

# Express Car Wash Insurance Advisory



Strategic Insurance Execution for  
Growth-Oriented Platforms

PEAK<sup>TM</sup>  
RISK ADVISORS

Trusted Risk Advisors. Reliable Submissions. Aligned Outcomes.

## Insurance Strategy for Express Car Wash Platforms

Express car wash platforms have evolved into capital-intensive operating businesses driven by automation, subscription revenue, and multi-site expansion. Yet insurance is often still treated as a transactional purchase rather than a strategic component of risk and financial management.

Peak Risk Advisors works with growth-oriented operators to structure insurance programs with underwriting discipline and operational context, ensuring coverage supports platform stability, financial performance, and long-term growth.

That distinction becomes most visible when insurance programs begin to impact platform economics.

## Insurance Should Protect EBITDA, Not Erode It

The express car wash industry is scaling rapidly through consolidation, subscription revenue growth, and private capital investment.

But insurance in this space is often placed like a small retail risk instead of a capital-backed operating platform.

That disconnect creates:

- Inflated total insured values
- Poorly structured deductibles
- Equipment breakdown gaps
- Volatile renewal pricing
- Claims delays that extend downtime
- Friction during refinancing or exit

**At Peak Risk Advisors, we approach insurance with underwriting discipline and operator awareness.**

**Risk should be managed with the same rigor and transparency as capital.**

## The Structural Problem in the Market

The commercial insurance market continues to suffer from fragmented underwriting and inconsistent submissions. When automated wash platforms are presented without operational context, carriers default to conservative pricing.

The result:

- Higher premiums
- Reduced leverage
- Coverage restrictions
- Rate spikes at renewal

**We solve this before the account ever reaches the market.**

## Our Model: Pre-Underwriting First

We do not “shop” accounts.  
We structure them.

Before approaching carriers, we:

- Validate total insured values and replacement cost assumptions
- Analyze automation exposure across tunnels and conveyor systems
- Review loss history and proactively frame operational controls
- Model deductible structures against site-level cash flow
- Align business income limits with real subscription revenue

**Our submissions are clean, consistent, and underwriter-ready.**

**When underwriting friction is removed, pricing stabilizes and leverage increases.**

## Cash Flow Improvement Through Program Design

Insurance directly impacts:

- Cost per site
- NOI
- Debt service coverage
- Enterprise value

We design programs that:

- Eliminate over-insurance
- Align retained risk with financial modeling
- Reduce renewal volatility
- Protect against catastrophic exposure
- Preserve long-term carrier alignment

**The objective is not just placement. It is disciplined cost control across the platform.**

## Business Continuity & Downtime Protection

Express car washes concentrate revenue into automated systems.

A failed motor, conveyor malfunction, or major water loss immediately disrupts throughput and recurring membership revenue.

We structure coverage that prioritizes operational continuity:

- Equipment breakdown tailored to tunnel automation
- Business income limits modeled to subscription revenue
- Claims advocacy to accelerate carrier response
- Renewal continuity to prevent coverage gaps

**Downtime is revenue loss. Insurance must protect operational momentum.**

## CASE STUDIES

### Multi-Year Rate Stabilization and 18% Premium Reduction

A multi-location express car wash platform faced significant renewal pressure due to market tightening and carrier volatility.

#### We conducted a full pre-underwriting review:

- Validated TIVs and corrected inflated property values
- Reframed loss history with operational mitigation documentation
- Restructured deductibles to align with site-level economics
- Negotiated a multi-year policy structure to lock in terms

#### Result:

- 18% premium reduction
- Multi-year rate stability
- Protection against short-term rate spikes
- Immediate improvement to platform cash flow

The program created predictability and supported long-term valuation strategy.

### Equipment Breakdown Gap Identified and Closed

During underwriting review for a regional operator, we identified a tunnel automation exposure that was either sub-limited or excluded under the existing policy.

#### We:

- Rebuilt the equipment schedule
- Structured tailored equipment breakdown coverage
- Increased business income limits tied to actual throughput modeling

#### Result:

- Closed a material revenue exposure
- Protected subscription-driven income
- Strengthened lender confidence during refinancing discussions

### Exit-Ready Insurance Structuring

A PE-backed operator preparing for recapitalization needed organized underwriting documentation and carrier stability to reduce buyer diligence friction.

#### We:

- Consolidated multi-location schedules
- Organized five-year loss history with narrative control
- Stabilized carrier relationships
- Structured umbrella layering aligned with enterprise risk

#### Result:

- Cleaner diligence process
- Reduced underwriting questions from buyers
- Increased confidence around post-close insurability

Insurance was no longer a transaction line item. It became a strategic component of valuation.

## WHO WE ARE

### Built to Serve Both Sides of the Insurance Equation

We combine:

- Underwriting discipline
- Operator perspective
- Carrier alignment
- Portfolio-level structuring
- Claims oversight
- Renewal continuity

We are transparent, proactive, and structured for scale.

Our role is to reduce total cost of risk while protecting long-term insurability and enterprise value.

### Who We Work With

Single-site operators

Regional and national platforms

Private equity-backed car wash groups

Developers building new tunnel locations

Operators preparing for refinancing or exit

### Let's Structure the Right Program

If you operate, invest in, or advise express car wash platforms and want insurance executed with clarity, discipline, and capital alignment, we welcome the conversation.

#### Peak Risk Advisors

*Strategic Insurance Execution*



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