

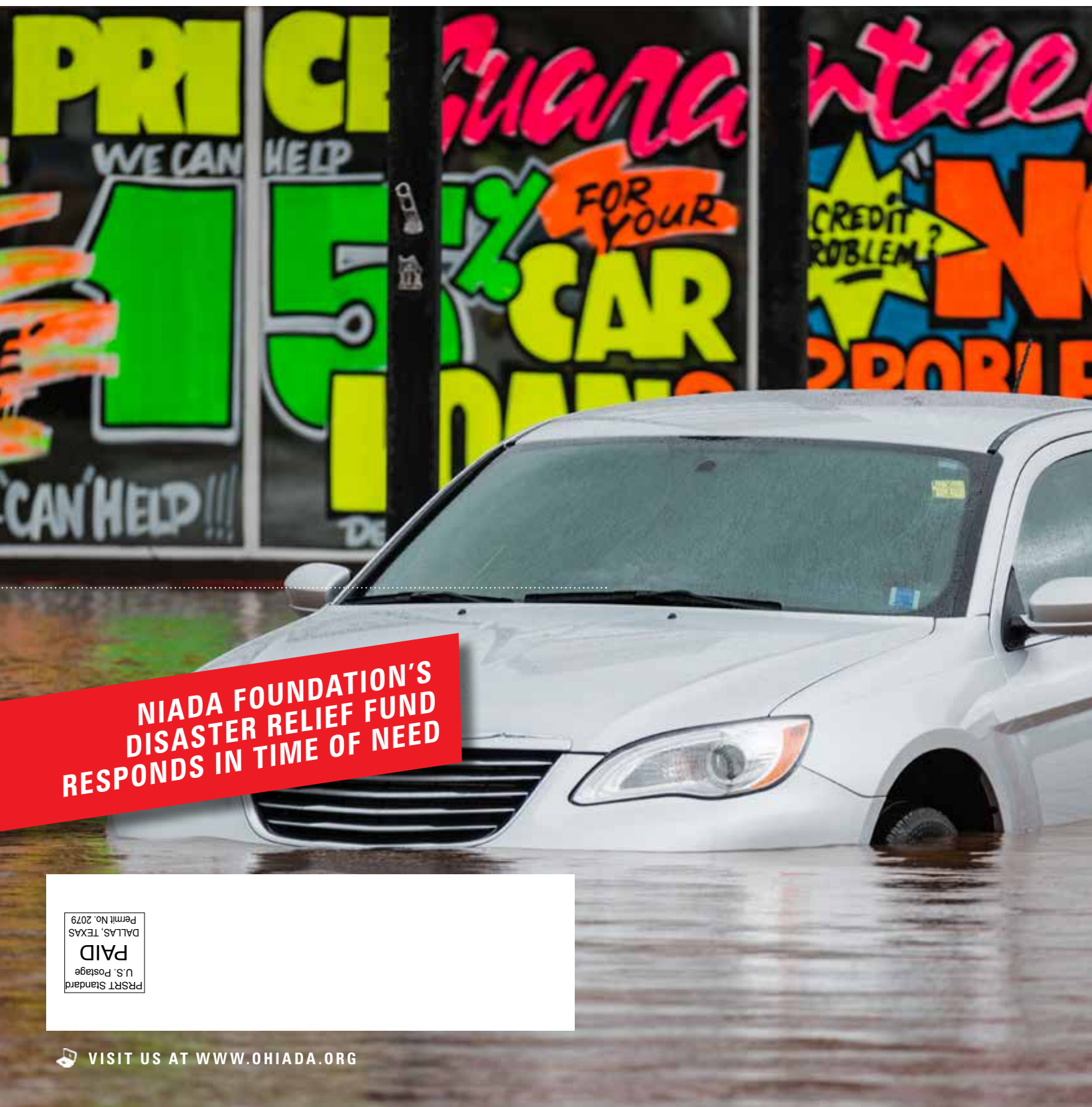


# INDEPENDENT DEALER NEWS



**MAGAZINE**

OHIO INDEPENDENT AUTOMOBILE DEALERS ASSOCIATION / NOVEMBER/DECEMBER 2017



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|    |   |
|----|---|
| 06 | Flood Damage Basics                             |
| 08 | National Policy Conference                      |
| 10 | Improving Your "About Us" Page                  |
| 12 | What to Do When a Customer Slams You Online     |
| 14 | PassTime Helping Dealer Associations            |
| 16 | Why Customers Refuse a Vehicle Service Contract |

## WHAT'S NEW

### SPECIAL FEATURES: DISASTER RELIEF

NIADA and Spireon recently teamed up to provide disaster relief to those directly impacted by hurricanes Harvey and Irma. Partnering with the NIADA Foundation Disaster Relief Fund, Spireon is contributing \$100,000 through the end of the year to help with recovery. Spireon is also helping customers get their businesses back up and running through data on their NSpire platform. To learn more, check out the story on NIADA.tv's Special Features channel.

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|-----------------------------|-----|
| ACV Auctions                | IBC |
| BMW Group Direct            | 5   |
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| Corry Auto Dealers Exchange | BC  |
| Manheim                     | 11  |
| Micro 21                    | 4   |
| NextGear Capital            | 12  |
| PassTime                    | 15  |
| Reynolds and Reynolds       | 9   |
| Skipco Auto Auction         | 7   |
| Value Auto Auction          | 3   |

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# FLOOD DAMAGE BASICS

## Tips on Flooded Vehicles

Damage to vehicles by floodwater is a topic that keeps coming up as we continue to analyze issues around the country that have physical effects on vehicles.

As stated by NAAA, "Vehicles are frequently exposed to moisture during their ordinary operation, maintenance and reconditioning. Occasionally, such exposure may leave residual marks or indicators similar to those left by exposure or immersion of the vehicle in floodwater."

We also know that flood damage carries a stigma that damages the overall value of a vehicle. It is vitally important that a systematic and complete inspection be performed by personnel qualified to appropriately evaluate each condition in the context of the total condition and vehicle history.

### WHAT IS A FLOOD?

According to the National Flood Insurance Program's website ([www.floodsmart.gov](http://www.floodsmart.gov)) a flood is defined as "a general and temporary condition where two or more acres of normally dry land, or two or more properties are inundated by water or mudflow."

Floods are caused by events such as hurricanes and damaged or overflowing levees, dams, drainage systems, rivers, ponds or lakes. The majority of floods are caused by rainfall.

### HOW DO WE INSPECT A VEHICLE FOR EVIDENCE OF FLOOD DAMAGE?

As outlined in the NAAA Auction Standards Training, flood damage involves the entire vehicle, any relevant history and title status. Below is a recommended course of discovery to determine if a vehicle requires disclosure for flood damage.

#### Data History

Ideally the majority of insurance companies that manage flood-related claims to all property will report to various vehicle-history databases. One of these databases is run by the National Insurance Crime Bureau, a North American non-profit membership organization created by the insurance industry to address insurance-related crime. It works closely with law enforcement agencies. NAAA recommends using more than one credible source to help establish the claim may be valid by creating a need to inspect visually.

#### Title Status

The title may or may not be branded due to the effects of the flood. The vehicle may indicate "total loss" history but have a clean title. It is important to understand the reason the vehicle was deemed a "total loss." If the title is branded, the vehicle will require a proper disclosure by sellers to would-be buyers when selling at an auction that falls under NAAA policy.



### Physical Condition

The vehicle may have been cleaned up partially or fully. The indicators below will help the inspector determine the actual presence of flood damage.

- Strong musty odor in interior or luggage compartment.
- Surface rust under dash or seats on unfinished steel brackets, frames or springs.
- Dampness in seat cushions, headliner, visors and other upholstered components.
- Mud, silt or sludge build-up in wheel wells; inside bumpers, hinge boxes, door openings/sills, or door drain holes; under carpets or luggage compartment floor mats.
- Surface rust on underbody components, brake rotors/drums, exhaust system, pinch welds, brake lines, chassis components.
- Mud or sludge build-up inside door panels, behind luggage compartment side walls, beneath dash, inside glove box, etc.
- High water marks on door panels, upholstery, trunk interior, or head or tail light lenses.
- Deposit of debris such as silt, grass and small twigs.
- Accumulation of silt/rust inside major mechanical components.
- Extremely corroded wiring harness, fuse boxes, etc.
- Corrosion to structure that requires disclosure, per NAAA Structural Damage Policy.

Some caveats exist with the physical inspection. The NAAA policy exempts vehicle affected by water ingress by the following:

- **Heavy detailing:** Some carpets and upholstery are badly stained or soiled. This may require hard scrubbing with hot water and strong chemicals during the detail process. These signs alone are not proof of flood damage. In many cases, carpet wetness or dampness and odors in the trunk area and interior are misdiagnosed as flood damage.
  - **Dirt road usage:** Many vehicles are operated on unimproved, dirt and gravel roads. Many are subjected to off-road conditions. Thus mud, silt and sludge build-up may be normal and should not in itself be considered flood damage. Interior dust and dirt accumulated during normal operation may become muddy during the detail process.
  - **Normal wear and tear:** Light surface rust is common on exposed metal surfaces and is not sufficient alone to prove flood exposure. The absence of rust on exposed metal should also be considered, although not conclusive, as evidence of no flood exposure.
  - **Disclosure requirements:** No disclosure is required nor is arbitration allowed for the following types of water exposure, provided that none of the components outlined below are damaged:
    - o Rain, snow or sleet due to open windows, doors or tops, or leaking seals.
    - o Car wash or rinse water.
    - o Carpet or upholstery shampooing or cleaning.
    - o Stream, pond, puddle or floodwater that does not rise above the rocker panel or otherwise enter the passenger compartment.
    - o Stream, pond, puddle or floodwater that enters the luggage compartment, but does not damage any electrical components – such as lighting or wiring harness – or does not enter the passenger compartment.
- Disclosure is required and arbitration shall be allowed under the following conditions:
- o Claim filed within specified timelines (per NAAA Appendix 1).
  - o The title has been correctly branded indicating flood history of the vehicle.
  - o Any of the following components have been damaged due to immersion:
    - Front or rear lighting or wiring harnesses.
    - Engine and its major components.
    - Transmission and differential.
    - Dash instrument panel and wiring.
    - Passenger seat cushions.
    - Power seat or window motor.
    - Major sound system components.

The recommended disclosure that a seller should make to would-be buyers is "Flood Damage." This disclosure requirement should be made regardless of sale light, but buyers must be mindful of sale channel exemptions (e.g. salvage sales). All stakeholders must be mindful of the vehicle's history, physical symptoms and policy disclosure requirements when selling or buying at auction.

Keep in mind that flood damage vehicles are like floods. They can appear anywhere it rains! 🚗

**MATT ARIAS** is Manheim's director of operational excellence. This article originally appeared in NAAA's *On the Block*.



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## ASSOCIATION NEWS

# NATIONAL POLICY CONFERENCE EXPANDS NIADA'S REACH IN D.C.

## Record Number of Independent Dealers Make Their Voice Heard in Nation's Capital

NIADA's 2017 National Policy Conference and Day on Capitol Hill provided an illustration of – and a reason for – NIADA's growing footprint in Washington D.C.

NIADA's annual Washington event brought independent motor vehicle dealers to the nation's capital from across the country to meet with federal legislators and regulators and make the voice of the independent dealer and small business heard among America's policymakers.

This year's conference, which took place Sept. 25-27, drew 202 attendees, the most ever for the event formerly known as the National Leadership Conference.

"This is what makes a difference to our industry and our members," NIADA president David Andrews said. "We need to tell these people who we are, what we do and what we do for the communities we operate in. We're telling them what's going on in our world – the real world. We're trying to protect our businesses, our industry, our members and our future."

"And you can see what a big difference it makes. Now they know about NIADA and what we do, and they care about us and about what we have to say."

As always, the conference concluded Wednesday with the climactic Day on the Hill, when 14 teams of NIADA dealers and industry partners took to Capitol Hill and met with more than 110 members of the Senate and House of Representatives or their legislative staff.

That number clearly shows how NIADA's political reach continues to expand – it's 20 more than last year and it means dealers had direct interaction with more than a fifth of the combined membership of the House and Senate in a single day.

"Our presence has really expanded in Washington D.C., and as a result, Congress is taking notice of the importance our industry's positions have," NIADA CEO Steve Jordan said. "This is exactly how we drew it up five years ago when we decided to restart this event and bring our member dealers to Washington."

Among the teams were 10 representing NIADA's affiliated state associations. Teams from Georgia, North Carolina, South Carolina, Alabama, Texas, Ohio, the Mid-Atlantic region (MARIADA), Colorado, Illinois and Virginia visited all or most of their representatives and senators.

NIADA's teams spoke to legislators about a number of issues currently pending in Congress, advocating in support of tax reform as well as major reforms to the Consumer Financial Protection Bureau to make it more responsive, transparent and accountable.

They also spoke in favor of repealing the CFPB's arbitration rule – a measure that has already passed the House and is awaiting a vote in the Senate – and against a blanket ban on sales of recalled vehicles by independent dealers.

"It's absolutely crucial for us to be here," said Stephanie Isakson of Parker Auto Sales in Knoxville, Tenn. "There were a lot of issues we talked about that had the legislators and staffers genuinely surprised by what we told them, about the things that happen day to day that they don't live."

During the Day on the Hill's Power Luncheon in the Senate Rules and Administration Committee meeting room, Sen. Richard Shelby (R-Ala.) told attendees he'd been asked why businesspeople need to come to Washington.

"I'll tell you why you need to come," he said. "You need to come up here and see what's going on. Somebody's going to influence the tax policy. You'd hope to be part of that. Somebody's going to influence the regulatory policy that affects everything you do."

"That's why you're here and why you should be here. ... When we vote on things, it affects you, one way or the other – good or bad. When people push regulations and you say, 'Gosh, who did this? How could they do that? Why would they do that? It makes no sense.' All of it affects you."

The 2017 National Policy Conference also included the presentation of the inaugural NIADA Legislator of the Year award to Rep. Roger Williams (R-Texas) at a Tuesday night reception.

That same evening, the PAC Cup was awarded to the Southeast Region for contributing the most to the NIADA-PAC fund from among the association's four regions. In all, the competition raised more than \$100,000 for the PAC fund.

In addition to legislators, representatives of several federal regulatory agencies – and, for the first time, the White House – spoke to attendees Tuesday at the Dupont Circle Hotel, providing updates and answering specific compliance questions from dealers.

The speakers included Damion English of the CFPB, Tom Pahl of the Federal Trade Commission, and a contingent from the Small Business Administration, as well as D.J. Gribbin of the National Economic Council and deputy chief of staff Rick Dearborn, representing the White House.

NAAA Auction Standards Committee co-chairmen Matt Arias of Manheim and Kurt Madvig of ADESA also spoke Tuesday, addressing NAAA's auction arbitration policy and other auction issues.

And, as always, the event brought together NIADA's top national leaders as well as those of NIADA's affiliated state associations to conduct association business, develop their leadership skills and get the latest updates on NIADA legislative, education and business initiatives.

"The value of being here is just immeasurable, really," said Jack Carter of Turn and Burn Motors in Conyers, Ga. "You can't expect members of Congress to know our business. They're not car dealers. So we have to continue to try to educate them and develop those relationships. We just have to keep at it." 🚗



# TEAM OHIO HITS THE CAPITOL

## Making Our Voice Heard

NIADA held the 2017 National Policy Conference & Day on Capitol Hill in September. As part of the event, Team Ohio had seven meetings with lawmakers to address tax reform and the independent auto dealer, arbitration agreements, and recalls. NIADA groups as a whole met with over 100 lawmakers and made sure our voice was heard.

I've been a part of this conference for five of the last six years, and it keeps getting bigger and better! Thank you to everyone who made time in your schedule to visit the U.S. Capitol and make sure Ohio independent dealers were heard.

Representing Ohio this year were Dan Reel, David Adkins, Lauren Thomas, Scott Welch, Scott Shook, Marlea Meese, Allison Harrison, Dan Kelly, Roy Daves, and Wendy Rinehart.

I hope to see you all again next year and I hope we can make Team Ohio even bigger! 🚗



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# TIPS TO IMPROVE YOUR "ABOUT US" PAGE

## Start on the Right Foot

Customers who view your "About Us" page will spend 22.5 percent more than those who don't. And, according to Blue Acorn, those who view it are five times more likely to make a purchase.

I've often wondered why dealers don't put more effort into these great opportunities to bring customers closer to the store.

The average "About Us" page is a boring, self-serving mix of me, me, me, and us, us, us. But this page is so vital to your business!

In fact, it's usually the first place people look before they start to take you seriously. Get it wrong and you could be turning people off without even knowing it.

### A Good "About Us" Page is Crucial to Digital Operations

A good "About Us" page is hard to come by because they're difficult to get right.

An "About Us" page that actually converts should:

- Focus on your target customers and the value they get.
- Provide testimonials, social proof, and other facts that prove your value.
- Be a visually appealing page with photos and videos.
- Convey your personality and why people buy from you.

Ah, but how to achieve these objectives can be tricky.

#### It's all about trust.

The "About Us" page builds a relationship with customers and gains their trust. While trust is largely intangible and unable to directly account for its ability to win customers, it is the undeniable invisible force behind sales performance and retaining customers.

## TIPS TO IMPROVE YOUR DEALERSHIP "ABOUT US" PAGE

### 1. Start with simplicity and clarity.

Begin with a short introduction about your store. Sum up what you do in two to three sentences, but keep the language very simple – no jargon.

Tell the story of your inception. Use meaningful language to engage customers. Talk about the dealership's core values, principles, and goals. Talk about the obstacles you've overcome, the things you've learned along the way, and anything that makes you sound like more than a machine pumping out products.

### 2. Stop using mug shots.

I have seen my fair share of employees' pictures on dealership websites. Who takes these photos, an off-duty cop?

A better alternative is to take candid shots of your team doing their job. Have them look at the camera, smile and illustrate their enthusiasm.

### 3. Tell a story about each team member.

Interview each team member to get their heartfelt responses. Here's what we use at Kruse Control:

Hi there! We've put together a survey that will help us connect better with our customers and our community online. With your help, we can tell the story of our dealership. We pride ourselves on transparency and introducing you digitally will not only show how much we value your daily contributions but help you connect with our customers and community as well.

Please help us by answering just a few short questions about yourself. We really appreciate your participation and we promise to make you look good!

Name: \_\_\_\_\_

#### 1. What is your title and job description here at [dealership name]?

\_\_\_\_\_  
\_\_\_\_\_

#### 2. How long have you worked at [dealership name]?

\_\_\_\_\_  
\_\_\_\_\_

#### 3. What do you love the most about working for [dealership name]?

\_\_\_\_\_  
\_\_\_\_\_

#### 4. What do you like to do when you're not at work?

\_\_\_\_\_  
\_\_\_\_\_

#### 5. What brought you to the automotive industry?

\_\_\_\_\_  
\_\_\_\_\_

#### 6. What kind of car do you drive? What do you love about it?

\_\_\_\_\_  
\_\_\_\_\_

#### 7. Do you volunteer or support any local causes in our community? If yes, please tell us about it.

\_\_\_\_\_  
\_\_\_\_\_

Thank you for answering these questions and for making our customers' experience memorable.

### 4. Show examples, with links, of ways you're participating in the community.

I can't tell you how many dealerships I've managed, and/or know, that spend thousands of dollars supporting local community causes. What I don't see very often is evidence of that on their websites!

It's not self-serving to emphasize your good works.

If a team member has answered "yes" to #7 of the questionnaire, make sure to illustrate how they're giving back.

### 5. Include testimonials and social proof.

A good "About Us" page always needs to have some mention of past successes, achievements, social proof, etc.

Include a testimonial from one of your satisfied customers. Pick one that combines a compelling story with real examples of how your company met his or her satisfactions.

Video is very powerful. Film customers or your employees and pick people who are engaging and feel comfortable in front of the camera.

### Putting it All Together

How does your "About Us" page measure up? If the answer is "not so much," let me know and I'll help you improve it. 📧



**KATHI KRUSE** is an automotive social media marketing expert, blogger, consultant, author, speaker and founder of Kruse Control Inc. Kruse Control coaches, trains & delivers webinars focused on integrating social media and online reputation management into dealership operations. She can be reached at [kathi@krusecontrolinc.com](mailto:kathi@krusecontrolinc.com).







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COX AUTOMOTIVE





# SPIREON DONATES \$100,000 TO NIADA FOUNDATION'S DISASTER RELIEF FUND

## Major Financial Commitment to Assist the Dealer Community Affected by Hurricanes Harvey and Irma

Spireon Inc., a Diamond-level NIADA National Corporate Partner and leading provider of GPS solutions with GoldStar and other connected vehicle products, will contribute \$100,000 to the NIADA Foundation's Disaster Relief Fund to assist members of the automotive community in their recovery from the devastating effects of hurricanes Harvey and Irma.

Spireon, a longtime NIADA partner, said it selected the NIADA Foundation Disaster Relief Fund for its commitment to directly contribute to its customers and the communities they serve because it was the quickest way to help in the recovery.

"Our hearts and prayers go out to the folks whose lives have been impacted by hurricanes

Harvey and Irma," Spireon CEO Kevin Weiss said. "We know the road has not been easy over the past few weeks and we know the recovery efforts will continue for months to come.

"We are incredibly thankful for the support our customers have shown us over the years and feel very fortunate to be in a position to give back to these impacted communities."

In addition, Weiss said Spireon will use its NSpire platform to provide the data its customers need to help get their businesses up and running, creating reports to help identify assets potentially at risk from the storms and assist dealers in assessing the next steps for their business.

"When Spireon heard the NIADA Foundation had created the Disaster Relief Fund, it quickly rallied and offered a major financial commitment to help those affected by the catastrophic storms," said Steve Jordan, NIADA's CEO and president of the NIADA Foundation board of trustees.

"We appreciate that Spireon understands recovery doesn't happen overnight and we are looking forward to working with Kevin



Weiss and his entire team to advance our shared goals of helping all members of the independent dealer community get back on their feet again."

The Disaster Relief Fund was established by the NIADA Foundation to provide a venue for members of the National Independent Automobile Dealers Association and its industry partners to assist fellow dealers and others in the automotive community affected by the recent storms.

Jordan said 100 percent of all contributions received will be donated to provide relief from the effects of flooding, help repair property damage and assist with other disaster-related needs attributable to the catastrophic weather events that struck Houston and other areas along the Texas coast and Florida.

The NIADA Foundation is a non-profit 501(c)(3) charitable organization that serves as the focal point of NIADA's charitable efforts and coordinates the association's charitable giving.

The NIADA Foundation will continue to fund hurricane relief efforts in the coming months. It is not too late to donate. For more information or to contribute, visit [www.niadafoundation.org](http://www.niadafoundation.org).

## We are making a difference.

"We are committed to helping our friends and colleagues in the automotive industry get through this trying time. Our thoughts and prayers go out to all those affected or displaced by these massive storms."

- Steve Jordan, NIADA Foundation President and CEO

### The NIADA Foundation is collecting donations for a Disaster Relief Fund for Hurricane Harvey and Hurricane Irma victims.

100% of the contributions received will be donated to those needing relief from the effects of flooding, property damage or other disaster-related needs attributable to this weather event.

Donations will be made in collaboration with both the Texas IADA and the Florida IADA and will be considered on a case-by-case basis as identified through this collaborative disbursement relationship.

### Contributions, which will assist the hurricane disaster victims directly, may be mailed to the address indicated below or made online.



### Donate Here:

**National Independent Automobile Dealers Association Foundation**  
2521 Brown Boulevard • Arlington, Texas 76006  
[www.niadafoundation.org](http://www.niadafoundation.org)

The NIADA Foundation is a tax exempt nonprofit organization under section 501(c)(3) of the Internal Revenue Code and is qualified to receive tax deductible contributions including bequests, devises, transfers or gifts.

\*Donations to the NIADA Foundation are voluntary and are tax deductible. Please consult your own tax advisor for the tax implication on the deduction for this donation.



**INDUSTRY PERSPECTIVE**  
BY PETER A. SALINAS

# PASSTIME HELPING STATE AND NATIONAL DEALER ASSOCIATIONS Unwavering Support of the Used Car Industry

About a year ago Buy Here-Pay Here dealers and auto finance companies using GPS devices to track their customers' vehicles had to engage the State of New Jersey administration and legislature's move to ban the devices. This move came on the heels of a similar attempt 12 months earlier to ban them – this time with just 48 hours' notice.



Mike Brill, owner of B & B Automotive in Fairless Hills, Pa., and Burlington, N.J., and a vice president of the Pennsylvania IADA, had testified before the New Jersey legislature in 2015 in the successful effort to stop the ban. He

was once again called on to lobby to stop the new attempt.

"I called the one vendor I knew that has been protecting our industry like no other," Brill said. "I called my friends at PassTime."

Corinne Schwarz Kirkendall, vice president of compliance at PassTime, the international wireless GPS telematics firm, was in California and was told of Brill's concerns and request for assistance. She accepted, and testified on behalf of the association supporting the telematics industry.

"With just 48 hours' notice, Corinne got on a redeye and met me the next morning and assisted with the testimony," Brill said. "We were able to get the legislation passed without ban and with consumer protections that were fair and made sense."

Brill's respect for PassTime's efforts in support of automobile retailers and their national and state associations is not unique. PassTime, which has been in business for more than 25 years and has been a pioneer in the GPS telematics industry, has always been a leader when it comes to their commitment to industry standards, research and development, and legal and legislative compliance.

Jake Frank, chairman and CEO of PassTime, is the co-founder of Gordon Howard Associates, which marketed its telematics

under the trademark name PassTime along with Stan Schwarz, who died earlier this year of cancer.

Frank said challenges from state legislatures and attorneys general offices like that in New Jersey are nothing new, and that PassTime's leadership has worked in states like Iowa 10 years ago, Wisconsin and California two years ago, Nevada last year and numerous others.

"It's education more than anything else," Frank said. "Some lawmakers just are not well informed about what the devices can and cannot do, and why they are so important, not just to the dealer or finance company, but for the consumer as well."

Early on when the devices were just becoming familiar to car dealers, PassTime hired the law firm of Hudson Cook LLC to help monitor legal and legislative issues with GPS telematics. They also worked closely with state dealer associations to educate legislators and attorneys general as well as train dealers in the proper disclosures and full compliance.

"Given each state may have slightly different laws or rules, it was a major undertaking to get the information compiled accurately and disseminated," Frank said.

"We have always been outspoken on the need for full disclosure from the dealer to the consumer about use of telematics on the vehicle they purchase," Frank said. "We supported and engaged in compliance long before it was in vogue. I still see dealers, even today, who are not disclosing, and that's a problem!"

"PassTime has been a preferred partner of our association for many years," said Ohio IADA executive director Wendy Rinehart. "When I took over the association in 2013, I researched all our partners to make sure they were the types of companies we wanted to recommend to our dealers. PassTime didn't just meet our expectations, they surpassed them."

"From compliance to technology, Jake, Corinne, and Josh can always be counted on for their knowledge and training to our dealers. Their continued support on both the state and national levels shows their dedication to the industry and to the dealers."

Frank said PassTime has always been a "service-oriented" company, because of the nature of the business itself. PassTime must develop long term relationships with its dealer and finance company clients, but because a device is placed into each vehicle sold, it must also provide service to the consumer.

"We realized early on that service was critical to ensuring the success of our devices for our dealers and finance companies," Frank said. "We have a 3-tiered service approach that begins with a dedicated account manager, then an in-house client services manager and finally our 24/7/365 live customer support. Our service really sets us apart."

Dan Reel, owner of Reel's Auto Sales in Orwell, Ohio, said, "We've been using PassTime for three years now and have never had an

issue. I love it. It's easy, effective, and always reliable."

Frank said PassTime was one of the first companies to propose the Payment Assurance Technology Association to get the various competitors in the market to agree on standards and compliance, and to speak with one voice when it came to lobbying efforts at the state and national levels.

"The value and purpose of PATA drastically shifted with the rise of the Dodd-Frank Wall Street Reform and Consumer Protection Act," Jake Frank said. "The focus and goals changed from industry standards to more device best practices, compliance and lobbying efforts."

PATA became the Telematics Service Providers Association, and while the organization does not today include many of the providers in the industry, it does provide significant leadership and spends a good deal of money on lobbying and attorneys to thwart burdensome legislation and regulations.

"We will continue our efforts, with our association partner Spireon, regardless of how many or how few members we have," Jake Frank said. "Because it's the right thing to do on behalf of our dealers, finance companies and the industry as a whole."

Josh Frank, PassTime's regional sales manager, said his job is easier not only because of the support PassTime has for the industry, but for the commitment to providing quality products and excellent customer service.

PassTime was one of the first in the industry to have a 24/7 call center to service the needs of its customers, as well as new technology that allows installers to instantly test the device to ensure it is properly functioning.

"PassTime holds itself to the highest quality standards in the industry," Jake Frank said. "We have achieved an industry leading failure rate well below 1 percent by controlling all aspects of our product design, development and manufacturing."

PassTime trains creditors on their obligations under the Equal Credit Opportunity Act, recommending creditors adopt objective credit criteria for installation and use of devices.

New technology is coming all the time in the form of mobile apps and advanced cellular technology, and PassTime now provides a backup power system that doesn't use cheap and unreliable backup batteries. The system employs a super capacitor that stores power for about 60 seconds. So in the event the device fails, is removed, or there is a loss of power due to an accident or other event, a message is sent via text or email to the dealer or finance company's representative.

Jake Frank said he and fellow founder Stan Schwarz were always honored to be associated with the automotive retail industry, and PassTime's support for dealers and their associations will not wane as long as he remains a leader and decision-maker at the company. 🚗



# LESSONS FROM THE SALE OF ROLLING STONE

## Don't Make the Same Mistake

When I was a teenager, if you wanted to keep up on music and politics, you read *Rolling Stone*.

I credit my older brothers for introducing me to the magazine. Once I'd read it the first time, I was hooked.

I especially remember the writing. For me, *Rolling Stone* was a way to be in the front row at concerts, or behind the scenes of a political campaign, without actually being there.

It didn't hurt the magazine had an edgy reputation – just the sort of thing that made a teenage kid from the Midwest want to get his hands on the latest copy.

These memories came to mind as I read news that, on the eve of its 50th anniversary, *Rolling Stone* is up for sale.

The news didn't surprise me. It's been years since I've read a copy, and it's tough, in general, for magazines to be successful in today's digital age.

But I was struck by some of the reasons that apparently led to the sale, and the lessons they offer for dealers.

### Resistance to change hurts.

*Rolling Stone's* founder and publisher, Jann Wenner, reportedly didn't think a print magazine would ever fall out of favor, even as subscribers declined and shifted online in recent years. There's a lesson here in the way many dealers regard, and often resist, the purchase preferences of today's car buyers.

I suspect *Rolling Stone* would be better off today if it had opted to reinvent its business and distribution model a lot earlier. The same seems to be increasingly true for dealers and the rise of online retailing. In the end, there may not be much "it" to get around to if you wait too long.

### Reputation and relevance are related.

I can't recall a specific reason I stopped reading *Rolling Stone*. I do remember the articles and stories seemed less compelling to me in college and beyond.

Perhaps the last time I sought out *Rolling Stone* followed the controversy over its story of an alleged gang rape at the University of Virginia. I read the piece for myself and thought, "This won't turn out well." Subsequent investigations found serious breaches of journalistic fundamentals, all of which damaged the magazine's reputation.

Dealers would do well to remember your reputation is only as good as the worst online review or your last miffed customer. Likewise, today's consumers have long memories, and social media outlets to vent, when you break their trust.

### Talent sets the tone.

You could make the case *Rolling Stone* thrived the most when it consistently fielded top-notch writers and photographers – some of whom Wenner had the foresight and guts to give their work its first significant chance. The same is true for dealers. When your people really shine, so does your dealership.

As their leader, it's your job to create the environment where they have a real chance to reach their potential, and continue to grow, as individuals. By definition, this outcome means dealers have to do way more than simply provide an attractive paycheck.

A *New York Times* article reports Wenner, in the late '90s, turned down an offer of \$500 million for *Rolling Stone*. Last year, Wenner sold a 49 percent stake in his company for \$40 million.

Perhaps those figures represent the biggest lesson of all. 🚗

**DALE POLLAK** is the founder of vAuto and an executive with Cox Automotive. This column originally ran on his blog. For this story and all his posts, visit [www.dalepollak.com](http://www.dalepollak.com).

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# FLOOD CARS IN THE U.S. JUMP 20 PERCENT

## Reminder and Offer from Carfax

New research from Carfax suggests drivers may be behind the wheel of more than 325,000 previously flooded vehicles. That number is a 20 percent increase from 2016 and a stark reminder for consumers to do their due diligence when used car shopping.

Vehicles reported as flood damaged by a state's Department of Motor Vehicles, insurance companies and more have washed up in every state. These 10 states have the most:

1. Texas – 51,000
2. Louisiana – 29,000
3. Pennsylvania – 20,000
4. Florida – 19,000
5. Kentucky – 16,000
6. Illinois – 15,000
7. South Carolina – 13,000
8. Virginia – 13,000
9. North Carolina – 13,000
10. Michigan – 11,000

LOCALIZED FLOODED VEHICLE STATISTICS ARE AVAILABLE UPON REQUEST. AN INFOGRAPHIC ALSO IS AVAILABLE FOR USE AT [WWW.CARFAX.COM/PRESS/RESOURCES/FLOODED-CARS](http://WWW.CARFAX.COM/PRESS/RESOURCES/FLOODED-CARS).

"I bought a car last year and the seller never told us anything about it being a flood car," said Pennsylvania resident Charlene Geiger. "When we got home and ran a Carfax, there it was – a flood car from Hurricane Sandy. It showed the seller bought it as a salvage car and the title was washed when he brought it to Pennsylvania. We lost \$16,000 over all of it."

In addition to the current total, several hundred thousand more flooded cars may emerge from hurricanes Harvey and Irma. Historically, about half the vehicles damaged by floods end up back on the market. Flooded cars rot from the inside out as water corrodes the mechanical parts, shorts the electrical system and compromises safety features like airbags and anti-lock brakes. Health concerns are an added problem, as mold and bacteria permeate the soft parts of the car.

"Our data shows there's still much work to be done in helping consumers avoid buying flood damaged cars," said Carfax president Dick Raines. "They can, and do, show up all over the country, whether it be a few miles or hundreds of miles from where the flooding occurred. With two devastating storms already this year, it's vital for used car buyers everywhere to protect themselves from flooded cars that may wind up for sale. Start with a thorough test drive, a vehicle history report and a mechanic's inspection before buying any used car."

In the wake of hurricanes Harvey and Irma, Carfax is letting consumers check for flood damage free of charge at [carfax.com/flood](http://carfax.com/flood).

Localized flooded vehicle statistics are available upon request. An infographic also is available for use at [www.carfax.com/press/resources/flooded-cars](http://www.carfax.com/press/resources/flooded-cars). 🚗

## ACCELERATE BY GWC WARRANTY

# WHY CUSTOMERS REFUSE A VEHICLE SERVICE CONTRACT

## Setting Yourself Up for Success

There's a lot of blame to go around when an F&I deal falls through. You might put it on the customer who just didn't have an open mind. Or you could point to the sales department that agreed to a deal that left little room in the customer's budget.

In the end there's only one place to look when it comes to opportunities in vehicle service contract deals gone bad: the person sitting across from the customer.

But there's good news. It's an easy problem to fix.

Every service contract deal that doesn't happen is an opportunity to objectively look at why the deal didn't come to fruition. But boiling things down, there are two main reasons why customers refuse to buy a vehicle service contract: they *think* they can't afford it or they don't see the need *right now*.

Focus on key words in each of these objections: Customer *think* they can't afford them, and they don't see the need *right now*.

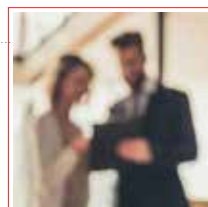
What's positive here is the person sitting across the desk from the customer in the F&I office has control over both of these lines of thinking. All it takes is a few questions for you to show the customer what they really can't afford is a major repair bill and while the vehicle is in great shape now, there are realities with used cars they should prepare for.

Almost every customer will object to paying more for a VSC. The key here is getting to the bottom why.

Often, it's a simple misunderstanding of what common repairs cost. Always ask price-conscious customers what they think a major repair costs. Regardless of their answer, you have an opportunity to position the value of a service contract.

If their response is too low, you can show past repair orders and ground the customer in the reality of these costs. If the response is on point or on the higher end, you can focus on how such a repair impacts a monthly budget while asking the customer if that repair fits within their monthly expenses.

When customers don't see the need for a service contract, it's usually due to



confidence they have in the vehicle they're buying. Most car buyers expect to be purchasing a vehicle in good working order. So why would they need protection on repairs?

The reality here, especially with used vehicles, is that components are more likely to break down as they age. Ask a customer about their level of understanding of factory warranties, if the vehicle still qualifies.

Here is your opportunity to showcase that factory coverage covers many parts least likely to fail. But a service contract covers many of the components likely to break down with wear and tear. Just like your grandparents visit the doctor more often, used vehicles will visit the shop for smaller issues more often as they age, so it's important to be prepared for this fact.

Getting to the root of why your customer is refusing a service contract is where your opportunities reside. Most of the time, customers are excited to drive off in their new car or they simply don't understand many of the intricacies of owning a vehicle and what it costs.

Take this opportunity to act as a consultant. Ask the right questions and be prepared with the answers, and you'll set yourself up for more success in the F&I office. 🚗



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# CLIENTS FOR LIFE

## From First Sale to Long-Term Relationship

I've had a lot of people ask me about client retention. It's something I've been very successful at over the years.

Here are the steps I recommend to navigate from the initial sale all the way through the entire long-term relationship.

**Step 1: Verbally thank the client for his business when you close the sale.**

**Step 2: Review expectations and what will happen next.**

Whatever your particular steps are, go over these steps with the client and let him know how and when he will be kept up to date.

**Step 3: Ask the client if he has any final questions, thank him once again for his business, and reiterate when he will next hear from you or someone from your company.**

**Step 4: Send a handwritten thank you note the day you get the order.**

Sign the thank you note in blue ink and include your business card.

**Note:** Depending upon the size and significance of an order, it may be appropriate to thank a client with more than a thank you note. You may also do this for more than just the initial order. Here are some various ways to do that:

- Small gifts: golf balls, nice pens, cups, etc.
- Gift certificates.
- A gift to one of his favorite charities.
- An investment in client's business or something else they are involved in.
- Vacations or trips to trade shows and other industry events.

**Step 5: Introduce other team members they might be working with.**

**Step 6: Follow up and deliver what you say you'll deliver.**

At a minimum you must deliver what you say you will, when you say you will. Ideally you'll deliver more than you say you will. Always try to give something extra.

**Step 7: Call or stop by in person before, during, and after initial delivery of the product or service.**

It's particularly important in the beginning of the relationship to communicate often. This may feel like micromanaging and it is. You have to ensure everyone does what they're supposed to do and everything goes smoothly

on this initial sale. It's best to follow a checklist.

**Step 8: Survey the client on how you did.**

Do this step in person or on the phone. What did you do well and what could have been done better?

Next, shift your focus to building a lifelong relationship.

**Step 9: Reach out 18 to 26 times per year.**

Reach out in a variety of ways: phone calls, emails, regular mail, in-person visits, FedEx, etc.

Three contacts: Send out a holiday, birthday, and anniversary card.

In addition to sending out holiday cards, you can send gift baskets, bottles of wine, champagne, and other items to your best clients. Also, Thanksgiving and New Year's Cards stand out because few people send them.

Here are some other ways to reach out to clients 18-26 times:

- Send cards for promotions, new babies, and other celebratory events.
- Send get well cards.
- Visit clients in the hospital.
- Send items pertaining to their interests and hobbies such as books and T-shirts.
- Act on personal information about your clients' family members and send out notes to acknowledge graduations and similar events.
- Get your clients on the mailing list for company publications.
- Develop your own newsletter or monthly article and send it out to your clients.
- Attend events sponsored by clients.
- Do business with your client and send them business if possible.
- Send copies of industry articles that may affect their business or simply be of interest.
- Send a good business book or resource.

**Note:** You are an expert. You are expected to be learning, reading, and passing applicable and valuable information on to your clients and prospects.

- Send information out on new products.
- Send promotional items.
- Donate money to their favorite charities or events they sponsor.
- Drop by with baseball tickets.
- Take clients to lunch, dinner, other sporting events, shows, or out to play golf or some other activity.
- Connect them with other companies, other people they'd like to meet, and other professionals such as lawyers, CPAs, insurance agents, realtors, and vendors.
- Send them potential new employees.
- Connect on social media. (Use discretion and your best judgment here.)



**Step 10: Practice these overall client rules:**

- Always make the client your number one priority.
- Keep communicating. Focus on good, solid communication.
- Personalize the relationship and always seek to build and strengthen it.
- Let clients know you appreciate their business and you don't take them for granted.
- Focus completely on the client and how you can help. Always do what's best for them.
- Stay on your toes and do what you say you'll do.
- Go above and beyond. Deliver more than you say you will.

**Note:** You don't need to follow this plan with all your accounts, only with the clients you want to keep. Most likely these are your largest clients. If you follow the 80/20 Rule, you will be doing this with your top 20 percent of accounts that give you 80 percent of your business.

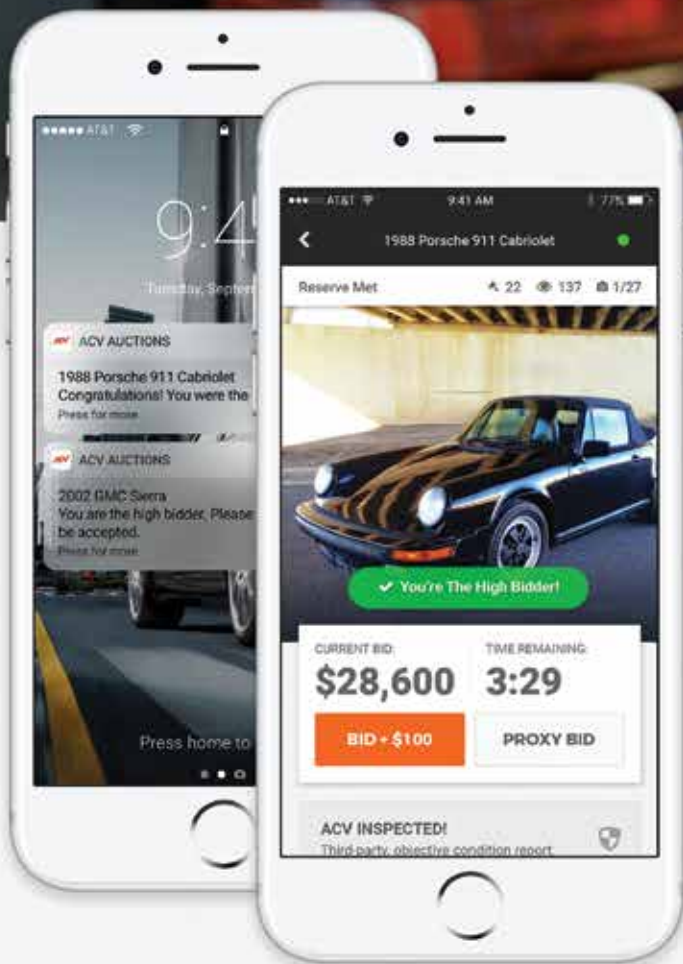
If you care about your clients, treat them right, build strong relationships, and keep them happy, you will rarely have to worry about having enough business. Not only will they stay with you, they will also refer business associates, friends, and family. In addition, if you're working with happy, lifelong clients all day, your work and life will be much more enjoyable. 🚗

**JOHN CHAPIN** is a sales and motivational speaker and trainer. He has over 27 years of sales experience as a number one sales rep and is the author of the 2010 sales book of the year: *Sales Encyclopedia*. For more information, visit [www.completeselling.com](http://www.completeselling.com) or email [johnchapin@completeselling.com](mailto:johnchapin@completeselling.com).



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