

2.24.10 / The HPDE Insurance Program - Preparing for the 2010 Season

The HPDE Insurance Program is committed to providing High Performance Driving Enthusiasts a quality, convenient, and affordable insurance solution. With over 3,000 policies sold, we are pleased at the success of our program and hope we have been able to meet your needs at an affordable rate. Maintaining rate stability and a healthy relationship with our underwriter are key to being able to continue to provide you with these affordable rates. Because we are focused on continuously improving our program, and in preparation for the upcoming season, we've made a few changes.

To preserve our healthy relationship with the underwriter for this program, we've adjusted our deductible. The percentage deductible has been increased to 10% (from 5%) and the minimum deductible has been increased to \$2,000 (from \$1,500) with a \$5,000 maximum. After polling many of our customers across the country, we received an overwhelming message that enthusiasts would prefer to maintain lower rates and take a higher deductible.

Additionally, we've been able to identify tracks with both high and low claim activity, and have adjusted rates for those tracks accordingly, which will be reflected in your premium. You'll notice a discounted premium if you are participating in an event at a lower risk track, and a surcharge for tracks with higher claim activity. We will continue to monitor the results of the program and make adjustments for tracks based on the claim activity we see.

Events held at Watkins Glen, Summit Point, and New Jersey Motorsports Park will all receive a surcharge/higher rate due to the higher than normal incident ratio we have experienced at these tracks. Events held at Virginia Int'l Raceway will receive a discount due to the lower incident ratio we have experienced there.

We appreciate the support we've received from the HPDE community and continue to look for ways to improve and further develop our offerings to the motorsports community. We currently administer a program for racers, the Racer's Insurance Advantage, and just launched a program for track owners and event organizers, Lockton Motorsports Track Insurance Program.

For more information about Lockton Motorsports Track Insurance Program, please call us toll-free at **800-760-8933** or email us at **motorsports@locktonaffinity.com**. Visit **www.motorsports.locktonaffinity.com** for more information or to purchase a Track Insurance Program policy.

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.