

Diminished Asset Protection (DAP)

Brought to you by Safe-Guard Products International & Central States Health & Life Company of Omaha (CSO)

DAP is a unique, optional protection product designed to help protect customers in case of a vehicle collision accident by providing up to a \$5,000 credit towards the customer's next vehicle purchase or lease from the original selling dealer.

For more information on the DAP product, visit:

<https://www.safe-guardproducts.com/protection-products/diminished-asset-protection/>

Interested dealers should contact the CSO sales team to sign up today!

Matt Kizer, Vice President & National Sales Director, mkizer@csso.com 1-800-826-6587

Kelly Koch, Vice President & National Sales Director, kkoch@csso.com 1-800-826-6587

CSO has partnered with Safe-Guard Products, the largest provider of protection products in the Finance and Insurance industry, to offer the DAP product.

Safe-Guard Products has been leading the F&I industry for over 25 years. Safe-Guard offers the products and solutions to the motor vehicle industry and drive customer retention and protect consumers from the perils of ownership. Headquartered in Atlanta, Safe-Guard's almost 600 employees service retailers, agents, and OEMs, and their nearly 10,000 dealers, and Safe-Guard administers almost 4 million contracts annually.

For more information about Safe-Guard, please visit:

<https://www.safe-guardproducts.com/about-safe-guard/>

What is CSO's role in the Safe-Guard/CSO Diminished Asset Protection Program?

- “ Provides the Contractual Liability Insurance Policy (CLP) to dealers insuring their risk with the DAP program through our subsidiary Censtat Casualty Company (CCC).
- “ CSO and its subsidiary, CCC are assigned A.M. Best Financial Strength credit rating of A- (Excellent)*.
- “ Along with Safe-Guard, CSO markets DAP to automobile dealerships and general agents.



* A.M. Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet ongoing obligations to policyholders. For the latest rating, access www.ambest.com