

# **Managing AutoMobility Risk- Past, Present, Future**

Presented By:

Christopher Woods: Fortress Partners

John Kazanchy:

Specialty Vehicle Consulting



# Risk and Profits

Theodore Roosevelt:

“Risk is like fire: If controlled it will help you; if uncontrolled it will rise up and destroy you”

# Outline of Topics

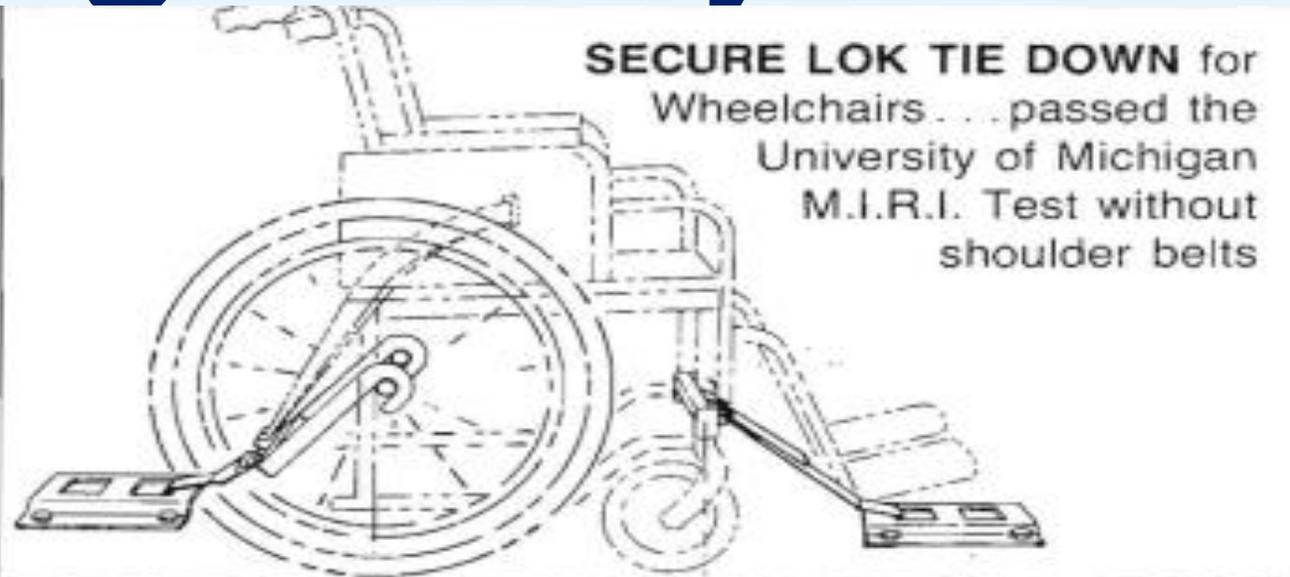
Passenger Safety

Exposure & Liability

Risk Management



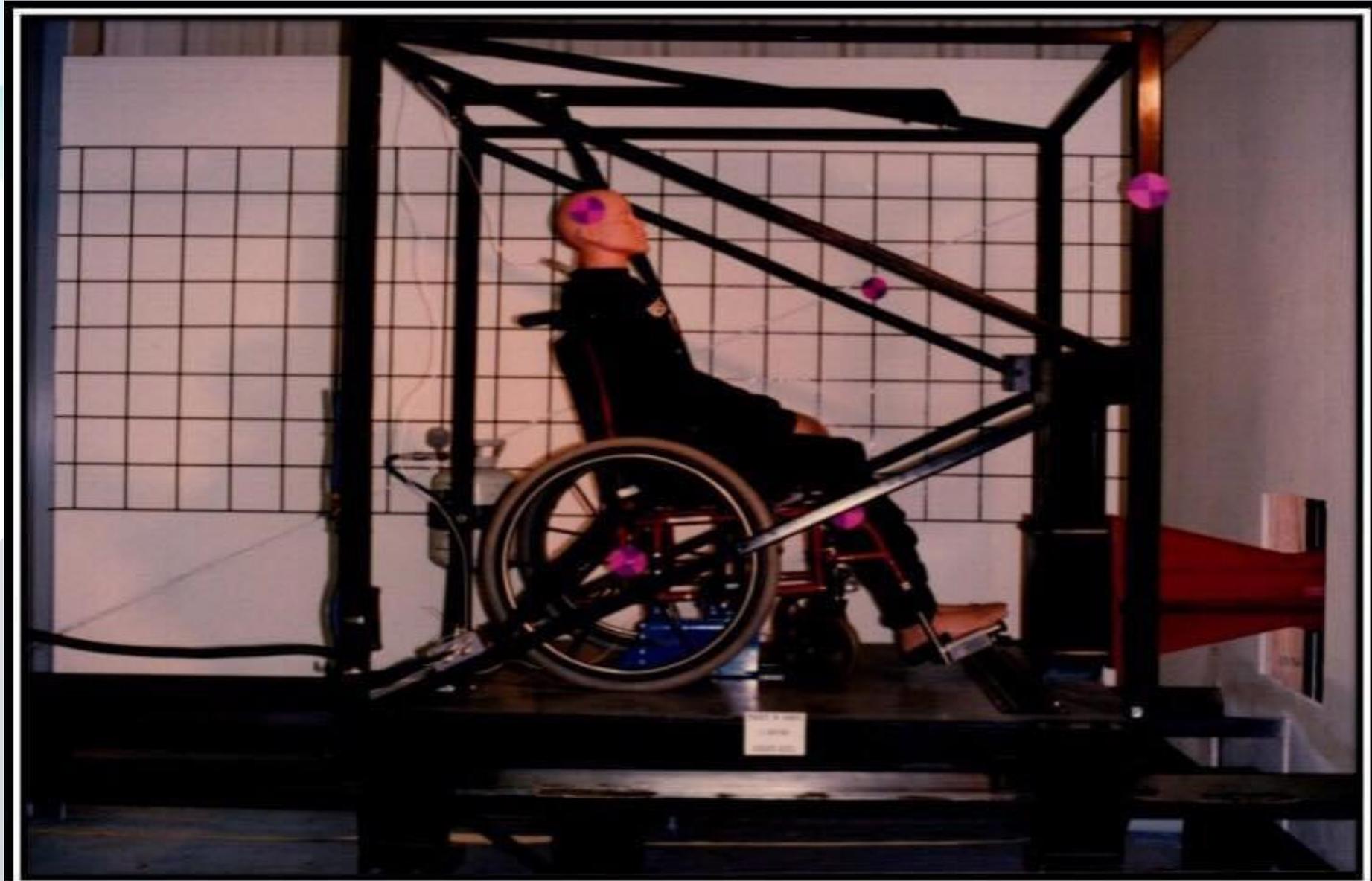
# Passenger Safety



# Passenger Safety



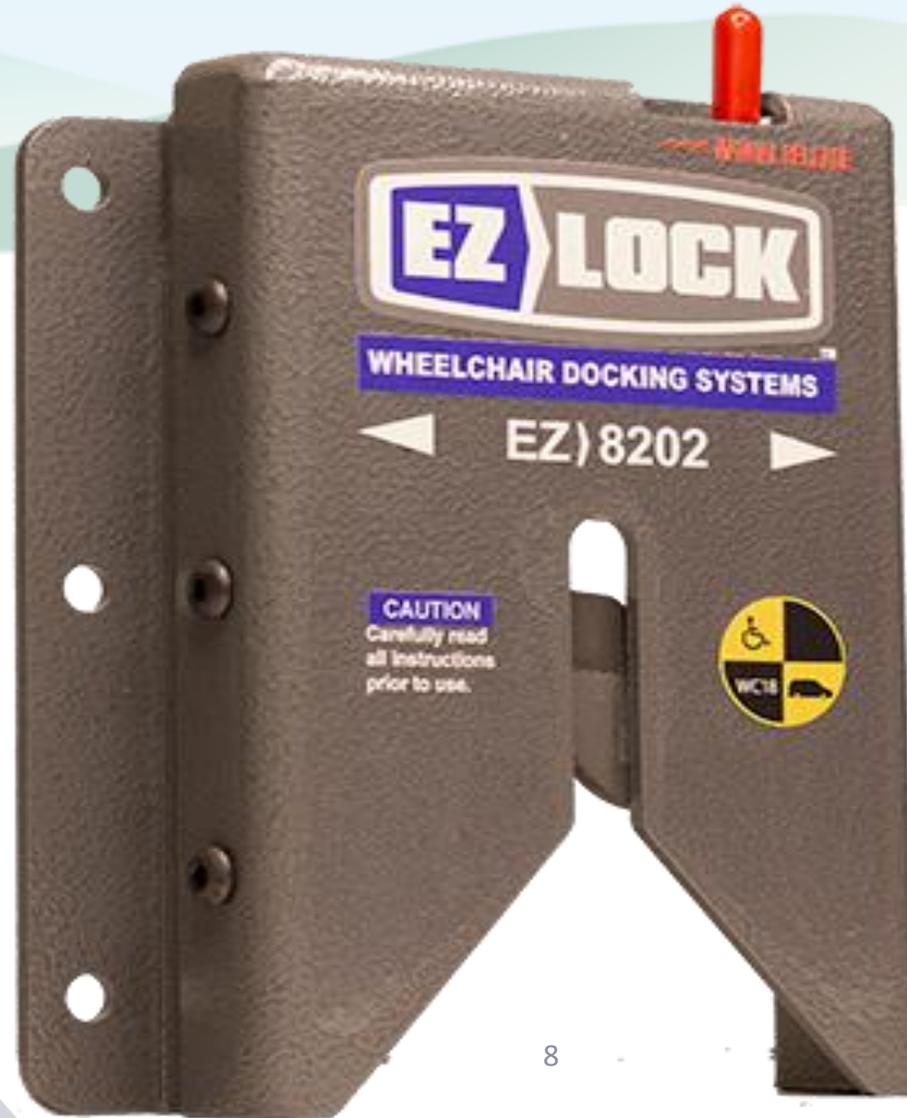
# Passenger Safety



# Passenger Safety



# Passenger Safety



# Passenger Safety

Past:

1. Most clients came to the dealer, not many home showings.
2. Longer term employees with more experience
3. Simpler Wheelchairs



# Passenger Safety

Present:

1. “Home showings” are becoming more prevalent
2. More employee turnover- Less experience
3. More sophisticated wheelchairs



# Passenger Safety

Future: More of the Same

Solutions:

1. Employee Training
  - Online Training from Manufacturers
2. Designated person to assist sales staff
3. Training for commercial clients (nursing homes)



# Exposure & Liability

## General Liability

General Liability rate history  
90's, 2000's, 2010' & current

How to reduce GL rates  
What steps were taken:

Future rating



# Exposure & Liability

## Auto Liability

Auto Liability history

90's to Now

What is changing

How to reduce auto rates

What steps are to be taken now:

Future rating

How do we reduce the rate



# Compliant Vehicles



# Compliant Vehicles



# Compliant Vehicles



# Compliant Vehicles



# Risk Management

Past:

- a. Much more custom work
- b. More in house structural modifications
- c. Less thorough installation manuals
- d. Introduction of newer technologies
- e. Longer term employees with more experience



# Risk Management

Present:

- a. Relatively stable technology in adaptive equipment
- b. Better Installation manuals and final checklists
- c. Custom work and structural mods. on the decline
- d. Increase in online training
- e. Multiple Dealer Locations/Remote Management



# Risk Management

Future:

- a. More consolidation – remote management
- b. New technologies in vehicles and adaptive equipment
- c. Increased risk of damaging OEM systems



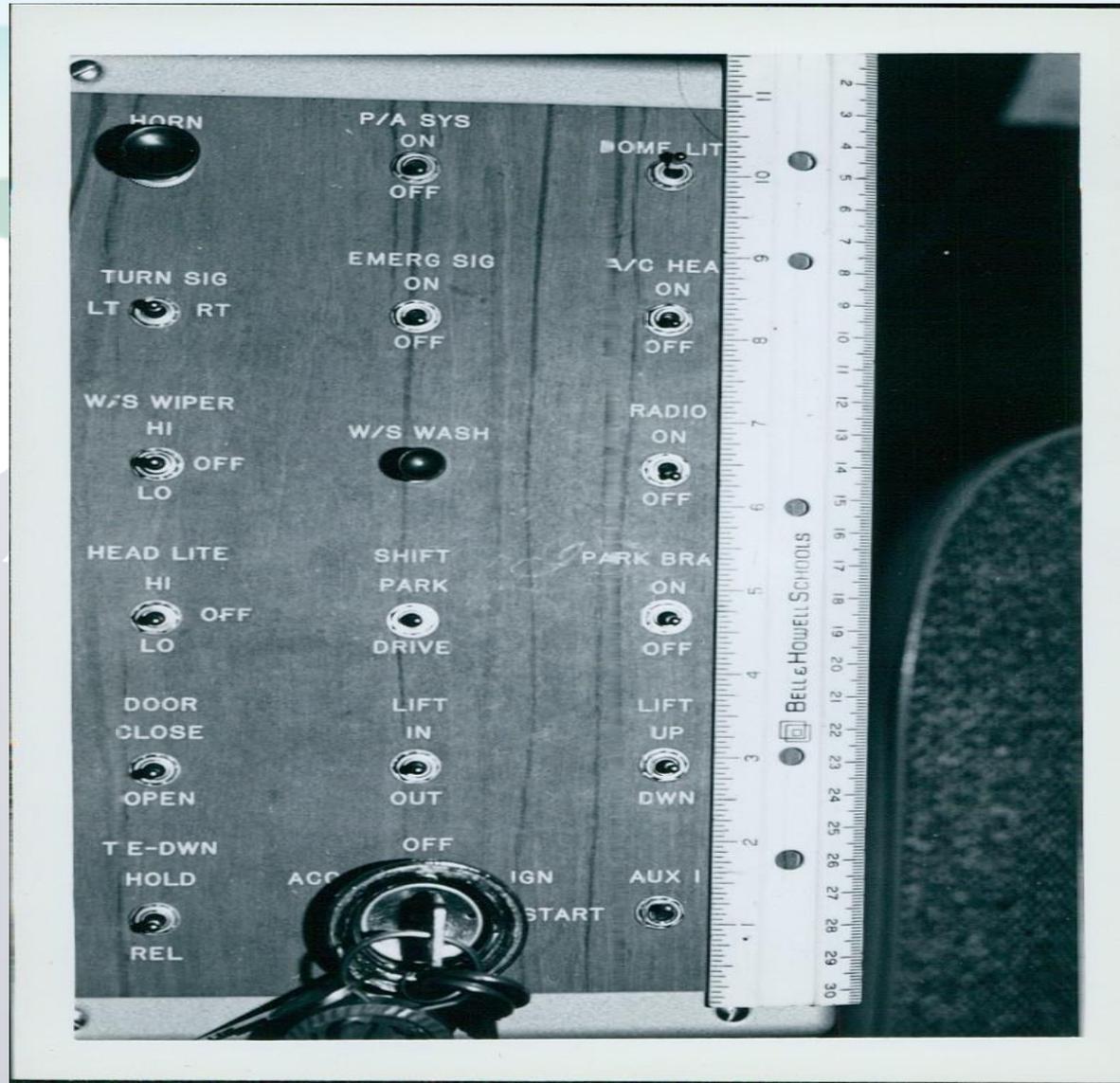
# Risk Management

## Solutions:

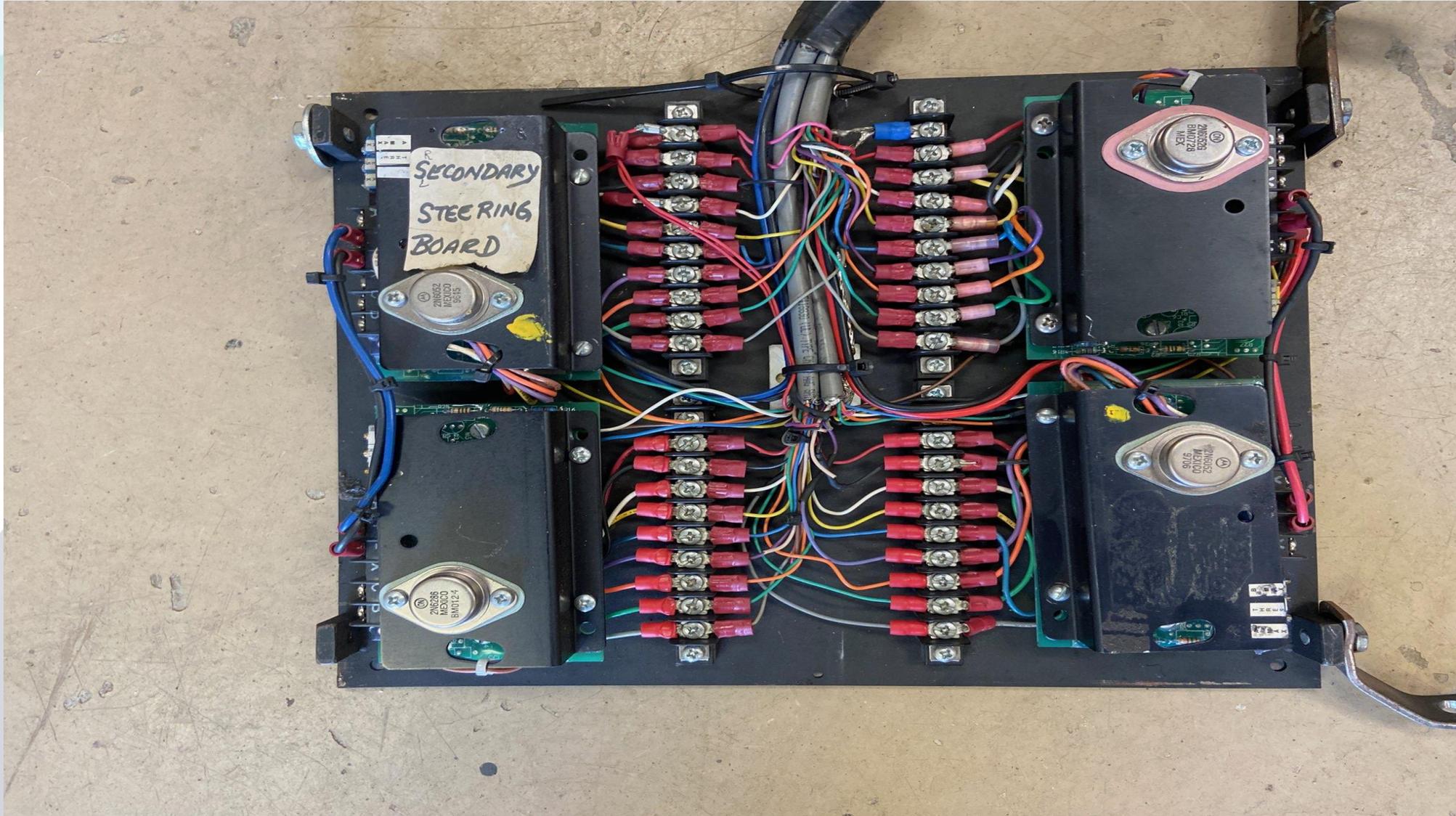
1. QAPX/Docutrack- Installation Documentation
2. Employee education training/records
3. Workforce Retention
4. Vehicle Delivery Confirmation
5. Compliant Vehicles



# Equipment Evolution



# Equipment Evolution



# Equipment Evolution



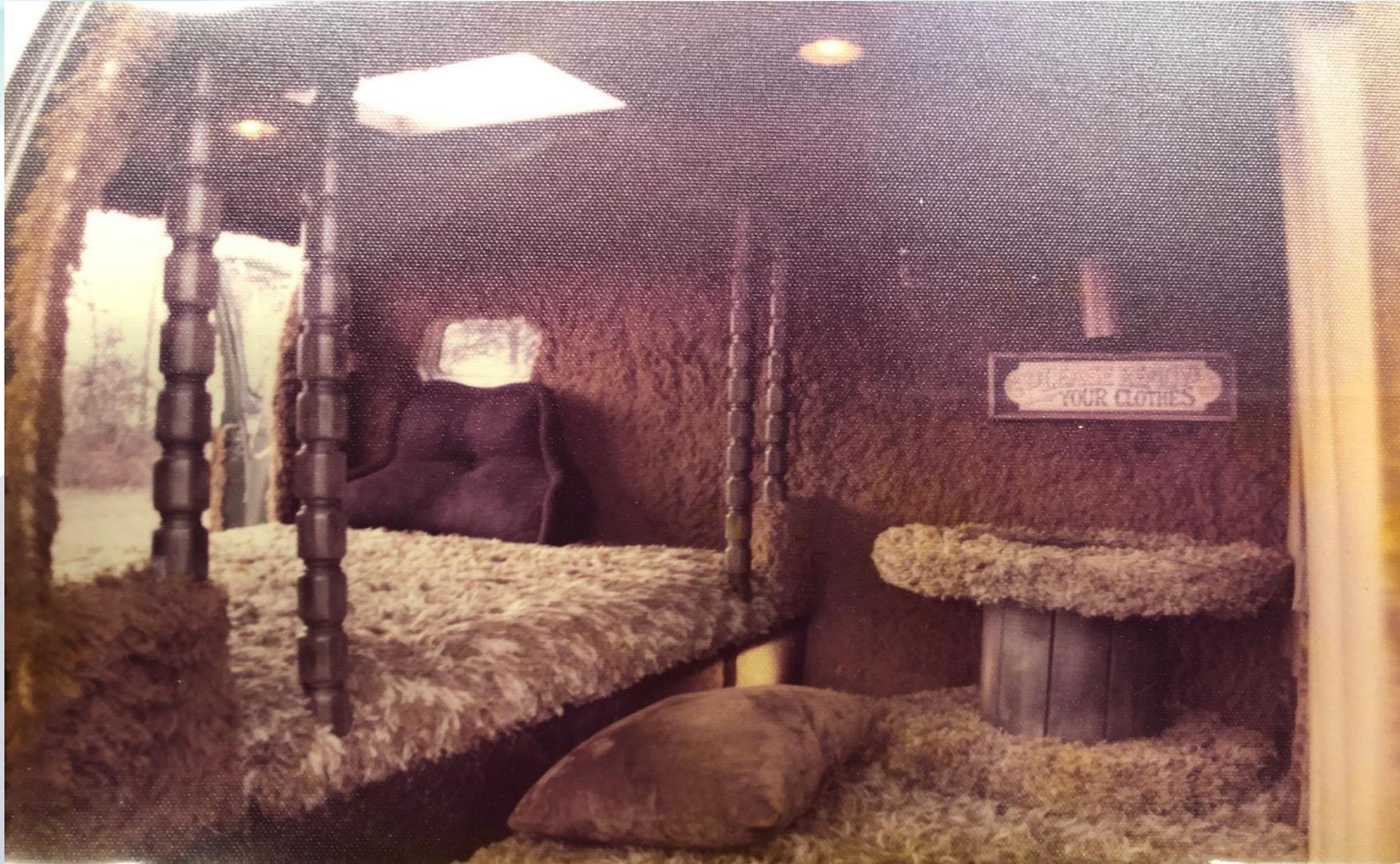
# Equipment Evolution



# Modern Conversions



# Modern Conversions



# Shops of Old



# Shops of Old



# Today's Facilities



# Risk – Profit Summary

Economist FB Howley:

“Profit is a reward for Risk taken in Business”



# Questions and Comments?

## Thank You For Attending!

