



**MORE F&I PROFITS  
NO MINIMUM PRODUCTION  
NO HIDDEN FEES**

AIADA Equity, exclusive to AIADA members, provides the opportunity to generate underwriting profit and investment income from service contracts — with no production minimums.

**Are you losing back-end F&I income because you're not hitting production minimums?**

**Do you have low volume stores that don't qualify for back-end income with your current service contract company?**

**Are hidden fees and high administration costs eating up your back-end F&I income?**

If so, there is a program – AIADA Equity – that allows you to earn underwriting profit and investment income on your service contracts, without production minimums. It is administered by the industry leader in the service contract business – CNA National Warranty Corporation.

## **MEMBER BENEFITS**

- No start-up costs, no initial investments and no hidden fees
- No monthly, quarterly or annual production minimums required to participate
- Investment income paid is compounded monthly, not subject to reserve fund ceding, and paid every six months\*
- Underwriting income paid annually after 75% of the premium is earned\*
- Detailed analysis and consultation is provided by CNA National's Dealer Management department

AIADA Equity gives you what you want: interest and underwriting income on your service contract reserves. The concept is simple, and AIADA Equity is equally simple. There are great benefits and the promise to pay you, the dealer, comes from one party in one straightforward agreement. You get a commitment from a company that's financially solid with a great reputation – CNA National.

## **ELIGIBLE DEALERS**

- Any AIADA dealer who is not currently in a participation program that pays 100% of the underwriting profit and investment income
- Any AIADA dealer who is already in a participation program and would like to diversify by adding a new program that pays profit distributions twice each year
- Any AIADA dealer who currently does not qualify for the maximum payout of a participation program due to low production
- Any AIADA dealer who would like to create a program to use as an incentive payment for key employees or managers

## **CNA NATIONAL**

- Endorsed by AIADA since 1995
- Dealers' Choice Awards: Diamond Award recipient for Best Service Contract Provider, 2005-2010 and 2012-2020; Diamond Award recipient for Best Reinsurance Service Contract Provider, 2011-2013, 2017 and 2020
- First service contract company awarded "Highest Overall Dealer Satisfaction" by J.D. Power and Associates
- More than \$610 million returned to dealers in profit participation

## **START YOUR PARTICIPATION TODAY**

Contact CNA National by calling **800-345-0191**, Extension **701** or via email: **info@cnanational.com**

**CNA NATIONAL**  
WARRANTY CORPORATION  
www.cnanational.com

 **AIADA**  
American International Automobile Dealers Association

## FREQUENTLY ASKED QUESTIONS (FAQ):

### **Q. WHO IS ELIGIBLE FOR AIADA EQUITY?**

- A. Any AIADA member, regardless of your current vehicle service contract (VSC) production, is eligible to participate. The program is designed for our dealers who are not currently receiving underwriting and investment income because of high production minimums or lack of a profit participation program from their current VSC provider.

### **Q. HOW CAN AIADA EQUITY OFFER PARTICIPATION WITHOUT PRODUCTION MINIMUMS?**

- A. Each dealership or dealer group is eligible to receive maximum underwriting and investment income without individual VSC production minimums, as long as all AIADA members in the program produce at least 25 contracts combined per month (or 300 per year). For example, five dealers participating in AIADA Equity could each sell five VSCs per month, and all would be eligible for maximum underwriting and investment income.\*

### **Q. HOW DOES BEING IN A GROUP AFFECT MY INCOME POTENTIAL?**

- A. As long as the entire group qualifies for underwriting and/or investment income, participating dealers will receive a share of the additional income. CNA National operates in a straightforward and transparent manner, and participating dealers will receive information from AIADA regarding income distribution.

### **Q. WHAT HAPPENS IF OTHER PARTICIPATING DEALERS ARE NOT PRODUCING?**

- A. CNA National's VSC programs are, firstly, designed to be profitable. Secondly, each participating dealer will be assisted by a local agent and CNAN's Dealer Management department to help ensure profitability to qualify for back-end income.

### **Q. HOW DO I GET STARTED WITH AIADA EQUITY?**

- A. To find out more, please call (800) 345-0191 x701 or [info@cnanational.com](mailto:info@cnanational.com).

*\* Subject to loss ratios.*