



## VEHICLE SERVICE CONTRACTS

**AG+**®

**AG/CLW**  
AutoGuard® Certified Limited Warranty

**AG+MECHANICAL  
GAP**

**AUTOGUARD**®

**WHEELZ**®

VSC FROM **A TO Z**.™

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## PROTECTION PRODUCTS

**AG/EWT**  
AutoGuard® Excess Wear & Tear

**AG/VEHICLE  
SHIELD**

**AG/ETCH**  
AutoGuard® Vehicle Theft Protection

**AG/GAP**  
AutoGuard® Guaranteed Asset Protection

**AG/PPM**  
AutoGuard® Prepaid Maintenance

**AG/VAP**  
AutoGuard® Vehicle Appearance Protection

# 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
1. **Financial Security** - Established, Long-Term, Premier Partnerships
  2. **Profitability** - Unparalleled Coverage + Aggressive Pricing = **Maximum Dealer Sales Penetration**
  3. **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 & administering 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

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- + **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

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## 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*

**AAGI Director of Training - Gerry Gould**

### ***AAGI's 8<sup>th</sup> Year of Sold-Out Classes!***

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



<https://aagi.com/school>



# AAGI™

# AAGI VEHICLE SERVICE CONTRACTS

## AG+ AUTOGUARD® PLUS

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



## AG AUTOGUARD®

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



## WHEELZ



- 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

## AG/LW WHZ/CLW

- 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





**AG VEHICLE SHIELD**

- 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)

**AG EWT**

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

**AG VAP**

- 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

**AG ETCH**

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

**AG GAP**

- 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

**AG PPM**

- Coverage includes oil filter change, tire rotation, and multi-point inspection
- One air filter and set of wiper blades included
- Term options available up to 60 months

**AG+ MECHANICAL GAP**

- 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

