



2025 ISSUE 2

IRISH MOTOR MANAGEMENT

THE SOCIETY OF THE IRISH MOTOR INDUSTRY



Dealer Finance: Customer-focused solutions

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INDUSTRY NEWS

INSURANCE FRAUD

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Government initiatives and supports are vital to reduce emissions



Despite economic uncertainty and political turmoil, Ireland's economy continues to perform well. This is highlighted by activity in the labour market. The Labour Force Survey (LFS) results recently published by the Central Statistics Office show continued growth in Ireland's labour market, with 90,800 jobs created in the year to Q1 2025. The labour market has shown resilience and is performing very strongly, with employment now standing at 2.81 million, the highest level on record. However, housing supply and affordability, along with the cost of living and the cost of doing business, continue to remain significant challenges.

On the global front, ongoing conflicts in Gaza and Ukraine, trade tariffs between the US and seemingly everybody, have all contributed to a highly volatile political and business environment. Trade discussions between the EU and the US are set to take place in the coming weeks to avert a potential trade war. The focus is on providing certainty to businesses and consumers before the looming deadline of July 9th. Negotiations will seek to address the threat of imposing a 50% US tariff on all EU goods. With Ireland's significant reliance on employment and corporation taxes from American multi-nationals, the potential for negative impacts on the Irish economy are stark. This heightened uncertainty only serves to delay investment decisions and risks reducing consumer spending, as evidenced by the disappointing levels of sales of new commercial vehicles this year.

New car registrations for May declined by 8.8% (5,832) when compared to May 2024 (6,398). Registrations year to date are up 2.4% (79,301) on the same period last year (77,461). EV sales saw a 5.3% growth in May, and for the first five months of 2025, over 12,300 new battery electric cars were sold, representing a 23.3% increase on the same period last year. It must be noted that while the numbers are positive, the EV market share and volumes are below 2023 levels. The EV market is heavily reliant on current incentives, which the Government may reduce or even remove in the short term.

The Environmental Protection Agency (EPA) recently published its greenhouse gas emissions projections for the period 2024-2055, showing Ireland is off track for 2030 Climate Targets. Ireland is projected to achieve a reduction of up to 23 per cent in total greenhouse gas emissions by 2030, compared to a National target of 51 per cent. While we are now on schedule to reach the interim Climate Action Plan target of 175,000 electric cars (EV & PHEV) by the end of this year, we need to do more to accelerate the growth in EV sales between now and the end of the decade. In this context,

(continued overleaf)



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The Society of the Irish Motor Industry, 5 Upper Pembroke Street, Dublin 2. Tel: +353 1 676 1690 Fax: +353 1 661 9213 Email: info@simi.ie Web: www.simi.ie SIMI President: Jonathan Meade, Hutton & Meade, Deputy President: Mark Woods, The Maxol Group, Honorary Treasurer: Ronan Flood, Managing Director, Kia Motors Ireland. Director General: Brian Cooke. Communications Director: Teresa Noone.

Managing Editor: Miriam Atkins. Advertising: Bryan Beasley. Design: Clárán Brougham. Production: Niall O'Brien, Martin Whelan.

Accounts: Tricia Murtagh. Administration & Subscriptions: Sue Nolan. Photography: Dave Cullen. Chief Executive: Rebecca Markey. Publisher: David Markey

Publishers: IFP Media Limited Irish Motor Management, Castlecourt, Monkstown Farm, Glenageary, Co Dublin. Tel: +353 1 709 6900 Email: joegriffin@ifpmedia.com

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(continued from page 3)

Government initiatives and supports will be vital. The EPA report also highlights the need to accelerate the delivery of actions to reduce emissions.

Also of concern is the commercial vehicle market, which had been robust over the last few years, is now experiencing a downturn. Light Commercial Vehicles (LCVs) have seen a reduction of 8.8% (17,795) so far this year, and Heavy Goods Vehicles (HGVs) registrations are also down 10.3% (1,521) year to date, perhaps an indication of the economic uncertainty impacting the market at present, with companies deferring investment decisions. As we approach the 252 sales period, both consumer and business confidence will be key.

Budget 2026 is in our sights, a detailed TSG Submission has been submitted to the Department of Finance, and there is ongoing engagement with both Government politicians and officials, ensuring our Industry's goals are robustly communicated. The SIMI's Budget campaign contains several key elements: the delivery of both the TSG and Budget Submissions, our year-round lobbying activity, our strategic PR and media approach and our members support, all play

a pivotal role in convincing both officials and politicians of the merits of the Industry's position, as well as emphasising the SIMI's view that a joint approach is the only way Ireland can optimise reductions from transport emissions. Extension and enhancement of EV incentives are simply a must if the Government is really serious about tackling climate change, while the competitiveness of the Irish Motor Industry can only be served by not increasing the already damaging high levels of taxation on all cars. As always, the unwavering support of our members, particularly at a local level, will prove invaluable as the campaign progresses.

Finally, I would like to congratulate Mark Woods, Chief Supply Chain Officer of The Maxol Group, on his recent appointment as President of the Society. On behalf of SIMI, I wish Mark the best of luck, and we look forward to working and supporting Mark during his term.

Brian Cooke
Director General,
SIMI

NEW CAR REGISTRATIONS: DOWN 8.8% IN MAY 2025; BATTERY ELECTRIC VEHICLES UP 5.3%

The Society of the Irish Motor Industry (SIMI) released their official 251 new vehicle registration statistics for May.

New car registrations for May were down 8.8% (5,832) when compared to May 2024 (6,398). Registrations year to date are up 2.4% (79,301) on the same period last year (77,461).

Light Commercial Vehicles (LCVs) decreased by 1.6% (1,913) compared to May last year (1,944). Year to date LCVs are down 8.8% (17,795). Heavy Goods Vehicles (HGVs) registrations are down 21.6% (207) in comparison to May 2024 (264). Year to date, HGVs are down 10.3% (1,521).

Imported Used Cars have seen a 7.9% (5,949) rise in May 2025, when compared to May 2024 (5,513). Year to date imports are up 7.5% (28,184) on 2024 (26,206).

In May 1,092 new electric cars were registered, which was 5.3% higher than the 1,037 registrations in May 2024. So far this year, 12,392 new electric cars have been registered, representing a 23.3% increase compared to the same period in 2024 when 10,052 electric cars were registered.

In the new car market share by engine type for 2025, Petrol cars remain the new car market leader at 27.60%, followed by Hybrid (Petrol Electric) at 23.09%, Diesel at 17.42%, Electric at 15.63%, and Plug-in Electric Hybrid at 14.64%.

Brian Cooke, SIMI Director General, commented: "New car registrations in May saw a 9% decline when compared to the same month last year, although year-to-date sales remain ahead of last year, with a total of 79,301 new cars registered, up over 2%. For the fifth consecutive month, new electric vehicle sales have increased, with EV registrations 5% ahead of May last year, with over 12,300 new electric cars sold so far this year, representing a 23% increase on last year. Private consumers continue to account for the majority of EV sales. While we are now on schedule to reach the interim Climate Action Plan target of 175,000 electric cars (EV & PHEV) by the end of this year, as highlighted by the EPA recently, we need to do more to accelerate the growth in EV sales between now and the end of the decade. In this context, Government initiatives and supports will be vital. The Commercial vehicle sector experienced a decline in May, with the Light Commercial Vehicle (LCV) market down nearly 2% in May and 9% year to date. Heavy Goods Vehicle (HGV) registrations are down 22% in May and 10% year to date. Overall commercial vehicle sales are a concern, reflecting the uncertain business environment at present, with many companies deferring investment decisions."





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SIMI ANNOUNCES NEW PRESIDENT MARK WOODS



Mark Woods, President, SIMI.

Mark Woods, Chief Supply Chain Officer of The Maxol Group, was elected President of the Society of the Irish Motor Industry (SIMI) at the organisation's AGM, held recently in Killashee Hotel, Naas, Co. Kildare. Speaking at the event, Mark Woods, newly appointed President of the Society of the Irish Motor Industry, commented: "I am deeply honoured to accept the position of President of SIMI. To be given the opportunity to represent this industry, and this Society, is something I value enormously."

The President remarked on the importance of industry diversity and collaboration, emphasising the Society's commitment to supporting members from different sectors. He also highlighted the challenges facing the industry, including climate change objectives and promoting road safety.

Additionally, the President called for a coordinated national strategy to support the adoption of electric vehicles and to embrace biofuels, like Hydrotreated Vegetable Oil (HVO), particularly in the heavy vehicle sector, which will play an important role in reducing emissions.

Concluding, he noted: "There needs to be a coordinated national strategy- one that combines infrastructure, policy reform, and cultural change. The existing incentives for Battery Electric Vehicles have been vital in shifting behaviour and must be maintained, while the diesel rebate scheme for commercial vehicles should be extended to cover HVO. Without that investment now, the cost to the State – both financial and environmental – will only grow."

Despite the challenges facing the Motor Industry, the President reaffirmed the Industry's commitment to working with the government to achieve climate change objectives for a sustainable future.

As well as his role as Chief Supply Chain Officer of The Maxol Group, Mark is very active in the area of Future Fuels and is responsible for developing the Group's thinking on the emergence of alternatives such as Biofuels, electric and hydrogen powered vehicles. His commitment to social responsibility also goes beyond his professional role. Through Aware, an organisation close to his heart, he became actively involved in mental health advocacy and continues to volunteer on their support line. He is also a proud supporter of Irish Guide Dogs for the Blind and Guide Dogs NI.

EUROPCAR MOBILITY GROUP MAKES THREE KEY LEADERSHIP APPOINTMENTS ACROSS IRELAND

Europcar Mobility Group has announced a series of strategic leadership appointments, designed to build upon the growth across the business in recent years, and strengthen its future operations and customer delivery across Ireland.

Paul McNeice has been appointed Commercial Director for the UK & Ireland, in addition to his current role as Head of Country – Ireland. In this dual role, McNeice will oversee commercial performance across both regions while continuing to lead the Irish business. Since joining Europcar Mobility Group Ireland in 2018, McNeice has held senior roles including Sales Director and Customer Experience & Innovation Director, during which time he delivered record market share across all key categories.

Eddie Murphy has been named Operations Director – Ireland. In this role, Murphy will oversee all operational aspects of

Europcar Mobility Group's business in Ireland, ensuring continued excellence in service delivery, fleet management, and operational efficiency. Murphy brings with him deep expertise in operational leadership and a proven ability to drive process improvements across dynamic business environments.

Niall Maughan has been appointed Head of Regional Operations and Sales – Ireland. In this key role, Maughan will be responsible for aligning regional performance with national sales strategies, supporting growth across Ireland's branch network, and enhancing customer engagement at a local level. Niall brings a unique blend of operational expertise, commercial insight, and people-focused leadership to his new role as Head of Regional Operations and Sales at Europcar Ireland.

PROMINENT DUBLIN AND CORK MOTOR RETAILERS JOIN BYD DEALER NETWORK

Two of Ireland's best-known motor retailers – Cavanaghs of Charleville and the Kearys Motor Group – have opened their doors as BYD dealers on foot of their recent appointment by Motor Distributors Limited (MDL) to represent the New Energy Vehicle (NEV) brand in Ireland.

Their appointment expands BYD's national dealer network to 11 outlets overall, with a number of further appointments in negotiation.

In North Cork, Cavanaghs of Charleville have created a new BYD Charleville branded premises dedicated exclusively to BYD within its high-volume N20 Limerick – Cork Road motor campus situated on the approach to Charleville on the Limerick side.

From its Dublin base on the Belgard Road in Tallaght, and at its extensive premises overlooking Cork's N40 South Ring Road, Kearys Motor Group has assigned two outlets to BYD: one trading as BYD West Dublin and the second as BYD Cork Central.

Welcoming all three dealer outlets into what she said is the 'increasingly prestigious' BYD dealership community, Vicky Reilly, BYD Ireland National Sales Manager said: "It is an honour for BYD, and all associated with the brand in Ireland, to welcome these prominent motor retailers to our network.



The sporty new mid-size BYD Sealion 7 SUV

In line with BYD's ambitious growth plans, they bring with them an enviable reputation in all motor matters, and we look forward to working with them, representing one of the world's fastest growing NEV brands".

SUCCESSFUL INDEPENDENT DEALERSHIP FOR SALE

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SERFAC ADDS NEW ELECTRUM EV COOLANT TO WOLF LUBRICANTS RANGE

Serfac has added the brand new Electrum LC EV Coolant to its comprehensive Wolf Lubricants coolant range. Electrum is a dedicated coolant for battery thermal management of Battery Electric Vehicles (BEV). It is specifically designed as a reduced electrical conductivity coolant ($<100\mu\text{S}/\text{cm}$) for indirect cooling in the battery cooling loop of Battery Electric Vehicles and meets OEM specifications for Hyundai (00232-19091/07100J2A20EU) and KIA (07100J2A20EU/UM020EU).

Based on proven OAT technology, it combines all-round corrosion protection with reduced electrical conductivity to enhance electrical safety. Thanks to the exclusive combination of inhibitors and stabilisers, this low conductivity (LC) BEV coolant ensures low and stable electrical conductivity over time in the cooling system.

The Wolf Lubricants range has grown in popularity with Irish motor factors and workshops since its launch in Ireland in 2022. Serfac stocks an extensive line-up of oils, lubricants and coolants from the innovative Belgian brand and is consistently adding important, in-demand new Wolf references. The range is available in a variety of pack sizes to suit all applications. Other Wolf coolants available from Serfac include Evo LL, Asian LL, and Longlife G13-36°

Established in 1955, Wolf Lubricants specialises in technologically-advanced custom lubricants. With over 60 years of experience and expertise, Wolf has established a unique collaboration with additive suppliers which gives the brand direct access to the latest technologies and formulas. The company's preferential status, combined with its extensive knowledge of the production and distribution chain



and exceptional speed to market has made Wolf a leading specialist in the lubricants industry over recent years. As a blending specialist, Wolf produces lubricants of the highest possible quality with the support of a dedicated R&D team, an onsite laboratory and stringent quality control throughout the production process. Fully accredited, the company holds more than 300 OEM approvals and every necessary ISO certification. Based in Antwerp, Wolf has a truly international presence and exports to over 120 countries worldwide.

"Although EVs have been gaining traction for the last couple of decades, the development of specialised fluids is just beginning to build momentum," said Gillian Fanning of Serfac. "Thermal management, electrical conductivity and component protection are just a few of the complex challenges which conventional fluids cannot handle. Wolf is at the forefront of technology in terms of developing new, enhanced fluids and we're confident that our customers will find these advanced products a valuable and profitable addition to their product range."

GILLIAN FANNING WINS TEMOT AWARD



Gillian Fanning, Managing Director, Serfac Ltd.

Gillian Fanning of Serfac Limited was recently presented with the TEMOT Women in the Aftermarket Award 2025 at the International Trading Group's Annual Shareholder & Supplier Summit, which was held in Paris earlier this month. Serfac is the Irish shareholder of TEMOT International AG, which celebrates its 30th Anniversary this year.

Commenting, Gillian said: "Women currently make up just an estimated 15 per cent of the aftermarket workforce, despite the proven benefits that gender diversity brings to business performance," said Fanning. "I'm encouraged by the growing number of initiatives aimed at building a more inclusive sector—and I wouldn't hesitate to recommend a career in this dynamic, fast-evolving industry."

"At Serfac, we continue to go from strength to strength thanks to our exceptional team in Dublin and I'm proud to work alongside such dedicated colleagues whose hard work underpins our success."

GOWAN AUTO APPOINTED NATIONAL IMPORTER FOR LEAPMOTOR



Gowan Auto has been appointed National Importer for Leapmotor, marking the Chinese electric vehicle manufacturer's official entry into the Irish market this September. Leapmotor, established in 2015, is a joint venture partnership between the global giant Stellantis and Leapmotor China. Gowan Auto, a member of the Gowan Group of companies, is the exclusive importer and distributor in Ireland of Stellantis brands including Alfa Romeo, Citroën, DS, Fiat, Fiat Professional, Jeep, Opel, and Peugeot, and Honda. The addition of Leapmotor to the Gowan Auto portfolio will offer electric vehicle customers in Ireland an even wider choice in terms of value and technology. The new addition to the stable will headquarter at Gowan Auto's Distribution Centre in Citywest, Dublin. Gowan Auto united its suite of 9 car brands and staff under one roof, presenting a new state-of-the-art premises in the Spring

of 2023 in Citywest, to include expansive office space, a 80,000sq ft parts warehouse, a contemporary training academy, and an extensive marketing showroom. The Leapmotor Ireland team at Gowan Auto will be spearheaded by Managing Director, James Brooks, who brings extensive leadership experience to the role. James will retain responsibility for the Opel brand. He will be joined by Stephen McGrath, formerly Head of Product and Pricing at Peugeot and DS Ireland, who has been appointed Brand Manager. Mark Brennan, formerly Marketing Executive at DS Ireland, has been appointed Marketing Manager at Leapmotor Ireland. Emma Toner is Marketing Director for Leapmotor, in addition to her current brand, Opel. Leapmotor will launch in Ireland in September with two models. The T03 is a compact B-segment hatchback offered at an A-segment price, providing exceptional value. The C10 is a spacious D-segment SUV powered by a 69.9 kWh battery, delivering a WLTP range of up to 500 km. A plug-in hybrid range extender version (REEV) will also be available, delivering a WLTP range of over 900KM combined, including a 150km WLTP range of pure electric plug-in driving. Leapmotor will expand its Irish line-up by a further six models by 2028. The Leapmotor B10, a C-SUV size vehicle, will be added to the model range in the autumn.

TOM MURPHY CAR SALES CELEBRATES NEW SHOWROOM

Tom Murphy Car Sales, Waterford, recently celebrated the Grand Opening of their new Toyota and Lexus showroom at Cork Road, Waterford City. At the event, Tom Murphy said: "The success of this event would not have been possible without the support of our distinguished partners and dedicated team members, whose hard work and passion have been instrumental in bringing this vision to life. Thank you to everyone who joined us in celebrating this landmark occasion. We look forward to welcoming you to our showroom and continuing to exceed your expectations in the years to come."



Pictured, from left: Tom Murphy, Jack O'Donohue (Munster Rugby), Steve Tormey (Toyota Ireland), Paul O'Connell (Munster / Ireland Rugby), Barry Murphy and Richard Murphy.

CONTACT AFTER RETIREMENT VISIT TUD



An extremely educational and entertaining visit to the Technological University of Dublin campus was held in early April for the Contact-After-Retirement [C.A.R.] association. The campus is a €300m Public-Private Partnership based on the 200-acre Grangegorman site on Dublin's northside. Dr. Philip Cohen, an acknowledged expert on the history of the site, conducted a tour of the beautifully restored historic and new buildings. C.A.R. organises monthly tours to places of interest. Membership is free; please email naoise.car@gmail.com for details.

EPA GREENHOUSE GAS EMISSIONS PROJECTIONS PUBLISHED



The Environmental Protection Agency (EPA) has published its greenhouse gas emissions projections for the period 2024-2055.

EPA analysis shows that planned climate policies and measures, if fully implemented, could deliver up to 23% emissions reduction by 2030 compared to 2018, down from the 29% reduction projected last year. This widening gap to the emissions reduction target of 51% in Ireland's Climate Act is driven by updated information provided by Governmental bodies.

The first Carbon Budget (2021-2025) of 295 Mt CO₂eq is now projected to be exceeded by between 8 to 12 Mt CO₂eq. The second budget is now projected to be exceeded by a significant margin of 77 to 114 Mt CO₂eq, including carryover from the first Carbon Budget.

Transport, Industry and the Buildings (Residential) sectors are projected to be the furthest from their sectoral emission ceilings in 2030, with emission reductions of up to 21%, 12%

and 22% respectively. Agriculture emissions are projected to reduce by up to 16%. A direct comparison of the Agriculture sector against its Sectoral Emission Ceiling is no longer viable due to the impact of updated science underpinning the estimated agriculture greenhouse gas emissions.

Laura Burke, Director General, EPA said: "The EPA's projections show that full delivery of all climate action plans and policies could deliver a 23% reduction in greenhouse gas emissions. Although emissions trends are going in the right direction, the gaps to our European and National emission reduction targets are now projected to be larger than last year. This highlights the economy-wide effort needed to decarbonise our society and the focus must shift from policy aspiration to practical implementation."

Ms Burke added: "As we get closer to 2030 and receive more information on the impact of agreed policies and measures, it is concerning to see projected reductions and lack of progress in the delivery of actions to reduce emissions including in the electrification of our transport sector and the expansion of renewable electricity powering our homes and businesses and the implementation of carbon reduction measures in agriculture. Momentum is building for Ireland's low carbon society, but we need to accelerate it and scale up the transition."

Emissions from the transport sector are projected to reduce up to 21% over the period 2018 to 2030 if the measures set out in plans and policies are implemented. These include over 640,000 electric vehicles on the road by 2030, increased biofuel blend rates and measures to support more sustainable transport. Road freight is projected to be the biggest source of road transport greenhouse gas emissions by 2030.

ELVES MEETS AND EXCEEDS RECYCLING TARGETS, AGAIN!

ELVES, the producer compliance scheme for End-of-Life Vehicles (ELVs) in Ireland, has successfully ensured that the ambitious EU ELV reuse and recovery targets of 85% and 95% have been achieved in Ireland for another year. This is the sixth year that Ireland has maintained full compliance with the ELV targets, which were fully met for the first time in 2018. ELVES has achieved this objective by funding additional recycling of ELV material that would not normally occur otherwise. The newest figures available are those for 2023, which reveal that ELVES achieved a national reuse and recycling rate of 89.48%, and an overall combined reuse and recovery rate of 97.17%. These compare favourably with 2022 figures of 88.5% and 95.5% respectively. The overall volume of ELVs processed dropped significantly in 2023, down 14.3% on 2022, to 95,879 tonnes. The data now shows a specific reuse figure, reflecting the important part reuse plays in achieving the targets and in the circular economy of vehicles. It is important to note that due to the way the targets are calculated, the tonnes from reuse reported only



reports the non-metal proportion of these parts. The total weight of the parts reused would be significantly more than what is reported in the statistics.

Commenting, Fiacra Quinn, CEO of ELVES, says: "Since the inception of this scheme in 2017, ELVES has partnered consistently with ATFs in our network, to improve on overall reuse and recycling rates. These collaborations have helped to enable ELVES meet and exceed national targets from 2018 onwards in the areas of 'reuse and recovery' and 'reuse and recycling.' To attain this standard again for 2023 is a wonderful achievement and a recognition of the efforts of all involved in this industry in Ireland."

New Vehicles

The latest models on the way to forecourts.

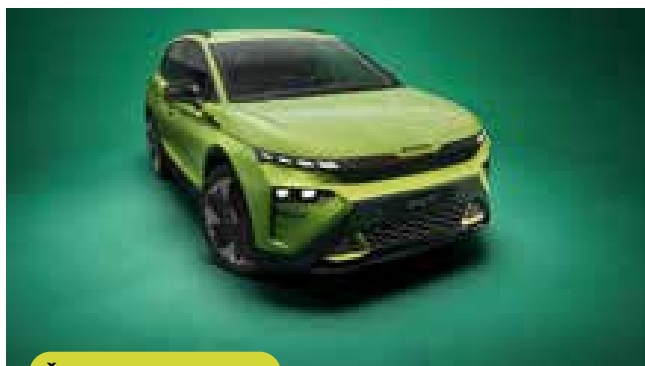


TOYOTA LAND CRUISER COMMERCIAL

New version of rugged icon

Engine: 2.8L diesel

Pricing: from €57,192



ŠKODA ELROQ RS

Škoda's flagship all-electric compact SUV

Battery: 84kWh high-voltage

Pricing: from €53,350



OPEL MOKKA

Batteries/engines: 1.2L petrol or a hybrid that matches petrol engine to a 21kW electric motor

Pricing: from €29,995



RENAULT AUSTRAL

Available in three trim levels

Engines/batteries: a three-cylinder 1.2L petrol with two electric motors

Pricing: To be announced



BYD SEALION 7

BYD's fifth model launch here in two years

Battery: 82.5kWh cobalt-free Blade battery

Pricing: To be announced

Driving Excellence Through Training: SIMI's Commitment to Continuous Learning



At SIMI, training isn't just a service—it's a strategic investment in the future of the Irish motor industry.

As Training Manager, I continue to work closely with our members to support and deliver an evolving suite of professional development opportunities that are shaping the future of our sector.

In today's fast-paced and ever-changing landscape, the commitment our members show to upskilling their teams is both inspiring and essential. By prioritising continuous learning, they ensure their businesses remain competitive, knowledgeable, and ready for what's next.



Blended Learning, Tailored for the Industry

Our training programme is built on a flexible hybrid model that blends online convenience with in-person engagement. Every course is designed in direct response to the real needs of the industry, guided by continuous feedback from our members. Whether it's a one-day workshop or an extended management programme, our training helps businesses upskill efficiently without taking teams out of the workplace for long periods.

In 2025, this approach continues to grow, with an expanded calendar offering even more choice across technical, operational, digital, and compliance-based training.

SIMI Skillnet

Thanks to our longstanding partnership with **Skillnet Ireland as a Network**, we are proud to offer **significantly subsidised training** — including many courses that are **free of charge** to members. This funding makes continuous professional development affordable and accessible to businesses of all sizes. With our funding secured through to the end of 2025 and preparations underway for the 2026–2028 renewal, SIMI remains focused on delivering impactful training solutions well into the future.



Our Expert Trainers and Courses

The strength of SIMI Skillnet lies in our collaborations with **industry-leading trainers**, each of whom brings specialised knowledge, real-world experience, and practical insight to every session. Here's just a snapshot of the experts we work with:



FOR MORE INFORMATION:

Contact Ami Fox, Network Manager on email: afox@simi.ie or call + 353 1 6761690

Technical & Automotive Systems

MKW Motors

- Hybrid & Electric Vehicle Systems (Levels 1, 2/3, 4)
- VSE1 – Essential Test Procedures
- VSTD9 – Oscilloscope Operation & Signal Test Methods
- VSB41 – ADAS
- Practical Application of Automotive Electrical Knowledge & Skills

Audatex

- VBRS – Estimating Systems Training (Online)

Customer Service & Sales Skills

Optimum Ltd

- Customer Service Excellence (Online)
- Automotive Retail Management Programme – Phase 2

Call Focus

- Telephone Sales Techniques (Online)
- Time Management

Yellow Box Enterprises

- Aftersales Profitability Workshop (Online)
- Customer Retention (Online)
- Electric Vehicle Sales (Online)
- Used Vehicle Sales Management (Online)
- Adapting Vehicle Sales to the Online Environment (Online)

Navigate Solutions Ireland

- Managing the Aftersales Department (Online)
- Parts Management (Online)
- Workshop Supervisor/Management (Online)
- Introduction to Vehicle Sales (Classroom)
- Automotive Retail Management Programme – Phase 1

ASE

- Service Advisor/Receptionist Training



Digital Marketing & Communication

Be Dynamic

- Facebook for Beginners/Advanced
- Social Media for Business

Lush Marketing

- Introduction to Digital Marketing

CB Media

- Making Marketing Videos

Compliance & Security

Hayes

- Navigating the Employment Law Landscape

Elite Security



- Cyber Security Awareness

Member Engagement: Our Driving Force

Hundreds of our Member companies have participated in our training programmes over recent years. Feedback from post-training evaluations and direct member consultation continues to shape our offerings, ensuring relevance, quality, and real-world results.

The success of programmes like the **Automotive Retail Management Programme**, reflects the value members place on structured, long-term training pathways. We look forward to celebrating the 2025 graduating cohort this August and welcoming new trainees for 2025 – 2026 in September.

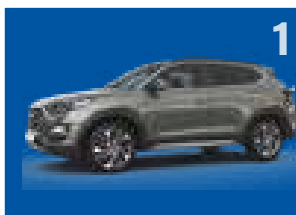
What's Ahead?

Our 2025 SIMI Skillnet Training Plan is in full swing, and we're excited about the second half of the year. From EV systems to digital skills, customer care to compliance, our calendar reflects the future of the motor industry and we're here to help you stay ahead of the curve.

FOR MORE INFORMATION:

Contact Ami Fox, Network Manager on email: afox@simi.ie
or call + 353 1 6761690

TOP 10 SELLING NEW CARS 2025

Hyundai Tucson **3,308** 4.2%Toyota Rav **2,400** 3.0%Toyota Yaris Cross **2,371** 3.0%Kia Sportage **2,305** 2.9%Škoda Octavia **2,185** 2.8%Toyota Corolla **1,823** 2.3%Škoda Kodiaq **1,789** 2.3%Hyundai Kona **1,711** 2.2%Volkswagen Tiguan **1,710** 2.2%Volkswagen Golf **1,469** 1.9%

NEW PASSENGER CAR REGISTRATIONS

Marque	01/05/25 - 31/05/25	01/05/25 - 31/05/25	Market share 2025 %
Alfa Romeo	2	28	0.04%
Alpine	5	9	0.01%
Audi	235	2988	3.77%
BMW	331	3261	4.11%
BYD	114	1339	1.69%
Citroën	57	639	0.81%
Cupra	55	1171	1.48%
Dacia	200	2442	3.08%
DS	1	108	0.14%
Fiat	61	448	0.56%
Ford	289	2825	3.56%
Honda	19	255	0.32%
Hyundai	730	7642	9.64%
Ineos	0	0	0.00%
Jaguar	0	6	0.01%
Jeep	25	111	0.14%
Kia	557	6209	7.83%
Land Rover	59	599	0.76%
Lexus	56	807	1.02%
Mazda	19	735	0.93%
Mercedes-Benz	184	2080	2.62%
MG	68	924	1.17%
Mitsubishi	0	0	0.00%
Nissan	41	3184	4.02%
Opel	96	1549	1.95%
GWM	0	0	0.00%
Peugeot	124	2889	3.64%
Polestar	9	59	0.07%
Porsche	36	289	0.36%
Private Import	10	83	0.10%
Mini	35	451	0.57%
Renault	110	2947	3.72%
Seat	167	1622	2.05%
Skoda	452	7395	9.33%
Ssangyong	5	30	0.04%
Subaru	0	6	0.01%
Suzuki	114	1657	2.09%
Tesla	91	993	1.25%
Toyota	465	11265	14.21%
Volkswagen	876	8909	11.23%
Volvo	124	1243	1.57%
Xpeng	8	74	0.09%
Other	2	30	0.04%
Total 2025	5832	79301	
Total 2024	6398	77461	
Change 2025 - 2024	-566	1840	
% Change 2025 - 2024	-8.85%	2.38%	

TOP SELLING NEW CARS MAY 2025

Position	Model	Units sold	Market share %
1	Volkswagen Tiguan	209	3.6
2	Kia Sportage	194	3.3
3	Hyundai Tucson	194	3.3
4	Volkswagen Polo	169	2.9
5	Hyundai I10	133	2.3

Position	Model	Units sold	Market share %
6	Škoda Octavia	132	2.3
7	Volkswagen Golf	127	2.2
8	Hyundai Inster	122	2.1
9	Toyota Yaris Cross	109	1.9
10	Ford Tourneo Pass	108	1.9

NEW LIGHT COMMERCIAL REGISTRATIONS

Marque	01/05 - 31/05	01/01 - 31/05	% Share
Audi	1	4	0.02%
Citroën	144	1263	7.10%
Dacia	0	2	0.01%
Fiat	41	399	2.24%
Ford	562	4360	24.50%
Fuso	9	61	0.34%
Hyundai	25	168	0.94%
Isuzu	14	137	0.77%
Iveco	9	90	0.51%
Kia	17	123	0.69%
Land Rover	19	309	1.74%
Man	20	175	0.98%
Maxus	32	293	1.65%
Mercedes-Benz	50	659	3.70%
Mitsubishi	0	0	0.00%
Nissan	51	576	3.24%
Opel	91	1306	7.34%
Peugeot	148	1260	7.08%
Renault	246	2560	14.39%
Ssangyong	10	61	0.34%
Toyota	119	1468	8.25%
Volkswagen	275	2384	13.40%
Private Import	9	59	0.33%
Other	21	78	0.44%
Total 2025	1913	17795	
Total 2024	1944	19508	
Change 2025 - 2024	-31	-1713	
% Change 2025 - 2024	-1.59%	-8.78%	

Current statistics available at time of print.
The latest statistics are available online at:
<https://stats.beepbeep.ie>

BUSES/COACHES REGISTRATIONS

Marque	01/05 - 31/05	01/01 - 31/05	% Share
DAF	14	26	10.04%
Higer	2	19	7.34%
Iveco	1	22	8.49%
Man	13	13	5.02%
Scania	5	32	12.36%
Tekaydinlar	0	1	0.39%
Volvo	2	12	4.63%
Wrightbus	4	6	2.32%
Private Import	18	108	41.70%
Other	6	20	7.72%
Total 2025	65	259	
Total 2024	104	424	
Change 2025 - 2024	-39	-165	
% Change 2025 - 2024	-37.50%	-38.92%	

NEW HEAVY COMMERCIAL REGISTRATIONS

Marque	01/05 - 31/05	01/01 - 31/05	% Share
DAF	33	269	17.69%
Fuso	3	11	0.72%
Isuzu	8	40	2.63%
Iveco	2	18	1.18%
MAN	7	70	4.60%
Mercedes-Benz	17	74	4.87%
Renault	41	222	14.60%
Scania	51	421	27.68%
Volvo	45	383	25.18%
Private Import	0	13	0.85%
Total 2025	207	1521	
Total 2024	264	1694	
Change 2025 - 2024	-57	-173	
% Change 2025 - 2024	-21.59%	-10.21%	

SIMI Awards Winners: Lexus Galway



Franchise Sales Operation of the Year: Lexus Galway: (L-R) SIMI President Jonathan Meade, James Ryan, Enda Brennan, Derek Kavanagh Bank of Ireland, Tony Burke, Brian Cooke Director General SIMI.

Lexus Galway took the title of Franchise Sales Operation of the Year at the SIMI Irish Motor Industry Awards 2025. Tony Burke, Dealer Principal at Lexus Galway, offers some insight into the company's success.

Lexus Galway is one of six Authorised Lexus Dealerships in Ireland, in business 15 years having opened in January 2010. The business currently employs over 35 people at its location in Ballybrit, Galway, and offers customers a full range of services from luxury new and pre-owned Lexus Car Sales, as well as a fully equipped state-of-the-art Lexus authorised workshop for all aftersales requirements, including warranty, parts, accessories and repair.

How does it feel to win this award and be recognised?

All the team at Lexus Galway are absolutely delighted to win Franchise Sales Operation of the Year SIMI award. We have worked extremely hard to develop a business ethos and culture within the dealership, which lives and breathes customer service. Throughout our 15 years in business, Lexus Galway has achieved many significant milestones and achievements. Lexus is the fastest growing Hybrid Electrified Premium Car Brand in Galway in 2024 with an increase of 58%* of the premium car sales market (*Source: SIMI Premium Car Make Sales Figures YTD 2024). We are also delighted that Lexus Galway has been awarded the Lexus Dealer of Year twice in the last three years (2022 & 2024). Lastly, following a nomination from Lexus Ireland, Lexus Galway has won the 2024 European Kiwami Awards in honour of Lexus' Finest European Retailers. This award recognises excellence in business and customer service and reflects Lexus Galway's commitment to "making luxury personal" and delivering unique "Omotenashi" hospitality to all our customers, which is the ancient Japanese concept to always treat everyone as a guest in your home. This is the first time a Lexus dealership in Ireland had been put forward for this prestigious European Kiwami award.

What sets you apart/can you highlight some of the company's strengths?

Lexus Galway has excelled in performance, leadership, sales and revenue results in the last few years. Our retail sales have grown by 60% in 2023 and again by 35% in 2024 contributing to a 63% increase in overall New Lexus units sold year-to-date 2024 with Lexus Ireland sales hitting 1000 units for the first time since 2008. Lexus Galway have the highest overall finance penetration for Ireland in the whole Lexus dealer network.

In terms of industry contribution, Lexus has a proud history of pushing boundaries and challenging the status quo. Since Lexus founding in 1989, it has repeatedly pioneered new thinking and new products that have changed people's perceptions and reshaped the luxury car market. It has constantly evolved the concept of what luxury means, not just by creating desirable and exciting products, but also by redefining the complete ownership experience. It embraces contemporary ideas in design and technology while maintaining the distinguishing Lexus qualities of the luxury craftsmanship and Omotenashi hospitality. Being the world leaders in Hybrid Electric Technology with over 30 years' experience, Lexus' vision is to use electrification technology as a means to enhance basic vehicle performance, so that they can continue to pursue driving pleasure while also protecting the environment for all future generations. We have an innovative and consistent approach to our annual marketing strategy for Lexus Galway, which we promote across all marketing communication channels. We also support a number of our local companies' Green Days with product placements and product test drives and expert demos of powertrain technology. We support many local

charities including Galway Hospice and Cope and Enable Ireland (Galway Branch).

What are the key challenges facing your business and what opportunities do you believe lie ahead for you?

We feel Lexus strengths and opportunities lay in the fact that we are able to adapt and evolve to reflect changes in market and consumer behaviour especially in the provision of environmentally friendlier vehicles with lower emissions. We understand the idea of 'luxury' is becoming increasingly about experiences over ownership. We do this in the way we design and engineer our vehicles, to the way we interact with each other and our customers through consistency of service, presentation and communication and deep-rooted Omotenashi culture. We believe this focus has truly transformed Lexus into a Luxury Premium Car brand that not only creates amazing experiences, but positive environmental changes in the premium car market. However, with so much market uncertainty globally with the introduction of tariffs, we do see challenges ahead for the motor industry. The slow introduction of the infrastructure to support full electrification is also an ongoing challenge for both industry and customers alike.

Can you please comment on the importance of customer service?

Lexus Galway continuously displays leadership in providing superior quality, customer experiences and product innovation, this has positioned Lexus among the most premium luxury brands in Ireland. At Lexus Galway, our mantra of the concept of 'Omotenashi' is instilled deep in our dealership culture, principals and mindset. It is this mastering the art of Omotenashi that gives us the ability to anticipate a driver's needs and the needs of others, before they arise, allowing us to make every customer experience and interaction with our team truly amazing. We are delighted that this is recognised in Lexus Galway being the only 5 Star Lexus Dealer in Ireland for Customer Service in all areas of our operation from sales to aftersales, and also Number 1 for Customer Satisfaction in the Voice of the Customer Programme. Our Lexus Galway excellent Customer Experiences also has contributed to our growing market share which stands at 11% of the Galway Premium Car market in 2024, an increase of 56% and the fastest growing Premium Car Brand in the Galway market this year. Lexus Galway is also delighted to have won the Lexus Retailer of the Year Award in 2022 and again this year for 2024 which is awarded by Lexus through its European operation. The Retailer of the Year award recognises leading performance across several key performance indicators on both the sales and aftersales business.

Can you highlight some recent investments that have been made to develop the business?

Lexus Galway has recently undertaken a €250,000 showroom upgrade ensuring all our customers are led step-by-step through the sales process with complete clarity. We



Left to Right: Eamonn Carty, Aftersales Manager, Inga Juozunaite, Business Manager, James Ryan, Sales Executive, Enda Brennan, Sales Manager, Tony Burke, Dealer Principal, Aine Tierney, Lexus Host, Deirdre Fitzgerald, Marketing Manager.

have also invested a further €400,000 in other parts of our business with current showroom refurbishment happening now.

Tell us about the importance of SIMI membership to you.

Our Lexus Galway SIMI (Society of the Irish Motor Industry) membership offers us several benefits including enhanced customer credibility, access to industry information and legal advice, cost savings, networking opportunities, and increased business profile with their yearly motors Industry awards. It also provides a platform for us to connect, share knowledge, and develop relationships with other members. Not only that but our SIMI membership shows our customers that our business adheres to high standards of ethics and customer service, building trust and confidence. Their weekly newsletter keeps us up to date with all relevant motor industry news and developments and provides members with regular updates on industry trends, legal changes, and relevant regulations which is very important to us.

What are your goals for 2025?

Here, at Lexus Galway, we want to ensure we remain number one for customer service and continue to be a five-star Lexus dealership in all areas of the business including sales and aftersales. We will focus on Lexus multi-path approach to carbon neutrality and continue to lead the way in sustainable mobility by offering a range of electrified models including Hybrid, Plug-In Hybrid, and Battery Electric Vehicles. Being the world leaders in Hybrid Electric Technology with over 30 years' experience, Lexus' vision is to use electrification technology as a means to enhance basic vehicle performance, so that we can continue to pursue driving pleasure while also protecting the environment for all future generations and ensuring everyone can make a sustainable choice suited to their lifestyle and charging needs.

Driving Local Engagement

First Citizen Finance Powers Regional Motor Shows Across Ireland



Letterkenny Motor Show.

As Ireland's motor industry evolves, finance continues to play a pivotal role in enabling customer choice and driving dealer performance. First Citizen Finance goes beyond lending – partnering with dealers and communities to deliver impact on the ground. This summer, that commitment is evident across two major regional initiatives: the recently concluded Letterkenny Motor Show and the upcoming 15th Annual Drogheda Motor Show.

Letterkenny Motor Show: Innovation on Display

Held on 10th May at ATU Donegal, this year's event lived up to its theme: "Your Road, Your Future." Thousands of visitors experienced the latest in EVs, commercial vehicles, and cutting-edge design, with dealer participation from Connolly Motor Group, McGinley Motors, Highland Motors, Kelly's Toyota, Barry Browne Cars, Divers Hyundai, DMG Motors, Hegarty's Ford, Maxus Donegal, Manor Motors and iMotors. As finance partner, First Citizen Finance supported both dealers and buyers on the day – offering tailored finance options and showcasing tools like Autoline, a direct-to-underwriter platform that enables fast approvals and a seamless process for both dealer and customer. Local representative Daniel Carlin captured the mood perfectly: "This event is all about celebrating innovation, local business, and the future of motoring – and we're proud to be part of it."

Drogheda Motor Show: A Festival of Community and Choice

Next on the road map is the Drogheda Motor Show on Saturday, 21st June 2025 – set to transform Laurence

Street into a family-friendly, pedestrianised "CAR-nival" of motoring, colour, and connection. With 20 top motor brands represented by nine franchised local dealers, the event offers the public a unique chance to explore the latest 252-reg vehicles in a relaxed, engaging atmosphere. Supported by First Citizen Finance, SIMI, and local stakeholders, this event blends car buying with entertainment and safety awareness – a powerful reminder of how finance, community, and innovation intersect at street level.

Connecting Dealers and Customers Through Finance

First Citizen Finance states that their goal is simple: help their motor partners sell more vehicles using finance as a powerful tool. Whether through onsite activations, streamlined technology like Autoline, or longstanding dealer relationships, First Citizen Finance is enabling conversations that lead to conversions.

In both Letterkenny and Drogheda, the company sees the potential of partnership in action. These shows aren't just events – they are platforms that boost confidence, build trust, and drive results.

Looking Forward

"As we continue into 2025, our focus remains on empowering the motor trade with flexible, customer-focused finance solutions – supporting local dealers, regional events, and national ambitions. The journey ahead is full of opportunity, and we're proud to be travelling it alongside Ireland's motor industry."

Business Owners

We finance just about every type of asset

With a national dedicated team ready to assist you, make First Citizen Finance your first choice for all of your SME equipment finance needs.



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For Business Users Only: Lending criteria, terms and conditions apply. A joint hirer may be required. Fixed Rate Business Hire Purchase and Business Leasing facilities are provided by First Citizen Finance DAC, which is regulated by the Central Bank of Ireland.

WARNING: You may have to pay charges if you pay off a Business Hire Purchase or Lease Agreement early

WARNING: If you do not meet the repayments on your credit facility agreement, your account will go into arrears. This may affect your credit rating which may limit your ability to access credit in the future.

First
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FINANCE

Innovative Moves in Finance

Following a record 2024, Finance Ireland Motor and Leasing is on course for yet another record breaking H1.



Commenting, Ray Murphy, Managing Director says: "Our success is simply down to putting our dealers and their customers at the heart of everything we do". Finance Ireland pride themselves on being a market leader in terms of innovation and product development, Among many firsts, Finance Ireland were the first to launch a generic PCP product in 2013 and were the first to pioneer end-to-end digital journeys for car dealer customers.

Since launching in 2010, during the difficult post-crash times when car finance options were limited, Finance Ireland have successfully partnered with all of Ireland's leading motor dealers. As they continue to consistently grow market share, their innovative approach has secured major partnerships with brands like Tesla and Polestar. Continuing, Ray says: "Finance Ireland fit perfectly with dealers and brands who place their customers experience and digital journey at the very top of their agenda. In a rapidly changing world Finance Ireland remain the partner of choice for Ireland's franchise and independent dealers. Car dealers are working through huge industry changes, regulation, consolidation and digitisation amongst others. Today's customers expect 24/7 access and immediate responses when they do business, they want transparent journeys, quick approvals and fast delivery from their car dealer and finance companies." According to Graham McLoughlin, Head of Sales at Finance Ireland, "the level of change is massive but car dealers are an innovative and resourceful bunch, our role is to listen to them and their customers, then work with them to stay up to date and stay ahead".

Finance Ireland are running a nationwide information roadshow during June to keep dealers up to speed and informed on key regulatory changes and digital innovations. For further details, contact your local account manager.



Built around Car Dealers, Powered by Technology



People you can talk to.



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Close Brothers enters the Personal Contract Plan market

Donal Murphy, CEO, Close Brothers Motor Finance, offers an insight into why the company has decided to enter the Irish PCP market.



Donal Murphy, CEO, Close Brothers Motor Finance.

Close Brothers Motor Finance has recently announced a significant product launch – we have entered the Irish Personal Contract Plan (PCP) market. PCP has grown in popularity off the back of lower monthly repayments and more flexibility for customers at the end of a finance term. After all, PCP is a well-established form of car finance, and certainly not new to Ireland.

So, why then do we need another PCP product in Ireland you might ask and what makes Close PCP stand out? Well, we think what we're offering is a little different.

We spotted a problem in Ireland's used car market and have designed a product that we hope will help solve that problem. As it stands, PCP – for the reasons described above – is favoured by around 70% of Irish motorists. The popularity of second-hand cars is also growing across the country, with sales as of August 2024 up nearly a third on the preceding 12 months. Given this, we expect a significant proportion of used car sales to be financed through PCP. The reality is, however, that only 5% are.

In other words, the market isn't keeping up with consumer demand, but why?

Dealing With Uncertainty

We speak regularly to motor dealers across Ireland. One issue that keeps cropping up in these conversations is the risk associated with the depreciation in the value of used cars, and the wider used car market. Oftentimes, when a PCP contract concludes, the vehicle will return to the dealership. While a dealer can give an estimate when selling a car as to how its value might change over the term of a

PCP contract, this is always going to be an imperfect science. What if a macroeconomic shock undermines the used car market? Or if a new government regulation impacts the value of a particular make or model?

All these questions mean that, despite customer demand, for most dealers PCP simply represents too great a business risk. This is where Close PCP comes in: we're de-risking the dealers by guaranteeing the minimum future value of the vehicle. This makes it far more predictable for motor dealers, meaning offering PCP and meeting customer demand is easier. By taking depreciation risk off Irish forecourts, we're aiming to open Ireland's second-hand car market ever further and give greater choice to Irish motorists.

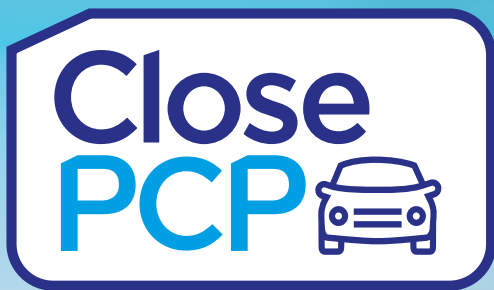
Giving Ireland a New Set of Wheels

We believe our product is good for Irish motorists and the whole country. Car prices across the country have grown dramatically in recent years. This, combined with wider cost of living pressures, has left some consumers unable to upgrade older vehicles and enjoy the safety and sustainability newer models offer. This creates further challenge for Ireland's efforts to build a sustainable economy and for people and families who need to hold on to older cars that are more expensive to run and maintain.

Our product will give consumers and dealers more choice. It will make many thousands of newer models more readily affordable for a greater number of people. It will empower dealers to offer their customers finance, confident that they can offer future values over the course of a PCP contract. All of which means that Ireland can get a new set of wheels as we drive towards providing greater choice and sustainability in the used car market.

Dealers and customers who'd like to find out more about Close PCP can visit <https://www.closemotorfinance.ie/dealers/close-pcp>





The all-new Personal Contract Plan (PCP) finance solution



10%
minimum
deposit



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vehicle's minimum
future value



Available on new
and used cars
(up to 4 years)



www.closemotorfinance.ie



Close Brothers Finance DAC, trading as Close Brothers Motor Finance is regulated by the Central Bank of Ireland. Company Registration Number 507250. Registered Office: Unit 18 Northwood House, Northwood Business Campus, Santry, Dublin 9. Directors: S Bourke, A Curtin, T Ginty (British), S Kemple and D Murphy.

Warning: If you do not meet the repayments on your hire purchase agreement, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

PTSB Asset Finance continues focus on customer experience, for dealers and consumers alike.



PTSB Asset Finance knows that in a car finance market that's defined by growing customer expectations, delivering a seamless experience is essential.

Donal Walsh, Head of Motor at PTSB Asset Finance explains "PTSB's ambition is to be Ireland's best personal and business bank through exceptional customer experiences. PTSB believes in the power of personal relationships and is dedicated to giving real support to customers and businesses. The bank has made great strides in recent years in growing our business banking offering to include Asset Finance and have the ambition and the scale to keep growing."

Building personal relationships is core to PTSB's Asset Finance offering, with Relationship Managers taking the time to understand individual dealership and customer needs. Credit Intermediaries in their Dealer Network are also provided with technology solutions, such as the Dealer Portal, making the car financing experience quicker and easier for both dealers and customers.

Donal adds, "2025 has already been a busy and exciting year for us and we are delighted to continue our sponsorship of the CarsIreland.ie Dealership Awards. We have also already brought new offerings to the market this year with more to come."

For more information, contact our dedicated PTSB Asset Finance Motor Support Team on 0818 210 263.
Lines are open Monday to Friday, 9am to 5pm (excluding public holidays).

Email: MotorSupport.AssetFinance@ptsb.ie

ptsb
Asset Finance

Combating Insurance Fraud



Robert Smyth, Senior Claims Manager (Fraud Strategy Lead) at Aviva Insurance Ireland DAC, examines the important topic of insurance fraud and offers some insights.



Insurance Ireland estimates the cost of claims fraud at €200+ million per year. Although there is no legal definition of "insurance fraud", Aviva defines it as any intentional misrepresentation, failure to disclose material facts, or dishonest exaggeration to obtain financial advantage. Aviva's approach to combatting fraud is built on a zero-tolerance policy, ensuring all suspected fraudulent activities are thoroughly investigated. Furthermore, Aviva are committed to working closely with An Garda Síochána and to reporting all incidents of suspected fraud as per our legal obligations under S.19 Criminal Justice Act 2011. Despite the above, Insurance fraud remains a significant challenge within the insurance industry, impacting individuals, your businesses, and the broader economy. For over 40 years WTW and Aviva have worked in partnership to offer you a market leading motor trade insurance policy. Below we want to highlight the proactive measures we take to detect and prevent fraud. Our efforts extend beyond the moment a claim is notified, encompassing strategies to identify potential fraud from the day the policy is inception long before a claim may ever be reported.

Our Strategy is focused on two key elements, firstly preventing/detering fraud, but of equal importance is the need to have a robust and effective response to detected & investigating fraud:

Fraud Prevention

Our fraud prevention strategy focuses on eliminating opportunities for fraud before they occur. The key elements of our approach include:

- 1. Verification:** Utilising advanced technology to verify the legitimacy of policy applicants, policyholders, and claimants by scrutinising names, addresses, and vehicle identifiers against internal fraud data and, where appropriate, against external data.
- 2. Avoidance:** Identifying and blocking known fraudsters from obtaining policies through rigorous examination and verification processes before issuing coverage.
- 3. Cognitive Deterrence:** Reducing the confidence of potential fraudsters by showcasing our robust fraud detection capabilities and humanising customer interactions to diminish the desire to commit fraud.
- 4. Education:** Raising awareness among employees, intermediaries, and the public about fraud detection and reporting mechanisms.

Fraud Response (Detection /Investigation)

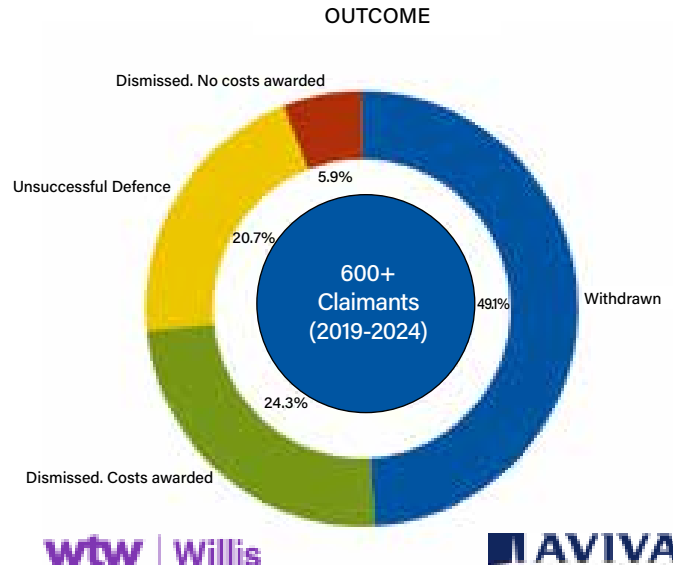
Detecting fraud at the earliest possible stage is crucial. Our detection strategy includes:

- 1. Early Detection:** Prioritising the earliest possible detection of potential fraud using real-time technology tools and fraud intelligence.



Court Walk-Aways and Legal Outcomes

Within the last five-year period (2019-2024), Aviva successfully defended approximately 80% of 600+ suspected fraudulent claims referenced in the table below, with approximately 300 claimants withdrawing before any court hearing.



2. **Investigation:** Conducting thorough investigations of detected fraud with competent resources and a structured Case Management System and processes to prioritise cases.
3. **Severance:** Voiding or cancelling policies where fraud is detected and, where appropriate, submitting a criminal disclosure to the Gardai thereby ensuring fraudulent actions are met with appropriate consequences.
4. **Legal Action:** The company is committed to pursuing legal action against fraudsters and will continue to collaborate with the Gardai, including the Insurance Fraud Co-Ordination Office based at the Garda Economic Crime Bureau. Approximately 100 people suspected of insurance fraud were reported to Gardai in 2024, and over 1,000 have been reported over the past five years.

Approach and Framework

Our approach to fraud management is built on four key outcomes: deter, prevent, detect, and respond. This approach is supported by:

- **Publicising Court Successes:** Highlighting successful prosecutions and reiterating the company's zero-tolerance approach to fraud.
- **Improving Automated Defences:** Enhancing point-of-sale defences and integrating advanced analytics to detect fraudsters including ghost brokers operating within the Irish market.
- **Deploying Advanced Solutions:** Implementing new analytical solutions and automated fraud detection software.
- **Recruiting and retaining the experienced Investigators and Claims Handlers:** Maintaining and upskilling an expert investigation team to detect and investigate fraud across underwriting and claims.

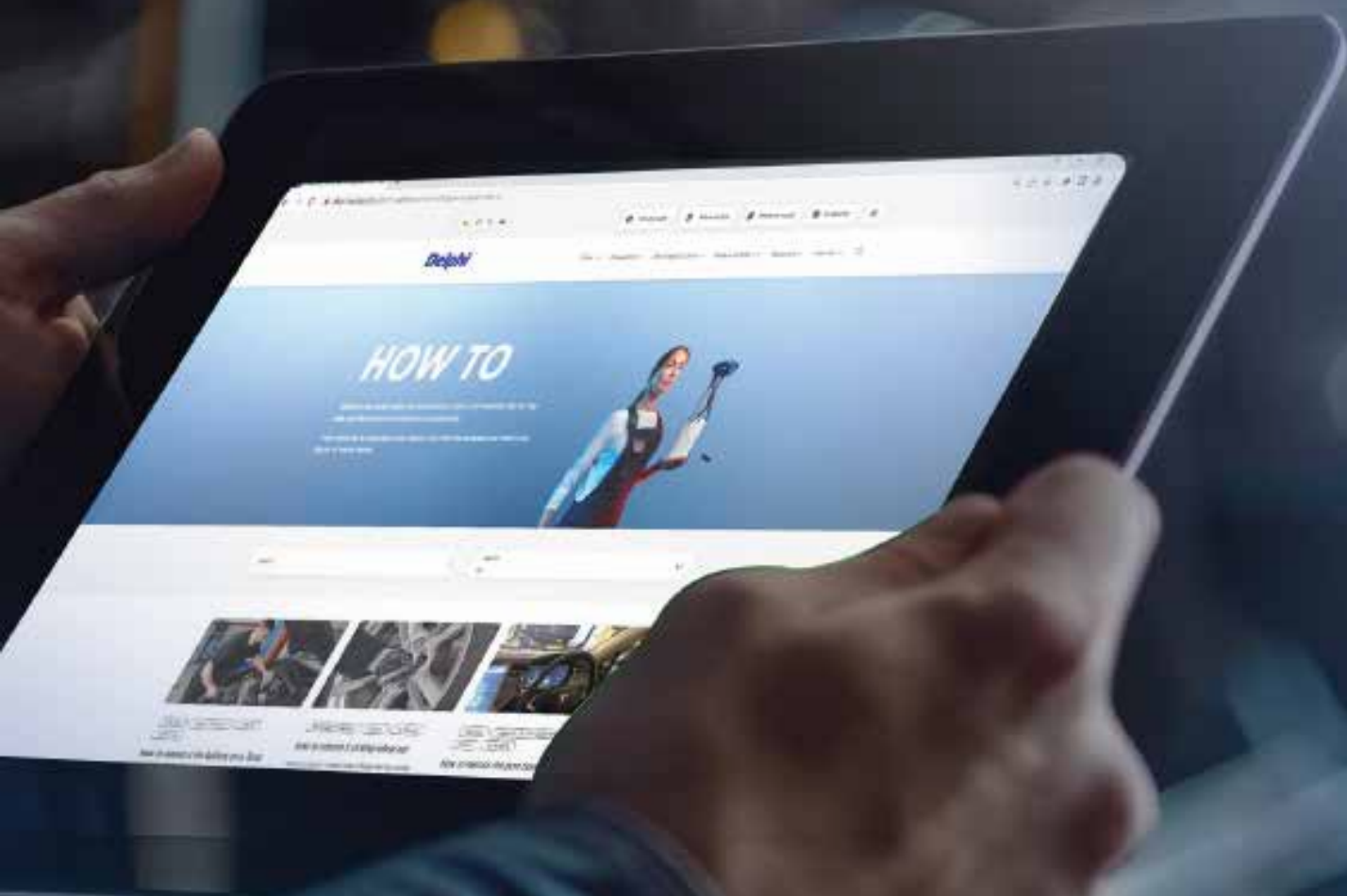
As mentioned earlier, a critical part of our zero-tolerance approach to fraud involves close collaboration with the Gardai. And it is very evident that this cooperation is leading to an increase in the number of criminal convictions, although very few fraudsters receive a prison sentence. In 2024, ten people have received criminal convictions based on criminal disclosures we submitted.

Conclusion

Insurance fraud has significant societal impacts, as well as increased premiums for consumers, economic burdens, weakened trust in the insurance industry, and legal and public safety costs. Furthermore, insurance fraud causes significant stress and anxiety to innocent customers, many of whom have to live with the prolonged legal process caused by the fraudulent claimants, including a potential court appearance. This stress and anxiety can have a significant impact on individuals and businesses, which can lead to financial instability, mental health issues, and a general sense of injustice among those who are targeted by fraudsters.

However, our comprehensive fraud management strategy helps to mitigate these effects on our customers. Furthermore, we are also committed to the development and implementation of real-time fraud prevention and detection technologies. Our zero-tolerance approach, and rigorous legal actions against fraudsters, along with close collaboration with the Gardai will help to ensure fraudsters face the consequences of their actions.

This strategy not only protects our customers but also contributes to the broader economic and social well-being by reducing the prevalence and impact of fraudulent activities in our society.



AFTERMARKET

► DIAGNOSTICS

Navigating Modern Vehicle Diagnostics and Security Gateways

Modern vehicles are increasingly complex, incorporating sophisticated electronics and security measures to protect their systems. One such measure, the Security Gateway Module (SGW), presents a significant challenge for independent workshops aiming to perform comprehensive diagnostics and repairs.

Delphi Technologies, a prominent name in automotive solutions, is addressing these challenges head-on, with tools like their DS180 BlueTech vehicle communication interface (VCI). It is usually supplied in a 'Car Kit' including a high specification tablet as well as the USB hub and cable needed to support J2534 'Pass-Thru'.

Security Gateway vs Pass Through

While Security Gateway restricts access, 'Pass Through' refers to a standard of communication (J-2534) that enables independent workshops to access original equipment manufacturer (OEM) data and use the vehicle manufacturer's diagnostic software. It's a gateway for technicians to perform diagnostics and repairs by accessing the necessary data directly from the vehicle's system.

Delphi's BlueTech diagnostics tool simplifies the process. It integrates Security Gateway capabilities, automatically obtaining authorisation tokens from OEMs. This seamless process allows



technicians to bypass the Security Gateway, providing unfettered access to diagnostic functions. Delphi continues to release new software, expanding coverage and adding new features. This latest release covers Kia, Honda and Porsche access through Security Gateway.



Delphi

BlueTech DIAGNOSTICS

DS180 VCI

PassThru

Allows garages to 'pass-thru' to vehicle manufacturer's systems to access valuable repair and maintenance information.

Security Gateway Access

Access Security Gateway, which is a defensive mechanism that limits access to certain diagnostic functions. These functions can only be accessed through registered and authenticated services.

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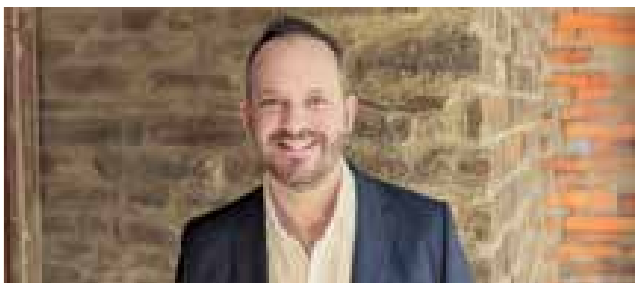
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New Keyloop 'Service Hub'



Adrian Nash, Chief Product Officer at Keyloop

Keyloop has launched Service Hub, a major new cloud-native, web-based solution that helps dealers manage internal and customer-facing stages in the aftersales journey, from booking to check-out. According to the company, pilot implementations of Service Hub have shown it increases order value, improves efficiency and drives customer satisfaction.

The primary tools within Service Hub fall under four main categories:

- **Customer experience and efficiency** – includes Online Service Booking; Online and In-store Check-In; Booking Management; and On-the-Day Management.
- **Technician tools** – includes digitised Clocking for accurate time recording, as well as reporting on productivity; and Inspections for identifying, logging and reporting on additional work.
- **Workshop Management** – to allocate and control all workshop jobs, helping to maximise productivity, utilisation and efficiency.

- **Aftersales Consumer Engagement** – to manage all aftersales-related communication and engagement via customers' preferred channels, aiding approvals and upsell through personalised messaging and prompts for the service department.

Service Hub sits within the 'Ownership' domain of Fusion, Keyloop's new Automotive Retail Platform (ARP), which optimises the entire vehicle sales process – from consumer enquiry through to ownership and retention.

Keyloop has partnered with a panel of UK motor retailers to pilot the new Service Hub technology. Over a two-month period, these implementations delivered marked improvements against a range of aftersales performance criteria. For example, it enabled much greater convenience for customers, achieving 45% of online bookings being booked outside typical working hours.

Meanwhile, service departments found that customer queries were resolved up to four times faster via Service Hub, and there was a 50% reduction in the volume of outbound pre-visit customer calls required.

Adrian Nash, Chief Product Officer at Keyloop, adds: "We've listened to a wide range of aftersales personnel in motor retail businesses large and small to identify their most pressing challenges. For the customer, Service Hub makes it much easier for them to complete a booking at a time that best suits them, and then have a far more streamlined, personalised and convenient experience. This launch helps unify the aftersales experience for all parties and marks another milestone in the roll-out of Fusion."

Keyloop to Launch Cloud Hosting Solution

Keyloop is also launching Keyloop Cloud, a new secure cloud hosting solution developed specifically for the motor retail sector that will be hosted on Amazon Web Services (AWS).

Keyloop Cloud will allow motor retailers and OEMs to adapt their processes and deploy the latest technologies far more rapidly – whether for a single site, across a multi-site group, or even globally. Dealers can use it to quickly scale-up or upgrade their sales and aftersales operations to drive growth, or to respond more effectively to new challenges.

Keyloop is the first Automotive Retail Platform provider to partner with Amazon Web Services. Keyloop selected AWS for its depth and breadth of services and functionality, as well as its expansive operational and security expertise. AWS is architected to be one of the most flexible and secure cloud computing environments available today, satisfying security requirements for the military, global banks and other high-sensitive organisations.

Keyloop Cloud has been designed specifically for motor retailers and OEMs and provides the optimal foundations for Keyloop's Fusion Automotive Retail Platform (ARP), which streamlines the entire vehicle sales process – from consumer enquiry through to ownership and retention. Keyloop's market-leading Dealer Management System (DMS) is a critical element in one of Fusion's four domains, Operate.



Tim Smith, Keyloop Chief Strategy Officer

For business-critical software and data, cloud-based hosting offers greater reliability, accessibility, and security than traditional on-premises storage. It also alleviates many of the manual processes involved when hosted on-site, allowing retailers to channel resources more efficiently.

Tim Smith, Chief Strategy Officer at Keyloop, commented: "We chose to base Keyloop Cloud on AWS technology because they're the best at what they do. By working with AWS, we're delivering the security and scalability our customers expect, but with the added advantage of a platform built by automotive experts. Keyloop Cloud forms the optimal foundations for the Fusion Automotive Retail Platform, allowing retailers to harness cutting-edge technology like AI as soon as it becomes available."

IMCTGA Members Enjoy Successful K Club Outing

Over 80 members of the Irish Motor & Cycle Trades Golfing Association (IMCTGA) participated in The K Club on The Palmer South Course on Tuesday 22nd April.

Members travelled from throughout the country to attend the event at this very popular Championship Golf Course. The major competition on the day was for The C. E. Jacob Cup an 18 hole singles stableford competition. Members also participated in a Front Nine and Back Nine Competition. This first outing of 2025 proved to be a successful and enjoyable day for all competitors in excellent conditions for golf. The event was again very generously sponsored and supported by DS Automobiles.

After a very competitive day's golfing, Jason McCabe captured the Jacob Cup with a score of 37 points playing off a handicap of 19. The runner-up was Noel McVeigh from Drogheda with a score of 36 points playing off a handicap of 12, only to be narrowly beaten for the major prize. The winner of the Front Nine competition on the day, retaining

the trophy he won last year, was Eoin Quinn with a score of 21 points playing off a handicap of 13. Paul Mooney, with a handicap of 20, was the Back Nine winner with a score of 23 points. In advance of the prize presentation Secretary Con Dalton welcomed everybody to the event and said he was delighted to see such a great turnout with so many members and visitors participating. He apologised that President John O'Hanlon was unable to attend the prize presentation ceremony and reported briefly on his behalf on the activities of the Association for the past year. John Smithers was then invited to take up his role as President for the coming year. John said he was delighted to be taking on the role as IMCTGA President. He said it was a great honour for him and that he would endeavour to continue the good work carried out for the Association by outgoing

President John O'Hanlon. He thanked DS Automobiles for their generous sponsorship and support and was delighted that our visit again to the K Club proved to be very successful and enjoyable.

The Irish Motor & Cycle Trades Golfing Association is primarily a Golfing Association but also provides a social element for the wide scope of its membership. Membership continues to be very strong but an increase in membership is required to add to the enjoyment in our already well supported Association. New members will be most welcome provided they are recognised with a GI Handicap and are working in the motor or cycle industry or are affiliated to the Motor Industry. For those interested in becoming a member of IMCTGA you should contact Con Dalton, Secretary, email: condalton@gmail.com



Left to Right: Just finished playing the 18th hole and getting ready to move on are Terry Lilly, Joe Donnelly, Peter Mongey and Matty Lilly.



Left to Right: Waiting to get underway on the 1st Tee Box are Alan Lyons, Louis O'Hanlon, John O'Hanlon and James O'Loughlin.



Left to Right: Happy Golfers Joe Galligan, Jim Farrell, Paul Dalton and Fergus Murphy enjoying the IMCTGA outing in the K Club.



Left to Right: Representing the sponsors DS Automobiles on the 1st tee box are Des Cannon, Luke Messitt, Alan Kilroy and Glin Donnelly.



Left to Right: John Smithers IMCTGA President presenting the C.E. Jacob Cup to the overall winner Jason McCabe.



IMCTGA President John Smithers presenting the Front Nine Competition trophy to a very happy winner Eoin Quinn.



The Back Nine Competition winner Paul Mooney receiving the Cup from John Smithers President IMCTGA.

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