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THE DRAG MARKET RACES INTO 2016

Top Care, Top Coverage

By Jake Rishavy

Family values and innovation run deep.

By definition, owners of a thriving enterprise have a “stake” in the financial success of their particular business. For Courtney and Garrett Pahlke, however, that stake goes far beyond merely a financial gain from the success of Top Coverage LTD.

The brother and sister co-owners also have a great deal to gain from maintaining—and building on—the legacy that their father, Henry Pahlke, who is also an active co-owner, has been building since he rented his first single-bay garage space more than four decades ago.

According to Courtney—who, in addition to co-owning the operation is also an account manager, handles human resources and oversees much of the company’s marketing and design—honoring this legacy is as important as any top- or bottom-line figure.

“For me personally, the best part of my job is that every day I am continuing to grow and keep my father’s empire growing,” says Courtney. “I know firsthand, and from the stories from hundreds of people in the industry that know my father, just how hard he and the staff have worked throughout the years (to build this business), and I am going to make sure it remains that way.”

BUILDING SOMETHING SPECIAL

Courtney, who grew up around her father’s shop before leaving briefly to get her undergrad degree in psychology before returning to the Chicagoland business, recalls that it wasn’t until her teen years that she realized a couple of the company’s best clients weren’t actually blood relatives.

“There is one customer in particular that had been on so many family vacations and

had been over for so many holiday dinners that I just assumed he was a second cousin or something,” she laughs.

In fact, many of the Pahlkes’ dealership relationships run so deep that competitors don’t even approach those clients to compete with Top Coverage anymore. They simply have resigned themselves to the fact that the friendly bond is too much to overcome.

“It sounds weird to say this, but many of our dealerships have literally watched me grow up since I was in diapers, so you can imagine a lot of the guys have been long-term friends,” she adds, noting that she’s even become a go-to female confidant for many of the (predominately male) reps at the dealerships they serve, at times giving relationship advice alongside recommendations on the hottest new accessory packages in the automotive aftermarket.

“I am really close with many people in our industry and have been amazed at the loyalty our dealerships have to us,” she adds. “The number one thing my dad had said to me when I started working for him was that customer service comes first. I know that with 100-percent certainty that we will go above and beyond to make sure a customer is happy with our work.”

One prime example: As this interview took place,

Courtney was hard at work, mid-evening on a weekday, baking cookies and chocolate-and-vanilla-dipped pretzels, homemade and from scratch, for the more than 350 dealership accounts the company serves. More than 400 packages would be delivered in all before the holiday season was out, each with a tag saying “Happy Holidays from Top Coverage.”

“This all started three years ago when one of my dealerships said that I was a workaholic and couldn’t possibly be domesticated,” she chuckles. “Well, since I tend to go above and beyond with dares, I baked over 5,000 cookies that year and I hand-made everything!”

With those types of fun, authentic relationships, it’s no wonder competitors rarely bother to nudge their way in. They’d spend more time baking cookies than building vehicles.

A CHICAGOLAND LEGEND AND STILL GROWING

Beyond merely its remarkably personal and thoughtful approach to building decades-

Courtney and Garrett Pahlke, doing a radio show last summer. The team has become more and more sophisticated at promoting tailored packages to its existing customer base.



A few members of Top Coverage's 45-member staff: Henry Pahlke (in front, holding mascot dog); general manager Paul Campbell (upper left); Nick, in yellow behind Henry; and going from left to right – DJ, Jose, Sean, Jorge, Garrett, Danny, Vince, and Jan Campbell.



long relationships, it's important to note that Top Coverage has built the great reputation it enjoys by being an industry-leading expert on emerging trends in its numerous and evolving fields of expertise.

The company operates two locations in the Chicago suburbs—an 8,000-square-foot headquarters in Elgin, Illinois, and a 6,000-square-foot southern outpost in Bridgeview, Illinois—totaling 14,000 square feet of shop and showroom space that is home to 45 employees.

When Henry Pahlke started the business, it was built on his expertise of simulated convertible “ragtops,” hence the company name of “Top Coverage.” That expertise led the company to expand into sunroofs and to eventually become the world's leading installer of Hollandia/Webasto throughout the 1990s.

From ragtops and sunroofs the company soon expanded into leather interior installs, heated seats, DVD players, snowplows, grilles, window tint,

chrome accessories, electronics, PVD/ powder coating wheels, seat cooling systems and a seemingly infinite number of other accessories.

It wasn't long before the growing operation began to combine these various accessories into trend-defining packages for its growing cadre of new and used dealership clients. Courtney and Garrett, with the help of other staffers, gain insight into new products and trending appearance packages and then promote the packages to their clients.

In addition to attending trade events like the SEMA Show and others, the company engages in a “Top-20” mentoring group called Restylers United, which brings together shop owners from non-competing markets to share best practices.

“My brother and I have learned a lot from being members of Restyler's United and have been able to gain insight on new products and trending appearance packages before they are seen in our marketplace here in Chicago,” says Courtney. “It seems like a lot of these trends are starting in California and on the West

Coast, so we pay particular attention when members from those areas speak to what they're seeing. That places us—and our dealer customers—one step ahead of the competition here in the Chicago area.”

A “before-and-ater” dealer promotion showing upgrades on a Jeep Wrangler.

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This promotion for the new Vertex package is sent to dealers and illustrates Top Coverage's “good-better-best” strategy of providing packages based on each trim level.

Top Care, Top Coverage

BRAND BUILDING, OLD- AND NEW-SCHOOL

While today Top Coverage employs all the modern tools one might expect from a leading restyler, including social media and a sharp website (www.topcoveragenorth.com), the company's broadly recognized brand was built in a notably old-school way: through people and personal relationships.

Courtney notes that many of the company's 45 employees have been with the company for a decade, if not multiple decades. There's no quicker way, she says, to build long-term relationships with customers than to build long-term relationships with the staff internally.

And, while she's careful to avoid clichés, she admits that she considers the team at Top Coverage to be "family."

"I think of guys like our GM, Paul Campbell, who just celebrated his 32nd anniversary with the company, and it's impossible not to think of him as family.

This Top Coverage Sport Package promotes wheel, window and seat upgrades.

TOP COVERAGE SPORT PACKAGE

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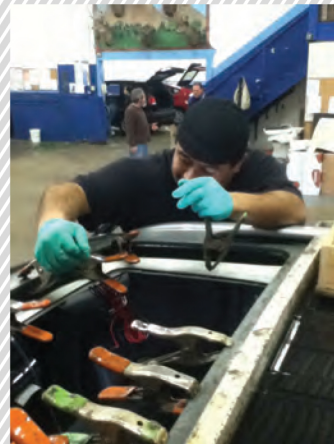
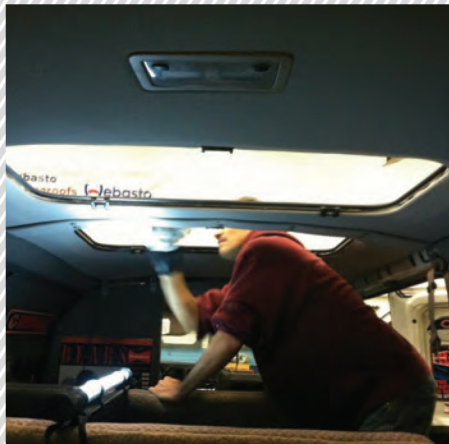


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Top Coverage gained a reputation early on as the world's leading installer of Hollandia/Webasto sunroofs throughout the 1990s.



I remember in 2008, Paul and I were in Los Angeles for a Katzkin leather seminar and we had to stand up and introduce ourselves,” she recalls. “Paul stands up and says, ‘I’m Paul Campbell and I have been the general manager for Top Coverage for 25 years.’ I stood up and said, ‘I’m Courtney and I’m shocked right now that this man has literally known me since I was born!’ she laughs. “I had a moment where I realized that this man has literally watched me grow up and that means a lot to me.

“Every single Saturday growing up, my dad would bring my brother Garrett and me to the shop where the guys would be getting work done, Paul would be practicing with his band, giving my friends and me a live show; our dad would clear out the cars, and turn on music through the speaker systems. The shop for me is nostalgic.”

Today, Courtney has turned that base of nostalgia into a modern approach to spreading Top Coverage’s brand message

to a new audience and through a new medium: retail customers on social media.

But, like much of the business at Top Coverage, the company’s social media approach comes with a twist. The company has, until just recently, been 100-percent oriented toward serving dealership clients. While its strong base in dealerships is and will always be its bread and butter, the Pahlkes realized that it’s to both their benefit and that of their dealership clients to have a larger presence in the minds of



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Matching colors for a trim upgrade.

end-users. The only concern was that any push to establish a bigger “retail” mindshare would create the appearance of competing with their best dealer customers.

Leave it to Courtney to find a great win-win solution: The company would promote its groundbreaking accessory packages, but do so while pushing all inquiries straight to the dealership customer who was selling the installed vehicles.

“One of the members of our mentor group just won Restyler of the Year—Automotive Concepts—and we saw how they



Garrett and Courtney Pahlke, with Sam Baylor at the SEMA Show.

leveraged their own Facebook page to support their dealer customers,” says Courtney. “They’ve got about 23,000 unique likes on Facebook and dealers are starting to ask for that type of promotional support from restylers.

“Overall, social media is a great way to establish yourself as a thought leader while also generating a great deal of business for your customers at the same time,” she adds. “We want the public to see what we are able to do to the cars they are buying from their dealerships. For example, any time we

do something for one of our dealerships’ showrooms, we take photos and tag on our page what was done to the vehicle and at what dealership they can find the car.”

PACKAGE-CENTRIC

Armed with the insight from four decades in the business, an astute social media approach and their valuable network of mentors, the Pahlkes have quickly become known as a go-to supplier of leading-edge custom accessory packages.

In recent months, the company has



Heated seats are a popular upgrade.

launched packages aimed at honoring veterans and to raise awareness of the fight to find a cure for breast cancer, among other themes. Additionally, the company offers a package called Top Coverage Midnight, including black rims, window tint and blacked-out emblems.

The company's Breast Cancer Awareness package includes a black leather interior with pink contrast stitching in the seat and a pink ribbon digitized into the headrest.

"It's a nice, subtle package and for every Pink Package we do, Top Coverage will donate to the charity of the customer's choice," adds Courtney.

For the war veterans package, Top Coverage digitized an American flag into the seat, among other customizations.

Beyond packages aimed to speak to a specific customer experience, Top Coverage also undertakes a great deal of effort to craft

packages that are ideally suited to offer their dealer customers unique, money-saving options. This accessorizing-as-saving approach is especially effective in Chicago, where the economic recovery has been slower to take hold.

With that understanding, the company aims to provide "quality products and packages that save the customers money and look just like the factory equipment with a better warranty."

In the heart of the economic downturn, the team at Top Coverage realized that there was a sweet spot in servicing those customers who might be downsizing their vehicle but had grown accustomed to certain luxuries.

"I started studying each brand and the cost between each trim level," she says.

Top Coverage's Breast Cancer Awareness Package promotion.



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Bring It



Top Care, Top Coverage



Various activities around the shop, while filming a recent TV commercial.



"It was the most tedious thing ever, but I took the time to build literally ever single car on the road and do a side-by-side comparison and put together a good-better-best package based on each trim level.

"Say I was building a Grand Cherokee Laredo and it cost \$7,000 just to upgrade to the Limited if the customer wants leather," she adds. "Based on this, I put together a package with leather, heat, moon roof, painted backup sensors, integrated remote starter for the Laredo that is still saving the customer over \$4,000. And I did this for every single car for VW, Toyota, Honda, Nissan, GM, Hyundai, Kia, Ford, Subaru, etc. It took forever, but it paid off."

Once the packages started getting traction, the team's training efforts turned into an effort to make every salesman on their dealer partners' lots "a hero saving their customers money by paying attention to the car a customer was trading in and the luxury items they would still want if they could get them at an affordable cost."

In the years that followed, Courtney and the rest of the team at Top Coverage has become more and more sophisticated at promoting these tailored packages to their existing customer base through e-newsletters and regular flyers.

With this steady stream of new ideas flowing to a deep bench of long-time customers, Courtney's goals for the future are reasonable: to continue to grow responsibly. She's thankful to have her family, and especially her brother's guidance in the process.

"My goal is to continue to improve in a manner where we are not taking on more than we can handle and grow the business the right way with the right team players," she says. "This is where my brother and I make the perfect team. I see something I like and I want to do it immediately and my brother looks at all the logistics. If he tells me to hold off on something, I know to wait until he feels we have the right product or have hired the right person for the job. For someone with my personality, I want to be the first to try something, but my brother and business partner is a good voice of reason."

Adding that balance of enthusiasm and restraint into the mix, it's hard to imagine this family team's recipe won't continue to produce their signature, and remarkable, success. **TS**

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