

## WHO WE ARE

Founded in 2004, Atlantic Dealer Services is a strategic partner to automotive dealer groups, providing F&I solutions, training, products and development to drive customer engagement and deliver superior F&I performance for our dealer clients. In addition we have an array of reinsurance vehicles to enhance dealer wealth building. Based in Hunt Valley, Maryland, we have a track record of client growth and long-standing dealer relationships, covering the areas of Maryland, DC, Virginia, Pennsylvania, and Delaware. We pride ourselves on offering the highest quality training to our partners. Our success is a result of our commitment to our full-service relationships with customers.

## WHAT WE OFFER

### MASTER OF EXCELLENCE®

We are committed to developing the full potential of each automotive dealer client via our comprehensive MASTER OF EXCELLENCE® program:

## FINANCE & INSURANCE

- Increase F&I product sales and penetrations (i.e., Service Contracts, GAP, Credit Insurance, Road Hazard, Key Replacement, Dent Protection, Paint and Interior Protection)
- Increase F&I gross profit (dollars per vehicle delivered)
- Increase CSI
- Review compliance issues
- Replicate best dealer practices
- Sales and compliance training
- Create an atmosphere of competition to drive production through monthly awards and bonus incentives

## OPERATING PHILOSOPHY



## CONTACT US

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## CLIENT REFERENCE LIST

**Criswell Automotive Group**  
Harry E. Criswell, III---Dealer  
#301-948-0880

**Jerry's Automotive Group**  
James Stautberg----Dealer  
#410-661-5700

**JBA Automotive Group**  
Joe Aiello-----Dealer  
Matt Aiello-----Dealer  
#410-766-6300

**Criswell Acura-Audi**  
George Criswell---Dealer  
#443-482-3200

# FINANCIAL SERVICES “MENU OF OPPORTUNITY”

## VEHICLE SERVICE CONTRACTS

(RETAIL / LEASE / COMMERCIAL):

Renascent: Mechanical Service Contracts

- Assurant Insurance Corporation

American Guardian: Mechanical Service Contracts

- Virginia Surety Corporation

Premier Dealer Services: Mechanical Service Contracts

- Arch Insurance Company

Protective: Mechanical Service Contracts

- Protective is their own administrator
- In addition to North America, Protective is a provider of service contracts in China, Brazil, and Puerto Rico

## ALL VSC PROGRAMS INCLUDE:

- New and Used Service Contracts
- Towing/Road Service/Rental/Travel Reimbursement/Lockout Service
- Used Vehicle Certification Program/Limited Warranty Plans
- High Mileage Program
- LifeTime Powertrain Warranty

## GAP: GUARANTEED ASSET PROTECTION

(IN THE EVENT VEHICLE IS TOTALED OR STOLEN):

- Renascent Extreme GAP underwritten by NOVA Casualty Company
- Premier Dealer Services GAP underwritten by Arch Insurance Company
- EFG GAP underwritten by Assurant Insurance
- Protective Insurance Co. underwritten and administered GAP

## CREDIT INSURANCE:

- American National Ins. Co. (Galveston, Texas)
- Offer both Credit Life and Credit Disability

## TIRE AND WHEEL PROTECTION

(WITH AND WITHOUT COSMETICS):

- Maximus Auto Group / Virginia Surety Corporation
- Fully Replace and/or Repair Tires/Wheels: 3 yr. and 5 yr. programs
- Towing and Roadside Assistance
- Emergency Travel Expenses

## LEASE WEAR AND TEAR COVERAGE:

- Maximus Auto Group / Virginia Surety Corporation
- Dings, small dents, chipped paint, tires, wheels, bumpers
- Interior rips and stains
- Standard 90-day and Open 1 year coverage

## LEASEMAX:

- Maximus Auto Group / Virginia Surety Corporation
- Includes \$2000 Lease Wear and Tear
- Along with Windshield Repair, Dent Coverage, Key Replacement, Interior / Exterior protection, and Roadside Assistance

## VEHICLE MAINTENANCE PLANS:

- Premier Dealer Services / Arch Insurance Company
- “SafeCare” through Safeguard International (National Specialty Insurance Company)
- Customized Maintenance Programs
- Transferrable
- 12-to-60-month plans

## PREMIER GUARD PLUS

ETCH (A VISUAL THEFT DETERRENT SYSTEM):

- Arch Insurance Company

- Window Security Coding (Etch): New and Used Vehicles (5 years)
- Reimbursement for: Auto replacement (\$5000), Car Rental, Trip Interruption, Towing, Storage, H.O. Deductible, Comp/Collision Deductible

## RENASCENT TERM CARE:

- Renascent / Assurant Insurance Company
- Covers wear and tear items: to include brake pads, battery, wiper blades, wheel alignment, belts and hoses, headlamps, and bulbs and fuses
- Terms up to 6 years and 90,000 miles

## PAINT / INTERIOR / PROTECTION:

- 3M (Underwriter / Administrator)
- Arch Insurance Company / Premier Dealer Services, Inc.
- 5 years
- Product and/or Warranty
- Paint Protection and Interior Protection

## CILAJET

EXTERIOR PROTECTION / FABRIC AND LEATHER:

- Amtrust Insurance Company
- New Vehicles: 10-year warranty
- Used Vehicles (less than 5 years old and less than 60,000 miles): 5-year warranty
- Classic Coverage (any year, make, model, and mileage): 3-year warranty
- Available for commercial vehicles (New Only)

## DENT PROTECTION (PAINTLESS DENT REPAIR):

- Maximus Auto Group / Virginia Surety Company
- Paintless Dent Repair on the side vertical panels, roof, trunk and hood
- All New Vehicles and Used (Current plus 5 model years)
- No Mileage Limitations
- Zero Deductible
- Dealer Technician (or) Claim Repair Network
- Noncancellable (unless repo)

## KEY REPLACEMENT:

- Maximus Auto Group / Virginia Surety Corporation
- 5 year / \$400 or \$800 per year benefit towards key and key fab replacement
- Lockout Service
- Available for commercial vehicles

## WINDSHIELD PROTECTION PROGRAM:

- Maximus Auto Group / Virginia Surety Corporation
- 3-year and 5-year programs
- Cracks up to six inches long
- Windshield Replacement
- Noncancellable / Transferrable
- Claim Repair Network

## MAXIMUM PROTECTION PLAN:

- Maximus Auto Group
- Virginia Surety Corporation
- Dent / Windshield / Key replacement / Roadside Assistance

## IDENTITY THEFT:

- Maximus Auto Group / AIG
- 5-year benefit
- Legal Club Included / Discounted Legal Services
- Available for commercial vehicle

## SPOT DELIVERY AUTO “BINDER” INSURANCE:

- Esurance.com, an Allstate Company (1-877-318-5077)

- Or Direct to AFI (Answer Financial Insurance) [1-888-878-8111]
- Website for AFI: is answerfinancial.com
- 2 offices TN and CA; Open 7 days a week 8 A.M. till Midnight
- 25 to 30 Insurance Companies to choose from
- Great Rates / Great Coverage for temporary insurance
- Policy over the phone, email, or by fax, proof of insurance to the customer

## DIMINISHED ASSET PROTECTION (DAP):

- ValueShield / Virginia Surety Corporation
- Reduces negative equity caused by diminished value due to accidents
- Increases ACV of trade-in by up to \$5,000 or \$10,000
- Higher ACV equals Higher Gross Profit

## MENU SELLING SYSTEM

FINANCIAL SERVICES

DEALER TRACK MENU:

- Customized Menu Program
- Installation and Training

## DEALER CONCEPTS REWARDS PROGRAM:

- Web-based
- Loyalty Points via Member Card to tie customer back to the dealership
- Gift cards / Welcome back letters
- Special packages / Self-administered grouping of products / offerings

## WALKAWAY

NEGATIVE EQUITY PROTECTION ON SIX LIFE CHANGING EVENTS:

- Involuntary Unemployment
- Physical Disability
- Loss of Driver's license due to Medical Impairment
- International Employment Transfer
- Self-Employed Personal Bankruptcy
- Accidental Death
- Underwritten by Arch Insurance and administered by Enterprise Financial Group

## SMART PAYMENT PLAN PROGRAM:

- Bi-Weekly and Weekly payment program
- Automated consumer bill payments
- Benefits for customers and dealers

## EMPLOYEE BENEFITS ADMINISTRATION:

- Section 125 Plans
- Flexible Spending Accounts (FSA)
- Health Savings Accounts (HSA) and Core Benefit Solutions
- Short- and Long-Term Disability Plans
- Accident Only Insurance
- Life Insurance and Critical Illness Insurance

## MASTER OF EXCELLENCE:

- Recognition Program
- ADS Copyrighted and Trademarked

## PARTICIPATION PROGRAMS:

- Retrospective
- Reinsurance – (NCFC and CFC)
- Tricor Re (Bermuda)
- Northbay (Grand Caymans)
- Caribbean Equity (Grand Caymans)
- GPW and Associates (Arizona)