

Compliments of your GMAC Insurance Account Executive and Account Manager. Your full circle solutions provider!

As the industry leader in providing products, services and training, GMAC Insurance is looking to further expand its leadership position by being your dealership consultant. Dealer Xpress is back with more information, tips and techniques to assist you in improving sales, customer satisfaction and ultimately providing your dealership with a competitive edge in your market.

Xpress Lane

GMAC Insurance launched its new e-Store website for ordering GMAC Insurance program materials: <http://estore.dealer.gmacinsurance.com> on June 2, 2008. To date, the e-Store has had over 20,000 visits and fulfilled over 6,100 orders for GMACI and F&I partner products. For additional information, reference bulletin **MARKETING-9-D1**.

GMAC Insurance has just introduced a new paint and fabric protection product; Appearance Protect featuring DuPont's Automotive Protection Package. No other paint and fabric product has been approved for financing by GMAC. For additional information reference bulletin **PRODUCT-46-B**.

GMAC Insurance has also just introduced the Data Dots Theft Protect product for all states except Wyoming. Data Dots Theft Protect Product will be added to glass etching and identification stickers as a potential alternative for dealers. For additional information, reference bulletin **PRODUCT-48-B**.

Have you downloaded the new Service Payment Plan (SPP) calculator from the GMAC Insurance e-store? The SPP Calculator is a quick and easy tool to calculate the customer's down payment (10%) and monthly payments of the customer's vehicle service contract, it's as easy as 1-2-3! For additional information, reference bulletin **PRODUCT-40-B**.

Product Xpress...

The Right Choice for Wholesale Insurance¹

During the past year, dealers across the country have seen their share of severe weather events. GMAC Insurance is at its best when nature's at its worst. GMAC Insurance has been busy helping automobile dealers that finance their wholesale inventories through GMAC Financial Services, and insure those same inventories through GMAC Insurance prepare for, and assist in the aftermath of events such as flooding in the mid-west and Hurricanes Gustav and Ike.

Most recently, GMAC Insurance proactively worked with dealers affected in areas of Texas, Louisiana, Mississippi, and Indiana to move 7,761 vehicles out of the paths of Hurricanes Gustav and Ike to avoid inventory losses.

When loss does occur, however, GMAC Insurance is there to assist dealers in quickly recovering and getting back to business. For example, GMAC Insurance paid for losses to over 9,700 vehicles in August and September:

MONTH	NO. of CLAIMS	NO. of VEHICLES	NO. of DAMAGED VEHICLES	GROSS PAYMENT LOSS
AUG	65	5,357	3,669	\$3,862,847
SEPT	62	4,381	2,235	\$4,501,086

Give us a call today at 1-800-729-4622, option 4, GMAC Insurance is ready to assist you in managing your risk.

Service Payment Plan

Looking to increase sales of the only GM endorsed vehicle service contracts, GM Protection Plan (GMPP), Saturn Service Plan (SSP) and Mechanical Repair Protection (MRP)? Offer your customer a Service Payment Plan (SPP). SPP can expand your sales opportunities and offer real financial rewards. SPP offers three different interest-free installment payment plans:

1. 12-month
2. 18-month
3. 24-month

These payment plans make GMPP, SSP and MRP easier and more affordable for customers. It is also an opportunity to enhance customer satisfaction and long-term customer relationships. "If you're not using SPP, you're losing money! There's a lot of profit to be made and we're glad we have it. Our customers come back for service and that means more revenue back to the dealership," says Reuben Rodriguez, F&I Manager, Team Chevrolet-Cadillac, San Francisco Bay, California. If you're not enrolled in SPP, sign up now by calling 1-800-346-5990

¹Wholesale Insurance is written by Motors Insurance Corporation, a member of the GMAC Insurance group.

Tips, Techniques and Best Practices

1. Would you like to make more money in your Parts Department? Identify a list of parts that customers tend to neglect, e.g., windshield wipers, air filters, oxygen sensors, etc. Each month have dealership service consultants concentrate on one of the items on the list and ask incoming customers when they last changed/replaced that item and ask the customer if the dealership could replace the item during this service visit. The parts will sell themselves!
2. It is not unusual for the customer to object to products and services that are presented during the F&I process. What is important to remember is if a customer objects to a product or service, often times that objection is a result of not having enough information to make an informed decision. Be sure to share appropriate product and sales literature and fully explain what the product or service will do for them based on their wants and needs. There is a good chance that the customer will reconsider and purchase the product.
3. If you have recently begun losing F&I income, take a look at three critical areas in the sales process:
 - a. During the interview and purchase consultation, did the salesperson ask the customer about their average length of ownership, how many miles the customer drives on average during the year, and how they will use the vehicle in order to do a preliminary F&I product needs assessment?
 - b. Was there a smooth transition between the sales department and the F&I department? A proper introduction at the appropriate time is critical for a smooth transition. The transition between these two departments should be seamless.
 - c. When was the last time the salespeople in your dealership were trained on F&I products and services and their benefits?

Dear MaX...Your Resource for F&I Tips, Techniques and Best Practices

"I hear a lot about menu selling. How does it work, and does it matter what type of customer we have?"

Will
Harrisburg, PA

Dear Will,

The two main benefits to menu selling are the increase in Per Vehicle Retail (PVR) and legal compliance. Whether your customer is a waiter or a doctor... whether your customer has a low or a high Beacon score, the menu treats every customer the same, every time. The 300% rule is what makes the menu so successful; 100% of the products to 100% of the customers, 100% of the time. At GMAC Insurance we believe this rule is non-negotiable, as it helps eliminate predatory selling practices.

The menu gives every customer a chance to buy your products and increase your revenue. The prices of products on your menu will only be different from customer to customer due to the vehicle or coverage chosen, not the customer's sophistication or their understanding of the finance department. When a menu presentation is given to every customer, I've seen as much as a 30% increase in the PVR*.

GMAC Insurance recommends and endorses a quality menu and menu presentation like our GMAC Insurance IntelliMenu and the IntelliMenu Selling System.

Providing Solutions, One Customer at a Time!

MaX

*Source: Sonic Automotive Results of Operations 3/31/2006 – 3/31/2007

"Dear MaX" is written by Matt Hash and Bob Tournaud, GMAC Insurance F&I Income Development Managers and Training Experts for the company. If you have an F&I questions and/or issue that you would like to share, write to: "Dear MaX" at gmaci.dps@gmacfs.com or 400 Galleria Officentre, Suite 200, Mail Code: 480-300-221, Southfield, MI 48034 and we will try to include your question or issue in a future edition of DealerXpress.