

**LAST CHANCE!  
RSVP NOW!**

**TUESDAY**  
**APRIL 21st, 2009**  
**11:30am-1:00pm**



**“INSURANCE 101:**

**In this economic climate learn what you can do to  
lessen your insurance costs”**

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**TOM LEANDER,**  
**Federated Insurance**

- How claims affects pricing
- Experience Ratings
- Work Comp Mods
- Benefits of different practices (like checking MVRs)
- Impact of deductibles on all lines of coverage
- Impact of safety manuals and policies
- Impact that the additional insured endorsements can have on your company’s claims experience

**RSVP BY Friday, April 17th / RETURN BY FAX TO: (480) 460-9016**

[ ] Yes, I will attend the APMA luncheon, 4/21/09

Total attending \_\_\_\_\_

[ ] Check in the amount of \$27.00 per person enclosed.

Total Enclosed \$ \_\_\_\_\_

Or Charge my: \_\_ MasterCard \_\_ Visa \_\_ American Express

Acct. # \_\_\_\_\_ Exp. Date \_\_\_\_\_

Signature \_\_\_\_\_

NAME(s): \_\_\_\_\_

COMPANY: \_\_\_\_\_

*No-shows will be charged for their lunch.*

**Make Check Payable to APMA \* P.O. Box 93426\* Phoenix AZ 85070**