

Auto Service Playbook



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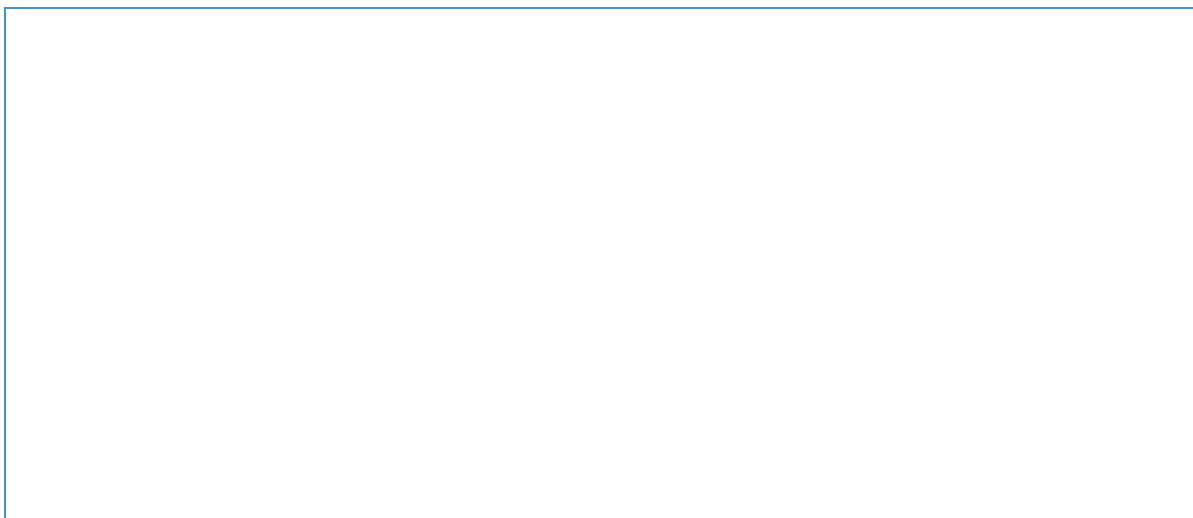


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I. Buyer Persona: "Mechanic Mike"

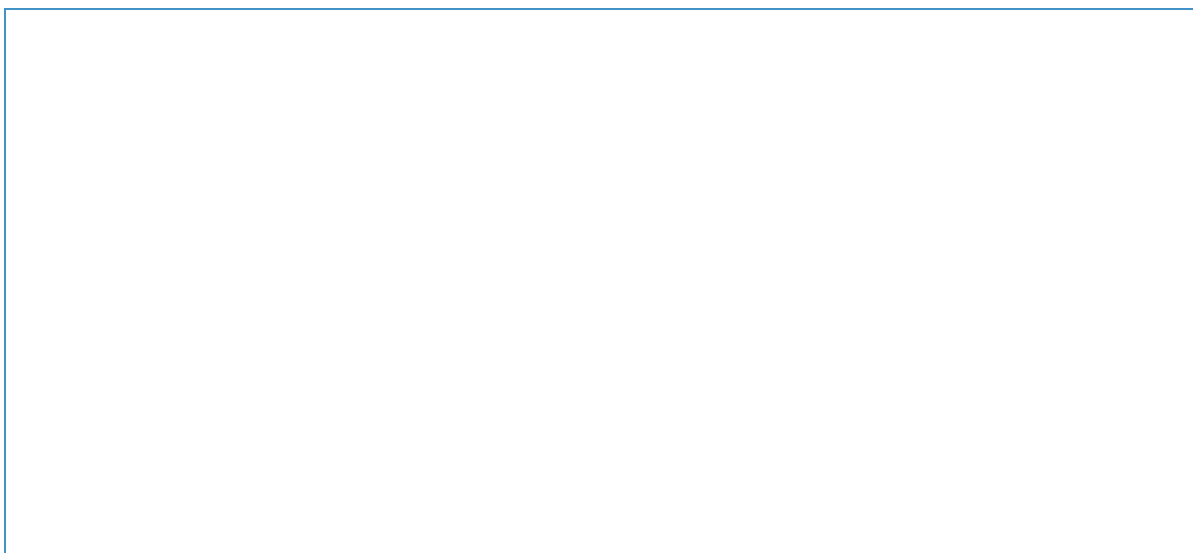
Background:

Mike, 48 years old, owns and operates a successful auto service shop, specializing in repairs, maintenance, and customization. With years of hands-on experience, he manages a team of skilled mechanics.



Demographics:

Mike is married with two children and lives in a suburban area. He falls into the middle to high-income bracket, with his auto service shop as the primary source of income.





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Identifiers:

Mike is passionate about cars, hands-on, and detail-oriented. He's concerned about safety, quality of work, and customer satisfaction.

Goals:

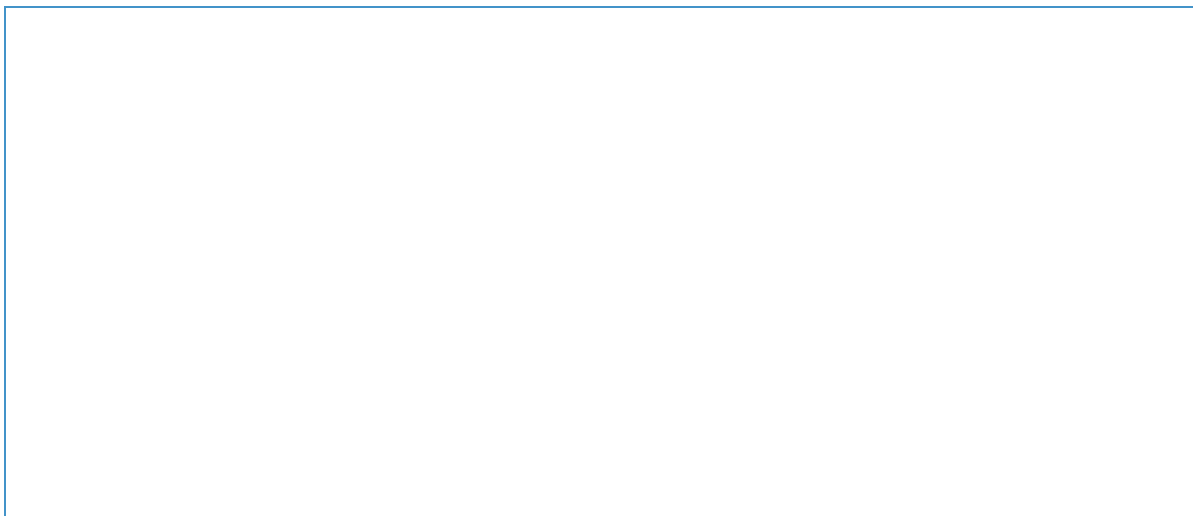
His aim is to expand his business, maintain a strong reputation for quality service, and minimize risks associated with the auto repair industry.



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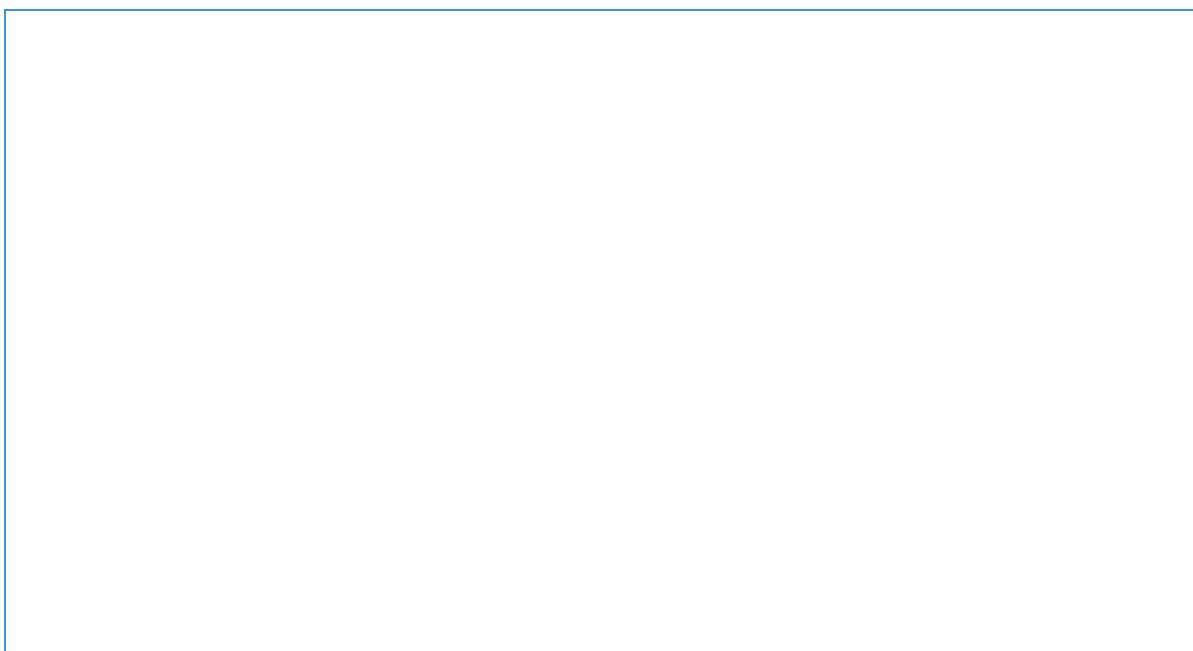
Challenges:

Mike faces challenges such as potential accidents, property damage, employee injuries, liability lawsuits, and keeping up with ever-changing automotive technology.



What can we do:

Our agency can provide Mike with insurance solutions tailored to auto service shops, covering his specific risks and supporting his business growth.





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Objections:

Mike might be concerned about premium costs, potential policy gaps, or finding a provider that truly understands the automotive industry.

Marketing Message:

"Rev up your auto service shop's protection with our comprehensive and customized insurance solutions. We get under the hood of your business to provide the coverage that lets you focus on delivering top-notch service."

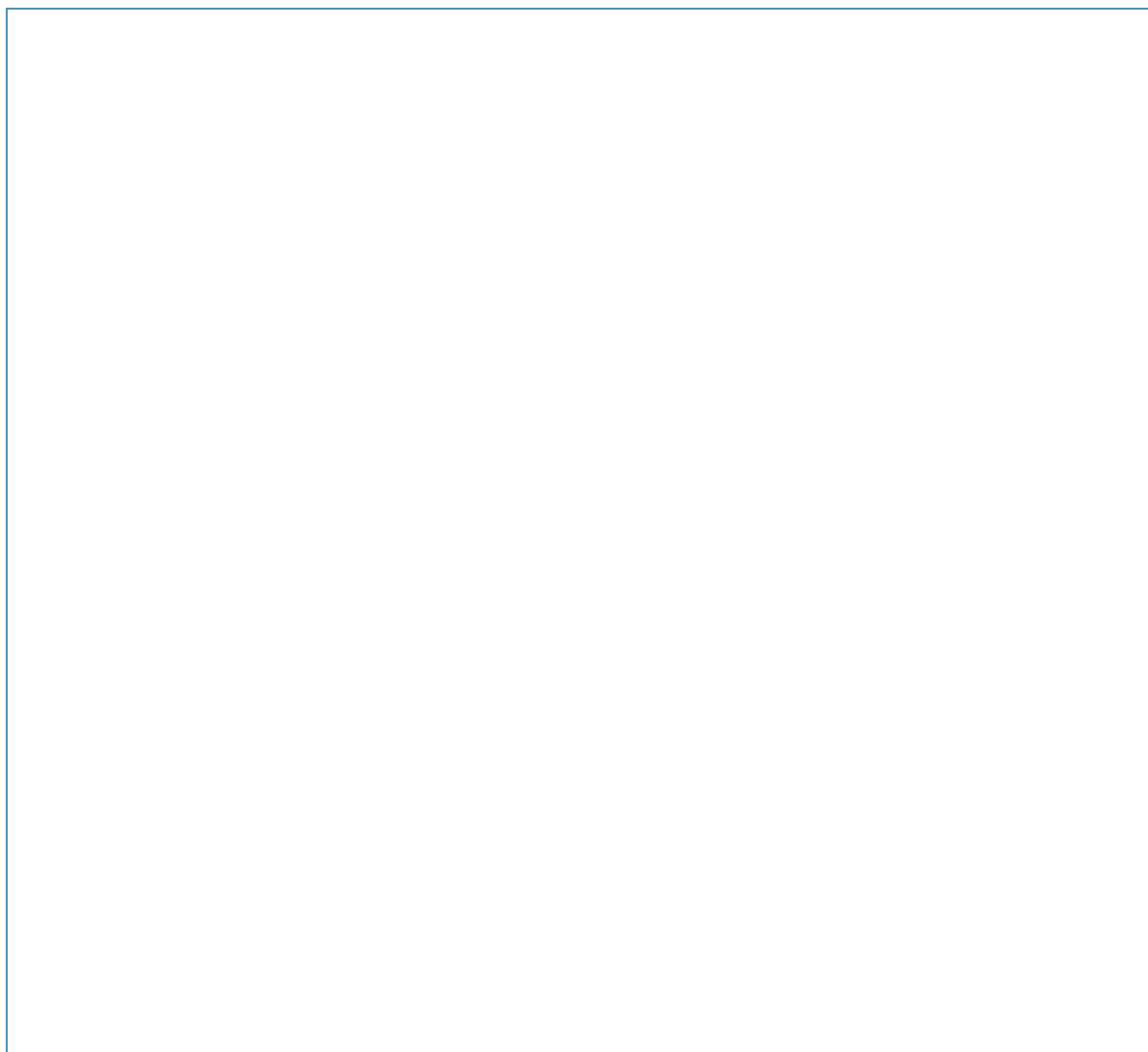


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Elevator Pitch:

"We specialize in providing tailored insurance solutions for auto service shop owners like you who are often:

1. Concerned about the inherent risks such as potential accidents, property damage, and employee injuries.
2. Focused on maintaining the quality and reputation of your service in the competitive market.
3. Seeking to understand the complexities of the auto industry's regulations and requirements. Our expertise in the automotive service sector helps us design policies that align with your business needs and growth plans. Partner with us to keep your shop running smoothly, so you can focus on what you love - working on cars."





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II. Initial Meeting Questions

1. Tell me about your auto service shop and the range of services you offer.

2. What makes your shop stand out from the competition?

3. How does your current insurance coverage align with your business needs?

4. What are some concerns or challenges you have with your current provider or policy?

5. Can you share any experiences with filing claims or dealing with unexpected incidents?



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6. What safety measures and protocols do you have in place?

7. Are there any new services or expansions you're planning for the near future?

8. What are your expectations regarding communication, service, and cost from an insurance provider?

9. Do you have any specific areas where you feel you need additional coverage or risk assessment?



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III. Setting up your Pre-Close

"Mike, I see that your goal is to have peace of mind with a comprehensive insurance plan that aligns with your specific needs as an auto service shop owner. If we can demonstrate that we can provide the coverage you need and address your unique challenges, would you consider making a switch to our services?"

Identifying Decision-Maker and Budget:

1. Is anyone else involved in making insurance-related decisions for your shop?

2. Can you provide a ballpark figure of what you've allocated for insurance expenses annually?



IV. Delivering the Rules of Engagement

"Mike, to offer the best solutions for your shop, we'll need to thoroughly understand your operations, risks, and specific needs. This may require reviewing your current policy, loss history, and conducting an on-site assessment. Are you comfortable with this approach, and is there anyone else we should engage in the process?"



V. Risk Assessment

Company Profile:

1. Company Name:	
2. Location and Billing Address(es):	
3. Federal Employer Identification Number (FEIN):	
4. Website:	
5. Decision Maker's Name(s) and Contact Info:	
6. Insurance Budget:	
7. Total Annual Revenue:	
8. Number of Employees:	
9. Type of Services Offered (repairs, maintenance, customization, etc.):	
10. Equipment and Tools Inventory:	
11. Safety Protocols in place:	
12. Average Number of Vehicles Serviced Weekly:	
13. Do you provide Towing Services:	

Coverage Risk Assessment:

1. General Liability:

1. Have there been any past accidents or injuries to customers on your premises?
2. What safety measures are in place for customer areas?
3. How do you handle customer complaints or disputes?
4. Do you have written contracts or waivers for specific services or projects?
5. How do you ensure compliance with local regulations and industry standards?

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2. Property Damage:

1. Describe the physical setup of your shop, including customer areas, workshop, storage, etc.
2. What security measures are in place to prevent theft or vandalism?
3. How is hazardous material (e.g., oils, paints, solvents) stored and disposed of?
4. Are there any risk factors related to the shop's location (e.g., flood zones, high crime areas)?



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3. Worker's Compensation:

1. How often are employees trained on safety protocols?
2. Have there been past employee injuries or claims?
3. Do you provide personal protective equipment (PPE) and ensure its regular use?
4. What is the protocol for handling and reporting employee injuries?

4. Professional Liability:

1. How do you handle situations where a repair or service doesn't meet customer expectations?
2. Are there guarantees or warranties offered for your services?
3. What's the protocol for rectifying errors or misdiagnoses?



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5. Umbrella:

1. Have any past claims exceeded the limits of your underlying policies?
2. What are the current limits of your primary insurance policies, including general liability, property damage, and worker's compensation?
3. Have there been instances where a claim wasn't covered because it fell outside the scope of your existing policies?
4. Do you anticipate any high-risk scenarios given the nature of your operations or clientele?
5. Considering the value of your shop's assets and reputation, how might a significant liability claim impact your business?

6. Garage Liability:

1. Have there been incidents where vehicles were damaged while in your custody or control?
2. What measures are in place to prevent unauthorized access to customer vehicles?
3. How do you track and manage keys to vehicles?
4. Are vehicles routinely moved off the premises? If so, for what reasons and under what conditions?
5. Are there protocols in place for test driving vehicles? What about protocols for letting customers test drive after a repair?

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7. **Cyber Liability:**

1. Do you store sensitive customer data electronically, such as credit card information or personal identification details?
2. What cybersecurity measures do you have in place to protect against data breaches?
3. Have you experienced any past cyber attacks, malware, or phishing attempts?
4. How do you manage and update your IT infrastructure to ensure it's secure?
5. Do you provide training to your employees about the importance of cyber security and how to identify threats?



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VI. Auto Service FYI

GARAGES

Category: Automotive Sales and Service

SIC CODE: All codes starting with 753

NAICS CODE: 811111 General Automotive Repair

811114 Specialized Automotive Repair

811121 Automotive Body, Paint and Interior Repair and Maintenance

811122 Automotive Glass Replacement Shops

811198 All Other Automotive Repair and Maintenance

Suggested ISO General Liability Codes: 10072, 10073, 10075

Suggested Workers Compensation Code: 8380, 8393, 9516

Description of operations: Automotive garages offer a wide variety of mechanical services for automobiles, motorcycles, or trucks, from ongoing maintenance to engine repair to tune-ups. The garage may be stand-alone or part of another business, such as an automobile dealership or filling station. They may specialize in specific brands and types of repair, such as brakes or transmissions, or may service other types of motorized vehicles, such as recreational vehicles or snowmobiles. Some repair or rebuild parts such as brake drums, or custom-make old, difficult-to-replace parts. Operations may include gasoline or diesel fuel sales, glass replacement, installation of sound systems, retail sales of automobile accessories and tools, or tire replacement. Typically, automotive garages perform body work or painting only when incidental to other repairs. Additional services can include towing, auto club affiliations, pickup and delivery of customers, and the loan or rental of replacement vehicles. Some will have a mobile unit to repair stranded vehicles or at the customer's location. Some states require shops to provide customers with written cost estimates before beginning work. A garage may be independent or part of a franchise or chain. The Telephone Consumer Protection Act (TCPA) requires retailers to obtain express written consent from customers before sending text spam ads or robocalls.

Property exposures is high due to flammables such as lubricants, oils, degreasers, and solvents used in the repair operations and common ignition sources, including electrical wiring, heating, and air conditioning. Flammables must be properly labeled, separated, and stored in approved containers away from combustibles. Aerosols and flammable additives contribute to the potential for fire. Welding needs to be evaluated for proper handling of the tanks and gases and adequate separation from the other operations with



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either a separate room or flash/welding curtains. Tires do not catch on fire quickly; however, when they do burn, the fire is difficult to put out, and oily smoke permeates the entire area. Smoking must be prohibited. All machinery and equipment must be inspected and maintained regularly to avoid wear and tear or overheating losses. Vehicle parts are target items for thieves. Appropriate security controls must be taken, including alarms, lighting, and physical barriers prohibiting access to the premises after hours. Premises alarms should report to a central station or police department after hours.

Business interruption exposures are moderate as backup facilities may not be readily available.

Equipment breakdown exposures is high as the business is dependent on its machinery for conducting operations. A lengthy breakdown could result in a severe loss, both direct and under time element, as replacement parts may be difficult to obtain on a timely basis.

Inland marine exposures are from accounts receivable if the garage offers credit, computers to monitor inventory and for diagnostics, goods in transit if parts are delivered to customers or transported between garages, signs, and valuable papers and records for customers' and vendors' information. Backup copies of all records, including computer files, should be made and stored off premises. Outdoor signs can be struck by lightning or vehicles, blown over in heavy wind, or collapse due to the weight of ice and snow. If mechanics provide their own tools, employees' tool coverage should be considered.

Crime exposures is high for employee dishonesty and theft of money and securities. Background checks should be conducted on all employees. The inventory must be under the supervision of more than one individual so that there are checks and balances. There must be a separation of duties between persons handling deposits and disbursements and reconciling bank statements. Regular audits must be conducted. Money should be regularly removed from the cash drawers and placed in a safe away from the front door. Irregular drops should be made to the bank to prevent a substantial accumulation of cash on the premises.

Premises liability exposure is high due to the number of visitors to the garage. Waiting areas should be provided for customers whose vehicles are being serviced or repaired. Customers must not be permitted in the garage area. To prevent slips and falls, floor coverings should be in good condition with no frayed or worn spots on carpet and no cracks or holes in flooring. Steps and uneven floor surfaces should be prominently marked. Sufficient exits must be provided and well marked, with backup lighting systems in case of power failure. There should be a disaster plan in place for unexpected emergencies. Parking lots and sidewalks need to be in good repair with snow and ice removed and generally level and free of exposure to slips and falls. If the premises is open after dark,



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there must be adequate lighting and appropriate security for the area. Cars in the parking lot present an attractive nuisance hazard. Chains may be required to prevent entrance after hours.

Personal and advertising injury exposures include allegations of discrimination, false advertising, trademark infringement, and from apprehending suspected shoplifters, which may result in claims of assault and battery, false arrest or detention, invasion of privacy, unauthorized or intrusive searches, or wrongful ejection from the premises.

Products liability exposure can be high due to the potential for an accident if a vehicle is not properly repaired. There should be a check-off procedure in place before the release of the vehicle to prevent its return with any vital functions not working properly. If the garage directly imports or reconditions items for resale, the exposure increases to that of a manufacturer.

Environmental impairment exposures can be very high due to the improper disposal of used lubricants, oils, degreasers, solvents, batteries, and tires. Spillage and leaking of pollutants into the air, ground, or water can result in high cleanup costs and fines. Adequate procedures should be in place and must be followed to prevent any leakage or contamination. Contracts should be in place to dispose of all environmentally dangerous chemicals.

Automobile exposure may be limited to hired and nonownership for employees running errands to pick up needed supplies. If there are owned vehicles, all employee drivers should have an appropriate driver's license, and their MVRs should be regularly checked. If vehicles are provided to employees, there should be written policies regarding personal and permissive use. All vehicles must be regularly maintained, with records retained. Towing presents a more serious exposure due to the potential for damage to the vehicles being towed. All tow truck drivers must be experienced. Towing vehicles must be regularly checked, particularly the hoists and tow bars. If vehicles are rented to customers, the garage should keep a copy of the renter's driver's license and proof of insurance. The rental contract should identify all drivers and state that unlisted, unlicensed, or minor drivers are not permitted to operate the vehicle. It should also include a hold-harmless agreement in which renters agree to assume responsibility for the operation of the vehicle to limit the garage's exposure to vicarious liability only. If a collision damage waiver is offered, the customer's signature is needed to document whether this was purchased or declined. The customer should also be required to sign a pre-inspection form to minimize disputes when the vehicle is returned with damages. Vehicles that are rented should be inspected and reconditioned before being rented again.



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Garagekeepers exposure is high as customers' vehicles are in the repair shop's care, custody and control while services are being performed. Keys to customers' vehicles should be kept in a locked box to prevent unauthorized use. Proper identification should be required to prevent handing a customer's car to the wrong owner. Lots must be well lighted with chains in place to prevent transport. Fences and other security also may be appropriate.

Workers compensation exposures are very high. Brake tuning, welding, or other repair work must be handled only when appropriate safety equipment, especially eye protection, is available. Lifting a vehicle by hoists, jacks, and other mechanical means can result in crushing injuries should the equipment malfunction. Hoists must be well maintained, and procedures in place to prevent vehicles from falling. Continual standing can result in musculoskeletal disorders of the back, legs, or feet. Workers can be injured by burns, electrical shocks, excessive heat, cuts, amputations, dust inhalation, foreign objects in the eye, hearing impairment from noise, slips, falls, or back injuries, sprains, strains, or hernias from lifting. If the shop sells batteries, leakage or spilling of battery acids can cause burns on contact with skin and respiratory problems when inhaled. When work is done on computers, employees are exposed to eyestrain, neck strain, and repetitive motion injuries, including carpal tunnel syndrome. Employees should be provided with safety equipment, trained on proper handling techniques, and have conveying devices available to assist with heavy lifting. Employees performing maintenance or repair work on customers' vehicles should be properly trained. Drivers of delivery trucks can be injured in accidents. Cleaning workers can develop respiratory ailments or contact dermatitis from working with chemicals. In any retail business, hold-ups can occur. Employees should be trained to respond in a prescribed manner.

Minimum recommended coverage:

Business Personal Property, Business Income and Extra Expense, Accounts Receivable, Computers, Goods in Transit, Signs, Valuable Papers and Records, Employee Dishonesty, Money and Securities, General Liability, Employee Benefits, Environmental Impairment, Umbrella, Hired and Nonownership Auto, Garagekeepers, Workers Compensation

Other coverages to consider:

Building, Earthquake, Equipment Breakdown, Flood, Leasehold Interest, Real Property Legal Liability, Employees' Tools, Computer Fraud, Forgery, active Shooter, Cyberliability, Employment-related Practices, Underground Storage Tank Liability, Business Automobile Liability and Physical Damage, Stop Gap Liability