

Meet Your Protective Team Trainers

TRAINERS WHO ARE
IN THE FIELD DAILY

For an enrollment form, please call
800-670-6032

or download a form at
www.protective.com/dealerservices
or www.fandicafe.com

Protective 
Doing the right thing is smart business.®



Lori Carter began her career in the automotive industry in 1993 as a Business Manager with a dealer group. In 1999, Lori joined the Protective team as an Account Executive by providing support, training, recruiting and analysis of dealer finance and insurance production. Lori has achieved Protective's Chairman's Club several times for her sales achievements. Lori has been a Team Trainer since 2004 and holds a current producer license in the states of Kentucky, Indiana, and Illinois.



Jillonne Dowty began her career in the automobile industry in 1986 at a multi-line GM dealership working in sales and serving as Lead Business Manager and Corporate F&I Trainer. In 1989, Jill accepted an Account Executive position with Protective. In 2004, she was promoted to Senior Account Executive. Jill has received many sales commendations and has achieved Chairman's Club multiple times. A Team Trainer since 1996, she holds a current producer license in Wisconsin, Kansas, Michigan, and Nebraska.



Brad Hayes started his career in the industry in 1983 and had management experience in sales, F&I, and as a general sales manager. He joined Protective in 1993 as an Account Executive. Brad is a veteran trainer having served 1999-2004 before rejoining the Team Trainers in 2007. With sales territory in central and southern Illinois, he has achieved Chairman's Club several times and holds a current producer license in Illinois.



After having roles as a high school teacher and insurance agent, Tim Spencer began his career in the automotive industry in 1993 as an F&I Manager at a 400-unit franchise. He joined Protective in 2001 as an Account Executive and was promoted to Senior Account Executive in 2007. Tim earned Chairman's Club status in 2007 and 2008, and he joined the Team Trainers in 2007. He holds a current producer license in Minnesota, Wisconsin, and Illinois.