

Protective ®

ASSET PROTECTION DIVISION

We provide F&I products and solutions focused on enhancing your profitability and customer satisfaction.

Industry-Leading F&I Solutions



Protective serves a wide array of industries:

- Automotive
- Marine
- Recreation Vehicle
- Powersports

Industry-Leading F&I Solutions

Protective products and services include:

- Vehicle Service Contracts
- GAP (Guaranteed Asset Protection)
- Credit Life
- Credit Disability
- Maintenance Program
- IPP[®] (Inventory Protection Plan)
- Dealer Participation Programs
- F&I Training
- Electronic Solutions



Industry-Leading F&I Solutions



What are the attributes that distinguish us from the competition?

- More than **100 years** of service
- All of our products are backed by an insurance company rated "**A-**" or **better** by A.M. Best*
- Earned dealers more than **\$129 million** through our APD participation programs
- Paid more than **\$1.5 billion** in APD customer claims
- Serving dealers **since 1969**
- A **publicly-traded** company listed on the New York Stock Exchange (PL)

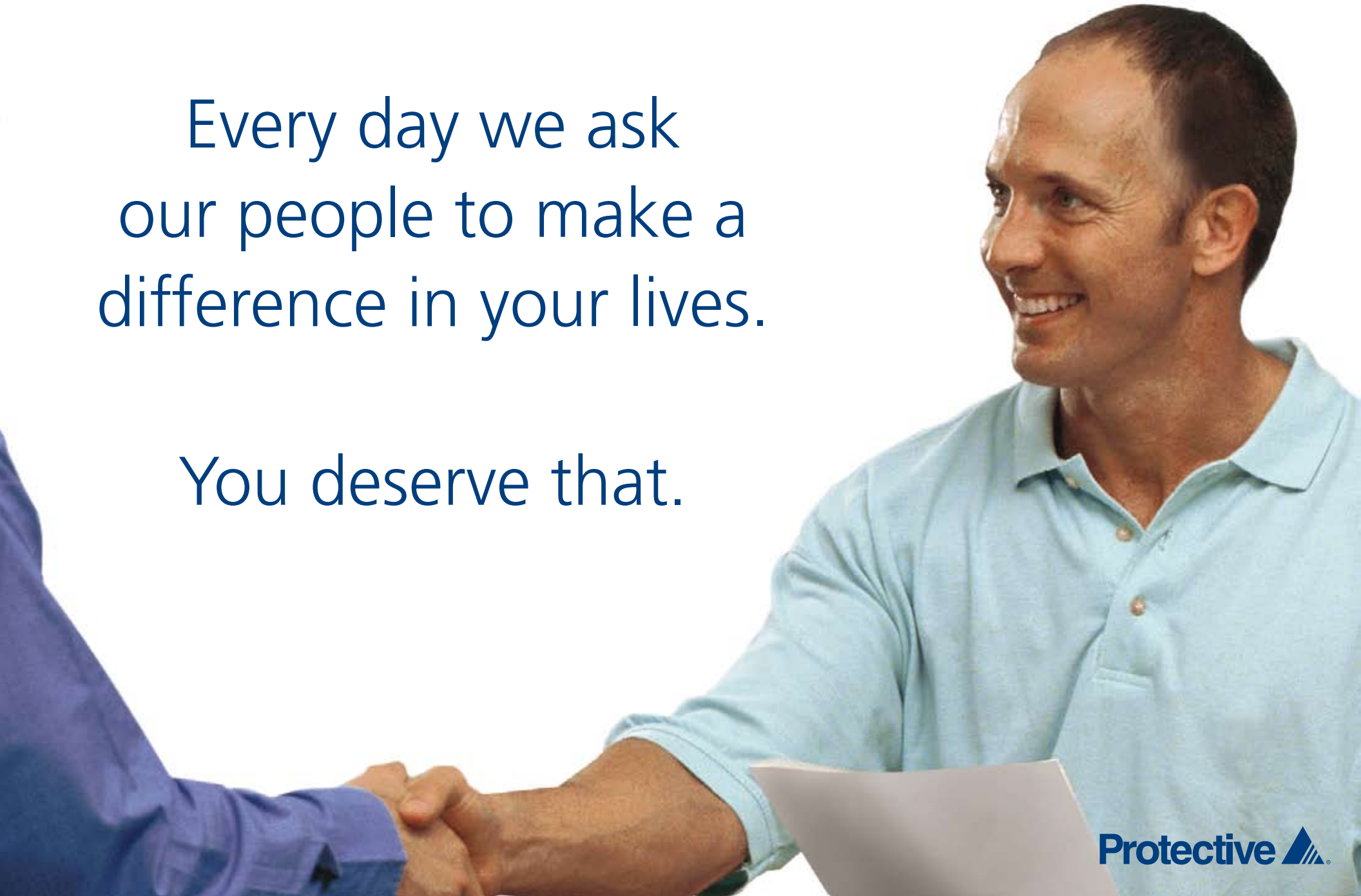
*The Asset Protection Division provides quality service contracts, GAP products and credit insurance in all states. Its principal credit insurance underwriter, Protective Life Insurance Company (not licensed in New York), has an A.M. Best insurer financial strength rating of A+ (Superior, 2nd highest of 15 ratings). In New York the credit insurance underwriter is Protective Life and Annuity Insurance Company and has an A.M. Best insurer financial strength rating of A+ (Superior, 2nd highest of 15 ratings). Its principal service contract and GAP underwriter, Lyndon Property Insurance Company (not licensed in New York), has an A.M. Best insurer financial strength rating of A- (Excellent, 4th highest of 15 ratings). In New York the service contract and GAP underwriter is Old Republic Insurance Company and has an A.M. Best insurer financial strength rating of A+ (Superior, 2nd highest of 15 ratings). A.M. Best is an independent rating organization whose insurer financial strength ratings reflect its opinion of a company's financial strength and ability to meet ongoing obligations to policyholders. These ratings are current as of September 1, 2008. For more current information, go to www.protective.com or www.ambest.com. Protective Life Corporation is a separate entity and is not responsible for the financial condition or obligations of its subsidiaries.

Our Vision is to become the most respected provider of F&I products, leading the industry in market share.

People Making the Difference

Every day we ask
our people to make a
difference in your lives.

You deserve that.



People Making the Difference

Our top priority has been to create relationships that last by earning your trust. How do we do that? By adhering to five important principles:



- Integrity
- Loyalty
- Responsiveness
- Customer Service
- Life-long Partnerships

Best-In-Class Customer Service

To make sure that you receive best-in-class customer service, we have established five customer care centers across North America:



- Chesterfield, Missouri
- Bannockburn, Illinois
- Calabasas, California
- Minnetonka, Minnesota
- Montréal, Québec

Best-In-Class Customer Service

We support more than **1.7 million** in-force service contracts. Our commitment to customer care means that your questions will get answered and issues resolved in a timely, professional and courteous manner.



Our Footprint is Vast

Over **5,000** dealerships
sell our F&I products.

Our F&I products
are sold throughout

Canada

&

the

United States

Our Online Resources



www.FandICafe.com

F&I Café is your one-stop shop, offering you the online tools and education you need to best serve your customers.



Our Online Resources

F&I Café's support resources include:

- Reporting Performance Management (RPM)
- Dealer Performance Recap (DPR)
- AcceleRATER
- Fast Track Administration
- Product and Services Tabs
- Reference Center
- ProTrainingCafe
- Hotwire



Automotive Vehicle Service Contracts

Ask a Protective representative which VSC program is right for your dealership...



Peace of mind – it's the bottom line. The promise that every customer is covered well beyond the factory warranty period is what customers get with a Protective Vehicle Service Contract. It's a vital step in building customer relationships and retention.



Coverage is subject to terms, conditions and exclusions. See each program contract for complete details. These programs are backed by Lyndon Property Insurance Company, a Protective company, in all states except New York. In New York this product is backed by Old Republic Insurance Company.

Protective 

Limited Warranty

Differentiate your inventory from the market by providing limited warranties on your vehicles administered and insured by Protective.

GAP (Guaranteed Asset Protection)

In the event of a total loss or unrecovered theft, GAP will, in most cases, pay the difference between the actual cash value and the scheduled balance owed to the lender.

GAP at Work!

\$20,000 Bank payoff amount

- \$16,500 Insurance settlement

\$3,500 Potential GAP Benefit

Coverage is subject to terms, conditions and exclusions. See contract for complete details. This program is backed by Lyndon Property Insurance Company, a Protective company, in all states except New York. In New York this product is backed by Old Republic Insurance Company.

Protective 

Credit Disability & Credit Life

Credit Disability and Credit Life from Protective can help a customer or the customer's loved ones make it through the hard times without losing a needed vehicle that was purchased on credit.



Coverage is subject to terms, conditions and exclusions. See contract for complete details. This program is backed by Protective Life Insurance Company in all states except New York. In New York this program is backed by Protective Life and Annuity Insurance Company.

Protective 

Maintenance Pro Plus

Maintenance Pro Plus is a program offering scheduled maintenance service for any type of vehicle. This includes oil changes, oil filter replacement, chassis lube and tire rotation.



*Optional benefits may not be available in all states. Coverage is subject to terms, conditions and exclusions. See contract for complete details. This program is backed by Plato Reinsurance Ltd. in all states.

Protective 

RV Extended Service Agreement Program



As one of the most comprehensive RV mechanical breakdown plans available, XtraRide offers named component coverage programs as well as exclusionary coverage on motor homes and towables.

An RVDA endorsed product or service is one that has been extensively evaluated by the RVDA to assure quality, dependability and overall value. RVDA and the RVDA Education Foundation receive compensation from a Protective company for business generated by RV dealers.

Coverage is subject to terms, conditions and exclusions. See contract for complete details. This program is backed by Lyndon Property Insurance Company, a Protective company, in all states except New York. In New York this product is backed by Old Republic Insurance Company.



Marine Extended Service Agreement Program



FPC Premium Marine Protection is mechanical breakdown coverage for new and pre-owned watercraft. Coverage is available for outboard, stern drive, inboard, diesel and personal watercraft. In addition to engine coverage, customers also have the ability to purchase optional accessory protection.

Powersports Service Contract Program



The XtraRide Powersports service contract program accommodates new and pre-owned motorcycles (on and off-road), custom V-twins, ATVs, UTVs, personal watercraft and snowmobiles. Coverage ranges from listed component coverage to expanded exclusionary coverage.



Coverage is subject to terms, conditions and exclusions. See contract for complete details. This program is backed by Lyndon Property Insurance Company, a Protective company, in all states except New York. In New York this product is backed by Old Republic Insurance Company.

Protective 

F&I Training

Our trainers have many years of industry experience including having worked in dealership roles as sales representatives, business managers, F&I managers and general managers. All of our instructors are certified by the Association of Finance and Insurance Professionals.

We offer both classroom and online training.



The following courses are available via ProTrainingCafe.net:

- Extended Service Contracts
- Advantage®
- CostGuard®
- Mileage Plus
- Select
- GAP
- Credit Life/Disability
- FPC Premium Marine Protection®
- XtraRide® Powersports
- XtraRide® RV
- F&I Laws and Regs



Dealer Participation Programs

With select products, you have the opportunity to create a substantial new revenue stream by participating in our reinsurance or retro programs.



IPP® (Inventory Protection Plan)

IPP provides inventory coverage for marine, recreation vehicle, and powersport dealerships. IPP allows you to pay only for the exact limit of coverage you need. Your premium is automatically adjusted to your monthly inventory levels - not estimated and charged in advance. IPP covers all listed inventory, whether financed by a lender, or owned outright by you.

*Enhance your dealer
profitability and customer
satisfaction!*

Protective 