

# SPOTLIGHT:

## AFTERSALES

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# There's wealth in your workshop



### DIGITAL WINNERS

DEALERSHIPS WITNESS 'INCREDIBLE'  
UPTURN IN INCOME AFTER LAUNCHING  
ONLINE CHECK-IN FACILITIES

### TURNING A RED AND AMBER PROFIT

USE OF CUTTING-EDGE TECHNOLOGY TO EXPLAIN  
THE WORK THAT NEEDS TO BE DONE ADDS TRUST  
AND TRANSPARENCY TO PROCESS

### TARGETING OLDER VEHICLES

NUMBER OF FACTORS HAS LEAD TO  
GROWING IMPORTANCE OF SERVICING  
FOUR-10-YEAR-OLD CARS

# Winning aftersales business digitally

Some dealerships say they have witnessed an 'incredible' upturn in income since launching online check-in facilities

**A**ftersales departments have been kept busy for the best part of a decade by a buoyant new car market with each dealership's own customer base keeping workshops full. But issues with supply, the switch to electric vehicles (EVs) and the acceleration of digital, spurred on by the pandemic, is changing the outlook fast.

Genuine online bookings have yet to come fully to fruition with many brands and dealers relying on a request-based process whereby customers select their slot online with confirmation by phone. However, it is the online check-in which has proved to be the success story.

## DIGITAL CHECK-IN

Taking much of its inspiration from the airline industry, eDynamix launched its online check-in facility in March. Strategic account director Steve Ure says: "It's been a game changer for us."

According to Ure, brands ditching the signing of documents at service reception in response to COVID helped facilitate the growth of online check-in. As such, eDynamix set out to create an all-encompassing digitised system enabling customers to check-in vehicles online prior to arrival on site.

Initially, a third of customers would check-in online, but that rapidly gained pace with two-thirds now doing so. As well as capturing a digital signature, customers are reminded of any outstanding work from a previous electronic vehicle health check (eVHC) with a prompt to book plus recommended options such as an air conditioning service, fuel treatment or wheel alignment.

Ure says: "They are things that you would love your service advisors or your contact centre staff to offer customers every time. But, when people are booking in, they just want to get booked and get off the phone. When you send them the online check-in, they can carefully consider everything. The sales it's generating are just incredible."

July saw an average additional £1,600 from add-ons per dealer per month while outstanding eVHC work added an average £3,000 per dealer per month. Customers can also free type any requests. Altogether, an average £10k per dealer per month is being generated in incremental business.

Ure adds: "We could not believe it ourselves. We did not set it out to be a revenue-generating tool, that's just what it became quickly. We intended it to be a service booking reminder, exactly the same process as when you check-in for a flight, we borrowed so much from the airline industry."

By comparison, only around 10% of customers utilise online service bookings with a key developmental issue being the inability to book direct into the document management system (DMS) although eDynamix expects its solution to be live by the end of the year.

Danish company Tjekvik also provides online check-in for service vehicles and reports similar successes. Currently, 31% check in their vehicle beforehand and 40% of those offered utilise the key deposit locker facility on the day. Tjekvik can attribute £1.5 million of added value products, year-to-date as of July 31, to the online check-in system. Customers are asked a few simple questions such as pre-approval of additional spend up to £50 or pre-approval to replace items like wind-screen wipers if required as well as selected add-ons while the system has generated 11,700 new service plan requests so far this year.

In addition, Tjekvik is integrated with systems such as Bumper and EMaC, enabling payments, with £979,000 made through its platform since May.

Added value payments in July alone across dealerships where the system is in place (currently 99 with another seven due to go live) was in excess of £200,000 with customers selecting an air-con service accounting for £110,000.

UK business development director Nick Pratt says: "With all the demands on service advisors, the check-in kiosk frees up their time which, in

turn, means customers have a better service experience. It is very much a part of the omnichannel dealership."

## DRIVING AFTERSALES ONLINE

With a background in aftersales for some of the largest dealer groups in the UK, Gavin Ruddick has been helping Book My Garage establish Secret Service, which aims to help franchised retailers boost workshop bookings. When the pandemic forced dealerships to close, most dealers had no means to manage service bookings online and turned to the platform.

Around 80% of Secret Service customers are conquest while regeneration of lapsed customers account for around 7% and the remaining are active franchised sector customers exploring digital options for routine service bookings largely driven by convenience.

With the invoice for a Secret Service booking typically 15% higher than the franchised dealer's average booking, since older vehicles need more work, the platform is fast becoming a vital source of aftersales business and has, not surprisingly, captured the attention of manufacturers.

"Consumers are discovering that the franchised sector is not as expensive as they thought," Ruddick says. "And the service experience is significantly greater."

"A huge proportion of potential service customers are unknown to the franchised dealer. That's where Secret Service comes in, accessing them online. Many dealer groups today take around 15% of bookings online when they should be generating at least a third."

"They are not going to achieve that if they don't engage with something like Secret Service. Generating service customers online has very much been an afterthought, retailers have been very much behind the curve."

Aftersales finance provider Bumper is also proving itself a digital sales generator for franchised dealerships' aftersales departments,

enabling customers to spread the cost of vehicle repairs, with 65% of the AM100 offering its services. Integrations with third-party suppliers such as CitNOW allows customers to receive a video of work required, authorise and select 'check out' with Bumper as a payment method, either as a one-off or to spread the cost over a number of months interest-free, incentivising customers to authorise required work.

The majority of Bumper customers are sourced via a dealership itself. But some are actively using its portal to find a Bumper partnered dealership.

However, consumers utilising this route are still unable to book online directly with the dealer although this is in development.

Jack Allman, Bumper chief commercial officer, says: "We are now seeing in excess of £1m in pre-approved applications. These consumers want alternative forms of payment."

### THE SERVICE ADVISOR

Inevitably, such digital applications raise questions around the future of the service advisor and service reception, but all providers are adamant the role remains relevant and is simply evolving.

Ure says: "Our solutions are not being developed to remove or reduce the number of service advisors, but to change how dealers support the customer. Digitisation is just changing how they work."

Solutions such as the eDynamix Autopoint Lockers, which are auto-reserved at the online check-in with around 70% of customers keeping the option in place and around 30% using them on the day, frees up service advisors to devote time to customers who need or want interaction.

Digital providers view themselves as an aid rather than replacement. Allman says: "There is a huge chunk of customers who want to come into the business and speak to a service advisor and this (Bumper's payment platform) helps give them the time to provide these people with human interaction rather than having a queue of people, many of whom just want to pay and go."

Pratt adds: "The whole dynamic of the aftersales business is changing with the increase of EV ownership which requires less servicing. In Norway (where EV ownership is far more widespread), dealers saw aftersales volume reduce by 45% from 2018 to 2019 so dealers need to see almost double the volume to produce the same output of parts and labour sales.

"Dealers can't simply employ more people to handle the increased throughput so will need to turn to digital hands to keep up with demand."

DEBBIE KIRLEW





# Trust us to deliver the cover customers seek

**Car Care Plan's business culture is built on doing the right thing for clients and their customers. Some clients have been with us for more than 20 years**

**Q** What challenges do car retailers and manufacturers face in their relationships with their automotive suppliers as a result of the COVID-19 pandemic and how has Car Care Plan helped to mitigate/overcome them?

**A** Car Care Plan expedited our planned updated dealer and OEM support functionality as soon it was clear that car-buying behaviours were to be drastically affected due to the pandemic.

We adapted our training and support processes with our strategic business partners to ensure value-added product sales reductions were mitigated as much as possible.

Training and support levels were amended to be conducted remotely, without compromising the effectiveness of our development structure.

Additional remote sales aids and core product presentation assistance was provided immediately to suit the 'remote' vehicle buying habits that were enforced throughout the industry.

**Q** Many commentators have said that COVID-19 has sped-up a shift in certain customer behaviours and market trends. How has Car Care Plan adapted its offering in response?

**A** Within Car Care Plan we have had the facility to fund several of our products via monthly payments for many years.

As the 'subscription generation' has an increasing market share within the value-added product market, we have embraced this change and now have a monthly subscription platform that can be bespoke to our partners, their customers needs, and the changes in buying habits.

We can now include a prepayment warranty solution within our service plan proposition, or leave it as a standalone. We continue to develop further subscription models, such as monthly renewable products, through innovation and product development.

**Q** How do Car Care Plan's products and the level of service offered to clients differentiate it from its key market competitors? What makes it a supplier of choice?

**A** For more than 40 years, Car Care Plan's goal has been to be the best in the market in the supply, delivery and development of its chosen products.

These objectives are shared by every one of our colleagues and the rationale is for a consistent and continuous presence in the GAP and warranty sectors throughout those products' developments.

Becoming the biggest in the sector has been a by-product of our desire and passion to be the best.

As we have improved our products, the market has followed us. By shaping products around our partners' needs rather than Car Care Plan's capabilities, new relationships have been won and retained.

By remaining within the market as fortunes have changed, Car Care Plan has been able to evolve and develop products to better meet the demands of manufacturers, of retailers and of consumers.

**Q** How has the company transitioned and grown from its formation in 1976 to where it is now?

**A** Car Care Plan was founded in 1976 providing warranty products to the automotive market. In the 45 years since it was founded, the company has gone from strength to strength to become one of Europe's leading providers of vehicle warranty and motor-related add-on products.

Today, the company registers more than 1.2 million products annually, with active policies in 70-plus countries worldwide managed through five strategically-based offices around the globe.

Our in-house insurer carries an A-rating from credit rating agency AM Best, with further backing from our fellow A-AM Best rated parent company AmTrust.

Car Care Plan has built relationships with more than 20 major manufacturers and in excess of 2,000 group and independent retailers.

Alongside this, the company has significantly expanded its product range, offering a core product range of Warranty, Asset Protection, Cosmetic Insurance, Alloy Wheel Insurance and Tyre Insurance.

There are also complimentary additions including MOT Test Cover, Roadside Assistance and Service Plans.

Each of the company's insurance products carries an impressive five-star default rating.

**Q** Which car retail businesses does Car Care Plan count among its largest clients and do you have any testimonial comments to share?

**A** Car Care Plan is a dependable provider, with some of the UK's top retailer groups and more than 2,000 independent retailers trusting Car Care Plan to deliver quality products. Car Care Plan works globally with a significant number of major motor manufacturers. Programmes have been developed to

## COMPANY PROFILE

### Key products and services:

Core product range of Warranty, Asset Protection, Cosmetic Insurance, Alloy Wheel Insurance and Tyre Insurance

**Founded:** 1976

**Based:** Our Head Office in the UK is based in Thornbury, West Yorkshire; however, we provide services in over 70 countries worldwide managed through 5 offices across the globe

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cover the market and the constant striving to create leading products and services sees customers, retailers and manufacturers are satisfied.

**Q** The aftersales sector is poised for a boom in the second-half of 2021 following the DVSA's MOT extensions. How can car retailers change that challenge into an opportunity with the help of Car Care Plan?

**A** We work with many dealer groups, large and small, and our OEM

partners, to identify opportunities during the changing market behaviours that have been expedited, or altered, because of COVID-19, and the restrictions it forced upon us.

By identifying opportunities based on the potential aftersales boom, with increased customer touchpoints and ensuring we are an essential part of our partners processes, we can work alongside clients to ensure opportunity is identified and utilised, to the benefit of our partners and their customers.

**“ BECOMING THE BIGGEST IN THE SECTOR HAS BEEN A BY-PRODUCT OF OUR DESIRE AND PASSION TO BE THE BEST**

JOHN SALEH, CAR CARE PLAN



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# Turning red and amber work into profitability

Use of cutting-edge technology to explain the work that needs to be done adds trust and transparency to process

**G**iven the traditionally slender margins that car dealerships make on new and used car sales once all the overheads have been factored in, aftersales is key to profitability.

But what constitutes a healthy level of profitability? What defines successful service plans, MOT testing, vehicle health checks (VHC), video walkarounds and other aftersales offerings?

And what about upselling essential 'red' repair work identified in an MOT or service and rebooking less urgent 'amber' work?

"The holy grail of aftersales is providing excellent customer service while having highly-effective process controls in place," says Nick Squire, business unit director at Snap-on Business Solutions.

"Understanding the customers' needs and delivering the vehicle back at the promised time also creates customer loyalty."

## UPSELLING THE SOLUTION

Aftersales has come a long way from just 20 years ago, when the aim was to have an absorption rate above 100% and anything more was a nice profit after the staff, rent and bills had been paid. Now, the function has changed markedly, focusing more on customer satisfaction and retention, highlighting problems identified by a VHC and then upselling the solution.

"Red and amber work has become the key performance indicator for many dealers, meaning that aftersales is now more about profitability," says Alistair Horsburgh, chief revenue officer at CitNOW. "There's a desire to want to sell as much as possible to the customer."


To best capture this opportunity, dealers should clearly explain all red and amber items to the customer and offer to do the work. If they don't book immediately, the dealer should follow-up with them after three-to-six months

via their preferred contact method with the original video walkaround attached, if done by text or email.

"Perhaps the worst failure of all is how we typically handle amber repair work, in terms of rebooking the identified opportunity," says Nathan Tomlinson, dealer principal at Devonshire Motors. "In time, all amber work turns red, regardless of whether you have correctly or incorrectly estimated remaining wear, and it turns red whether the vehicle is retained by the dealer or not.

"Therefore, the best way to sell amber work is to retain the customer. Today, through a combined culture in sales and aftersales, we aim to have all our customers on a three-month VHC cycle so that as well as an annual service we see them for four VHC visits across the year too."

The increasing use of cutting-edge tools such as video technology has also added more trust and transparency to the process. By being able to show the customer what is wrong with their vehicle and the work required via video, dealers reduce the time taken for a technician to explain the issue to a service advisor, who then relays the same message to the owner.

MOT testing is one of the most profitable sources for franchised dealers. 

**“THE HOLY GRAIL OF AFTERSALES IS PROVIDING EXCELLENT CUSTOMER SERVICE WHILE HAVING HIGHLY-EFFECTIVE PROCESS CONTROLS IN PLACE**

**NICK SQUIRE, SNAP-ON BUSINESS SOLUTIONS**

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However, in recent years they have lost market share to independent dealers who have undercut them on price and lead time.

Service plans are vital to retailer profitability too, with many now offering them as standard when selling a new vehicle. They are a guaranteed income stream and, if delivered well, ensure repeat business.

"Service plans such as Kia Care are the best way to guarantee customers have their car serviced and MOT'd at a dealership," says Chris Lear, aftersales director at Kia UK. "Increasing the sale of retail workshop hours and associated parts should be a key priority."

"Our analysis shows that customer retention is three times more likely at the point of the third service if they have a Kia Care service plan. Many will agree that the sale of a service plan to new and used car customers is second only to the sale of the car itself."

However, under the service plan, dealers are only compensated by manufacturers at a lower recovery rate for labour time than if they were to do work paid for on the day. That trend is likely to be exacerbated by manufacturers assuming greater control of service plans as they move towards an agency model.

Video walkarounds can drive greater efficiency both in terms of time saved and customer engagement too. They also give the customer certainty that their vehicle has been fully inspected and their problem fixed.

"Any dealer that isn't using video walkarounds to improve trust and transparency in their workshop is missing out on a big opportunity," said Horsburgh. "Most customers who have had their vehicles serviced in a franchised dealership at some point in the last two to five years will have received a video of their vehicle being serviced, so much so it has become the norm."

### AFFORDABLE SOLUTIONS

While VHCs are a big revenue driver for dealers, they need to ensure that the work is affordable for the customer, with the flexibility to spread payments with 0% finance over a short term. There must also be greater focus on providing the customer with the solution they need rather than merely selling for profit.

"The very best dealers drive a culture of 100% VHC process for maximising all customer potential work, thus ensuring no opportunity is missed," says Squire. "Dealers who embrace technology and use these to drive increased process and customer loyalty will always gain increased profitability over those who don't."

Despite all of these new technological advancements, automotive consultant Mike Jones says that too often the message around the work required is lost on the customer. Instead, dealers need to focus more on communicating the problem and solution clearly.

**MANY WILL AGREE THAT THE SALE OF A SERVICE PLAN TO NEW AND USED CAR CUSTOMERS IS SECOND ONLY TO THE SALE OF THE CAR ITSELF**

**CHRIS LEAR, KIA UK**

"Dealers still tend to get caught up in the terminology," said Jones. "Rather, they need to make sure they use a language that the customer will understand and don't feel intimidated by."

Key to strong aftersales too is data automation. Managed effectively, dealers can drive sales through relevant and timely follow-up reminders, yet often they are let down by outdated and inefficient systems.

"A big problem is data quality," says Jeremy Evans, managing director of Marketing Delivery. "Dealers might have incorrect due dates for MOTs and services, incomplete or incorrect customer contact details, or may have not even gained permission to contact them in the first place, which means they can't contact them when they need to."

"Data automation has really come into its own over the past 18 months during the height of the COVID-19 pandemic with staff numbers cut as dealerships were forced to close due to lockdown. They were able to send out reminders and make bookings automatically, while, in some cases, still maintaining 60%-plus retention rates."

With the right processes in place, aftersales can play a vital role in dealer profitability moving forward. Right now, given the impact of the COVID-19 crisis, that is more important than ever for retailers.

"Great success in aftersales comes from a strong performance which is constantly reviewed," Jones concludes.

"It also needs to have the right people in the right positions who have received the required training, and listen to and work with the customer."

"From a service plan perspective, this means everyone in the department is fanatical about – and fully focused on – selling service plans and ensuring all their customers have one. The same applies to video walkarounds and all the other elements of aftersales."

**ALEX WRIGHT**

# Why digitalisation is essential for aftersales success

Never has it been so important to offer a seamless digital experience. Across the wider retail landscape, consumers are surrounded by highly personalised and convenient retail experiences. The modern consumer has come to expect that same level of service in any industry, from text and video updates to online payments and digital documentation. The current automotive aftersales experience can be fragmented and impersonal, but we're passionate about changing that. It is now critical that automotive retailers invest in the digital tools required to build a customer-centric journey, transforming the aftersales process into a tailored and frictionless experience.

## Q What do consumers want from the aftersales journey?

**A** We want to enable dealers to capitalise on the opportunities provided by digital tools and solutions. But first, we needed to hear from consumers to pinpoint what it is they are looking for in their aftersales experience. Our landmark research report into digitalisation revealed that the ability to book vehicle services and repairs online is the most favoured digital capability among respondents, with 62% noting their desire to use this function. We also discovered that 55% of consumers like the idea of text updates and 56% would prefer digital documentation of service history. The demand for digitalisation exists, and consumers are ready for the automotive industry to align with their expectations.

## Q Which Keyloop products help to create a digital aftersales experience?

**A** Keyloop's digital aftersales journey provides a seamless end-to-end experience for the customer, while also creating an efficient workflow for dealership service departments.

Service Hub is a complete workshop solution that helps service departments work even more efficiently and continues the streamlined experience for workshop

customers, from mobile check-ins to personalised vehicle health checks (VHCs). Service Hub can also be integrated with one of our partners that specialises in comprehensive video VHC reports, enabling technicians to send customers a short demonstration of the work needed on their vehicle.

Completing the digital aftersales journey is ePayments, a solution that allows customers to make a contact-free payment via an email link for work completed, and the

digital document tool, iServiceFile, which helps to reduce large volumes of paperwork into an efficient and secure digital workflow.

## Q Which Keyloop partner products help to create a digital aftersales experience?

**A** The Keyloop Partner Programme enables third-party applications to integrate with Keyloop's open platform, utilising standardised integration methods. Several partner solutions also help create a digital aftersales experience. Our partner RTC offers online service booking, providing an easy-to-use, fully scripted booking system that can be operated both in the dealership and in the centralised contact centre, reflecting available resource at any point in time, based on customer requirements.

Digital Service Reception from Tjekvik allows customers to check-in online for their service appointment from the comfort of their own home and enables a smooth experience when they arrive at the dealership. Not only does it boost customer satisfaction, it also helps reduce waiting times at the service reception.

When it comes to personalising the aftersales experience for customers, Keyloop's integrations with CitNOW and Vehicle Vision have this covered. CitNOW Workshop has been designed to take customers to the heart of the workshop – digitally. It enables technicians to record short videos of any work required and empowers the customer to make their own decision because they feel better informed.

Vehicle Vision's video software has been designed to help increase trust, transparency and conversions in service departments. It allows dealers to show customers, rather than just tell them – helping to empower and build trust. The personalised video tool is quick, comprehensive and easy to understand so it is convenient for dealers and customers. And Vehicle Vision Aftersales doesn't just help boost customer satisfaction, it also



Tom Kilroy,  
Keyloop CEO

### COMPANY PROFILE

**Key products and services:** Keyloop Drive DMS, Service Hub, ePayments, iServiceFile

**Founded:** March 2021 (previously known as CDK Global International)

**Based:** Headquartered in Berkshire, UK, with offices worldwide

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keyloop™

helps significantly increase red and amber conversions – a win-win for dealers.

**Q What is the future of the digital consumer journey?**

**A** From both our own research and industry insights, it is clear that the two things most valued by consumers is transparency and convenience. The future of retail will require dealers to put consumers at the heart of the retail experience, and digital innovation will play an essential role in achieving this as providers work together to enhance the aftersales experience. Digital solutions that are intuitive, personalised and provide timely information will be essential to earning new customers and improving customer retention.

At Keyloop, our mission is to create and connect technology that makes everything about buying and owning a car better. To help us in this mission, we're sourcing inspiration from a variety of avenues, whether it is the next game-changing automotive retail solution from our University Dealer Tech Competition, or our recent work with OEMs on a prototype in-car booking system for repairs and services. The future requires us to embrace these types of intra-industry collaborations to create the best consumer experience possible. Until recently, clear communication and trust had been missing from the aftersales journey, but digitalised aftersales tools are here to change that, and provide a new kind of experience that prioritises the customer.

**“IT IS CLEAR THAT THE TWO THINGS MOST VALUED BY CONSUMERS IS TRANSPARENCY AND CONVENIENCE**

**TOM KILROY, KEYLOOP CEO**







# Targeting older vehicles helps to fill workshops

Number of factors has led to growing importance of servicing four-10-year-old cars

**A**s the new car market declines and EV ownership becomes more widespread, dealer groups are increasingly turning their attention to older vehicles to keep workshops full.

Retailers no longer have the volume of sub-three-year-old cars which have helped keep workshops at capacity in the past. At the same time, motorists are keeping their cars longer and this, together with a backlog of MOTs and servicing following the pandemic, has meant that servicing older vehicles has become a more important market for the franchised network.

Having led aftersales strategies at Stratstone and Lookers, Gavin Ruddick is all too familiar with the traditional aftersales set-up where in-house contact centres make outbound calls to the database to book routine services for vehicles typically aged up to three years.

He now works with Book My Garage, which was

conceived to support independents, but has rapidly become a solution for the franchised sector seeking new revenue streams.

Experienced at attracting customers with older vehicles, Book My Garage had already transacted around four million customers on its platform when it recognised its significance for franchised dealers and decided to launch Secret Service.

A Secret Service-booked invoice is typically 15% higher than the franchised dealer's average given older vehicles need more work and, hence, are more profitable. It is proving lucrative.

When the pandemic hit, not only did dealerships close, but new car sales virtually came to a halt making the platform even more vital for generating workshop business.

Ruddick says: "The sales of 0-3-year-old vehicles has slowed right down which equates to £60m in lost revenue. It's the three-six-year-old vehicles which have become the lifeblood for franchised dealers in the UK.

"The traditional business of servicing 0-3-year-old vehicles will not be there for some years to come. That sphere has changed and retailers need to be engaging with customers of older vehicles."

Owners of older cars are often more price-sensitive however, which has led to bespoke services emerging within franchised networks for cars that have passed out of the OEM's warranty period, using approved parts rather than the OEM's parts.

Value-based multi-brand parts supplier Eurorepar, part of Stellantis, also provides OE parts while its Distrigo parts network supplies brand parts such as Bosch, Valeo and LUK.

Eurorepar parts have been incorporated into franchised dealers' fixed price repair strategy to appeal to drivers of older vehicles.

Development of the online booking platforms and retention products, such as service plans and 'Drive Now Pay Later' schemes, also help to offer convenience and assurances for





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## Meet The Supplier

# Jewelultra, manufacturers of Diamondbrite



LANCE BOSELEY  
MARKETING DIRECTOR

### FACTFILE

**HEADQUARTERS:**  
MAIDSTONE, KENT

**FACTORY:**  
LOUGHBOROUGH,  
LEICESTERSHIRE

**PRODUCTS:**  
DIAMONDBRITE, VEHICLE VISION

**KEY FUNCTIONS:**  
PAINT PROTECTION  
UPHOLSTERY PROTECTION  
CAR CARE PRODUCTS  
HAND SANITISERS  
VEHICLE IMAGERY

#### HOW DID YOU GET STARTED IN THE PAINT PROTECTION BUSINESS?

Jewelultra has been my father's business since 1992 when it started. I was brought up with it. Even when I was young, my car was always the cleanest. I worked for the business in the 1980s when Diamondbrite was created and in those days it was called Lacro Diamondbrite. Lacro supplied own-label car care products to the likes of BMW, Citroën, VW, Nissan, Toyota and Renault. The business became Jewelultra in 1992 and the focus was very much on Diamondbrite as, not only did it protect

customers' cars, it was also a profit opportunity for dealers. I left in 1986 to work in another industry, but returned in 2000.

#### CAN YOU DESCRIBE HOW THE BUSINESS HAS EVOLVED?

The retail side of our business has taken off hugely. During lockdown, people started taking far more care of their cars and sales have soared 300%. We are always encouraging dealers to stock our retail-size products as it's a great profit opportunity and can help sell the Diamondbrite Paint and Fabric Protection that is sold through the showroom.

#### WHAT OTHER IMPACTS DID COVID-19 HAVE ON THE BUSINESS?

When COVID hit we shifted production to hand sanitisers at our Loughborough site. The isopropanol we use is the major ingredient, so it was a straightforward switch. We gained World Health Organisation approval and made it onto Government's approved suppliers list, so we were quickly supplying NHS Trusts, schools, doctors' surgeries and, of course, car retailers including Jardine and Stoneacre. Many car retailers' add-on sales have suffered as a result of the pandemic. It's hard to sell this kind of product over the phone. On our website we've got a Diamondbrite in Action page. A dealer can send a customer a link and

gives an intro to the products. Dealer platform provider iVendi has developed an excellent solution to this using its TRANSACT product where deals can be sent to the customer remotely with things like paint protection and warranty included.

#### HOW DID THE BUSINESS FARE DURING THE PANDEMIC?

We furloughed our sales team for the majority of last year. Our costs declined 40%. Thanks to the shift to producing sanitisers we made a profit and we also got an insurance pay-out as part of the business interruption insurance claim that went to the High Court. It was a relief when that came through but, overall, we've emerged in good shape. We've got a fully TAP-certified trainer now, David Beney, and he has really helped us switch to more training online. We didn't want to leave dealers high and dry, with no support. We've also just taken on a further business development manager and we're about to appoint another, taking us to 10. They'll spend 95% of their time visiting dealers.

#### WHAT IS IT YOU LIKE ABOUT YOUR ROLE?

I love the marketing side. I'm left to get on with it, there's no board of directors or shareholders. There's always something new; right now, it's our Diamondbrite ceramic product. Ceramic coatings are great, but franchised retailers have always struggled with them because they are hard to apply. Our product is much easier to apply and has the potential to take over from the two-stage Diamondbrite. Its launch also means we can start with a clean slate from a branding point of view. We'll do an official launch at AM Live in November. Our stand will look amazing.

#### AND YOU'RE STILL SPONSORING A BRITISH TOURING CARS TEAM?

Absolutely. We were with Honda for four years. Now we're sponsoring MB Motorsport. Jewelultra branding is on Jake Hill's helmet and he's been featured in on-board TV coverage, which has been fantastic. This year we'll also be advertising on Sky Sports. We know from experience that brand awareness makes starting those customer conversations that bit easier for retailers.

TOM SHARPE

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Jewelultra Limited, Diamondbrite House, Ewell Lane,  
West Farleigh, Maidstone, Kent, ME15 0NG





Customers who may otherwise look elsewhere for cheaper options.

Add in the likes of aftersales finance provider Bumper, which offers interest-free payments split across a number of months, and the franchised sector's appeal to owners of older vehicles increases. Integrations with a range of third-party suppliers such as video platform CitNOW, DMS providers and the eVHC, enable customers to select 'check out' from an email to their inbox to pay either in full or spread the cost.

Currently, the average transaction hosted by the Bumper platform is £750 across volume and premium brands with the average age of vehicle being six years old whilst 90% of its business is concentrated in the franchised sector.

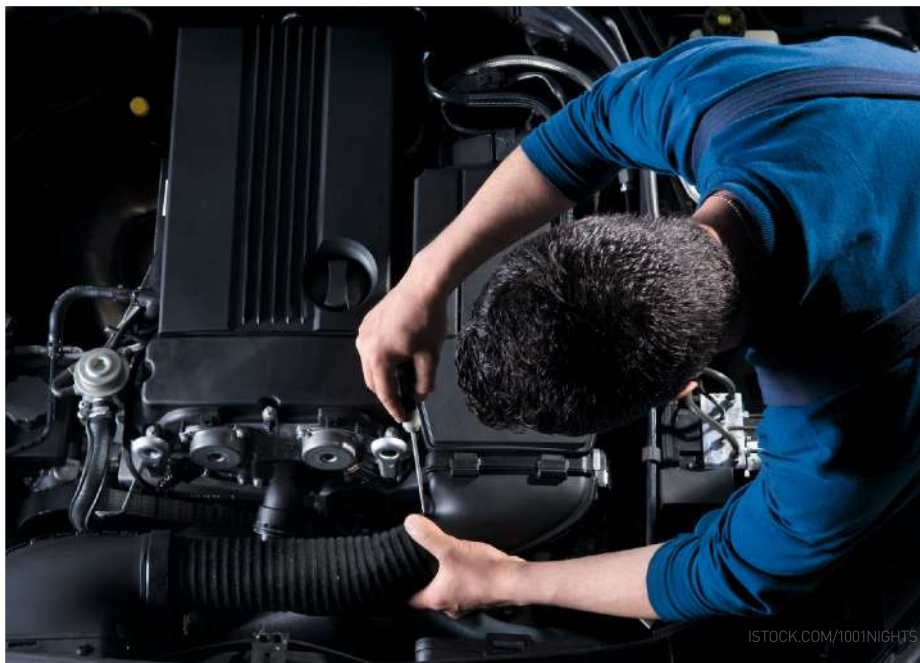
Jack Allman, Bumper chief commercial officer, says: "This allows customers to spread the cost while retaining a more lucrative customer for the dealership and boosting OEM parts sales.

"The average age of cars on British roads is now 8.3 years, people are keeping their cars for longer. As vehicles get older, repairs are more expensive, if you can support the cost of these, it takes the payment shock away and customers are more incentivised to keep the vehicle and undertake the repairs."

The reduced supply of new vehicles has seen many dealerships switch more focus from sales to aftersales, according to digital marketing supplier Marketing Delivery. Its nationwide consumer research identified almost two-thirds (65%) of car owners 'agree' or 'strongly agree' that they are more likely to book a vehicle service with a dealer that monitors due dates and contacts the customer in advance.

Marketing Delivery managing director Jeremy Evans says: "Of course, this kind of communication can only happen if the workshop has accurate customer data."

Its new digital tool, MOTBox cross-checks a workshop's entire customer database against more than 30 million MOT records held by the



ISTOCK.COM/1001NIGHTS

UK's Driver and Vehicle Standards Agency (DVSA). It automatically identifies customers in the workshop's database who own a vehicle more than three years old with an upcoming MOT due date. A data extract is produced, enabling dealers to target potential MOT customers with reminders and aftersales marketing messages in a GDPR-compliant way.

In an analysis of dealer data for MOTs due between June and August 2021, MOTBox identified an average of 925 additional MOT opportunities per workshop with a profit potential of £14,000 (assuming a 30% conversion rate).

Neil Tonks, group aftersales director at Marshall Motor Group, has targeted older vehicles throughout his career but recognises the growing importance of segment two (aged four-six years) and segment three vehicles (aged seven-10 years) as electrification gathers pace. In addition to targeting older vehicles, Marshall Motor Group has invested in all-makes servicing.

Service plans form a vital element of its older vehicle and all-makes servicing strategy, helping to retain new fiercely-won customers.

Every dealership in the group now has the necessary diagnostic equipment to service all makes, amounting to an investment of £150,000, as well as operator licences to access essential data such as servicing requirements and tyre specification in line with manufacturer guidelines. Marshall Motor Group also supports brand-led initiatives such as Volkswagen's new 'All-in' package aimed at customers with vehicles aged three-five years old.

Tonks says: "We are at the start of this journey. This is a price-sensitive market so not only have we put the diagnostic equipment and data access in place, but servicing is menu-priced.

"Customers understand the technical competence that exists in the franchised sector,

but they also appreciate clarity of pricing.

"We have found that, on average, customers book their MOT just three days before the due date, that's the sweet spot, so it's no good us offering a slot in a week or two weeks' time. We have built-in the flexibility to accommodate our customers and we mould our business to the customer's needs."

The proportion of segment two vehicles serviced by the group is around 25% with segment three around 9%. Despite the challenges, Tonks is aiming to attain 40% of servicing volume from segment two vehicles in line and has a goal of achieving 20% volume from segment three vehicles.

OEMs also recognise the potential of the older vehicle market.

Volkswagen's All-in launched in May for owners of Volkswagens aged 36-72 months old. Subject to a free eligibility check, it provides one major and one minor service (including a full inspection), two annual MOT tests, year-round roadside assistance, plus a two-year warranty for £33.45 a month.

A spokesperson says: "While it is too early to share specific statistics, we have seen significant numbers of customers signing up to the plan, many of which have not been seen by the network for some time. This is very encouraging and we expect the rate of sign-up to grow as we continue to promote the product.

"All-in is the biggest single aftersales investment in the history of Volkswagen UK. The vehicle pool of eligible cars is estimated to be around half a million."

With such a focus from large groups and brands on the older vehicle aftersales market as well as the increased complexity of technology in modern cars and EVs, the independent sector could well start to feel the pressure.

DEBBIE KIRLEW

**“WE HAVE FOUND THAT, ON AVERAGE, CUSTOMERS BOOK THEIR MOT JUST THREE DAYS BEFORE THE DUE DATE, THAT’S THE SWEET SPOT, SO IT’S NO GOOD US OFFERING A SLOT IN A WEEK OR TWO WEEKS’ TIME”**

**NEIL TONKS,  
MARSHALL MOTOR GROUP**

## Advertisement Feature

### Can digital solutions save your workshop 24 staff hours each day?

Few trends have transformed the automotive industry with quite the same impact as digitalisation. The development of digital tools available to dealerships today is enabling businesses to streamline the entire aftersales customer journey, providing seamless service both online and offline. The benefits to customers are clear; the ability to instantly book a vehicle in for servicing, convenience over when and even if they have to visit a dealership, and peace of mind that vehicle servicing does not have to take over their day.

But what are the benefits to dealerships of offering a digitalised aftersales journey? Loyalty is an obvious one; if you can design your services around the specific needs and lifestyles of customers, they're more likely to remain loyal to your business. Perhaps the biggest advantage, though, comes in productivity gains. RTC Automotive, an automotive digitalisation and aftersales specialist, has recently been able to quantify such gains, and the results may well surprise you.



### More than just paperwork

Summing up the findings of the case study, Steven Townsend of Straight Consulting says: "While there is the obvious and immediate benefit of reducing unnecessary paperwork, cost and effort, the approach also offers a great opportunity for any business to generally re-think and re-model some of its aftersales processes and activities. Most aftersales activities are based on traditional methods of working, and these often become wasteful over time.

"The introduction of a paperless approach provides a catalyst for change that potentially goes far beyond the simple removal of a job card."

RTC Automotive Chief Operating Officer Richard Robinson adds: "Paperless benefits are only the start of what you can achieve by embracing digital aftersales. It can also power greater customer satisfaction, higher productivity, and reduction in employee frustrations and time-wasting tasks.

"On a wider level, it can lead to greater organisational cohesion as different teams now naturally share status information, insights, and an understanding of what each job requires to progress.

"Whichever way you look at it, the numbers show that digital transformation is far more than a buzzword – it is a crucial strategic goal for automotive aftermarket businesses today."



## From legacy to future

After the implementation and training of the digital experience carried out by RTC, the entire job pack had been replaced with an integrated software solution that automatically 'flags' to departments when key stages in the journey have been reached, such as work approval, customer vehicle arrival, vehicle health check completion and checkout. The software can also handle job allocation centrally.

As a result, many of the areas previously viewed as 'wastage hot spots' have been taken out of the process entirely. The costly, time-consuming and space-filling printing processes have been eliminated, while departments have become aware of pending work earlier and can even work in parallel, meaning technicians spend less time awaiting instructions and more time on their core value-creating tasks.

Administrative staff were overwhelmingly positive about the move and were collectively saving three hours a day that they previously spent printing, collating, filing and moving job packs. They have used the time to take on additional responsibilities, such as outbound calls, thereby generating additional revenue for the business. "There is definitely less effort required now in managing the jobs," said one staff member. Another added: "We have better communication between us now and no more handwritten notes to try and read!"



## Modernising the job card

The study, carried out by Straight Consulting on behalf of RTC, focused on the 'job card journey' in the aftersales process, from customer check-in to customer collection.

Historically, the dealer printed a job pack of 20-25 pages for each job. This included the job card as well as other relevant information, such as service history, parts list, hard copies of emails, service plan, and so on.

The packs were created by call centre staff at the time of booking, sometimes being filed for weeks before the technicians actually needed them. If the job requirements or other key details changed in the meantime, the job pack would need to be re-printed. As a result, the dealer was printing around 1,320 sheets of paper a day.

In addition, job packs would be transferred manually throughout the business – between call centre staff, advisors and technicians – in a way that often lacked awareness or understanding of the right destination for a job pack.

## About RTC Automotive Solutions

RTC Automotive Solutions is a digitalisation specialist, working with UK dealerships to deliver complete, seamlessly integrated solutions for sales and aftersales. With 20 years' experience developing and deploying software, RTC is proven as an expert in digital transformation and a growth partner for dealerships in a fast-changing industry. More than 700 franchised dealers now use RTC tools.

RTC's technologies allow systems, processes and communication channels to integrate and share data in real time, leading to revenue opportunities, efficiency savings and sustainable benefits. With a full-service approach, RTC is committed to helping dealerships adopt a customer-centric model, meeting motorists' demands with a personalised experience.

For more information on RTC, please email [info@rtcauto.co.uk](mailto:info@rtcauto.co.uk)

Direct financial saving in excess of

**£12k**  
per year

in print and paper costs alone

Technician non-productive hours have reduced by

**35%**

A reduction of administrative time of 30 mins per job equating to an average saving of

**24hrs**

saved every working day





# The only software *designed* to make your customers happier

Let's face it: your DMS, your invoicing tools, your video tool – they might all SAY they make your customers happier, but that isn't their purpose. They exist to send customers invoices, to order parts, to upsell more. And that's fine. But when customer satisfaction is a by-product of software, it's never going to leave your customers feeling very, well, satisfied.

## Customer satisfaction brings business benefits

At Autino we believe that every customer interaction should be a great one. Partly because nobody has time for poor customer experiences, but also because it's better for your business. Happier customers spend more. Happier customers recommend you to their friends. Happier customers don't share negative stories on social media. Happier customers may even give out high fives to everyone they see, depending on how they feel about social contact.

That's why we created **CustomerLounge**: to make your customers happier, so you can reap the benefits of increased satisfaction – from more business, to more revenue, to crisp high fives.

## Here's how it works



Service advisors talk to customers over online chat instead of the phone. No more customers waiting on hold to talk to someone, and no more overworked service advisors.



You send customers automated messages – for instance reminding them about their service or letting them check in for their service. Customers feel looked after without you lifting a finger.



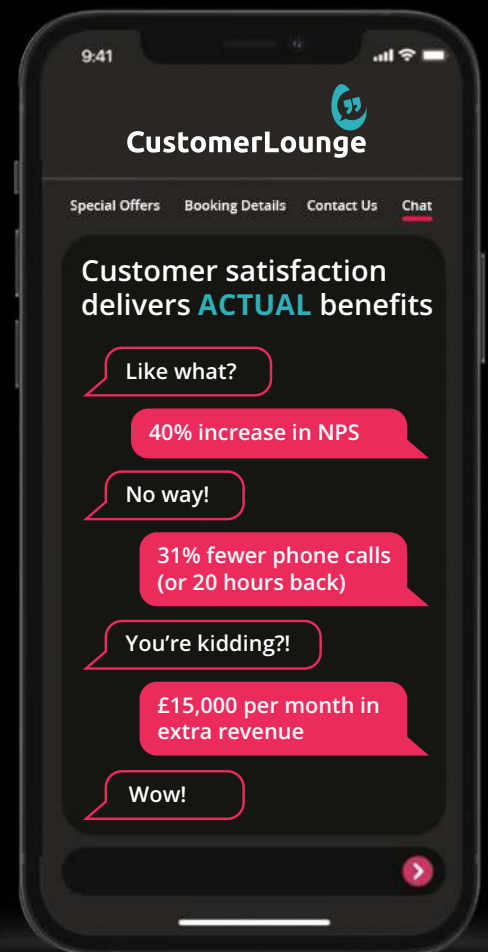
At key points you show customers personalised offers such as service plans or oil top-ups.



You get an instant audit trail of all communications. Anyone can talk to any customer effortlessly – and disputes are easy to resolve.



After their service, customers share with you how satisfied they were. Great for impressing OEMs, rewarding great work from service advisors, or quickly dealing with unhappy customers.



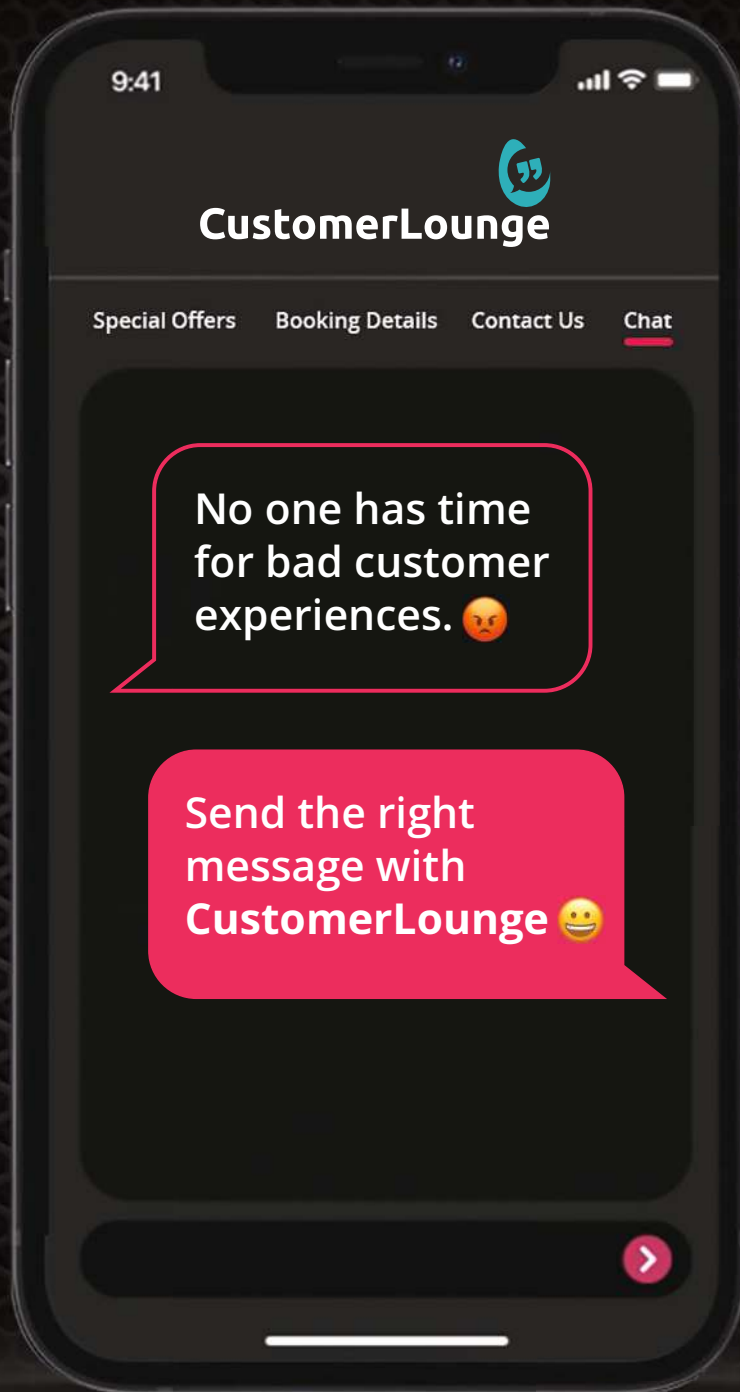
## DO WE HAVE YOUR ATTENTION?

If you'd like to use a piece of software that's actually designed with your customers in mind, it's very easy to get started. There's no software to install – CustomerLounge is all operated from a web browser, meaning you can even chat to customers and monitor performance from home if you're isolating or "working while the World Cup is on."

All you have to do to get the ball rolling is to visit our website and fill out the form – we'll be in touch to arrange a meeting.

**Don't treat customer satisfaction as an optional extra. *Talk to us today.***

# SATISFACTION STARTS HERE



GET STARTED AT  
[autino.com/customerlounge](https://autino.com/customerlounge)



# Entice and engage

Marketing Delivery suggests dealers introduce money-back sales incentives

**W**ith the supply of retail-ready new and used cars remaining an issue across the UK motor retail sector, new incentives are needed to keep customers in the sales pipeline.

Digital marketing tools are already proven to boost customer engagement, and experts at Marketing Delivery are urging dealers to introduce money-back sales incentives to minimise customer churn.

A money-back offer has the dual benefit of improving aftersales engagement, and at the same time, incentivising customers to stay in the sales pipeline even if the 'right' car isn't currently available, rather than shopping elsewhere.

Once the customer has committed to an aftersales booking, digital tools can then ensure they are automatically kept updated when new stock relevant to their enquiry comes in or when there is a price change on relevant existing stock.

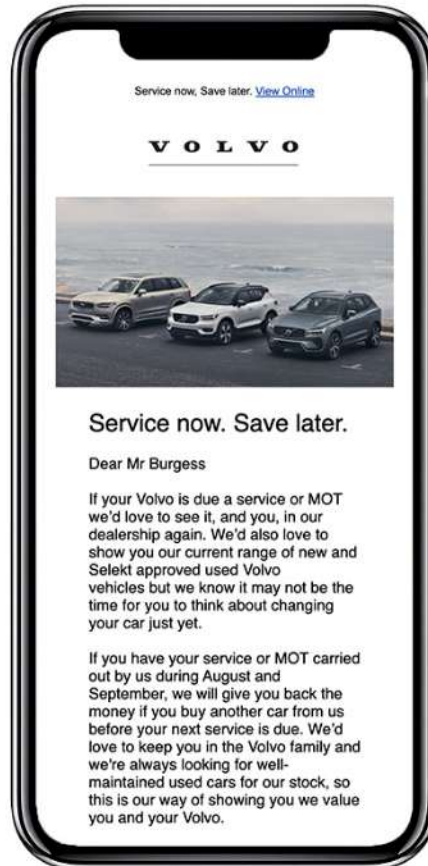
Marketing Delivery has already successfully piloted this approach with several motor retailers and the results speak for themselves.

## September will be key for aftersales

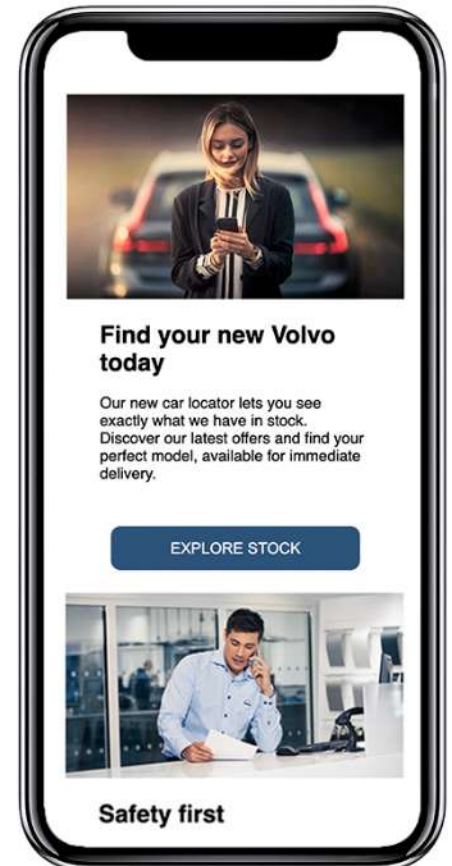
As we experience the peak September period, the MOT backlog since the national lockdowns continues to influence the accuracy of MOT data. Due to time constraints and staffing, many aftersales departments do not have the capacity to manually follow up on this, resulting in lost revenue and a lack of aftersales engagement.

New research commissioned by Marketing Delivery has highlighted that almost two-thirds (65%) of car owners 'agree' or 'strongly agree' with the statement: "I would be more likely to book my car in for a service or MOT with a dealer that monitors the date on which it is due and makes the effort to contact me about it in advance."

Only 5% disagreed with the statement,



"The likelihood of making a service or MOT booking in response to a reminder does not fluctuate across different age groups or regions in the UK"



and the likelihood of making a service or MOT booking in response to a reminder does not fluctuate across different age groups or regions in the UK.

## Digitalise and automate

Software such as Marketing Delivery's MOTBox connects to the Driver and Vehicle Standards Agency and cross-checks it with the dealers' database to find and update the MOT due date.

Personalised reminder emails can then be issued automatically at the appropriate time, encouraging customers to make an aftersales booking. This helps to keep them loyal, as well as primed for the new or used car sales pipeline when the time is right.

Car retailers can contact Marketing Delivery for a free, no-obligation guide to setting up eCRM tools via [www.marketingdelivery.co.uk](http://www.marketingdelivery.co.uk) or by calling +44 (0)1892 599911.

**Marketing Delivery**  
DATA DRIVEN MARKETING



**Marketing Delivery**

**DATA DRIVEN MARKETING**



# Multiplatform Marketing With VoiceBox

Voice**Box** uses customer data to deliver mobile optimised and personalised communications via **Email** and **SMS**.



Organic **Social Media** also plays a vital role in the digital Marketing Mix. Voice**Box** enables dealers to connect and engage with their Social Media audiences.

See how Voice**Box** could increase your **Sales** and **Customer Retention**.

**T:** 01892 599 911 **W:** [marketingdelivery.co.uk](http://marketingdelivery.co.uk)

**E:** [get.in.touch@marketingdelivery.co.uk](mailto:get.in.touch@marketingdelivery.co.uk)

# Are you optimising your biggest profit opportunity?

Wheel alignments typically return profit margins of around 88%

**D**espite all the technological advances on modern motor cars, one of the most profitable and widespread revenue generation opportunities for aftersales departments remains four wheel alignment.

Often overlooked or under-utilised by many service managers, a successful wheel alignment strategy which is properly integrated within an aftersales operation can transform its fortunes.

## A goldmine of opportunities

Indeed, wheel alignment opportunities exist on around seven-in-10 cars on the road today; they just need to be highlighted to their owners!

However, once the opportunity has been identified and the required work approved by the customer, alignment jobs typically return profit margins of around 88%, far higher than other work such as replacement tyres or brakes.

Furthermore, these figures are likely to increase due to the ongoing electrification of the vehicle parc, meaning that, after a rapid equipment investment payback period, subsequent revenue from future wheel alignment will go directly to your bottom line.

## Making the right choice

With a bewildering choice of workshop equipment available, deciding on which aligner to invest in is never an easy one for any aftersales team.



However, for Bespoke Tyre and Auto Care a rapidly expanding operation in the north-east, the decision to invest in a Hunter Elite TD system paired with an integrated, top-of-the-range Hunter RX-45 lift, was a relatively easy choice.

Not only are both of these systems approved for use by most major vehicle manufacturers around the world and used in their own quality and PDI operations, but they also offer the best profit-generating opportunity.

**David Smith, of Bespoke Tyre and Auto Care, explains: "Having had experience of Hunter alignment and servicing equipment from a previous business I was involved in, we knew we had to have it again right from day one – it was a real no-brainer!**

**"As far as I'm concerned, it's the best equipment in the industry by far. From its speed of use and ease of use and its quality, nothing else comes near.**

**"From the outside, it's hard to see why the Hunter systems carry a price premium, but as soon as you see them operating in a workshop environment, it's easy to understand."**

## Sweating your assets

Of course, investing in – and offering – a four wheel alignment service is just the tip of the iceberg with regard to profit opportunities. By placing wheel alignment diagnostics at the heart of an aftersales strategy, dealers can generate eye-watering levels of additional revenue and improve their customer satisfaction scores and retention levels in the process.

Clive Seabrook, CEO of Pro-Align, the exclusive UK distributor of the world-renowned Hunter alignment systems explains: "Our most successful workshop partners are thriving by using wheel alignment diagnostics properly. The contactless technology available today allows workshops to diagnose potential alignment issues in a couple of seconds.

"So, regardless of whether a vehicle has come in for a steering and suspension job, or something completely unrelated, by conducting a 'QuickCheck' alignment, there's a strong likelihood that an additional work opportunity is identified. And if not, then there's a great bit of extra customer service, helping to build further trust!"

**Accelerate your growth today** To discuss how your aftersales operation can reap the rewards from investment in a Hunter four wheel alignment system, call Pro-Align on 01327 323007 or visit [www.pro-align.co.uk](http://www.pro-align.co.uk).



# BOOST YOUR PROFITS WITH **HUNTER** WHEEL ALIGNMENT

**Wheel alignment equipment** is one of the most profitable revenue-generating opportunities in the aftersales sector.





Around seven-in-10 cars on the road today are misaligned and those workshops that are properly equipped to diagnose and fix these are already benefitting from the **sizeable revenue and profit opportunity**.

**Alignment servicing** frequently returns profit margins of around **88%** and with the right equipment, your workshop can slash repair times and labour costs while increasing customer satisfaction and retention.

With the **Hunter Elite TD**, your workshop can accelerate your service delivery to provide an accurate wheel alignment assessment in just **70 seconds**, from start to finish.



**Call us today to discover more.**

-  **Identify workshop opportunities in seconds**
-  **Boost customer satisfaction and first-time fix rates**
-  **Seamless integration with your data management system**
-  **Backed by industry leading aftersales support**
-  **Approved by world leading OEMs**



Find out more about Hunter workshop equipment at Pro-Align

[pro-align.co.uk](http://pro-align.co.uk) | 01327 323 007





# AMPLIFY YOUR DEALERSHIP PERFORMANCE

## Providing the products and support for your value-add solution.

As the UK automotive sector recovers, value-add products can play a vital role in a return to growth.

For 125 years, Assurant has led the way in vehicle protection solutions, and we now give peace of mind to 50 million owners worldwide.

Our expertise in warranties and value-add products can provide critical revenue and tune up your business for the future.

Through trusted products, training and business support, we work with our partners to boost sales revenue and customer satisfaction.

If you want a trusted partner that's committed to your success, contact Assurant today.

For more details, email [hello@assurant.com](mailto:hello@assurant.com) or visit [Assurant.co.uk](http://Assurant.co.uk)



ASSURANT®

# How Assurant innovates to deliver

Assurant is continually breaking new ground in automotive value-add solutions to bring about new levels of customer satisfaction - and allow dealers to maximise revenue opportunity. Ash Robson, head of auto innovation at Assurant, tells us about their latest developments.



Ash Robson  
Head of auto innovation

## Ash, why does Assurant place such emphasis on innovation?

Our view is that the warranty and aftersales products sector has, in some ways, not taken full advantage of all the available advances, both in product development and use of technology. We believe that this can be to the detriment of the customer and the dealer, so we try to take a proactive approach that makes use of more innovative thinking and apply this to emerging market shifts and trends.

## Can you give us an example of something from Assurant that reflects this approach?

Well, we are seeing growing momentum behind EV One, our specialist EV warranty product. It can be applied to any externally charged plug-in vehicle - meaning battery electric vehicles, plug-in hybrid electric vehicles and plug-in series hybrids - that are up to a maximum of eight years old up to 80,000 miles on the clock at the time of purchase. Cover can be for a variety of periods up to 24 months and up to a limit of the vehicle purchase price. EV One is unique and innovative in that it covers all variations of EV and hybrid technology, bespoke to this sector.

## What else are you doing on the technology front?

We're carrying out a lot of work with data, especially when it comes to creating some exciting new dashboards for prospective partners. Through looking at our book of policy and claims data, our underwriting data, and dealer's used car stock mix, we can show the kind of penetration volume for warranties they could expect to achieve by working with us. This type of data-driven approach demonstrates our expertise, our data capability, and the fact that we are much more than just a traditional automotive warranty product provider.

We also look to future emerging trends. Our global and Connected Living capabilities allows us to draw on learnings from other markets and lines of business. For example, we've recently conducted research at a global and local level on the impact 5G will have on the future Connected Car. This helps us and our partners to stay ahead of the curve for new opportunities in the automotive market that others may miss.

## Beyond innovation, what else do you think are Assurant's core strengths?

On a corporate level we offer a high level of both financial stability, being a Fortune 500 company. Our underwriting is also all done in-house, so everything is integrated, which gives us a whole range of advantages. Dealers can be sure that partnering with us is a sustainable proposition.

## What are you working on for the future?

Now more than ever things are moving at pace in the automotive market. The government commitments to zero emissions, challenges in production relative to chip technology, and even the changing nature of customer car journeys means we are continually looking at future developments. It's always at the forefront of what we do. Digital key insurance is one example which is growing in momentum, but equally in the EV world it becomes not just about the car but the charge point and infrastructure too. We're having exciting conversations to help keep those elements working under warranty for customers and dealers alike.

## Who is Assurant?

- We've been innovating and adapting in the automotive industry for over 125 years.
- Our balance sheet is solid with \$44 billion in assets, \$9.2 billion in annualised revenue and \$332 million in holding company liquidity.
- We're part of Assurant Inc., a financially stable Fortune 500 company that's listed on the NYSE
- An automotive partner with underwriting excellence. We are proud to be an experienced UK based insurer.

## Our products



**Extended Warranty:** Choose from four different frameworks of warranty, including insured, non-insured and specialist electric vehicle options. Our flexible approach allows your business to provide a warranty programme that suits the needs of your business and customers.



**Guaranteed Asset Protection:** Provide your customers with protection against financial loss, from a stable and trusted UK provider.



**Cosmetic Protection:** Our cosmetic protection suite offers cover for scratches, dents, scuffs, alloy wheels and tyres, to help customers keep their cars in prime condition and maintain vehicle value. We provide Scratch and Dent, Alloy Wheel, and Combined Alloy Wheel and Tyre Insurance.



**Service Plan:** Keep your customers coming back with a Service Plan programme.

To find out more, please email [hello@assurant.com](mailto:hello@assurant.com) or visit [Assurant.co.uk](https://www.assurant.co.uk)