

MEMO TO: Sheila Parsons, Training Director

FROM: Ellen B. Boldt, Executive Vice President

DATE: October 17, 20--

SUBJECT: Training Seminar

Our new agent training seminar will be held on December 10, and we plan again to conduct separate sessions for auto and life insurance policies. You will be in charge of the auto insurance seminars, and Victor Samuels will conduct the life insurance seminars.

I expect that this year's auto insurance seminars will present our six basic coverage areas using the latest presentation demo software for the following:

- Bodily injury liability
- Collision
- Comprehensive
- Medical payments or personal injury protection
- Property damage liability
- Uninsured motorist

We are the market leaders in bodily injury liability and property damage liability coverages. Therefore, you should plan to spend at least one-half of your presentation discussing our strengths in these coverages. You might want to include in your presentation the fact that our coverages in these areas have more than surpassed those of our competitors for the past seven years.

Use Table 1, which is enclosed, to be sure that we explain the variety of discounts offered for Iowa, Kansas, and Missouri.

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Enclosure