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# NATIONAL AUTOMOTIVE EXPERTS

## COMPANY OVERVIEW

# AWARDS



2018



2018



2017



2018 | 2019



2017



2017 | 2018



## HOW IT BEGAN

Since 1996, I have worked diligently to instill the values and beliefs of our mission into everything we do at NAE/NWAN. Our mission statement conveys who we are, where we are going, and is the essence of our identity in the marketplace. From the very beginning, we set out to change the industry by changing the perception of our customers. We can only achieve this through a consistent and uniquely identifiable voice...

People. Products. Performance. **THE WAY IT SHOULD BE.®**

Kelly Price  
Chief Executive Officer



# PEOPLE

## THE INDUSTRY'S FINEST PEOPLE

Our team is made up of experts, from the retail automotive, RV and powersport industries, who are able to create, promote, and administer F&I products that provide your dealer clients with the industry's best protection plans that improve gross profit and bolster the dealership's bottom line.

### OUR MISSION

Our mission is to be a professional, passionate organization, driven to be adaptable and responsive to our partners' needs. We provide industry leading products, services and support that will assist our clients in exceeding their goals. Our continued growth is built on a foundation of innovative solutions that our partners can rely on, by experts they can trust.

### PROFESSIONAL & PASSIONATE

There's the way our peers do business, then there's the RIGHT WAY, the NAE way. Since 1996, we've worked to set the industry standard for F&I provider excellence. By remaining unconditionally committed to our core principles – to provide our agent and dealer partners with expert people, innovative products and extraordinary performance – we've grown to become the leader that our peers can only follow.

### ADAPTABLE & RESPONSIVE

When working with NAE/NWAN, you can be confident that we will do whatever it takes to meet your specific sales, support and service needs. Our singular goal is to strengthen your dealership or

customer relationships by bolstering their bottom line.

For nearly two decades, we've successfully serviced our partners with the People, Products and Performance essential to building their reputations and growing their business. By remaining unconditionally committed to honesty, transparency, and innovative thinking, we strive to set the industry standard for excellence.

### INDUSTRY LEADING PRODUCTS, SERVICES & SUPPORT

At NAE/NWAN, we believe that every partner is different and requires specialized service and support in order to grow their business. We are nimble, flexible and able to design solutions that meet your specific needs. From start to finish, we ensure that our partners have the tools and know-how to increase their revenue and strengthen customer relationships.

You can be confident that we will do whatever it takes to make our solutions profitable and easy. Simply put, it's THE WAY IT SHOULD BE.





# PRODUCTS

*NOT JUST PRODUCTS... PROGRAMS*

From start to finish, we work to provide our partners with the right products and the right price. We always ensure that our partners and their dealerships have the tools and know-how to increase their revenue and strengthen their customer relationships.



## AUTO WARRANTY FOREVER®

- Draw in more customers
- Sell more cars
- Improve gross profit
- Improve service retention
- Improve customer loyalty
- Realize more repeat and referral business
- Increase service contract penetration
- Exclusive maintenance process

## SURFACE PROTECT

- Exterior and interior vehicle surface protection
- Options include: paint, fabric, leather, rip + tear, windshield, dent + ding, rustproofing, undercoating, rims and more!
- Chemical options to suit any need
- Terms vary from 1-month to lifetime
- Sound & rustproofing available
- Windshield repellancy, repair only and repair and replacement programs
- Pre-load and up-sell programs available

## AUTO SERVICE CONTRACTS

- Exclusionary coverage all terms
- No age or mileage restriction programs
- High mileage and older inventory
- Up to 150,000 miles of coverage
- Unlimited time programs
- Unlimited mile programs
- Manufacturer and certified wraps
- Specialty lease programs
- Mobility coverage plans
- Vehicle hardware & modified suspension coverage
- Stand-alone Hi-Tech OEM coverage available

## LIMITED WARRANTY

- Terms vary from 1-month up to unlimited time
- Coverage from powertrain to exclusionary
- Various deductible options
- Customize every program detail
- Private label options available

## WEAR + TEAR PROTECT

- \$5,000 total program benefit
- \$1,000 single event benefit
- No deductible
- Optional excess mileage coverage
- Paint, windshield, upholstery, wheel & tire damage covered

## DENT + WINDSHIELD PROTECT

- Unlimited claims
- Windshield repair and replacement
- Paintless dent removal
- Horizontal and vertical body panels
- Unlimited roadside assistance coverage

## KEY PROTECT

- Terms up to 5 years
- Lost, stolen and damaged keys covered
- Unlimited roadside assistance

## THEFT PROTECT

- Up to \$5,000 financial benefit
- Optional homeowner's deductible reimbursement
- Optional auto deductible reimbursement
- Towing, storage & rental car reimbursement
- Window etch
- Ultraviolet metal marking body labels
- DetectIt™ cellular GPS tracking device
- Various terms and benefit amounts available
- Dealer lot protection available – \$2,500 benefit paid to dealer

## CUSTOM MAINTENANCE

- Can be offered in sales, service and F&I
- Determine your reimbursement amount
- Brand with your dealership logo
- Select the term and benefits

## TIRE + WHEEL PROTECT

- Coverage up to 7 years
- Curb damage and cosmetic repairs
- Chrome and aftermarket wheel coverage

## GAP PROTECT

- Commercial use coverage
- Up to 84-month terms
- 150% loan-to-value
- Coverage for vehicles with up to \$100,000 MSRP
- Up to \$50,000 benefit
- Primary insurance deductible reimbursement up to \$1,000

## COMPLETE CHOICE

- \$2,500, \$5,000 and unlimited benefit limits available on tire & rim
- Unlimited claims on dent, windshield repair and rip & tear
- Tire & rim, dent, windshield, interior rip & tear options
- Unlimited roadside assistance coverage

## DEPOSIT PROTECT

- Deposit/down payment reimbursement in the event vehicle/unit is declared a total loss
- Terms up to 60 months
- \$1,000 minimum program benefit
- Up to \$10,000 maximum benefit
- Trade equity and rebates qualify as part of benefit

## MONEY BACK GUARANTEE

- Enhancement to dealer value proposition
- Industry's longest money back guarantee program
- 1-month or 1,000-mile, 2-month or 2,000-mile, and 3-month or 3,000-mile term options
- All new and pre-owned inventory qualifies

## BRAKE PLUS

- Brake Plus helps reduce the chance of a rear-end collision by up to 50%, by pulsing the third brake light on the vehicle, improving a driver's reaction time up to 1-second.
- Handmade in the USA
- Patented across 6 countries
- Easy installation – under 5 minutes
- Fits virtually every make/model of vehicle
- Preload program with two 5-year upsell options
- Cash benefit paid to the agreement holder in the event the vehicle is declared a total loss due to rear-end collision.



# PRODUCTS

NOT JUST PRODUCTS... PROGRAMS

From start to finish, we work to provide our partners with the right products and the right price. We always ensure that our partners and their dealerships have the tools and know-how to increase their revenue and strengthen their customer relationships.



## MOTORCYCLE WARRANTY FOREVER®

- Draw in more customers
- Sell more motorcycles
- Improve gross profit
- Improve service retention
- Improve customer loyalty
- Realize more repeat and referral business
- Increase service contract penetration
- Exclusive maintenance process

## POWERSPORTS SERVICE CONTRACTS

- Comprehensive motorcycle, trike, autocycle, scooter, atv, utv, golf cart, snow mobile, and personal watercraft coverage options
- Optional premier electronics, wear & tear, modified suspension, trailer protect and factory heat & AC coverage
- New coverage adds on to manufacturer's warranty
- Extended promotional term options for Polaris and Indian models
- Roadside assistance, substitute transportation and trip interruption

## SURFACE PROTECT

- Exterior and interior vehicle surface protection
- Options include: paint, fabric, leather, rip & tear, rims and more!
- Chemical options to suit any need
- Terms vary from 1-month to lifetime
- Pre-load and up-sell programs available

## LIMITED WARRANTY

- Flexible coverage and terms
- Seals and gaskets coverage
- Customize every program detail
- Private label options available

## MONEY BACK GUARANTEE

- Enhancement to dealer value proposition
- Industry's longest money back guarantee program
- 1-month or 1,000-mile, 2-month or 2,000-mile, and 3-month or 3,000-mile term options
- All new and pre-owned inventory qualifies

## CUSTOM MAINTENANCE

- Can be offered in sales, service and F&I
- Determine your reimbursement amount
- Brand with your dealership logo

## DEPOSIT PROTECT

- Deposit/down payment reimbursement in the event vehicle/unit is declared a total loss
- Terms up to 60 months
- \$1,000 minimum program benefit
- Up to \$10,000 maximum benefit
- Trade equity and rebates qualify as part of benefit

## THEFT PROTECT

- Up to \$5,000 financial benefit
- Optional homeowner's deductible reimbursement
- Optional insurance deductible reimbursement
- Towing, storage and rental car reimbursement
- Ultraviolet metal marking body labels
- DetectIt™ cellular GPS tracking device
- Various terms and benefit amounts available
- Dealer lot protection available – \$2,500 benefit paid to dealer

## TIRE + WHEEL PROTECT

- Coverage up to 7 years
- Curb damage and cosmetic repairs
- Substitute transportation
- Chrome and aftermarket wheel coverage

## GAP PROTECT

- Up to 84-month terms
- 125% loan-to-value
- Up to \$40,000 benefit

## RIDE-ON TIRE SEAL

- Converts standard tires into self-sealing tires to prevent damage caused by road hazard
- Seals multiple crown area punctures up to 1/4" in diameter
- Coverage for new and pre-owned on-road and off-road units
- In the event Ride-On cannot successfully seal a tire due to damage caused by road hazard, the tire and/or rim will be replaced at no out-of-pocket cost to the agreement holder.



# PRODUCTS

NOT JUST PRODUCTS... PROGRAMS

From start to finish, we work to provide our partners with the right products and the right price. We always ensure that our partners and their dealerships have the tools and know-how to increase their revenue and strengthen their customer relationships.



## RV WARRANTY FOREVER®

- Sell more units
- Improve gross profit
- Improve service retention
- Improve customer loyalty
- Realize more repeat and referral business
- Increase service contract penetration

## RV SERVICE CONTRACTS

- Competitive coverage options, including exclusionary coverage
- 24/7 roadside assistance
- 12–84 month terms
- Service calls and food spoilage reimbursement
- Trip interruption & substitute transportation
- 24/7 concierge service & technical assistance

## LIMITED WARRANTY

- Flexible coverage and terms
- Coverage from powertrain to exclusionary
- Various deductible options
- Customize every program detail
- Private label options available

## SURFACE PROTECT

- Options include: paint, fabric, leather, rip & tear, rims and more!
- Chemical options to suit any need
- Terms vary from 1-month to lifetime
- Pre-load and up-sell programs available

## GAP PROTECT

- Up to 240-month terms
- 135% Loan-to-value
- Up to \$50,000 benefit
- Primary insurance deductible reimbursement up to \$1,000

## CUSTOM MAINTENANCE

- Can be offered in sales, service and F&I
- Determine your reimbursement amount
- Brand with your dealership logo
- Select the term and benefits

## TIRE + WHEEL PROTECT

- Coverage up to 5 years
- Curb damage cosmetic repairs
- Chrome and aftermarket wheel coverage

## THEFT PROTECT

- Up to \$5,000 financial benefit
- Optional homeowner's deductible reimbursement
- Optional insurance deductible reimbursement
- Towing, storage and rental car reimbursement
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## BRAKE PLUS

- Brake Plus helps reduce the chance of a rear-end collision by up to 50%, by pulsing the third brake light on the unit, improving a driver's reaction time up to 1-second.
- Handmade in the USA
- Patented across 6 countries
- Easy installation – under 5 minutes
- Fits virtually every make/model
- Two 5-year term options
- Cash benefit paid to the agreement holder in the event the unit is declared a total loss due to rear-end collision.

## RIDE-ON TIRE SEAL

- Converts standard tires into self-sealing tires to prevent damage caused by road hazard
- Seals multiple crown area punctures up to 1/4" in diameter
- Coverage for new and pre-owned motorized and towable RVs
- In the event Ride-On cannot successfully seal a tire due to damage caused by road hazard, the tire and/or rim will be replaced at no out-of-pocket cost to the agreement holder.



# PERFORMANCE

## UNMATCHED EXPERTISE

You will receive comprehensive, highly personal support – from sales, training and administration through client relations and marketing. You can expect honesty, transparency and a profitable, mutually beneficial relationship.

### CLAIMS ADMINISTRATION

The relationship with our clients is of the utmost importance to our team of professionals. We have created an easy, automated, online process for all claims handling. It is our primary focus to make sure that every customer we come in contact with has the best experience possible.

Here are some things you can expect from our claims team:

- Department hours: Monday – Friday 8:00 a.m. – 8:00 p.m., eastern, Saturday 9:00 a.m. – 5:00 p.m., eastern
- ASE certified claims adjusters
- Dedicated large, medium, small and ancillary claims teams
- Immediate claim payment processing
- Automated credit card claim payment system
- Industry-leading low hold times and high service levels
- Immediate and continuous claim status updates

### OUR TECHNOLOGY

From the very beginning, technology has been a point of focus for us at NAE. We understand the importance

of being able to access your information the moment you need it.

- Instantaneous communication on all dealership activity, including claims, contract remittance, general questions and maintenance processes
- Access to up-to-the-minute reinsurance, retro and historical stats
- Access claim detail, loss ratio, production and customer detail reports
- Connect mobile app provides 24/7 access to claims, contract production and more!

### PROFIT PARTICIPATION

- Most products are fully reinsurable (ARC, NCFC, Reinsurance X and DIA options available)
- Retro participation available on service contracts

All products and services can be incorporated into an existing structure.

### BACKED BY THE BEST

- American Bankers Insurance Company of Florida
- Rated “A” by A.M. Best
- Largest VSC underwriter in the industry
- \$30 billion in assets, \$9 billion in annual revenue
- Fortune 500 company (275)
- Traded on NYSE under AIZ

**802,153**

Total Claims Approved (ITD)

**159**

Employees

**90,838**

2020 Claims Approved

**557,562**

2020 Contracts Processed

**1996**

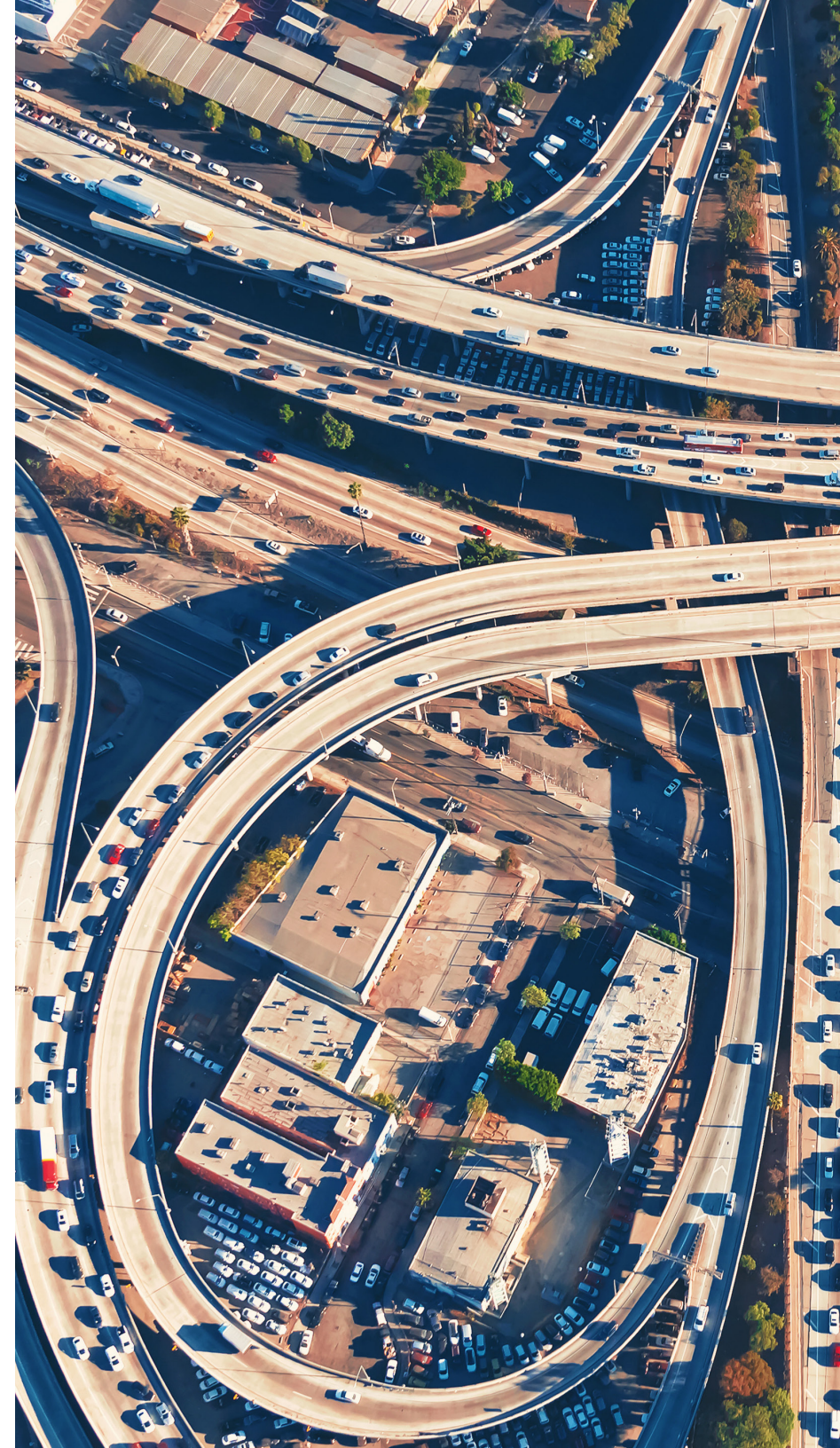
Established

**\$186,351,024**

Total Claims Paid (ITD)

**\$39,123,406**

2020 Claims Paid







THE WAY IT SHOULD BE.





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