

A True Service—

Our Loss Prevention and Control Program is a vital component of the insurance coverages and services that we provide to dealers.

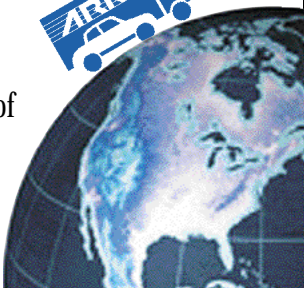
From our many years of specialized dealer experience, we have developed a program of services directed at enhancing the dealership operations and bottom line profit picture.



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Leading The Way In
Today's Complex World of
Automotive Dealer
Insurance



Presenting the ARM Loss Prevention and Control Program

***Aimed at controlling
operating costs—
thereby saving you
money, and
making
your
business
a better
place to work!***



AUTOMOTIVE RISK MANAGEMENT & INSURANCE SERVICES, INC.

Leading The Way In
Today's Complex World
of Automotive Dealer
Insurance



Today's new car and truck dealers face a complex, risky world on a daily basis. Our Loss Prevention and Control Program is one of the most significant features of our service that can guide dealers successfully through these complexities.

An effective loss prevention and control program requires a full understanding of the automotive business to properly structure and service the dealer account. We have that experience. ARM management and key staff have each individually spent from fifteen to forty years in various phases of successfully handling insurance and risk analysis for auto and truck dealers.

ARM's programs are not "off the shelf—one size fits all" commodities. Our experience and understanding allows us to efficiently identify inherent risks and to propose procedures to minimize losses and potential litigation. Our services provide timely, comprehensive information to enable dealers to minimize their potential for loss.

Effectively implemented loss prevention and control practices can reduce the frequency and severity of claims. The results: improved dealership efficiency, lessened employee injury and turnover, increased employee satisfaction, reduced dealership administrative time dealing with claims and, ultimately, mitigated insurance costs.

Introducing the six major areas which constitute the primary focus of our loss control services:

1. Accident Investigation



2. Employee Management Controls



3. Demonstrator & Driving Controls



4. Safety Inspection Check Lists



5. Key Control/ Theft Control



6. Fire Protection



1. Accident Investigation Program



This is a management tool by which accidents and injuries are systematically studied. Both cause and contributing factors are identified in order to set in place procedures and practices which will eliminate to a great degree the likelihood of the same factors causing a future accident.

Accident Investigation touches nearly every facet of the dealer's operations. ARM is available to assist with:

- **Accident Report Review**
- **Training of Management and Staff**
- **Authority Delegation and Emergency Response**
- **Creating Investigation Forms and Procedures**
- **Evaluation of Frequency & Severity Trends & Program Effectiveness**

2. Employee Management Controls



The most important aspect of a dealership operation is its employees. Well trained employees are essential to a successful business. High turnover, poor management controls, and insufficient training, can result in unnecessarily high costs and decreased profits. Our loss prevention and control program addresses several areas of employee management, including:

- **Hiring and Termination**
- **Employee Handbooks**
- **Management Training**
- **Sexual Harassment**
- **Workplace Violence**

3. Demonstrator & Driving Controls



Customer test drives create a very significant exposure to serious losses. The risk of loss covers the gamut, from injury to your employees and the public, to the theft of the vehicle. ARM has identified processes and procedures and created forms to aid dealers in operating vehicle demonstrations on a safer basis. From procedural review to training, we work with dealership management and staff to design and implement cost effective procedures to minimize demonstration risks. ARM's programs address, among many issues faced by the dealer, the following:

- **Driver Identification & Driver's License Validation**
- **Trip Planning**
- **Customer Ride Supervision & Key Control**
- **Demonstration Log In / Out**
- **Importance of In and Out Signatures**
- **Driver Insurance and Contact Information**
- **Seatbelt Usage**

4. Safety Inspection Check Lists



ARM has translated much of its experience into easy-to-use forms. These forms can quickly and effectively be put into the dealer's routine daily procedures. The result is the gathering of a great deal of information about the dealer's operation, increased staff awareness of critical loss control issues and an acceptance of loss control as a routine part of the operation. While some dealers may require custom forms and checklists, we have many basic checklists available. These include forms such as:

- **Test Drive and Demonstrations**
- **Employee Motor Vehicle Report and Background**
- **Defensive Driving Profile**
- **Facility and Buildings**
- **Shop and Other Equipment**

5. Key Control/ Theft Control



Nothing could be more significant to the dealer than theft control. ARM management and key staff have extensive experience at reducing the dealership exposure to and frequency of theft. Our programs look at a variety of the dealership exposures, including:

- **Key Storage and Inventory**
- **Key Authorization**
- **Check In/Out Procedures**
- **Service Customer Key Handling**
- **Demonstration Key Control.**
- **Front Lot Operations**
- **Repair Shop and Back Lot Operations**
- **Customer Repair Vehicles**
- **Test Drive Procedures**
- **Security Services—Internal and External**
- **Inventory Practice**
- **Driver Training**

6. Fire Protection



Fire safety is another vital issue for automotive dealers. According to the National Safety Council, losses due to workplace fires accounted for more than \$2.1 Billion in damages in 1991. And the figure increases each year. We are available to assist our dealers in looking closely at operations, practices and historical indicators to determine the best course of action.

Our programs pinpoint areas in which our experience can help you reduce your exposure to loss and damage including:

- **Fire Exits**
- **Extinguishing and Suppression Equipment**
- **Evacuation and Prevention Plans**
- **Flammable Liquid and Vapor Hazards**
- **Explosive and HVAC Hazards**
- **Smoking Policy**
- **Electrical Systems and Recovery**
- **Computerized and Paper Records**

In Conclusion

It is a complex, risky world in which automotive dealers must operate. Our staff of highly experienced professionals are available to partner with you to survey your practices, and develop and implement customized loss prevention and control solutions to the issues that you face every day.

Safety Program Development Assistance

State and Federal regulations, and the litigation environment become more complex for automotive dealers every year. Our experience and specialization in this area allow our management and key staff to provide efficient and effective assistance to dealers in the development of safety programs that will assist in complying with State and Federal regulations. These assistance programs include Injury and Illness Prevention, Hazard Communication, Respirator Safety, Chemical Hygiene, Ergonomics, Emergency Response Planning, Workplace Violence and Slips and Falls Prevention.

Safety Management

Completing the circle of the Loss Prevention and Control Program, safety management assistance is available to dealers. We can assist dealership management and supervisory staff in becoming familiar with proven safety procedures and practices. Importantly, we can instruct dealers on the most effective ways to implement programs such as: Accident Investigation, Safety Communication, Practical Workplace Inspection, and Establishment of a Safety Culture.