



# How to Choose the Right Furniture Protection Plan Provider



## A Strategic Buyer's Guide for Retail Executives

Make the right partner decision to maximize attachment rates, protect your brand, and scale long-term revenue

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# Executive Summary

Selecting a furniture protection plan provider is one of the most consequential decisions a retailer can make—yet it is often treated as a secondary operational choice rather than a strategic one.

At first glance, most providers appear similar. They offer comparable coverage structures, similar pricing ranges, and broadly overlapping capabilities. This can create the impression that the choice of provider has limited impact on overall performance.

## **In reality, the opposite is true.**

The provider behind your protection plan program influences nearly every dimension of success, including attachment rates, customer satisfaction, operational efficiency, and long-term scalability.

A strong provider enables growth, flexibility, and consistency. A misaligned provider can limit your ability to optimize, introduce friction into your operations, and negatively impact the customer experience—often in ways that are difficult to correct after implementation.

This guide is designed to help furniture retail leaders evaluate providers with clarity and confidence, focusing on the factors that matter most to long-term performance.

# Why Provider Selection is a Strategic Decision

Protection plan programs are not static products. They are systems that operate across sales, ecommerce, customer service, and post-purchase experience.

The provider you choose will shape:

- How your plans are structured and priced
- How easily they integrate into your existing systems
- How your sales teams are supported
- How claims are handled
- How your customers ultimately perceive the program

Many retailers initially select a provider based on convenience or short-term economics. Over time, however, limitations in flexibility, reporting, or claims performance begin to surface.

At that point, switching providers becomes significantly more complex. This is why provider selection should be approached as a long-term strategic decision, not a transactional one.

# Understanding the Different Types of Providers

Not all protection plan providers operate the same way. While there are many variations, most fall into a few broad categories.

Some providers offer highly standardized, productized programs. These are often easy to implement and require minimal upfront customization. However, they may limit your ability to tailor pricing, coverage, or customer experience over time.

Other providers focus heavily on technology and e-commerce integration. These can be effective in digital-first environments, but may lack flexibility or depth in areas such as claims handling or multi-location support.

A third category includes full-service administrators who offer more customizable solutions. These providers typically work more closely with retailers to design programs that align with specific business models, product assortments, and customer expectations.

Understanding these differences is essential because the right fit depends on your strategic priorities.



## Core Evaluation Criteria: Claims Experience

The claims experience is the most important factor in evaluating any provider. From the customer's perspective, the provider is invisible. The claims experience is perceived as part of your brand.

When a customer files a claim, they are not thinking about the administrator. They are evaluating whether your company delivered on its promise.

A strong claims experience is:

- Easy to initiate
- Clearly communicated
- Resolved in a timely manner
- Perceived as fair

A weak claims experience introduces friction, frustration, and uncertainty. Retailers should go beyond high-level assurances and ask detailed questions about how claims are handled in practice. This includes understanding timelines, communication processes, and escalation procedures.

# Core Evaluation Criteria: Program Flexibility

Flexibility is one of the most overlooked—but most important—attributes of a provider.

Your business will evolve over time. Your product mix will change. Your pricing strategy will adapt. Your e-commerce presence will grow.

A provider that cannot evolve with you will eventually become a constraint.

Retailers should assess:

- How easily pricing structures can be adjusted
- Whether coverage can be tailored to different product categories
- How adaptable the program is to new channels or initiatives

A flexible provider allows you to optimize continuously. A rigid provider forces you to work within predefined limits.

# Core Evaluation Criteria: Technology and Integration

Technology plays a critical role in modern protection plan programs.

At a minimum, providers should support seamless integration with:

- Point-of-sale systems
- E-commerce platforms
- Reporting and analytics tools

However, integration alone is not enough. Retailers should also evaluate:

- Ease of implementation
- Reliability of data
- Level of visibility into performance metrics

Without strong technology support, it becomes difficult to manage, measure, and optimize the program effectively.

# Core Evaluation Criteria: Sales Enablement and Support

A protection plan is only as effective as its execution on the sales floor. Some providers offer little to no support in this area, leaving retailers to develop their own training and messaging.

Others provide structured sales enablement resources, including:

- Training materials
- Recommended messaging frameworks
- Best practices based on industry experience

Retailers should consider how much support they need and whether the provider can deliver it. A strong partner does not just administer the program—they help drive its success.

# Core Evaluation Criteria: Scalability

As your business grows, your protection plan program must scale with it.

This includes:

- Supporting additional locations
- Accommodating increased transaction volume
- Adapting to new channels such as e-commerce

Retailers should assess whether the provider has the infrastructure and experience to support growth without compromising performance.

Scalability is particularly important for multi-location retailers, where consistency across stores is critical.

## Questions Every Retailer Should Ask

- Before selecting a provider, retailers should conduct a structured evaluation.
- Key questions include:
  - How does the claims process work from the customer's perspective?
  - What are the typical resolution timelines?
  - How flexible is the pricing structure?
  - What level of reporting is available?
  - How does the provider support training and execution?
  - How does the program adapt to e-commerce?
- The answers to these questions often reveal more than marketing materials or high-level presentations.



## Aligning Provider with Your Strategy

The best provider is not necessarily the largest or most widely recognized. It is the one that aligns with your business model.

Retailers focus on:

- High-touch customer experience
- Multi-location consistency
- Long-term optimization

Retailers focused on rapid deployment with minimal customization may prioritize simplicity. The key is alignment.

# Final Takeaway

Choosing a protection plan provider is not just about selecting a vendor—it is about choosing a long-term partner.

The right provider enables growth, supports your teams, and enhances the customer experience.

The wrong provider introduces limitations that can impact performance across your entire organization.

Retailers that approach this decision strategically position themselves for sustained success.

## Get Your Sales Execution Audit

We'll assess your current provider (or shortlist) against best-in-class criteria and identify opportunities to improve performance.

Your review includes:

- Provider Capability Assessment
- Claims experience evaluation
- Flexibility and scalability analysis
- Strategic recommendations

 **Request your provider evaluation by clicking the button below:**

[\*\*Request Audit\*\*](#)