

8.15.09 / The HPDE Insurance Program - dedicated to HPDE Enthusiasts.

The HPDE Insurance Program is committed to providing a long-term solution for enthusiasts involved in High-Performance Driver's Education events. Over 1,000 enthusiasts have used our program and are enjoying the feeling of having reliable coverage while they drive on-track. We have received positive feedback from all customers who have reported claims.

In our first year, the incident/claim volume was higher than expected. Fortunately, the severity of each incident was slightly lower than expected. To maintain a healthy relationship with the underwriter for this program, we have adjusted our rates accordingly. The percentage deductible (5%) remains the same, but the minimum deductible has increased to \$1,500 (from \$1,000).

We appreciate the incredible support we have received from the HPDE enthusiast community and we are constantly looking for ways to improve and further develop our offerings to the motorsports community. We are currently looking at providing coverage to Time Trial participants and we just launched a program for racers, the Racer's Insurance Advantage. This program provides individuals with race or dedicated track cars an opportunity to purchase a Storage, Transit, and Paddock physical damage policy for their (non-licensed) race/track vehicle, trailer, and other race property.

For more information about Racer's Insurance Advantage, please call us toll-free at **888-585-8848** or email us at **ria@locktonaffinity.com**. Visit **www.racersinsuranceadvantage.com** for more information or to purchase a Racer's Insurance Program policy.

For more information about HPDE Insurance Program, please call us toll-free at **866-582-4957** or email us at **hpdeins@locktonaffinity.com**. Visit **www.hpdeinsuranceprogram.com** for more information or to purchase a HPDE Insurance Program policy.

About Lockton Affinity

Starting as a modest, home-based insurance agency in 1966, Lockton Companies has become the largest privately-held insurance brokerage firm in the world. Lockton Affinity, an affiliate of Lockton Companies, was formed in 1987 to meet the specialized, dynamic needs of affinity groups. Today they administer over 90 insurance programs and are one of the leading insurance program administrators in the US.

