

ALLIANT INSURANCE SERVICES DELIVERS CUSTOMIZED SOLUTIONS FOR AFTERMARKET ACCESSORY INSTALLERS AND RETAILERS

By Ellen McKay

Every aftermarket business—large or small, established or startup—needs commercial insurance coverage. Whether you're a restyler, a jobber, a detailer, an accessory retailer or an installer, liability coverage is essential to ensure that you and your specialty installation business are adequately protected. Fortunately for SEMA-member companies, insurance solutions are close at hand.

As part of its mission to help members' businesses succeed and prosper, SEMA offers a variety of exclusive member resources and solutions. Included among them is business insurance, available through SEMA's affinity partner, Alliant Insurance Services.

Alliant Insurance Services is somewhat unique among insurance agencies insofar as the company can customize an insurance package to specifically meet a client's needs. Especially important is the fact that the principals have a deep, personal knowledge of and background in the automotive aftermarket. That's a rarity in the insurance industry.

"We've been the insurance agents with SEMA since 1992," said co-owner Bob Corwin, who started in the aftermarket industry with the National Hot Rod Association, helping to run the sport. His partner, Franco Ganino, is a true car guy—an avid collector and restorer of vintage vehicles with 26 years of insurance experience under his belt. He and Corwin have worked together for 24 years.

"One of the things we bring to this market segment is knowledge and expertise," Corwin said. "If you want to talk to someone who really understands your shop, we have a background in the automotive

aftermarket and the performance industry and can provide customized coverages specific to retailer, installer or restyling businesses."

Ganino concurred.

"We understand chopping and channeling street rods," he said. "We get lift kits on trucks and engine swaps. When people call, they're surprised that we're car guys. It's refreshing for them, because for the first time, they can talk to an industry person who understands their industry and their business."

Personalized Solutions

On the surface, it may seem that obtaining appropriate and adequate commercial insurance should be a fairly straightforward transaction. According to Corwin, that's not always the case.

"One of the challenges that companies in the specialty installation market segment face is trouble finding a carrier willing to provide what they're looking for—garage liability, property and garagekeepers coverage. Another concern is that those companies often don't have an agent who even understands their businesses."



■ Bob Corwin.

To help address those and other challenges, Alliant teamed with SEMA in 2007 to offer an insurance program specifically tailored to meet the needs of SEMA-member companies whose primary business is to sell and install aftermarket accessories. The program—known as Installer's Edge—now falls under RevPro, Alliant's industrywide automotive banner. It offers comprehensive coverage that includes up to a \$5 million limit, garage liability, garagekeepers legal liability, property and non-owned auto.

"Installer's Edge is one of our longest-standing programs, going on 11 years, and it's been very successful," Corwin said. "When Franco was putting it together, it was founded on the premise that we were



■ Franco Ganino.

looking at an underserved market.”

A prime example—and one that differentiates Alliant from others in the insurance business—is the ability to service first-time insurance buyers, Ganino noted.

“Most insurance providers don’t want the first-time insured,” he said. “They want them to have acquired years of experience and four years of no losses. But as long as they can provide a bio that talks about their education and experience in the trade, we can give them an experience-rated discount to get them insured. That’s been a big plus for us, and hundreds of clients as a result.”

An independent agency (not to be confused with an insurance company), Alliant’s strength lies not just in industry knowledge and flexibility but also in its capacity to serve all segments of the aftermarket industry, Ganino said.

“The overarching message that we’re trying to communicate to the marketplace is that RevPro is the service effort on our behalf for SEMA that serves all aspects of the aftermarket within the insurance spectrum,” he explained. “SEMA identified that its members have an insurance need and was savvy enough to hire an agency that is large enough to handle the girth of SEMA and nimble enough to vertically align with a number of different segments in the industry.”

To learn more about Alliant’s insurance offerings, stop by booth #20757 in the Central Hall of the Las Vegas Convention Center during the SEMA Show, call 800-390-9099 or visit www.seiainsurance.com. 📱