

THE EDGE

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NADA Presentation

American Financial's Vice President of Training Conducts NADA Workshop

Credit-challenged customers can be an important asset for dealerships. Yet, the benefits that come from working with this type of customer are often underrated. In his NADA workshop, "All Applications Accepted—Turning Less Than Perfect Credit Into Above Average Gross Profit," Mike Tamas, Vice President of Training, offered a systematic approach to achieving successful special finance deliveries. Attendees of the workshop learned a process that begins with correctly identifying credit-challenged customers and ends with ensuring that special finance contracts get cashed.

The action plan offered in this NADA workshop is available to dealers on an ongoing basis. To learn more about scheduling this presentation for dealer associations or 20 groups, please contact the Automotive Training Academy.



Mike Tamas: Vice President of Training

American Financial SalesSuite

The next phase in desking has arrived! MasterMenu, the market's premier Web-based menu selling system, has a new profit building tool, the American Financial SalesSuite. This dynamic sales tool integrates with major Dealership Management Systems (DMS) for a seamless sales transaction, giving dealerships an easy way to pencil deals from the sales desk.

SalesSuite provides different payment options for the consumer, pulls vehicle inventory and customer names from the DMS, and prints buyers' orders, worksheets, and customer benefit presentations. Without discussing price, customers have the opportunity to analyze their options, which builds more value into the transaction.

In addition to the SalesSuite, service departments have the opportunity to increase profits through ServiceLane Selling. ServiceLane Selling is an additional feature of MasterMenu that enables service departments to customize service menus for their customers.

Please contact your local Dealership Development Manager to arrange a demonstration of any of these products.

Also In This Issue:

- State-of-the-Art MasterTech Administration System
- 2007 MasterTech VSC Trip Contest Announcement
- 2006 MasterTech VSC Trip Photos
- AFWC Annual Service Report

New for 2007!

State-of-the-Art Vehicle Service Contract Administration System

American Financial Warranty Corporation (AFWC) has implemented a new VSC administration system to provide MasterTech dealers state-of-the-art technology. As the administrator of the MasterTech Vehicle Service Contract program, AFWC leads the industry with its customer service. AFWC's new administration system, made available through a partnership with StoneEagle, further enhances the company's ability to offer fast, service-oriented administration.

Features of the new system were designed to simplify dealer statements, expedite claim approval and payment times, and streamline processes. A new, more user-friendly consolidated dealer statement incorporates multiple products, while a virtual credit card makes claim payments unique to each individual claim.

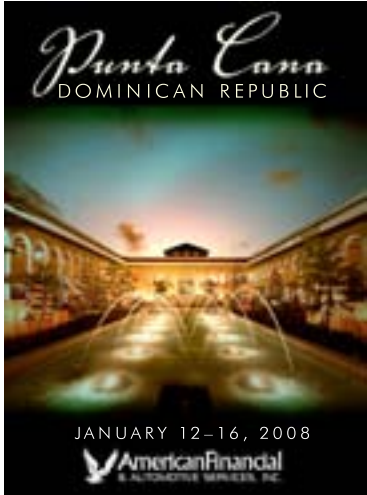
2007 MasterTech VSC Trip Contest

Punta Cana, Dominican Republic

Business Managers: Get ready for the 2007 MasterTech VSC Trip Contest! Registrations for this year's contest are currently being accepted, and dealerships have until March 1 to submit sign-ups. The period for qualification includes dealership sales from March 1, 2007 through August 31, 2007, which are received and processed between March 26, 2007 and September 26, 2007.

The Paradisus Palma Real is the destination for this year's contest. A "Leading Hotel of the World," the resort provides many first-rate amenities such as a casino, a world-class championship golf course, 6 restaurants, and 8 bars.

Please contact your local Dealership Development Manager or American Financial's marketing department for further details.



Paradisus Palma Real Punta Cana, Dominican Republic

- 3 outdoor swimming pools—including the largest beachfront pool on the island
- Cocotal Golf & Country Club, a par 72 world-class championship golf course
- Two-story full service signature spa
- Daily Yoga, Tai-Chi, and Pilates
- Bicycle excursions
- Kite surf clinics
- Casino with poker, blackjack, and slot machines
- 6 restaurants featuring gourmet cuisine from around the world
- 8 bars
- And much more!



2006 MasterTech VSC Trip Guanacaste, Costa Rica

Blue skies and brilliant sunsets set the backdrop for January's 2006 MasterTech VSC Trip to Costa Rica. Participants enjoyed a variety of outdoor adventures including deep-sea fishing excursions, zip-line canopy tours, and a sunset cruise. A special highlight of the trip was the marriage of Troy Grovom, Dealership Development Manager, to his high school sweetheart, Rachel!

American Financial would like to thank everyone who went to Costa Rica for a terrific trip. Good luck in this year's contest!



AFWC Annual Service Report

The American Financial companies are committed to providing their partners with exceptional customer service. For this reason, the American Financial Warranty Corporation (AFWC) uses a variety of administrative resources to provide the industry's best response times. The Status of Operations that follows demonstrates AFWC's level of service for 2006. Based upon an average for the year, the

- answer time for phone calls dropped to an average of 28 seconds.
- length of claim approval calls averaged 3 minutes and 34 seconds.
- claims payment turnaround averaged 5 days for checks and 2 hours for VISA.



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American Financial Presents SalesSuite

Comprehensive Web-based Sales Desk System

- Vehicle Inventory Information
- Monthly Payment & Down Payment Alternatives
- Retail / Lease / Balloon

SalesSuite

- Multiple Finance Options
- Multiple Cash Down / Term / Rate Inputs
- Payment Ranges
- Computer Generated Worksheets

Service Drive Menu

- Custom Protection Packages
- Increases Service Contract / Tire & Wheel Penetrations

Seamless Sales to F&I Transition

- Sales Menu Direct to F&I
- No Double Entry

Guarantees Compliance

- True Calculations
- Eliminates Packing

True Push/Pull DMS Integration

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