



# Total Care Auto **CASE STUDY**

DATA-DETERMINED  
RISK INFORMS  
EXCELLENCE IN  
EXTENDED SERVICE

**DATAONE**  
SOFTWARE

## Total Care Auto

### Total Care Auto's Integration with DataOne Assisted with Significant Improvements in Loss Ratio Management

Total Care Auto Powered by Landcar (TCA), is an extended service contract provider under Asbury Automotive Group, that offers protection plans nationwide through its parent company's dealerships. In selecting a new vehicle data partner, TCA prioritized competitive pricing, profitability, and optimizing risk management. Achieving these goals requires detailed vehicle data, such as factory warranty information and engine specifications, to make informed decision-making.

### Identifying How Vehicle Diversity Impacts Risk Assessment

Accurate risk assessment for each vehicle under TCA's extended service contracts is essential for the organization's long-term success. To meet this need, TCA selected DataOne Software for its comprehensive vehicle data solutions, which includes factory warranty information, engine specifications, and trim-level details. "To cover future claims on our vehicle service contracts, TCA sets aside a portion of the amount paid by dealerships in reserve to ensure we have sufficient funds to fulfill those claims when they arise," explains Kimberlee Reese, President of TCA.

Without granular vehicle data, TCA risks under-reserving for future claims. Reese adds, "The data we receive [from DataOne] tied to the VIN, helps us establish the reserves appropriately and more accurately price our contracts based on the level of risk each individual vehicle carries."

### A Complete Data Solution for Extended Service Contract Management

DataOne's breadth of vehicle data made them a key partner for TCA. The factory warranty information enables TCA to align its protection plans with factory coverage, tailoring products to customers' needs while avoiding duplication in coverage. "One thing that set DataOne apart was the factory warranty data and depth of vehicle details provided. Having this data allows us to stay competitive and ensures that each customer gets the right product without coverage duplication provided by the factory," stated Reese.

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Kimberlee Reese  
President, Total Care Auto

Engine-level data also helps TCA account for variations in repair costs associated with the different vehicles on the market. "Repair costs can differ significantly between turbo, diesel, or hybrid engines. Having engine-level data available to us allows us to appropriately reserve for these repair cost variations," said Reese.

DataOne's API integrated seamlessly with TCA's proprietary policy administration system, delivering real-time VIN-level data directly into their pricing engine. This efficient integration within TCA's software stack worked to provide real-time data integral to support the vehicle underwriting process.

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## A Reliable Partner in Mission-Critical Operations

With DataOne's trusted partnership, TCA can dynamically adjust risk models and pricing strategies to remain competitive in a rapidly changing market. "We can be incredibly surgical in analyzing vehicle risk with this information," says Reese. "The partnership with DataOne has been a highly effective collaboration, enabling us to focus on delivering value to our customers."

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## Conclusion

DataOne's industry-specific vehicle data solutions have strengthened TCA's ability to assess risk, manage reserves, and maintain a competitive edge in the service contract industry. By integrating DataOne's capabilities, TCA ensures operations efficiency and continues to deliver tailored, high-quality protection plans.



## ABOUT TOTAL CARE AUTO | [www.landcar.com](http://www.landcar.com)

Two years after purchasing his first dealership in 1979 in Murray, Utah, Larry H. Miller laid the foundation for what is now known as Total Care Auto Powered by Landcar (TCA). His goal was to build lasting relationships with his customers, believing he could best take care of their vehicle repair and maintenance needs. As a provider of service contracts and vehicle protection products through affiliated dealerships for over 40 years, TCA continues to thrive on this commitment to quality service. On December 17, 2021, TCA, along with the Larry H. Miller Dealerships, was acquired by Asbury Automotive Group, which continues to honor Larry's legacy by focusing on the guest experience and striving to be the best in the industry.

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