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### Dealer of the Month

#### February

Telfair Truck & Trailer Sales  
Milan, Georgia

#### March

Border International  
El Paso, Texas

**If you would like to be a  
Premium 2000+™ Dealer,  
call Marguerite at  
888-261-7581**

**Take Note:  
We have added  
Water Pump Coverage  
to our Optional Turbo &  
Injector Coverage**

### Letter from the President

Our successful corporate philosophy is "paying claims promptly and courteously is our best form of advertising." We put that into the hands of our Claims Manager, Alan McDonald, and he fulfills his role admirably. In fact, we probably don't spend enough time praising Alan and our Claims Department. As a warranty company, we exist to pay claims. That is our business.

My father, who was also a business owner, taught me "don't dwell on the income too much, dwell on the outcome." I took that to heart: do the right thing by your customers, and they will assure your success. All of us at Premium 2000+™ carry this mindset to everyone we deal with, whether that person is a dealer, lender, repair facility, truck owner, whoever.

When Premium 2000+™ moved into the commercial truck marketplace we assumed that all truck dealers subscribed to our same philosophies, and we have found that to be true for the most part. Before approaching specific dealers with our programs, we check their time in business, current inventories, and advertising choices as a measuring stick of their success. We choose our clients after much scrutiny and we proudly pronounce that we do business with the finest quality dealerships in the industry. Our actuarial tables tell us that well over 90 percent of dealers using our programs are consistently selling top quality used trucks.

We achieved another milestone late last year: we have over 1,000 dealer sites enrolled. We also average 10–12 new enrollees monthly. Many dealers who "waited to see how successful we would be with simple qualifying procedures and ground-breaking price structure" are now enrolling and using us almost exclusively. Apparently OEM and other aftermarket warrantors make qualifying a truck for warranty too complex and costly. We also hear that getting claims handled quickly and courteously is sometimes a problem with other warranty companies. We fully understand that these trucks must be on the highway hauling freight, or someone's financial future is in jeopardy.

We welcome your ideas as to how we can improve our offerings or assist your truck selling process. If your dealership has not participated in our online WebEx training, you certainly should consider doing so. Nearly every trained dealership sells more Premium 2000+™ Warranties after being trained. Does that mean our programs have helped them sell more trucks? Or that our warranty has allowed the dealership to make more money on the same number of truck sales? Either way the dealer wins!

Sincerely,  
Lynn Murphy, President/CEO



# MURPHY'S LAW



By Lynn Murphy

Murphy's Law this month is more of a comparison of idealisms than a postulate to the pessimism that normally surrounds Murphy's Law. It deals with the mindset of *price versus value*, which can sometimes have confusing implications.

I have a friend who is known to be a little tight with his money. A group of us went to Pinehurst to play golf a couple of months ago, and a rather humorous situation occurred that struck me as something so many struggle with. Here is the account:

We went to dinner that evening, and after a couple of toddies, the server approached us to take our dinner orders. My tight (still money not too many drinks) buddy asked, "Do you have any specials?" The server replied, "Yes, we do."

Now to me the next question would be, "What are the specials?" But not my buddy; his next question was "How much are they?" The server, too, was a little confused but proceeded to quote, "One is \$15.99, and the other is \$19.95."

So now the next question, at least in my mind, has to be "Okay, what are these specials?" But not my buddy, his next question was, "How much food do you get?" At this point the rest of us are between curious and hysterical, but he's not done yet.

The server then came back with, "Well, sir, the entrée comes in two different portion sizes; the price depends on which one you prefer." Surely the next questions will reveal the description of the food, but my buddy then asks "What's the difference in the size of each order?" What?! By this time the rest of us are nearly rolling on the floor.

Finally, another friend who was just too curious to remain silent asked the question "What are these specials?" *Value* cannot be determined by price alone. You have to know what you get for the price!

By the way I had the fried oysters, and I don't know what they cost—it's what I liked on the menu.

Our Premium 2000+™ Warranty Programs are the *best value* in the marketplace for several reasons including cost. However, a big part of that value is our willingness to pay claims and keep truck owners on the road and making their truck payments. When you order from our menu (Rate Card), you'll get a full portion of the best product available at the best cost available. That's value. Consume and enjoy.

## Premium People



One of the fun-loving people you will find when you visit our office in Winston-Salem, NC, is Brooke Carter,

Administrative Assistant. Brooke has been with Premium 2000+™ for five years and has worked in several different areas. Although she helps out wherever she is needed, her primary position is working to assist Larry Palkins, our National Sales Director. At least once a month, she contacts all of the dealers Larry works with to let them know of any updates or new programs that we have or just to check in and see how things are going. Brooke says, "I love my job and enjoy being able to have fun while doing my job!" To say that Brooke is a people person would be an understatement. She does a great job talking to our dealers!

Brooke lives on a small farm with her husband Michael and her two beautiful children, Ethyn and Destinee, and a horse, a goat, and several other animals. They enjoy camping, hiking, horseback riding and playing together as a family. On any given Saturday, they can be found watching Ethyn play baseball!

We are so glad to have Brooke as part of the Premium 2000+ family. Her infectious laughter and fun loving attitude is contagious, and we are proud to share that

Please visit our website at

[www.Premium2000.com](http://www.Premium2000.com)

and see Premium 2000+™ "In Action"



## Sales Savvy

By Larry Palkins  
National Sales Manager

Spring is here!

Finally — a warm, long awaited, and welcome relief for most of us after one of the coldest, snowiest winters in a century. What global warming?

Spring is traditionally the time for rejuvenation: fresh air, spring training, baseball, Easter, spring break, tulips, and birds building nests. We also face some long-awaited (or dreaded) chores, like cleaning out the garage, and the cobwebs and the debris in our yards and attics. It's time to get everything cleaned out and spic-and-span. It's time to hang up the snow shovels, tune up the lawnmower, and unkink the garden hoses. We all get a sense of accomplishment seeing the results of that effort. We're now ready to face the spring and summer growing season ahead.

The same can be said for business spring cleaning. The cobwebs and debris in our offices and workplace need to be cleaned out too. I just filled up two cardboard boxes with old truck magazines and weekly ad papers. I couldn't see the wood on my desk for all of the papers that had piled up over the last couple of months. I had shelves of articles, faxes, papers, and folders I thought I'd actually read when I had time. Guess what? One piles on top of the other, right? If I hadn't read them by now, I never would, so out they went. It was actually fun! I got the same sense of accomplishment I got when I swept out my garage and threw away all of the half empty paint cans and dried up brushes.

My decks are cleared and ready for action. I'm ready and organized for the business growing season, ahead.

Bring it on! I'm ready. Are you?



## Who Said That?

*Ted Yahl was a participant in the Professional Used Truck Management Course held by Bear Marketing Group, Inc. in April. During the discussion on Warranties, he was so complimentary of Premium 2000+™, that we asked him if he would put it in writing. This is what he had to say:*

I am the asset manager at Trans Advantage, Inc., which is the equipment arm for United Van Lines and Mayflower Transit. I have been manager of the new and used truck department for the past nine years and manage an asset portfolio of approximately 15 million dollars of inventory per year.

We have included extended warranties on our used trucks as an added feature to distinguish ourselves from the other truck dealers that we compete with. Over the years we have used all OEM engine warranties including Caterpillar Advantage, Cummins Encore, and Detroit P3 coverages to cover any unexpected after-delivery engine repairs. Unfortunately, each of these has made it increasingly more difficult to get an engine to qualify for coverage, has become increasingly less user friendly, and pricing has almost tripled from several years ago.

We began looking for alternatives several years ago and discovered several aftermarket programs, but many required expensive inspections and dyno runs to qualify.

When we looked at Premium 2000, we had some hesitation due to the requirements of including an oil additive to qualify and the need for the customers to keep all documentation of services.

As the other programs became more expensive and covered less at every turn, we finally decided to try the Premium 2000 coverage. We were pleasantly surprised to find that by then, the oil additive requirement had been dropped and additional coverages were available including Injector, turbo, and water pump coverage. The inspections were already incorporated into our reconditioning program, so it was an easy plan to include the 2-year, 200,000-mile coverage into the cost of our used trucks. Additionally, our sales staff was able to offer upgrades to customers at time of sale. The real bonus is that Premium 2000 will cover the other drivetrain components for a reasonable fee, and midrange engines also had their own matrix.

Today, we offer Premium 2000 on every used truck we sell and have had nothing but positive feedback from our sales staff and customers.

Thank you for your support of the used truck business.

Ted Yahl

Manager, Asset Management, Trans Advantage, Inc.

**RISE TO THE TOP** with **PREMIUM 2000+** **WARRANTIES**

NO HOOPS.

## The "Bear" Necessities



By Steve "Bear" Nadolson  
Corporate Training Director

I wear several hats. One of them is as a sales and management trainer in the used truck industry. Over the course of my 33 years in this field I have accumulated a wealth of knowledge that I love to share and do so through seminars and WebEx presentations. I have done over 415 WebEx presentations in the last two years and have held many live seminars.

This month it was my pleasure and sincere honor to conduct a live seminar in Nashville called Professional Used Truck Management–Track 1. Sixteen students from the U.S. and Canada traveled to Music City to learn skills and management processes that, when applied, will make them stronger and better managers. It was a great blend of people; much was learned, and much was shared. Their completion of this class will help them serve their dealerships, staffs, and customers in a more professional and effective manner.

Included in the group above were three folks from Premium 2000+™. These folks were here to gain insight as to what a used truck manager's role is and what used truck managers go through in the course of doing their job. Area Managers Katherine Cranford and Mike Spillman and Claims Agent Chad Fallin joined in with the other used truck professionals and immersed themselves for two days in the language, the economics, and the processes of running used truck operations. The winners in the investment of their time and money are their customers and future customers who will benefit from them applying what they have learned. What they have learned is how Premium 2000+™ Warranties can be used in inventory control and the marketing of used trucks.

Congratulations to all who completed this course and kudos to their management for supporting their continuing education as it relates to the used truck business. I look forward to seeing more of you in my classes and these folks returning to take more advanced courses.

On another note, the used truck market seems to be coming back! This surge is driven, not by federal support of our industry, but by a pent up need to replace older trucks with later model equipment, the shrinking of the used truck pool because not many new trucks are being sold, the reluctance on the part of many to invest in the new technology resulting from the EPA mandated changes the manufacturers have put in place, and a slight uptick in the economy. It's all good right now. Let's hope it continues.

I can be reached at [Bear@Premium2000.com](mailto: Bear@Premium2000.com) if you would like to comment on any topic related to our industry or respond to anything I write in this column. I welcome all such communications.

*Steve "Bear" Nadolson is President of Bear Marketing Group, Inc. and offers sales and management training in person or through Web based training seminars. He can also be reached at [Bear@BearMarketingGroup.net](mailto: Bear@BearMarketingGroup.net) or by phone at 740-507-0717*

## Claims Corner

By Alan McDonald  
Director of Claims

We give many tips based on how we see things here in our little part of the world. By giving you examples of some of our experiences with our claims customers and sales staff around the country, we hope to help you foresee potential challenges. At the end of the day, we want the claims process to be smooth, friendly, and reliable. Communication is paramount!

We want to make sure that we maintain the high level of service and communication for which we pride ourselves. The better the customers understand the coverage they are purchasing, the easier and smoother it goes for everyone in the case of a failure. So, be sure to go over the coverage carefully, including the Warranty Agreement and the Summary of Customer Responsibilities. If your customer has any questions you need help with, give us a call. We are here to help.

What I'm saying here is that you can call us at **any time**, about **anything**. During the course of your day, if you run into anyone who has a question about Premium 2000+™ or our programs, and you don't really know the answer, call us. Your customer will be impressed that you care enough about him or her to make a call and get an answer.

Who knows, that little bit of service and attention to the details, may be what closes the deal.

