

For over a century, Federated Insurance Companies has been committed to providing peace of mind to business owners of selected industries through valued insurance protection. In 2004, that commitment expanded to include retail, repair, and custom design jewelers. Today, over 1,500 jewelers across the country have chosen to do business with Federated.

With input from jewelers and jeweler trade associations, Federated designed a commercial insurance program called Jewelers Security PLUS®.



Federated offers insurance products and services to meet virtually all business insurance needs of our jeweler clients,¹ including:

- Property and casualty
- Workers compensation
- Group health and life insurance
- Individual retirement products
- Annual Client ReviewSM
- Risk management services
- Business succession and estate protection assistance

¹ All products and services may not be available in all states or for all businesses.



Unique risk circumstances

Theft and robbery occur more often than we think. U.S. Crime Statistics compiled by the Federal Bureau of Investigation indicate that a robbery occurs every 54 seconds. Although theft and

robbery can happen to anyone, jewelry retailers have a unique set of circumstances that make them more vulnerable. Jewelers face the challenge of protecting assets that are high in monetary value, small in size, and easily convertible to cash.

Get to Know Federated...

Federated is headquartered in Owatonna, Minnesota, with regional processing offices in Atlanta and Phoenix. Federated has approximately 2,600 employees and operates in 48 states and the District of Columbia.

One or more of Federated's programs is recommended by nearly 400 trade associations and buying groups, including eight jeweler associations covering 12 states.

Services are provided to clients by more than 500 highly trained direct marketers and select independent agencies in Western States, with support from hundreds of field service risk consultants and claims staff.

Federated's representatives also work with a network of independent estate planning attorneys who provide business continuation and estate planning services to clients.

Federated is rated A+ (Superior) by A.M. Best®. The Company is also included in the 2007 Ward's 50SM group of companies that have excelled at balancing financial safety, consistency, and performance over a five-year period.

FEDERATED INSURANCE COMPANIES

It's Our Business to Protect Yours®

In 2007, there were 1,291 criminal events at jewelry firms totaling over \$97 million in losses.² Although this is certainly a lot of money, we have to remember there is much more at stake. Last year, there were also four homicides, 14 wounded, and seven individuals who were shot at, but not hit. An unfortunate fact in the jewelry industry is that there can be substantial risk for business owners, their customers, their employees, and their families.

New risk management tool

As a successful jewelry retailer, you want the ability to combat these crime exposures with the proper equipment, business practices, and employee training. Federated has developed an interactive computer-based training (CBT) to complement your existing risk management practices.

This CD-ROM addresses 29 different training topics that are divided into three modules:

² *Jewelers' Security Alliance (JSA), "Online Crime Reporting for the Jewelry Industry," <http://www.jewelerssecurity.org/statistics.html>.*

Theft and robbery	<ul style="list-style-type: none"> • Daytime thefts • Opening and closing procedures • What to do and what not to do during a robbery • Tips for traveling safely with merchandise
Burglary	<ul style="list-style-type: none"> • Alarms • Building security • Safes
Business practices	<ul style="list-style-type: none"> • Best practices for shipping and receiving merchandise • Damage to property of others • Damage to electronic data • Maintaining inventory records

The CD also includes vulnerability assessments designed to help you identify and prioritize action items for your specific business, a review section to aid in training, and checklists to document employee training.

At Federated, we work to better understand our clients' risks because...It's Our Business to Protect Yours®.

For more information about Federated product and services offerings, call 1-800-533-0472 and ask for Mike Russell, or visit www.federatedinsurance.com