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### **About Our Association**

#### Representing the franchised new car dealers of Colorado

The Colorado Automobile Dealers Association (CADA) is the voice of the automotive retail industry throughout the state. As the automobile dealer trade association, CADA advocates issues of importance to the auto industry, Colorado auto dealers and Colorado's driving public.

The Denver Automobile Dealers Association started in 1914 to operate the annual Denver Auto Show which dates to back 1902. Colorado Automobile Dealers Association soon followed and both associations operated together with shared staff and a headquarters building. In 2010, after almost eight decades together, the two associations became one. The history now dates over 108 years of high level automotive and mobility impact.

Today, our dealers range from small family-owned dealerships, to nationally operated, multiple franchise corporations. CADA represents a united front for over 300 new car, truck, motorcycle and RV dealers. From local, state and federal policymakers, to the public and the media, CADA is the voice for Colorado's auto industry.



#### **Colorado Auto Retailers**

Change is invaluable to us, it holds the opportunity for growth, innovative technologies, and better solutions for obstacles that we face day in and day out. While there have been many changes affecting our industry in the last few years, electrification is among the most impactful and embraced.

With that change have come advanced technologies and large capital investments to support this emerging ecosystem. The auto community has invested millions in new infrastructure to help move to the next steps of electrification with charging stations and electric vehicle-capable lifts, ultimately removing barriers, welcoming customers with all vehicle types to our sales and service departments, and reducing our carbon footprint.

Electrification has also come with new customer buying signals and expectations. The market share for battery electric vehicles currently sits at 8%, 60% of those being sold by Tesla. Over the last couple of months, consumer demand has slowed for fully battery electric vehicles. However, it is important to note that the decline does not mean we are not on track to reduce our carbon footprint.

We know that there are five minerals used to make batteries: lithium, cobalt, nickel, graphite, and manganese. It takes about five hundred pounds of rare minerals to make one battery electric vehicle; conversely, that same five hundred pounds of rare minerals could be used to make six plug-in hybrids or ninety hybrid vehicles.

In fact, over the lifetime of the vehicle, we can reduce thirty-seven times more carbon with ninety hybrid vehicles versus one fully electric vehicle for the same amount of rare minerals. Creating a significantly greater impact on carbon reduction while simultaneously fulfilling demand for the highly desirable, by consumers, hybrid vehicle.

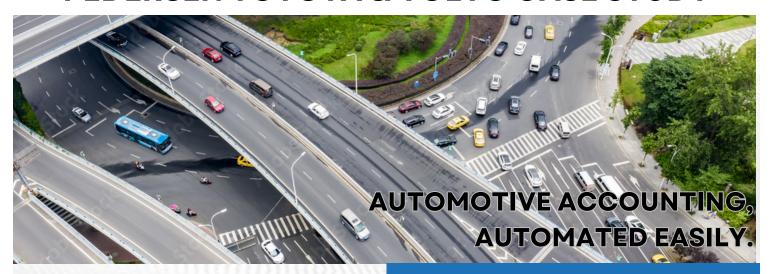
We all need to do our part in the mission to reduce carbon. In Colorado, we have embraced an electrified mindset- which does not just include battery electric vehicles but is also open to hybrid and plug-in hybrids.

Colorado Auto Retailers support electrification and moving to a cleaner future. We look forward to partnering with our manufacturers, our consumers, and the state of Colorado to make a true impact on carbon reduction and sustainable change.

Rob Edwards

## ACCUMATIC

#### PEDERSEN TOYOTA & VOLVO CASE STUDY



#### **PEDERSEN**

Hanna Gomez is the Controller at both Pedersen Toyota and Volvo of Colorado, where she heads the centralized accounting office. Historically, all OEM reports, invoices, and statements were processed, coded, posted, and reconciled by her staff either manually or by using complex spreadsheets that were difficult to train on. It took her staff anywhere from 30 minutes to 5+ hours per report to post.

#### SOLUTION

Pedersen implemented Accumatic which allowed the team to upload source documents to the platform (no manipulation required) and within seconds, receive an export file ready to post back to their DMS, DealerTrack.

#### **RESULTS**

Hanna reduced her lengthy closing process (between 30 minutes and 5+ hours per report), to just 30 seconds per report by using Accumatic. Everyone was fully trained by one month-end cycle, and several employees trained themselves because the platform is so simple to navigate. With Accumatic, Hanna is able to delegate tasks that previously consumed hours of her time, which has allowed her to have more flexibility to focus on higher-level initiatives.

#### 877-500-7049



demo@accumatic.com

m www.accumatic.com

#### **COMMON REPORTS**

- Factory Parts Statement Reports and Recons
- Parts Invoices
- Bank Statement Reconciliations
- Floorplan Reconciliations
- Benefits Postings and Reconciliations
- Finance Reserve Statements
- Funding Notice Postings
- 3rd Party F&I Remittances
- Schedule Cleaning
- ...and more!

#### WITH ACCUMATIC...



#### **ELIMINATE DATA ENTRY & ERRORS**

Manual data entry is incredibly time consuming. Reduce processing time by up to 95%.



#### **UPLOAD REPORTS EASILY**

Upload your reports into Accumatic and the system automatically recognizes and processes the data and returns it ready to post back to your DMS.

#### TRAIN NEW EMPLOYEES IN A SNAP

Automotive accounting is complex, both to teach and to learn. Let Accumatic handle the nuances and nuisances of the process and get new teammates up to speed more quickly.

## COLORADO AUTOMOTIVE HALL OF FAME

**DENVER AUTO SHOW OPENING GALA** 

PRESENTED BY: -

Dealertrack Registration & Title



Ed Bozarth



Steve Taylor



John Bowell

## Congrass 2024 INDUCTEES



Thomas Botterill

Award received by great grandson Adam Botterill



Mike Feeley



Art Stapp

Award received by son Brion Stapp















### **Showing Up for Our Friends**

There is a prevailing philosophy in lobbying that you need to be everywhere and know everyone. Once you've worked with someone, you can loosely refer to them as a friend to grow your network to dizzying levels. And to be sure, there is merit to having a very large footprint—intelligence gathering, situational awareness, the ability to move in large groups and support or oppose ideas from behind the anonymity of the masses.

This works in good times. In hard times, networks shrink as we all shelter in place around our own principal interests. It becomes exceptionally more difficult to rally friends to your cause as they all keep their powder dry to defend their own. We saw this in the LEV and ZEV fights pre-COVID. It is in these moments that you develop a profound and lasting respect for those who continue to stand by your side. These relationships are fewer and further between, but of significantly greater value in the long term.

CADA is blessed with several good friends – both in government and in industry. Some of the names you know, some of them may surprise you. However the depth of these partnerships is key to our success over the last decade and will be key to our transformation over the next decade. In order to maintain them, CADA needs to be a good friend to others, as they have been to us, which may require us to show up in places, audiences, or situations that are new to us.

This happens in two ways: in politics and in partnerships. Politically, we historically play in as many races as possible. We used to boast about the success rate of our picking winners. Over the next two years, we would hold 1-2 Legislative Grassroots Meeting and let that alone sustain the relationship between elections. I have spoken previously in this Bulletin about our plan to spend less and save more for the next big fight. In addition, we are going to narrow our races but show up in a more meaningful way for the people that matter to us - incumbents and challengers - even if their odds are long. We will narrow our priorities and invest more heavily in achieving them, and through this we will drive change - or preserve our status quo. But we will not be afraid to stand with those who have earned our friendship, even in their trying times.

On the business side, this means endorsed providers. These are allied companies with whom we deepen our relationship and recommend exclusively to the dealer body for their endorsed field. All vetted by your Member Services Committee, CADA endorsed vendors based exclusively on how well we believe they will serve dealers. We are proud to put our name beside theirs. However, when a dealer contracts with them, it also creates a revenue share with the Association.



Therefore, when you choose an endorsed provider, you also support the Association. Our five-year goal is to use these endorsements to supplement the revenue derived from the Denver Auto Show. 2023 was the first year in my seven years at the Association when CADA was profitable without auto show revenue.

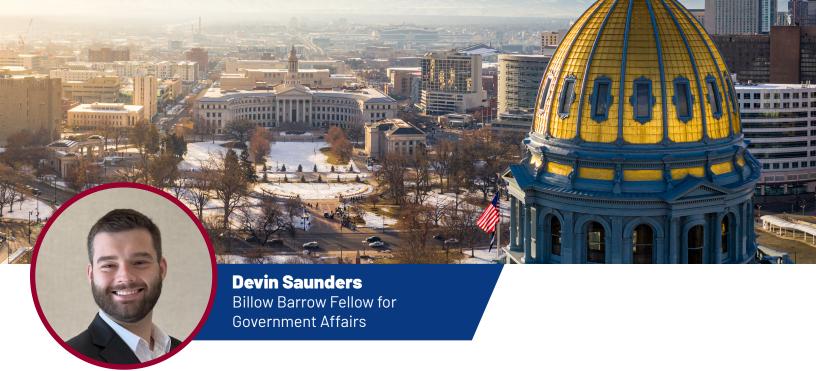
With this in mind, I am happy to introduce you to two of our newest endorsed providers. Accumatic has developed a state-of-the-art system that will automate processes in the finance department. From accounts of existing Colorado dealers, it is taking hours off verification processes every month. You may have met their CEO Tobey Bryant at the Hall of Fame, as she came from Washington state to be with us.

For an endorsement in valuations and acquisitions, many of you are already familiar with DSMA. Katie Naughton has a long history in Colorado dealerships, starting with her father, Big Mike Naughton. But, since assuming her current roles, she and her team have been helping dealers find value in buy/sells and close deals at a jarring speed. They have been involved in several deals in Colorado over the past 24 months as we have seen record-breaking turn over in the dealer body coming out of COVID.

In sum, we have now doubled our number of endorsements. On its face, this would look like a financial decision. We want to be clear that it is not. It is a move to ensure that CADA can provide a full range of recommendations to its dealers across every aspect of the dealership so that we never have to tell you, "I don't know," when you ask for help—no matter how complex that help may be.

We will endorse further. Over the next several months we will evaluate whether to make an endorsement for a company providing F&I products. If we choose to do so, 7 companies have already expressed a desire to compete. We are not limited to merely those seven.

If you have a desire to serve on the member services committee or would like to make a recommendation for an endorsement, please contact me offline. You do not have to be a Director to serve on this Committee. Your services create trust in the process for other dealers, which is in turn what will convince other dealers to coalesce around our friends, deepening the value of the friendship for both sides. Building this trust and these relationships is our goal for 2024.



## Colorado Legislative Session Recap: The Final Weeks

The Colorado constitution dictates that each legislative session shall run for 120 consecutive days, with this year's session adjourning on May 8th. As there are only a few weeks left for the 2024 term, CADA wanted to provide a recap on where we stand, both for automotive retailing and bills of general business interest that you may not have heard of. This session has seen a flurry of activity, with over 700 introduced bills ranging from environmental regulations to consumer protection measures. Here's a breakdown:

#### Vehicle Licensing Notifications & Lemon Law

Several bills have been introduced that have the potential to directly impact franchised dealerships. CADA is actively engaged in these bills, where our involvement is an asset, advocating for policies that protect dealer interests.

**SB24-189** – Motor Vehicle Lemon Law: Coming into this legislative session, Colorado had one of the most lax lemon laws in the nation, according to the Center for Auto Safety. At the AG's request, CADA has worked with

legislators and manufacturers to broaden the scope of Colorado's Lemon Law. CADA supports this legislation and anticipates its passing. This proposal has 4 main components:

- Expands scope to cover motor vehicles affected by safety-based nonconformities after 1 attempt repair;
- Expands duration to the earlier of the 36,000 miles or 3 years after original delivery of the vehicle;
- Prevents the statute of limitations from tolling after a consumer has presented the car for repair;
- Lowers the number of out-of-service business days from 30 to 21; and the number of required repair attempts from 4 to 3.

**HB24-1089**—Vehicle Electronic Notifications: Like CADA, DMVs want to eliminate the cost and headache of sending registration-ready notices by US Mail. This bill allows vehicle owners to opt-in to an email notification program. This includes vehicle registration, renewals, lease renewals, and the issuance of license plates. CADA testified in support of this legislation during the April 9th Senate Finance Committee.



#### **Tax Policy**

TABOR and tax measures remain a top priority for lawmakers. Here's a quick note on property taxes:

Property Tax Commission – The property tax commission has been meeting since January to recommend a policy for the legislature to consider this year. The group voted to extend their completion timeline from March to late April. Their unsatisfactory action – or inaction – will likely result in a ballot initiative sponsored by the business community this November to put a hard cap on property taxes. CADA has been asked to engage in this initiative.

#### Other Bills on Our Radar

**SB24-195** – Protect Vulnerable Road Users: One version of this bill has died already this year. Allegedly, powers within the government did not support new registration fees. Thus, sponsors have punted to CDOT to find new funding, primarily via traffic violations identified by the Automated Vehicle Identification System (AVIS). To us, this sounds like speed cameras on state highways. This is an idea almost no Coloradan would support, had the bill used such clear language. CADA will continue to monitor, acknowledging their time is running short.

SB24-130 - Noneconomic Damages Cap Medical Malpractice Actions: Existing law limits the amount recoverable for noneconomic damages in medical malpractice actions. No matter how much a jury may say you've suffered, \$300,000 is the maximum attributable to pain and suffering. Beginning January 1, 2025, the bill incrementally increases the noneconomic damages limitation to \$500,000 over the course of five years. While this legislation impacts dealer attorneys more than our dealers, CADA is actively monitoring this legislation and is committed to keeping our dealers informed.

**Hb24-1075** – Analysis of Universal Healthcare Payment System: This bill requires the state to consider a statewide universal single-payer healthcare system in Colorado. While well-intended, each new mandate contributes to the cumulative burden on the state's healthcare industry, which ultimately passes costs on to patients and employers and chips away at the goal of making healthcare more affordable. Colorado has taken more swings and misses at single-payer healthcare since 2006 than the 3-10 Rockies looking at off-speed pitches. Nevertheless, CADA is working with the Colorado Chamber to ensure our opposition is not 'right down the middle.'

#### **Get Involved in Policy Making**

You do not need to be an owner to serve on CADA's Legislative Policy Committee and provide feedback to our Government Affairs team. If you are interested in participating, please notify Devin Saunders, at <a href="mailto:devin.saunders@colorado.auto">devin.saunders@colorado.auto</a>.



## Navigating Electric Vehicles Through the Auction and Beyond

Auto dealers have been buying cars almost as long as they've been selling them. While acquiring inventory for their used car operations isn't always easy, it's as familiar to them as breathing. Does any of that change when the vehicle in question is powered by electricity instead of an ICE?

According to Josh Callahan, Ally SmartAuction's Senior Director of Remarketing Services, the answer is "no and yes." "The fundamentals of buying a used car remain the same. Whether it's an ICE car or EV, you need to understand what you're buying, what the consumers are looking for and what your marketplace is going to be," says Callahan.

Callahan also states that "there is much to be learned because remarketing EVs is a totally different ballgame than gas powered cars." The good news is, there's time for dealers to prepare through education since EVs make up a small fraction of the used car market and likely should continue to grow slowly.

So, what sorts of things should wholesale dealers be looking for when considering EVs?

- The Odometer Reading As with gas powered cars, high mileage can take its toll on an EV.
- Battery Condition According to Scott Case, cofounder, and CEO of EV data provider Recurrent, "consumers now value a strong battery life more than low mileage and are willing to pay up to \$3,000 more per vehicle." Issues that can affect an EVs battery include "time regardless of how much the vehicle is driven, extreme temperatures, choice of charging level and frequent use of fast-charging equipment," says Case.
- Transportation & Reconditioning Costs will typically

- be higher due to the heavier weight of the vehicle and more complex infotainment and technology equipment.
- Tax Considerations How will recent federal tax credits and government assistance programs translate to the used EV market and particularly the wholesale market? For Callahan, "we're still trying to understand what this market looks like and how government subsidies will impact stuff. I have no doubt that dealers are going to figure out tax credits and incentives quickly."

Determining the value of used EVs is a complex process and one that has become even more uncertain due to softening demand and subsequent price cuts by various EV manufacturers. Callahan's bottom line: "Dealers are going to have to be able to 'block' and 'tackle'. Success will come down to doing their homework and doing what they know best, including: knowing what they're buying, what the market is, and understanding if they 'Can make money and sell the vehicle?' After that, everything takes care of itself."

In conclusion, trust in who you're buying from is imperative and Ally's SmartAuction team of experts are ready to assist dealers with transactions involving any kind of vehicle out there – EVs, ICE vehicles, motorcycles and more.







When: October 2, 2024



Time: 8:30 am Shotgun Start



**Location:** Heritage Eagle Bend Golf Club in Aurora











Mark Ziegler
Director, Clear the Air Foundation

## CADA Hall of Fame Ceremony Raises \$22,500 for Clear the Air Foundation: A Recap and Upcoming Events

The Clear the Air Foundation was the beneficiary of the 2024 CADA Hall of Fame ceremony, which took place earlier this month on April 4th. The live and silent auction raised \$22,500 for the foundation. Thanks to everyone who participated! And a special thanks to the auction winners:

- Jeff Taylor was the high bidder for the trip to Africa
- Bill Byerly and James McDonald were the high bidders for the trip to Greece
- David King was the high bidder for the trip to Croatia
- Kristi Lenckosz was the high bidder for the trip to Costa Rica
- Scott Cross was the high bidder for the Randy Gradishar jersey

Save the date for the annual CADA member benefit golf tournament hosted by the Clear the Air Foundation. This very popular event will be held at Heritage Eagle Bend Golf Course in Aurora on Wednesday, October 2nd with an 8:30 shotgun start. More details will be shared in the months to come but put this one on your calendar so you don't forget.

Sponsorship packages for the 2024 golf tournament are being prepared now, so if you have a vendor who would like some face time in front of dealers please have them reach out to me at mark.zeigler@colorado.auto

### Finally, here is a recap of donations through March 2024:

DEALER DONOR	TOTAL	VXC
Celebration Chevrolet	27	27
Fowler Chevrolet	16	16
Schomp Ford	15	5
Boulder Nissan	14	14
Schomp MINI	12	2
Emich Chevrolet	10	10
Mountain States Toyota	10	
Schomp Nissan	9	4
Mike Maroone Chevrolet South	10	1
Schomp BMW	7	
Dellenbach Motors	7	2
Emich Volkswagen	7	7
Schomp Hyundai	7	2
Pedersen Toyota	7	7
The Faricy Boys	6	
Emich Volkswagen of Boulder	5	5
AutoNation Toyota Arapahoe	5	5
Foundation Hyundai	5	5
Emich Kia	5	5
Phil Long Hyundai of Motor City	5	5
Stevinson Toyota West	4	4
Bozarth Chevrolet	4	4
Arapahoe Hyundai	4	4
McDonald Hyundai	4	4
Red Rock Nissan	4	4
Mountain Chevrolet	4	1

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AutoNation Chrysler Jeep Broadway	4	
Larry H Miller Nissan 104th	3	3
Tynan's Volkswagen	3	3
Tynan's Nissan	3	3
Groove Toyota	3	
Red Rock Hyundai	3	3
Johnson Auto Plaza	3	
AutoNation Dodge Ram Broadway	3	1
Bighorn Toyota	2	2
Phil Long Ford of Raton	2	
Markley Motors	2	
Empire Lakewood Nissan	2	2
McDonald Volvo	2	2
Schomp Honda	2	
Foundation Kia	2	2
Prestige Chrysler Dodge Jeep Ram	2	2
The Faricy Boys Ford	2	
Schomp Mazda	2	2
Phil Long Subaru	2	
Mile High Honda	2	
Pueblo Dodge Chrysler Jeep Ram	2	
Corwin Toyota Boulder	2	2
McDonald Volkswagen	2	2
Loveland Ford	2	2
Stevinson Toyota East	1	
Crossroads Hyundai	1	1

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### **Clear the Air Foundation's February 2024 Donations Recap**

Fort Collins Kia Subaru of Loveland	1	
Davidson Gebhardt Chevrolet	1	1
Morehart Murphy RAC	1	
Bob Penkhus Volkswagen	1	1
Greeley Nissan	1	1
McDonald Mazda South	1	1
AutoNation Chrysler Jeep Arapahoe	1	1
Phil Long Ford of Chapel Hills	1	1
Peak Kia	1	1
Valley Mitsubishi	1	1
Arapahoe Kia	1	1
Valley Nissan	1	1
Emich Automotive	1	
Berthod Motors	1	
Larry H Miller Ford Lakewood	1	1
Stevinson Chevrolet	1	1
	289	188

NON-DEALER DONOR	TOTAL	VXC
Tesla Aurora	62	62
Tesla Loveland	39	39
Tesla Colorado Springs	31	31
Tesla Gypsum	6	6
SRT	5	5
Boulder Hybrids	5	5
Private Donation	4	
Denver Botanic Gardens	3	
Urban Motors Blue	2	2
Cherry Creek Automotive	2	2
Jon Jorgenson Insurance, Inc.	1	
Discount Motors	1	1
JFR & Associates	1	1
NON-DEALER TOTAL	162	154
GRAND TOTAL JAN - MAR 2024	451	342



I

n business, as in life, there are some things you can control and others you can't. However, there are many controllable aspects of your dealership. For example, you can control how you spend your time, allocate your resources, respond to challenges and

obstacles, and the suppliers you choose as partners to propel your success.

#### Cycles Are Inevitable

The automotive industry goes through cycles just like other industries. In 2019, dealers sold over 17 million vehicles. In 2020, it was less than 14.5 million vehicles. The number fell even lower in 2022 to less than 13.9 million.

We've seen this before and know sales and service will pick up. The best thing you can do is get deep processes in place so your dealership can grow when sales rebound.

A finely tuned service department can pick up the dealership. Warranties matter because they impact service revenue. When fewer vehicles are fixed, maximizing the profit margin for each repair is more important than ever.

#### Payroll and Process Hold Hands

This is worth discussing. If you make the process efficient now, you can keep your overall payroll smaller and may not need to hire anyone later. Having your house in order helps you avoid having to hire unneeded staff during the rebound, which can maximize your margin of profitability.

#### Why Dealers Need a Warranty Service Partner

No matter how successful you think your dealership is, you can strengthen it by looking at processes and training employees. Employees should know what matters and how they contribute to the dealership's success. Understanding their role helps them to feel part of the bigger picture. This strengthens your culture and can help reduce turnover.

Dealers who ignore issues with efficiency or timeliness hurt their dealerships in multiple ways that can affect their dealership's longevity. First, managers need to know which processes are working or failing. Revenue can decrease if a manager cuts costs without understanding which costs grow revenue. For example, a manager might not realize a highly paid employee's value in lifting the entire service department and training younger, less experienced employees. Being well-paid doesn't equal being overpaid.

Second, dealers sometimes expand their payroll instead of maximizing their margin within the service department. Many people play a role in the life cycle of a warranty claim. Since people compensate for inefficiencies with workarounds, the results can affect the whole service department adversely. Hiring more people instead of improving the process costs you hard dollars and lets the service department continue to be inefficient. Increasing the profit margin is smarter than spending money unnecessarily; also, maximizing your margin when it is harder to make a profit will serve as preparation to grow profits more efficiently later.

To improve how your dealership works, evaluate and improve the quality of your business decisions. Running a dealership is complicated. Getting knowledgeable and objective advice from outside the dealership can help you examine and improve your business's processes.

Your goal should be to capture every warranty dollar, but you must be granular to do that, and a General Manager's job is typically not granular in that department. Instead, hire a warranty company to act as your partner.

#### What the Right Partner Should Do

A warranty partner can get receivables flowing and protect your dealership from audit problems, but they don't just lift warranty claims. A good one boosts the service department by making it unnecessary for the service manager to spend time in the weeds. They also help the team work together more efficiently.

Tech enablement is important on the fixed operations side of a dealership, but deep tribal knowledge and an equally deep understanding of data are also important. The warranty

company helps the service manager focus on growth by fixing processes and providing insights and information.

Owners and General Managers often don't have a front-row seat to the intricate details that get and protect the money on a warranty repair. Although state laws are being implemented to combat dated factory policies, dealerships should not solely focus on getting a labor rate and parts markup increase. These types of increases will certainly help the bottom line, but are they being as impactful as they could be? Some dealers don't maximize the warranty to include items like rentals, test drives, or any additional work that needs to be done so the repair is handled correctly the first time. They may skip signing and approving add-ons, which could ultimately result in you losing that money down the road. Sometimes employees leave items off claims because they don't know how to get an advanced repair order paid. Teach them.

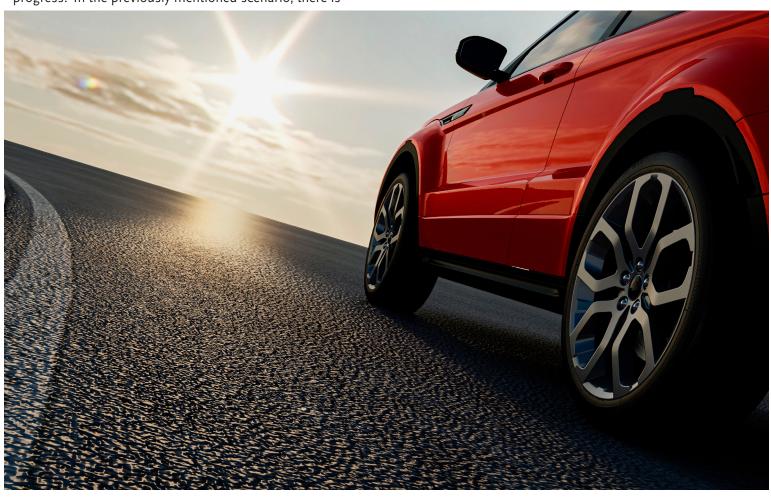
Checks and balances in the warranty process are important to maximize repair orders. Adjustments that appear on the warranty schedule are not necessarily a bad thing. Imbalances are an opportunity to gain knowledge, fight for additional dollars and make corrections to processes or systems that improve efficiency. Too many dealers are submitting repair orders to the manufacturer before they are closed to the DMS system. Once they are paid, they are closed to the DMS for that amount. How can you ensure that you have collected every dollar in that process? What is your tool to monitor progress? In the previously mentioned scenario, there is

nothing on the schedule that would show you that a rental was left off or a part was marked up incorrectly. It also creates risk and potential audit liability. Was a recurring problem not identified? Are you giving the manufacturer just reason to recapture your legitimate dollars stating that a repair didn't follow policy and procedure?

Be conscious that you are getting all the dollars the manufacturer will pay, and avoid closing repair orders after the manufacturer has released the credit statement. Audit each claim to ensure it complies with the policy and procedure, and nothing is missing. Ensure all codes are applied, identify and understand all variances before reconciling the differences, and update everything daily. It is easy to keep a schedule clean and running clean when you touch it every day. When warranties fall behind, they become a mess. When that happens, the work it takes to clean them up is extremely time-consuming and can involve many staff.

By controlling the things you can, you make it easier to achieve your goals and objectives. You also minimize the risks associated with uncertain or uncontrollable factors. The right warranty company can help you create a clean, complete process.

Justin Carr is a VP at Warranty Processing Company, which recently relocated to Texas. Justin works with dealers nationwide to increase efficiency within service departments and educates dealer staff on why efficiencies matter. To learn more, please visit warrantyprocessing.com.





# 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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### IT'S OUR BUSINESS TO PROTECT CADA MEMBERS

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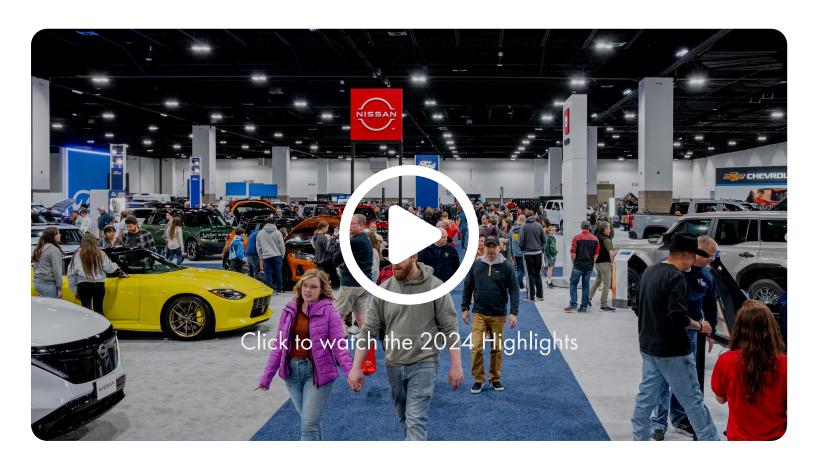




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### Dealers, you made the show happen.

A huge thank you to Steve Powers, Danny Madigan, Shawn Evans, and Greg Larson!

