Auto upholstery shops.
5. Carburetor repair.
6. Diagnostic centers.
7. Electrical repair specialists.
8. Engine repair.
9. Ignition service.
10. Muffler shops.
11. Radiator repair, heating and cooling systems.
12. Rust-proofing, sealing and undercoating.
13. Service stations with engine repair.
14. Shock absorber installation.
15. Tire sales and installation — no recapping.
16. Transmission repairs.
17. Tune-up specialists.
18. Wheel alignment.

Automotive shops must be a member of AASP to be eligible.

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Associate members are also eligible for special pricing and all-eligible-lines safety group dividend. Associate members would include businesses that manufacture or sell equipment or materials or provide services used by active AASP members. The following are examples of some common associate member businesses:

1. Auto parts and accessories.
2. Auto parts and accessories retail.
3. Hardware and tools distributors.
4. Hardware and tools retail.
6. Automobile parts manufacturing (not operating parts).
7. Machine shops.

Contact your underwriter to see if your accounts can qualify as an associate member.

Ineligible risks

Part of the attraction of this program is being able to pay an all-eligible-lines safety group dividend. Not only is this important to UFG and AASP, but we know it is important to you and your clients, as well.

1. Towing operations other than incidental towing back to the customer's shop.
2. Tow trucks with GVW of more than 20,000 lbs.
3. Painting operations that do not have a UL-approved paint booth and proper paint storage. Both must comply with the National Fire Protection Association codes.
4. Risks engaged in auto sales.
5. Risks whose primary operation is a "quick-lube."
6. Risks that offer a "rent-a-bay" repair service.
7. Open 24 hours a day.
8. Heavy or extra-heavy truck or truck tractor repairs.

Eligible agents

Any licensed UFG agent can write this business.



AASP AGENT SALES GUIDE



PROD2253
Consumer sales flyer

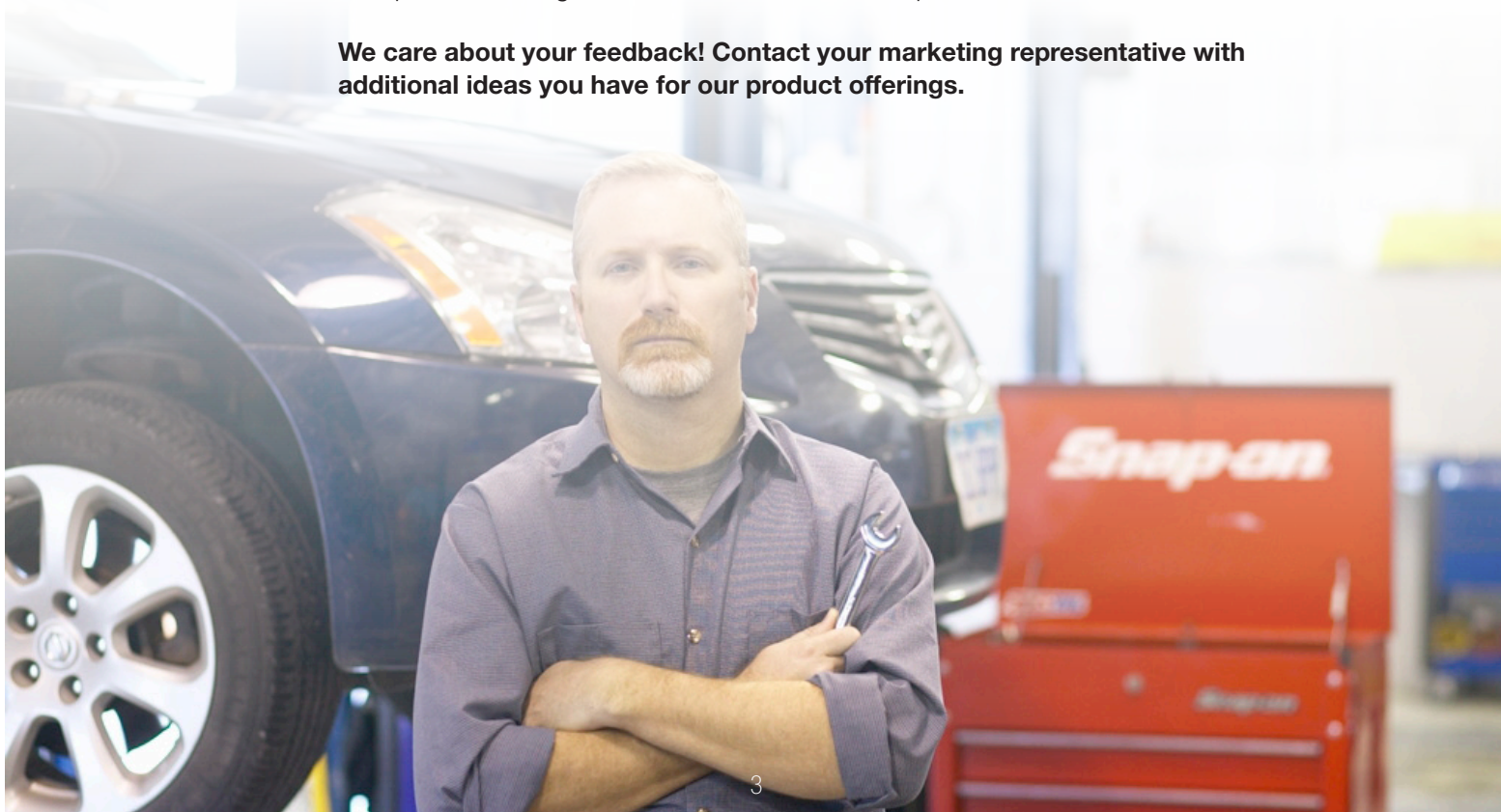
Sales materials are
available online at
ufgmarketingsolutions.com.

[Illinois](#)
[Minnesota](#)
[National](#)

Sales tips

1. **Special premium discount** — AASP members are dedicated to their industry, take pride in their business and go the extra mile to take care of their customers. At UFG, we feel those customers who go above and beyond should be rewarded. In our partnership with AASP, we have agreed that members receive discounted pricing not available to non-AASP members. **Discounted pricing is not available in all states.**
2. **Safety pays** — If an insured takes pride in maintaining a safe shop, they should be rewarded for their extra efforts. UFG offers a safety group dividend on all eligible lines of insurance we write for AASP members in states where allowed. The AASP group members' loss ratio will determine the amount of the dividend paid out. The calculation of the dividend percentage on qualifying years will be determined six months after the expiration of the annual program.
3. **Specialized coverage** — AASP has recommended this program because they care about the success of their members. UFG has drafted our coverage with the automotive industry in mind. While the coverages have been specially designed for garages, we understand that each shop may have unique needs. Working with our agent partners, we can ensure that each garage has the coverage they need to protect their exposures.
4. **Get noticed** — A variety of marketing pieces are available for your use when promoting this fantastic program. Contact your underwriter or marketing representative today for our product offerings.
5. **Stay ahead of the curve** — At UFG, we understand that things change. That is why we will be working with AASP on an ongoing basis to make sure that our product offerings meet the needs of the marketplace.

We care about your feedback! Contact your marketing representative with additional ideas you have for our product offerings.



AASP AGENT SALES GUIDE



[PROD1323](#), a consumer sales flyer, is available online at ufgmarketingsolutions.com

GaragePro® from UFG

GaragePro is designed specifically for automotive service and collision repair shops, offering property, liability and crime insurance with a variety of optional endorsements.

The nuts and bolts

GaragePro included coverages*

- **No coinsurance** — Penalty for coinsurance is waived. Including items like lifts that are permanently attached in the building limit, rather than contents, will help to ensure you have a more competitive price.
- **Business income and extra expense** — Policy automatically includes business income up to 12 months actual loss sustained, subject to a 24-hour waiting period. Includes ordinary payroll.
- **Expanded definition of business personal property** — Business personal property includes coverage for tanks, pumps, canopies, gasoline leak monitoring devices and underground plumbing. Be sure to include the values of these with your business personal property limits. Ease of doing business with UFG means there is no need to add a special endorsement to make sure they are covered.
- **Direct primary coverage** — Standard in the policy for garagekeepers coverage. Your insured's policy pays first in the event of a claim rather than coverage applying on a direct excess basis.
- **Pollutant cleanup and removal from a covered cause of loss** — \$25,000 of coverage included in the form.
- **Business income from dependent properties** — \$25,000 of coverage included in the form. Limits may be increased.
- **Automotive diagnostic and repair equipment** — \$25,000 included in the coverage form for a covered cause of loss to diagnostic or other electronic equipment. Additional limits may be available, if needed.
- **Damage to building by an auto** — Policy has \$5,000 built in automatically if a customer's auto damages an owner-occupied or owner-leased building.
- **Employee theft** — Policy provides an automatic \$5,000 of employee dishonesty coverage. Limits may be increased with underwriter approval.
- **Employee tools** — \$1,000 per employee with a \$10,000 per occurrence limit is included in the form for employee tools both on premises and off premises (on premises limit may be increased).

Garage Ultra CA7136 (optional coverage that will be quoted on all AASP accounts)

- **Mechanics errors and omissions** — \$25,000 of coverage for defective parts or faulty work. Note a \$500 deductible applies to your work and a \$250 deductible applies to defective parts or material.
- **Customer's personal property left in customer's auto** — Form provides \$500 of coverage subject to a \$50 deductible.
- **Blanket additional insured and waiver of subrogation required by written contract.**

Optional coverage

- **Unlimited garagekeepers coverage.**
- **Cyber coverage.**

*NOTE: For a complete list of coverages, refer to GaragePro® forms GP7007 0477 and GP7023 0411.



[PROD2098](#), a consumer sales flyer, is available online at ufgmarketingsolutions.com



[PROD2068](#), a consumer sales flyer, is available online at ufgmarketingsolutions.com

PremierPro® from UFG

For businesses providing goods or services to the automotive service and collision repair industry, PremierPro offers property, liability and crime insurance with a series of endorsements.

The nuts and bolts

PremierPro® included coverages*

■ Property

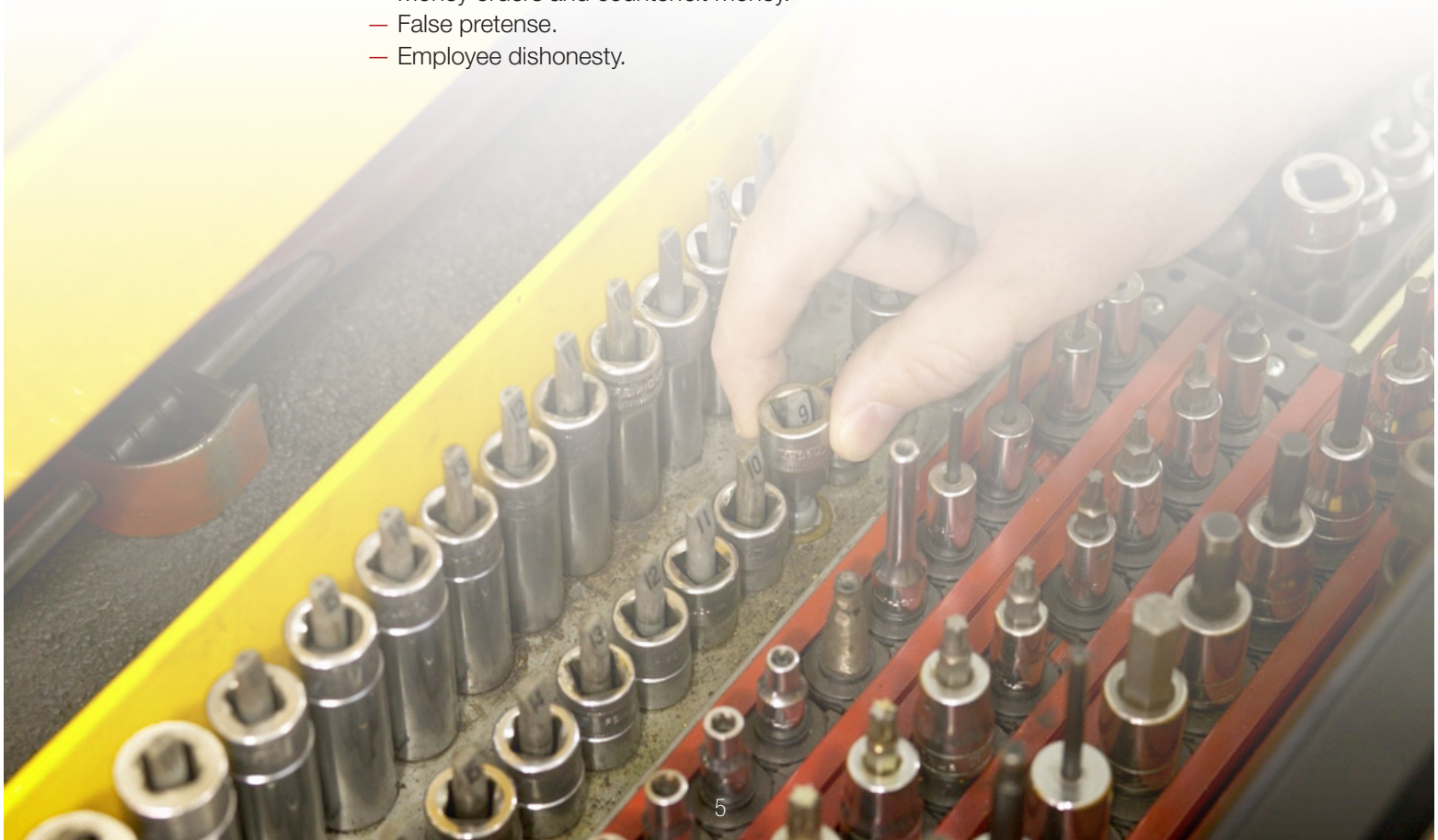
- Special causes of loss.
- Automatic valuation adjustment on buildings.
- Inflation guard on contents.
- Business income and extra expense.
- Newly acquired or constructed property.
- Equipment breakdown.

■ Liability

- Bodily injury and property damage.
- Premises and operations.
- Products and completed operations.
- Personal and advertising injury.
- Fire damage.
- Medical expense.

■ Crime

- Money and securities.
- Forgery or alteration.
- Money orders and counterfeit money.
- False pretense.
- Employee dishonesty.



Dividend information

- The UFG board of directors adopts a resolution to declare a dividend for AASP association members, which provides for payment of dividends to policyholders based on underwriting and loss ratio criteria.
- Dividends are computed six months after the expiration of the program period (calendar year). This assures that we will be able to assign accurate reserves on all open claims.
- Payment is based on a pre-determined dividend schedule.
- The dividend percentage is then applied to the annual period earned premium for each policy and produces a dividend amount.
- Dividend checks are distributed to the writing agent to give to the insured.

AASP and UFG insurance program dividend history

The AASP insurance program from UFG Insurance has been in place since 2014. Dividends have been paid out in four years of the seven-year dividend history shown below.

Program dividend payout

2020	0.0%
2019	7.0%
2018	0.0%
2017	7.0%
2016	0.0%
2015	1.0%
2014	5.0%

The availability of dividends is declared by the UFG board of directors from surplus funds. Past results are not indicative of future payouts and dividends cannot be guaranteed.

Designed for your industry

UFG offers insurance products designed specifically for automotive service and collision repair shops, including our popular GaragePro® program. GaragePro provides broad property, liability and crime insurance protection such as coverage for automotive diagnostic and repair equipment, employee theft and employee tools. Additional enhancements include mechanics errors and omissions, business income (actual loss sustained) and no coinsurance on property.

AASP membership: All the detailing

UFG is the endorsed insurance carrier for AASP–National, AASPI and AASP-MN, a national association committed to strengthening the automotive service and collision repair industry by promoting common business interests, forging strategic alliances and monitoring federal legislation and regulations. Through our established partnership, UFG and AASP bring decades of experience to the mechanical and collision repair industry for the benefit of the businesses we serve together.

For more information, visit ufgmarketingsolutions.com and view our AASP marketing materials.

How to handle new applications

In order to quote an AASP National, AASPI or AASP-MN account, let your underwriter know you'd like an optional AASP insurance program quote on the garage risk you are submitting.

At the time of binding, all we need is:

- A copy of the insured's completed AASP membership application.
- A copy of the membership check.

How to move existing accounts

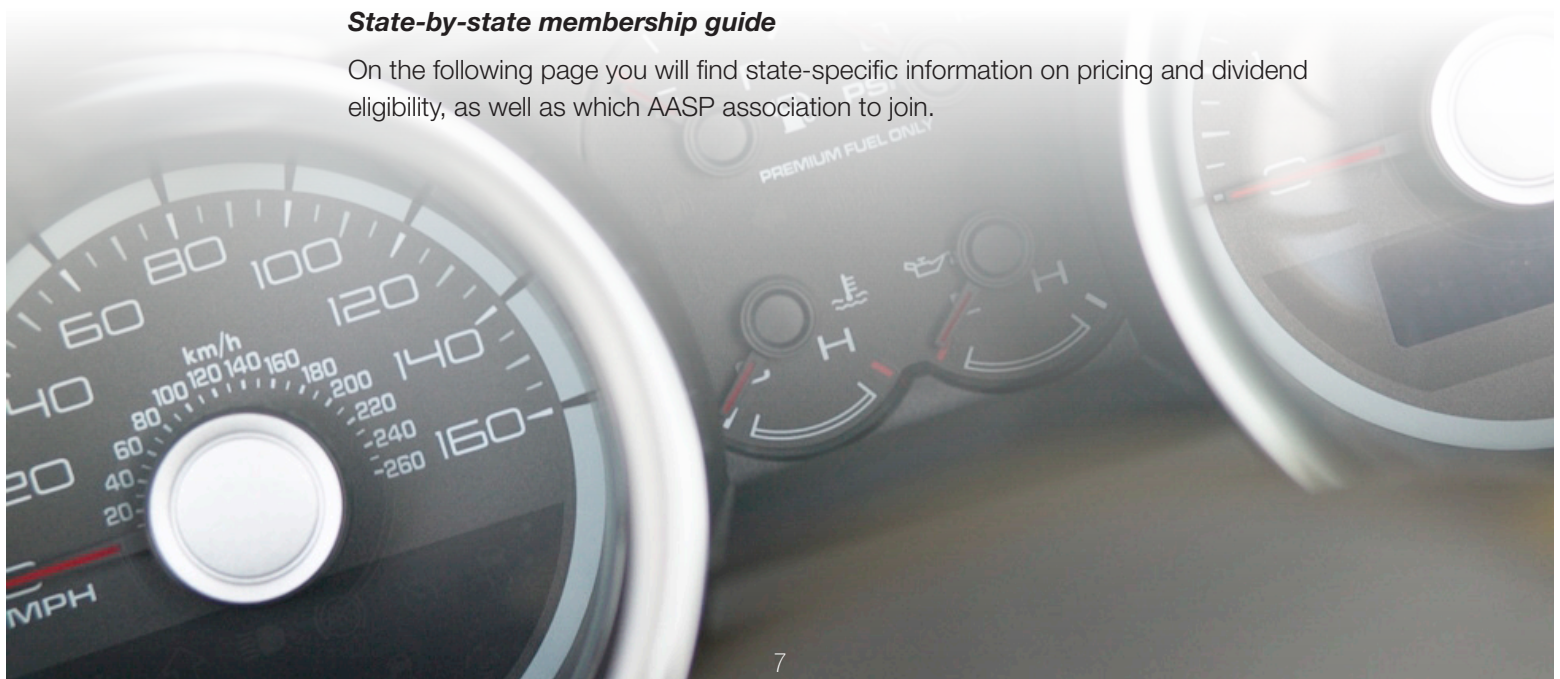
At the account expiration date, let your underwriter know you'd like an option for an AASP–National, AASPI or AASP-MN quote. If the insured decides to become a member and the quote is bound, all we need is:

- A copy of the insured's completed AASP membership application.
- A copy of the membership check.

Members of AASP-MN are eligible to join the UFG-AASP program after 30 days of membership in the association.

State-by-state membership guide

On the following page you will find state-specific information on pricing and dividend eligibility, as well as which AASP association to join.



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PROD2253, a consumer sales flyer, is available online at ufgmarketingsolutions.com

Additional benefits for all AASP–National members:

- **Website design and internet marketing.**
Website design and internet marketing for AASP-affiliated shops by Autoshop Solutions, Inc. Visit autoshopsolutions.com or call **888-847-7036**.
- **Quality repair information and solutions.**
Get significant discounts for quality repair information and solutions from **Mitchell 1**. For more information on Mitchell 1's products and services go to www.mitchell1.com or call **888-724-6742 x6986**.
- **Technicians are ready to assist AASP members.**
Use the **Identifix Repair Hotline** to receive a trusted, second opinion at a discount. Technicians are ready to assist AASP members. To learn more, call **800-288-6210** or visit identifix.com. Get the AASP member discount when you use **Direct-Hit®**, Identifix's online tool for diagnostics, maintenance and OEM service and repair. For more information, call **800-745-9649**.
- **Access to critical OEM repair data and procedures.**
Receive a 15% discount from **Mitchell International** on any **Mitchell RepairCenter™ TechAdvisor** package, providing technicians access to critical OEM repair data and procedures. New vehicle repair data is accessible from a single, integrated solution, improving vehicle repair workflow and shop productivity. Call **800-238-9111** for more information. Accomplish the following:
 - Improve repair approval cycle time.
 - Keep up with vehicle design.
 - Document the repair.
- **Business coaching — 180IBIZ.**
Enjoy a 20% discount on business coaching from **180BIZ**. **180IBIZ** offers one-on-one coaching plans, helping shop owners increase profits and car count, while decreasing stress. Get a risk-free trial of their services. Call **540-833-2014** to learn more or go to 180biz.com.
- **eMarketing services.**
Receive a 5% discount on all **Summit eMarketing Sherpas'** services, including: website design and development, SEO, email marketing and communication, reputation management and social media marketing.



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	Preferred Pricing	Dividend	AASP association to join
Alabama	Yes	Yes	National
Arkansas	Yes	Yes	National
Colorado	Yes	Yes	National
Idaho	Yes	Yes	National
Illinois	Yes	Yes	Illinois
Indiana	Yes	Yes	National
Iowa	Yes	Yes	National
Kansas	Yes	Yes	National
Kentucky	Yes	Yes	National
Louisiana	Yes	Yes	National
Minnesota	Yes	Yes	Minnesota
Mississippi	No	Yes	National
Missouri	Yes	Yes	Missouri
Montana	Yes	Yes	National
Nebraska	Yes	Yes	National
New Mexico	Yes	Yes	National
North Dakota	Yes	Yes	National
Ohio	Yes	Yes	National
Oklahoma	Yes	Yes	National
South Dakota	Yes	Yes	National
Tennessee	No	Yes	National
Texas	Yes	Yes	National
Utah	Yes	Yes	National
Wisconsin	Yes	Yes	National
Wyoming	Yes	Yes	National



UNITED FIRE GROUP, INC.

United Fire & Casualty Company

Addison Insurance Company

Financial Pacific Insurance Company

Franklin Insurance Company

Lafayette Insurance Company

Mercer Insurance Company

Mercer Insurance Company of New Jersey, Inc.

UFG Specialty Insurance Company

United Fire & Indemnity Company

United Fire Lloyds

If there are any discrepancies between this booklet and the actual policy, the provisions of the policy shall prevail. Some states may not allow all coverages listed. Consult your underwriter about specific coverages available in your state.

UFG INSURANCE | 118 Second Avenue SE, Cedar Rapids, Iowa 52401 | ufginsurance.com | 800-332-7977

PROD 2252 0622

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