

Add-On Selling Secrets of the Pros

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This is the little instruction manual that has shown thousands of auto agents how to earn millions of dollars. Ten or fifteen minutes spent understanding the principles in this text may be the most important investment you ever make.

The Authoritative Guide

by [Ronald J. Manera](#)

[First - Why sell add-on?](#)

We don't have to tell you that it's getting tougher and tougher to be in business. Long time agents tell us that, in the 1960's, all you had to do was hang out an "Insurance" sign, call up the Traveler's or the Aetna, and in a few years you could make a fortune. You know it just isn't that way anymore.

That's why agents have become *serious* about agency income. They've come to the realization that they are the *only person* who cares if they make a profit. That's right. Their customers *don't care*. Their companies *don't care*. The Department of Insurance *doesn't care*. For the most part, as long as they are receiving a paycheck, even their employees *don't care*.

“Until you *do* make a decent profit..., you simply cannot afford to do a decent job for your customer.”

But the business owner/manager *must* care. It's his or her *job* to care. Some agents seem

to think there is something mutually exclusive about making a fair profit and doing a good job for their customer.

Actually, the opposite is true. Until you *do* make a decent profit, **including a fair return on the time and dollar investment to the business owner**, you simply cannot afford to do a decent job for your customer.

It costs a lot of money to offer excellent service to thousands of insurance customers. Like every other business in America, the customer must somehow pay the cost of that service in an insurance agency. Our add-on products provide an efficient, low cost method of paying for that service while delivering a substantial and worthwhile benefit to the customer.

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LOSE YOUR LOSSES

One of the most frequently voiced concerns from new agents is “Won't I lose some of my new auto insurance sales if I include a charge for T&R each time I quote a premium to a prospective customer?”

Absolutely! You will lose every unprofitable account that you are now writing and will keep only those accounts where you are making money.

TO ILLUSTRATE:

If you are quoting \$45.00 T&R's on each account - you could lose 6 of 10 quotes and still make **TWICE AS MUCH MONEY** than if you had sold all 10 without T&R!

Example A

In this example, you quote 10 insurance policies @ \$400 each average premium, but you quote no T&R. Assume, because your down payment is so competitive or it's your lucky day or whatever, you sell all ten policies - but you sold no T&R. How much money did you really make?

10 policies @ \$400 ea. @ 15% commission	\$600	Income
* 10 policies @ \$40 expense each	\$400	Expense
** Unearned commission within 1 year	\$120	Expense
Net Income	\$ 80	

Example B

In this example, you also quote 10 insurance policies @ \$400 each average premium, but you quote a \$45 T&R each time. Assume the extreme - you lose most of your sales - 60% of them - 6 out of 10. How much money did you really make? More than twice as much as if you had sold all ten without T&R!

4 policies @ \$400 each @ 15% commission	\$240	Income
4 T&Rs @ \$45 each @ \$36.50 commission	\$146	Income

* 4 accounts @ \$40 expense each	\$160	Expense
** Unearned commission within 1 year	\$ 48	Expense
Net Income	\$178	
* actual agency expense may be twice this amt ** based on a conservative 20% non-standard auto cancellation rate		

In actual truth, you would not have made even the \$80.00 in the first example, because your expense per policy is really greater than \$40.00. (just divide your last 12 months expenses by the number of policies you wrote...) You would have *lost money* unless you have some magic formula for cutting a profit at 15% — and, as I write this, the average commission is actually somewhat lower than 15%.

And, in truth, you would **not** have lost anywhere near 70% of your quotes by quoting the T&R each time.

There is no business reward for writing the greatest number of policies. The reward is for the *highest net income*. So what sense does it make to write business at a loss? None. Let your competition have the privilege of losing the money on the accounts without the add-on!

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So What *IS* The Secret?

After working with a whole lot of agencies over a whole lot of years, we've figured out some valuable things about selling these Towing & Rental contracts that we'd like to pass along.

We noticed that agencies new to our product (and especially agencies new to the idea of “add-on” sales in general) mostly followed a *pattern* of selling our product over the first 3 or 4 years. The new agencies usually started with just a few sales per month. A new agency might only sell 4 or 5 Towing & Rental Contracts. The second, third and fourth month sales would usually climb a little bit, but nothing dramatic — maybe 15 or 20 new contracts per month.

Now, 20 new contracts at, for example, a net profit of \$40.00 each is nothing to sneeze at. Heck, that's \$800 per month in extra fully earned agency income. That's almost \$10,000 per year. You've just paid for that new computer network the agency has been needing to upgrade customer service, or maybe a decent raise for your key people.



Congratulations son - You sold more policies at a loss than any other agent in the state!

But, you see, we *knew* that 15 or 20 contracts per month was *nothing* compared to what a typical agency produced later on when they were *really* with the program after, say, 3 or 4 years. Because a typical medium-sized agency that has *really* learned the secrets to selling the towing & rental product is *easily* and *routinely* selling 100 to 125 contracts per month. You understand that 100 average sized contracts per month is bringing in an *extra* \$4,000 in monthly agency commissions. Now *that* is serious money. Especially when it doesn't cost the agency *ten cents* in time or expense to make that extra money. You are already doing the work. We just want you to get paid for it!

“There is no business reward for writing the greatest number of policies. The reward is for the *highest net income*.”

It made us feel pretty good when agent after agent started telling us how they could finally operate their agency the way they always wanted: with first class, highly paid people and with a lit sign outside so the customers can find the office and a decent phone system and new lines so customers could get through the first time and of being able to handle unearned commission and other agency expenses when they came due and finally being able to draw the kind of salary any other business owner who puts in a 70 hour week does, and, well, you know. But, getting back to the point...

The point is we had to figure out what had happened in those 3 or 4 years and explain it all to a new agency so they didn't have to lose about \$150,000 in agency income while learning it themselves. We found out that there are all sorts of ways that the *new* agency finally

figured it all out.

Sometimes it just took a couple of years of one of our company reps stopping in the office and going over the program. Sometimes the agency would hire somebody from another agency where they *were* selling 100 contracts per month. Sometimes the agency owner just got flat sick of either losing money or just breaking even and suddenly got *real serious* about agency income. Sometimes a profit cork leaves the agency, finally allowing enough commission income to pour into the business.

Note: A “profit cork” is a person who is usually from a time long, long ago when an auto agency could actually *make a profit* selling auto insurance without add-ons. A true profit cork just can't seem to adjust to modern economic times and keeps hoping to make it at 12% commission - if only they just keep trying...

Anyway, there were all kinds of reasons why it took so long for a typical agency to get up to speed making real money selling Towing & Rental contracts. But, we *knew* it didn't have to take this long. And we were sure that most of those agencies couldn't afford to lose the \$150,000 while learning. So we thought we would put together this little list of red hot sales tips that you can use *today* if you want to, even though you haven't sold your first Towing & Rental Contract yet.

[DO IT!](#)

You have actually got to *decide* to use these techniques in your agency — then you've got to *do it!* It's not difficult or complex, it's been done by hundreds of agents just like you already, and it's worth thousands of dollars per month to your agency. But it will not happen by itself. You have to make the decision and then stick by it!

When you do, you can go ahead and order those new computers or those lateral files or that FAX machine *now...* Because you *are* going to have that \$4,000 in first month agency income in your hands in 30 days!

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Here's how you do it. It's really simple.

1. SIMPLE

That's right, the program is simple. *Please* keep it that way. If you find that you or your agency is doing something complicated while selling or servicing our add-on products, stop whatever you're doing and start over. Our contracts are about a hundred times easier to use than your easiest insurance company. Sometimes a new agency thinks, “Anything that can make us that much commission has got to be complicated,” and then they set off to make it that way. It's just really very simple.

Remember — don't reinvent the wheel. We have already developed a marketing system that is guaranteed to be successful in your agency. All you have to do is commit yourself to applying this winning program.

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2. EVERY TIME

If you are going to wait for the occasional "likely prospect" and then pounce on them with your best motor club sales pitch, your add-on marketing efforts are doomed to failure. **It is the worst mistake you can make.**

If you forget everything else in this booklet, remember this:

If you are serious about making money, every one of your auto insurance quotes must include towing & rental — matter of fact and automatic — along with your insurance coverages exactly as we describe under Section 5 below.

Every time. Oh, there will be a few times you don't. Maybe two or three times a year. But no more than that. And don't be conjuring up all sorts of nightmares about forcing screaming insureds to buy something they flat don't want.

It just won't happen that way. You are selling something just about everyone *wants*: reasonably priced towing and rental coverage. You are going to be getting about as many *rejections* as a State Farm agent gets on Uninsured Motorists Coverage. Just make sure you don't *beg* for that rejection!

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3. DEFENSIVE SELLING

"Defensive selling" is a big mistake. It's what many new agencies do in order to make themselves *comfortable* with selling add-ons. Their sales technique is so defensive that they are figuratively holding up a neon sign that reads:

"I'm trying to sell you a completely optional motor club you probably don't want and don't need and you can go ahead and say "no" right now and get me off the hook!"

That's exactly what you do, after you go quote the whole auto insurance program, and then stop. And pause. And look out the window. And clear your throat. And scratch your head. And then offer your motor club as if it is something of which you are embarrassed.

You don't have to do that! You've committed at least two classic sales errors. First, by your body language and tone of voice and timing, you have *warned* your customer that you are *not comfortable* with what is coming next. If *you* are uncomfortable, your customer is going to be even more so. They will be ready to say "no" to **anything** that comes next.

Second, you have forced your customer to make a specific "**YES/NO**" decision as to purchasing the towing & rental. (Read that last sentence again. Asking your customer to make the decision is the **single biggest mistake** you can make. **You** make the decision. Your customer can always say "no" if they want.)

What is the result of these two errors? A whole bunch of those same people (98% of them) who would have **gladly and willingly and knowingly** walked out of your office with towing & rental coverages, properly offered and sold, are going to say "no" — because you asked

them — you *begged* them to do so.

And, don't call our towing & rental coverage a motor club. Call it towing & rental. Think about it. The decision to “join a motor club” is much more difficult and complicated for your customer than whether to have T&R included with their insurance coverages.

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4. MATTER OF FACT

One of the most important things to remember about selling our towing & rental contracts is to keep your quotes *matter of fact*. “Matter of fact” is the opposite of “defensive selling.”

Don't make a *big deal* about the towing & rental.

When you are going through the list of coverages you are offering at the point of sale, simply list towing & rental along with all the others. There is no need for trumpets or marching bands! If your customer doesn't want the coverages, they will tell you. **But, don't beg 'em to say no!**

If, at the point of sale, you normally break down the cost of each coverage for your customer, simply continue to do so. If you normally state the total premium along with the payment options (as most agencies do) simply continue to do so. Of course the total will contain the cost of the add-on contract, and so will the down payment. The key here is to keep your presentation **simple, relaxed, and matter of fact**. No mirrors. No shell game. No marching bands. No trumpets.

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5. SAMPLE QUOTE

Just to show you how easy and routine the whole thing is, I am going to go through two sample quotes. The first quote is the wrong way, almost *guaranteed* to cause your customer to reject the Towing & Rental. The second quote, the right way, will result in only *1 of 400* customers saying “no” to your offer of Towing & Rental.

The wrong way.

AGENCY: “OK, here's the deal. For the coverage you need the price is \$630 for the year. I would highly recommend you buy a motor club so that if you have your car towed or get in an accident and it's only an extra \$50 and I'll have to add that to the down payment and it's really a good deal and I really recommend...”

CUSTOMER: “How much is the down payment without the motor club?”

AGENCY: “\$210.”

CUSTOMER: “All right. I think I'll just take the \$210 this year.”

NET RESULT: Agency either loses money or just breaks even on the sale. Customer has an accident two months later and his first question is: “I got that towing & rental don't I?” Everybody loses.

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The right way.

AGENCY: “OK. I've checked a number of markets that I represent and I was able to put together a program that will keep your cost low and provide you the important protection I believe you need. The annual cost is \$680 but all I'll need to get you started today is \$260.”

“Now here's what you'll be getting for your money. 15/30 Bodily Injury Liability; 10,000 on your Property Damage Liability; No-Fault coverage with no deductible; Comp & Collision with a \$500 deductible, \$125 per occurrence on towing & up to \$25 per day for up to 20 days on rental for most car accidents.”

“Does that sound like the coverage you want?”

CUSTOMER: “Yeah — sounds good. How much are my monthly payments?”

AGENCY: “Let's see... Can you fit \$57.73 into your monthly budget?”

CUSTOMER: “I guess.”

AGENCY: “Great. Now — is that down payment going to be cash or check?”

NET RESULT: Customer is fully aware of all costs and coverages. Agency makes a fair profit on sale. Customer is provided important protection. Everybody wins.

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6. GOOD SALESMANSHIP

What we're talking about here is *just good salesmanship*. A lot of people get confused on salesmanship. They think “*selling*” is the art of *talking somebody into something*. **Wrong!**

If you have to talk somebody into something, you've already blown the sale!

Good salesmanship is presenting your products in a manner that makes it *easy* for your customer to buy what you are selling. If you find yourself having to *debate* the customer on what they should buy, you've probably already lost the sale.

“A lot of people get confused on salesmanship. They think “*selling*” is the art of *talking somebody into something*. Wrong!”

In the first sample quote above, the agency made it *easy* for the customer to reject the Towing & Rental. They almost *begged* him to reject it.

In the second sample quote, the idea of rejecting the Towing & Rental never even entered the customer's mind!

Think of selling as paving a highway for your customer to follow. You make sure that the direction that you want your customer to go is the smooth, paved route. Now, depending on how well you've paved your highway, your customer may, nevertheless, decide not to follow your route — they may actually drive through a culvert or take a dirt road to end up somewhere else — but it should never be as easy or attractive as following your paved highway.

In the “Wrong Way” quote above, the sales person paved a beautiful highway away from a Towing & Rental sale. In order to actually buy a contract, the customer would have had to drive around 3 detour signs and travel on a pothole filled road to reach the spot the sales person desired! Why make it so difficult for you and your customers?

The way you structure and word a sales presentation creates a picture in the mind of your buyer. It is very important to paint the best possible picture.

For example: I sell to agents. If I walk into an auto insurance office, describe the proper method of quoting add-on (as demonstrated above) and offer the agent a brand-new Mercedes Benz 300 SE, in lieu of commission, as long as they agree to quote each new policy in that simple manner, I believe most agents I've called on would jump at the opportunity.

Yet I would be cheating them badly! I can lease the Mercedes for only \$500 per month — *whereas you could have collected the \$4,000 commission and leased yourself almost 8 of them!*

Why does a value 1/8 of another seem greater in the mind of the buyer/agent? The Mercedes “paints” a much prettier image in the mind of the agent — a shiny new prestigious luxury car with all the feel-good thoughts versus a simple number to be added to existing revenues. The structure and words you choose when selling mean everything.

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7. A LESSON FROM TRAINEES

While we were checking all these things out, we learned something interesting. It seems that *trainees* (new people recently hired by the agency without insurance background) often outsold their more experienced counterparts by a wide margin when it came to Towing & Rental contracts. Why? They didn't have any bad habits to break. They didn't have any old fears to unlearn.

They were simply told to sell the Towing & Rental on each auto policy and they did so — matter of factly and without giving it a second thought. And that is exactly the way their customers bought it. More experienced people ended up talking their customers *out* of buying the coverages (they thought they were selling!) blowing trumpets, defensive selling and all the rest of the mistakes we've already discussed.

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8. YOU ARE A PROFESSIONAL

If you're like most of our agents, you have years of insurance experience and hundreds of hours of insurance education. *You are a professional.* Your office is not a self service supermarket where the public is expected to come in and pick out coverages like they would bananas in a produce department. They *rely* on your expertise.

We found that our new agents were sometimes hesitant to *apply* that professional responsibility — allowing customers with little or no insurance knowledge to “package” their own coverages — often with disastrous results!

But, the agents sending us 100 or more applications every month had learned that customers expected and demanded that an *agent* arrange a package of coverages that will meet the customer's needs and budget — a package that includes Towing & Rental protection.

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9. NO BOGEYMAN

Did you know that more than 50 million Americans — many of them *your* customers — bought a motor club last year? Not only did someone else make a commission selling those contracts to *your* customers, but because they didn't buy from you, they paid more for less!

Nevertheless, lots of agents harbor all sorts of secret fears about selling add-ons. Maybe that's why it often takes so long before they get rolling on the program. Maybe it takes that long before they realize that there is no reason to be afraid.

Years ago there were some auto agents whom we believe were direct descendants of John Dillinger. They sold \$500 AD&Ds along with \$100 No-Fault policies — and not a single one of their customers even knew they had the AD&D coverage. These were the “bad old days” for add-ons, but those days are long gone, although the mention of add-ons sometimes brings the memory of these old crooks to mind.

In large part, it has been the lead of ASCC and our sister company, National Consumer Services, Inc., that caused the almost total elimination of these practices. When using our high profile add-on products, you can truly think of yourself as a “value added reseller.” You have added considerable value to the entire auto insurance transaction by selling your customer a low-cost package of needed benefits unavailable through any other source.

Everybody knows what they bought. Everybody signs an application. Everybody gets a contract. We pay our claims every day. You have never hidden *anything* from a customer. You have done a service to your customer in several ways. Not only have you provided them the important benefits provided in one of our add-on products, but you have almost certainly invested a major portion of the add-on profits back into your agency *to the direct benefit of your customer!*

If you're still nervous about add-ons, stop for a minute and think about other successful industries and their add-ons. McDonalds® sells hamburgers for a certain price. They charge about 15¢ extra for a piece of cheese that cost them about a penny. That's 94% commission! Do you find that scary or immoral? Of course not. It is simply good business.

It's called up-selling.

Tire companies up-sell valve stems, road hazard warranties and balancing. Auto dealers up-sell maintenance agreements, undercoating and paint finish protectors. Copy machine companies up-sell service agreements. Sofa manufacturers up-sell Scotchgard® fabric treatment. Airlines sell First Class. There are virtually thousands of examples.

Remember — most smart businesses up-sell, and, many (like auto insurance specialists) could not survive without it.

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10. OVER THE HUMP

It's up to you. Once you get over the little hump of making a decision to *really* get with the program and get *serious* about agency income and customer benefits, everything else is coasting.

It's easy. It's simple. It's extremely profitable. It's good for your agency, your people, and your customers.

WILL THIS BE YOU?

So you can imagine our frustration, after having set up a new agent, thinking we had fully explained the entire program, to find that the agency had sold only three contracts in the first thirty days. When we call the agency to see if we can help, a typical follow-up conversation might go something like this:

NCS: “Hi Bob. Just wanted to thank you for the business and ask if there is anything we can do to help you bring up production.”

BOB: “Hi. Well, we're trying to sell it. We have a sign in the window and all, but most people don't ask for it. I'm going to talk to my girl Irma and tell her to make sure she tells everybody about it. And we're going to try and send out flyers on our renewals.”

That simple little conversation tells the whole story.

Bob's problem, of course, is he was hoping that Irma was going to talk people into buying his motor club (#6). Irma won't. It is not going to happen. Irma is comfortable with her routine and agency income is the boss's problem. If Bob would have instructed Irma to follow our sample quote (#5) every time (#2), and made sure that she did so, he would have had at least \$4,000.00 more in his pocket.



As a matter of fact, Bob made just about every mistake we've talked about here. He worked harder to lose the \$4,000.00 than he would have to have earned it. From experience, we can tell you that Bob will eventually get with the program, but he will probably wait until events force him to get serious about agency income. And, unfortunately, he will lose a small fortune until that happens.

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JUST A LITTLE MORE COMMON SENSE...

Here is a little tip to get your people to be as enthusiastic about add-on sales as are you - and it will even work on a "profit cork" like Irma. There is a magic word in sales: incentive. Give your people a reason to follow the program. Remember the two rules of add-on incentives:

RULE #1: When their income is tied to their add-on sales, they will sell add-on.

RULE #2: The greater percentage of their income results from add-on sales, the more add-ons they will sell.

Does that mean you could calculate 100% of your sales people's income on their add-on sales? You could and you should. After all, the reality is that you are just breaking even or losing money on selling insurance. Your real agency profits will result from your add-on sales. The closer your people are tied to that truth, the more add-on you will sell and the greater your profits will be.

How to calculate the incentive? You can be as creative as you want here, but it usually pays to keep things simple. When I was in the retail business, I paid my people a "guarantee" of \$200.00 per week. I calculated their incentive by paying them 25% of add-on sales after they sold their first \$200.00 in add-on weekly. We called this a \$200.00 deductible.

It worked out like this: Let's say that your sales person is writing three applications a day.

That means three add-on sales at, for example, \$50.00 each. That works out to \$750.00 per week in add-on sales. Subtract the \$200.00 “deductible” leaves you \$550.00 to calculate a \$137.50 bonus @ 25%. I had people earning over \$1,000 per week on this system. Let me tell you — they were motivated!

If you already have a good sales person that is reluctant to work on a bonus system, phase it in over several months with the guarantee and the deductible shrinking and the percent of bonus increasing each month.

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Let's face it, ultimately, we are all on commission.

Why deal with us?

Maybe you know of other companies that offer products of the same nature as Auto Service Contract Company, Inc. (ASCC) or National Consumer Services, Inc. (NCS *Instant Issue*sm) Maybe they've even taken similar sounding names, or used some of our copyrighted contract language or attempted to make their product look like ours. (You can understand why they want to imitate the leader) Everybody pays high commissions, so, why do business with us?

Here are six simple reasons:

Reason #1: Stability. In our offices, we have a big box full of the supplies of our recent “competition.” About 70% of them are no longer in business. Guess who's paying their claims? Their agents. In contrast, we have been serving the add-on needs of auto insurance specialists since 1983. Because our business is run by business professionals, we know we're still going to be here in 2003 and beyond.

Reason #2: Innovation. We innovate — they imitate. Just in case you didn't know, we *invented* the towing and rental contract. Before us there were just those big silly “motor clubs” that were too awkward to sell — you had to slide them! Since 1983, each of our new products has redefined the add-on industry. And, much to the distress of those jokers who can only imitate, about the time they figured out what we were doing last year, we were already designing for next year. When you deal with us, you can count on a state of the art product that is constantly being improved. Make sure you check out our automated direct renewal notice system, non-owner's contracts, easy to read contract language and other unique features.

Reason #3: Benefits. If benefits mean anything to you, you can't do better than our *Instant Issue*sm Road Service Contract — no matter where or how far you look. *Just for example:* Towing up to \$125 per occurrence - no limit to the number of tows per year. Rental up to \$25 per day for up to 20 days with limited rental even in the event of a theft. Locksmith, fuel delivery, flat tire changing — all included. Just compare this contract to AAA[®] or Amoco[®] or Allstate[®] or any other club charging more than twice as much as our suggested retail.

Reason #4: Service. Simply put, our claims service is the fastest and fairest in the industry. We set the standard. If we have all the documentation on a particular claim in this

morning's mail — odds are a benefit check will be going out to your customer this afternoon.

Reason #5: Class. If you don't mind a rate chart and commission schedule scratched on a back of a napkin with forms and contracts designed by some guy at Sir Speedy® printing, maybe you can appreciate some of our competition. But if it is important for you to deal with a company where intelligent design is an inherent product feature, where all of the forms are clean and crisp, where the look and feel of the contract itself lends credibility to your business and your sale — then you need to look no further than our companies. We take a lot of pride in what we do.

Reason #6: Simplicity. We have three towing & rental contracts, and three Group Accident programs — each with its own unique personality — and each with its own marketplace function. We guarantee that one or more of these programs will be perfect for your agency. Our competition? Frankly, we're amazed. Plan T1 through T200/Q. Plan OA1 through OA6000. Plan AO through DO-3. Do you get the impression that even *they* don't know quite what they all offer? If you like things complicated, you are going to love the other guys. If you've got better things to do than attempt to figure out the difference between Plan T-15(b) and Plan A0-6, you've got another excellent reason to sign up here!

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