

VEHICLE SERVICE CONTRACTS



VSC FROM A TO Z."

PROTECTION PRODUCTS













2021 RECAP SUPERIOR PRODUCTS, PERSONALIZED SERVICE



\$149 Million	AAGI Annual Sales
74	Employees
25	Years in Business (since 1997)
612,513	Policies written in 2021
\$1 Billion+	Total written premium
20	Years partnering with Assurant
	74 25 612,513 \$1 Billion+

- **Financial Security -** Established, Long-Term, Premier Partnerships
- . **Profitability** Unparalleled Coverage + Aggressive Pricing = **Maximum Dealer Sales Penetration**
- **Highest Quality Administration** Processing, Data Administration, Claims, Technology, Integration, Compliance and Sales Support!



AAGI 2021

"WE SUCCEED ONLY WHEN YOU DO!"

- Over 3,000 active producing dealers
- □ Market-leading / **Tier 1** Administrator
- National Administrator of Aftermarket Products
- □ Focused on developing & administrating a **specialized** VSC product portfolio
- □ CFC, DOWC, Retro, Reverse Retro Options
- OEM Factory relationships with GM Financial, Nissan, Infiniti, Mitsubishi, Chrysler of Canada
- □ Assurant Insures AAGI's VSC products, AG+[™], AutoGuard[™] and Wheelz[™]. Protection Products: Anti-Theft (Etch), AG VAP (Paint & Interior) & EWT
- Provides financial security with **Dollar One Insurance Coverage** with over \$30 Billion in Assets
- □ Largest insurer of VSCs in the industry



SSAE 18 CERTIFICATION



- Statement on Standards for
 Attestation Engagement —
 SSAE 18, Type 2 Certification
- Conducted by an independent Accounting and Auditing firm
- Designation is recognized by the American Institute of Certified Public Accountants
- The processes, procedures and controls of AAGI are evaluated & tested annually
- AAGI meets the highest industry standards for internal controls in its administration of automobile aftermarket products



CLAIM DEPARTMENT STATS

2021 Figures Average Speed of Answer (ASA): **16 Seconds**

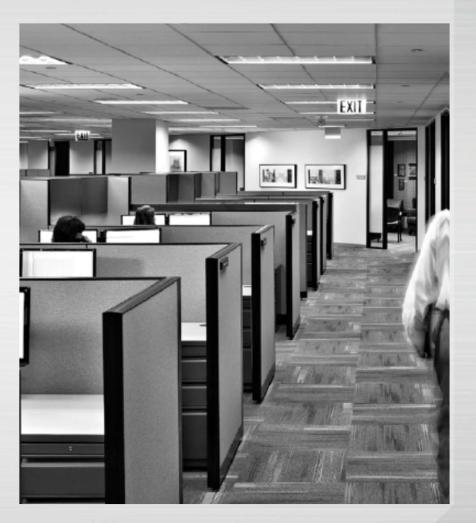
Avg. Length of Claim Call: 3:51

Total Claims Processed: 70,346

Claim Adjusters: 12 ASE Certified with 3 Master Certified, 2 payment specialists, 1 customer service representative

99.9% of VSC claims paid within 24 hours Total Claims Paid: ITD over \$433 million Over 100 Years of automotive service

experience within the Claims Dept.





AAGI PERFORMANCE SERVICES

F&I TRAINING

Strategic partnership with an automotive industry leader <u>AAGI Director of Training - Gerry Gould</u>

AAGI's 8th Year of Sold-Out Classes!

- + 4-day Basic Certification (Corporate Office & <u>Regionally</u> Scheduled)
- + 1 or 2-day Advanced Training (Agent Based)
- + 3-day Virtual Basic Certification (Zoom Based)

https://aagi.com/school





EXAMPLE VEHICLE SERVICE CONTRACTS

AUTOGUARD* PLUS

- "NO HEAT", system-based coverage
- OEM Parts reimbursement
- Belts & Hoses included on Ultimate new vehicle terms
- Franchise-based pricing

AG+

- Three levels of Plus coverage
- · Enhanced ancillary benefits of rental, towing, roadside assistance and trip interruption reimbursement
- · Extensive offering of New vehicle wrap terms, date of sale terms, OEM CPO wrap terms, Used vehicle terms



- Franchise-based pricing
- Ultimate, Classic and Powertrain coverage
- · New vehicle wrap terms, date of sale terms, OEM CPO wrap terms, Used vehicle terms





- Ultimate, exclusionary coverage, with 10 term options available
- Ultimate available on vehicles up to 125,000 Miles
- Any year, any make, any mileage Powertrain Plus coverage with 11 term options available
- Premium, named component coverage, terms available on vehicles up to 150,000 miles
- Premium "Unlimited" mileage terms available on vehicles up to 80,000 miles

AG+ CLW AGCLW

- Terms include exclusionary coverage from date of sale & powertrain coverage from original in-service date
- · Upsell wrap to exclusionary full-term coverage available
- Allows for a consistent CPO product offering across all brands within the dealerships used inventory
- Can be utilized as a supplement to the OEM program on the non-franchise branded used inventory
- Promotes a consistent marketing and advertising strategy





- Terms including 3/3, 6/6 and 12/12 available
- ACV limit of liability
- Rental and towing reimbursement benefits Wear & Tear coverage included
- Exclusionary term from the date of sale
 - Powertrain coverage for 24 months from the date of sale
 - Total odometer mileage coverage up to 100,000 miles
 - Upsell wrap to multiple Wheelz* terms







- 5 products in 1 bundle (Roadside Assistance, Windshield Repair, Paintless Dent Repair, Tire & Wheel Protection, and Key/Remote Replacement)
- Franchise-based pricing
- · Standalone Tire & Wheel Protection coverage (Curb & Cosmetic coverage upsell option)



- + \$500 or \$1,000 single event coverage, \$5,000 total aggregate protection
- . Claim payment direct to the leasing company
- · Zero deductible option



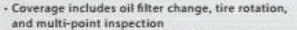
- Paint & Interior Protection coverage for 7 years on new vehicles and 5 years on used
- No vehicle age limit, coverage tied to current odometer mileage
- · Optional upgrade to include Alloy Wheels, Dent & Windshield Coverage



- Etch stencil & metal marking sticker available
- Deterrent against vehicle theft with 5-year maximum term
- \$5,000 maximum benefit, split or straight benefit available

Coverage when the vehicle is declared a total loss
 Auto insurance deductible coverage up to \$1,000
 Loans up to 150% of MSRP on new and up to 150% of
 NADA average retail value on used





- · One air filter and set of wiper blades included
- Term options available up to 60 months



- Industry-leading coverage for lease vehicles
 VSC, Maintenance Plan and Mechanical GAP Plus coverage bundle
- Terms available to match consumers lease terms up to 48 months



