



Multi-Location Protection Plan Performance Guide



How to Drive Consistent Attachment Rates Across Every Store

A practical guide for multi-location furniture retailers looking to eliminate performance gaps, increase attachment rates, and scale protection plan revenue across their entire footprint.

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Executive Summary

As furniture retailers grow, complexity increases.

What works in a single showroom does not always translate across five, ten, or fifty locations. Differences in staffing, management styles, training consistency, and local market dynamics begin to influence performance.

One of the clearest places this shows up is in protection plan attachment rates.

In many multi-location retailers, **attachment rates vary dramatically from store to store**. One location may consistently achieve 45% or higher, while another struggles to exceed 25%. In some cases, even individual associates within the same store perform at vastly different levels.

These gaps are not typically driven by customer demographics alone. They are driven by execution.

The challenge—and opportunity—for leadership is to transform protection plan performance from a localized outcome into a scalable system.

This guide outlines how to do exactly that.

The Hidden Cost of Inconsistency

At first glance, variation across stores may seem like a normal part of operating a distributed retail business.

However, when it comes to protection plans, inconsistency comes at a measurable cost.

Consider a retailer with 20 locations. If half of those stores operate at a 45% attachment rate while the other half operate at 25%, the blended average may appear acceptable. But beneath that average lies a significant revenue gap.

The underperforming stores are not just slightly behind—they are leaving substantial high-margin revenue unrealized every single day.

More importantly, inconsistency creates operational challenges:

- Forecasting becomes less reliable
- Training effectiveness is harder to measure
- Customer experience varies across locations
- Leadership lacks a clear understanding of what “good” looks like

Without a standardized approach, performance becomes unpredictable. Retailers that address this inconsistency unlock one of the most scalable revenue opportunities in their business.



Why Performance Varies Across Locations

To improve performance, retailers must first understand why variation occurs.

The most common drivers include:

- **Differences in Sales Behavior:** Some associates consistently introduce protection plans early and confidently. Others mention it late or not at all.
- **Inconsistent Messaging:** Without a standardized framework, associates explain the plan differently—or incorrectly—across locations.
- **Lack of Reinforcement:** Initial training may be delivered, but without ongoing reinforcement, execution declines over time.
- **Store-Level Leadership Influence:** Managers who prioritize protection plans drive higher performance. Those who do not often see lower results.
- **Limited Visibility Into Performance:** When data is not tracked or shared consistently, underperformance can persist unnoticed.

These factors compound over time, creating wide gaps in results.

The Foundation: Standardized Execution

Scaling performance begins with standardization.

This does not mean turning every associate into a script reader. It means creating a consistent framework that defines how protection plans are introduced, explained, and closed.

Retailers should clearly define:

- When the plan is introduced in the sales process
- How the value is communicated
- How pricing is presented
- How the close is handled

For example, top-performing retailers often introduce protection early in the conversation—alongside the product itself—rather than waiting until checkout.

They also position it as a normal part of the purchase, not an optional afterthought.

When this framework is clearly defined and consistently applied, variability begins to decrease.

Customers receive a more consistent experience, and associates operate with greater confidence.

Training as a Continuous System

One of the most common mistakes in multi-location programs is treating training as a one-time event.

Initial rollout training may produce short-term improvements, but without reinforcement, performance often regresses.

New hires may not receive the same level of onboarding. Existing associates may revert to old habits. Messaging may drift.

High-performing retailers approach training as an ongoing system. They:

- Provide regular refreshers
- Reinforce best practices in team meetings
- Use real examples from the sales floor
- Coach based on observed behavior

Training is not just about knowledge—it is about consistency over time. When training becomes continuous, execution becomes more stable.



The Role of Store Level Leadership

Store managers play a critical role in protection plan performance.

Even with strong corporate strategy and training, local leadership determines whether those practices are reinforced daily.

Managers influence:

- Whether protection plans are prioritized
- How associates are coached
- How performance is tracked and discussed

Retailers that see consistent success across locations typically have managers who:

- Actively monitor attachment rates
- Provide ongoing feedback to associates
- Reinforce expectations during daily operations

Without this layer of accountability, even well-designed programs can lose momentum.

Performance Visibility: Making Data Actionable

Visibility into performance is essential for scaling.

Retailers should track and review:

- Attachment rates by store
- Attachment rates by associate
- Trends over time
- Performance by product category

However, data alone is not enough. **It must be actionable.**

For example, identifying that one store is underperforming is only the first step. The next step is understanding why—and addressing it.

Is the issue:

- Training gaps?
- Leadership engagement?
- Messaging inconsistency?

When data is used to guide action, it becomes a powerful tool for improvement.

Leveraging Top Performing Stores

Within every multi-location retailer, there are stores that outperform others. These locations are not anomalies—they are models.

Top-performing stores provide insight into:

- How associates present protection plans
- How managers reinforce expectations
- How customers respond to messaging

Retailers should actively study these locations and extract best practices. Those practices can then be shared across the organization to elevate overall performance.

This approach turns internal success into a scalable advantage.



Aligning Incentives and Behavior

Sales behavior is influenced by incentives.

Retailers that align incentives with protection plan performance often see stronger results.

However, incentives must be structured carefully.

The goal is not to create pressure, but to reinforce behavior that aligns with customer value.

Recognition, visibility, and performance-based rewards can all play a role in encouraging consistent execution.

When incentives are aligned with expectations, behavior becomes more predictable.



Technology as a Scaling Tool

Technology enables consistency at scale. Modern protection plan programs should integrate with systems that provide:

- Real-time reporting
- Centralized visibility
- Cross-location performance tracking

This allows leadership to monitor performance across the entire organization and identify trends quickly.

Technology also supports training and execution by ensuring that pricing, plan options, and presentation are consistent across all locations and channels. Without this infrastructure, scaling becomes significantly more difficult.

Continuous Improvement as a Culture

The most successful multi-location retailers treat protection plan performance as an ongoing initiative.

They do not assume that once a program is launched, it will continue performing at a high level indefinitely.

Instead, they:

- Regularly review performance data
- Identify areas for improvement
- Test new approaches
- Refine messaging and training

This creates a culture of continuous improvement. Over time, small gains compound into significant performance increases.

Final Takeaway

Consistency is not accidental—it is engineered. Multi-location retailers that succeed in protection plan programs do so by building systems that:

- Standardize execution
- Reinforce training
- Create accountability
- Leverage data

When these elements are aligned, performance becomes predictable, scalable, and repeatable. The result is not just higher attachment rates, but a stronger, more disciplined retail operation overall.

Get Your Multi-Location Performance Audit

We'll analyze your protection plan performance across locations and identify where you're losing revenue.

Your audit includes:

- Store-level performance analysis
- Identification of high- and low-performing locations
- Execution gaps and improvement opportunities
- Recommendations for standardization and scaling

Request your multi-location performance audit by clicking the button below.

[Request Audit](#)

