

the

VIRGINIA

SUMMER 2019

INDEPENDENT NEWS

DIGITAL RETAILING
is Not a Marketing
Expense

6 Signs That Scream
“It’s Time to Change
Your Advertising”

The Million-Dollar
Question:
Can You Sell Cars?

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The Virginia Independent News

SUMMER 2019

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SUMMER IS HEATING UP



BRAD WHITE
BLUEGRASS AUTO SALES
PRESIDENT, VIADA

I'd like to begin by wishing all of you a happy and safe summer. I really enjoy this time of year. I love the warmer temperatures and spending time outdoors. I look forward to family vacations, cookouts, fishing, and spending time with family and friends, and I hope you have many things to look forward to, as well.

Another reason I enjoy summer is that it seems that I'm able to get more things done. And speaking of getting things done, your Association has been very busy doing just that! A successful Dealer Day was held May 14th in Charlottesville. Dealers enjoyed a great day of education and information from numerous speakers and vendors. I'd like to thank our Executive Director, Jamie Davis, VIADA staff, VIADA board members, the speakers, vendors, sponsors, and all the dealers who attended for making this event a huge success. Everyone involved did a great job!

In conjunction with Dealer Day, a Title and Registration Workshop was held in the afternoon that was packed with attendees. The instructor for the workshop was VIADA's own Pete Iaricci. Those attending the workshop learned how to properly process titles and registrations. This was a great opportunity to ask questions and help resolve issues related to title work at your dealership. This workshop is always highly attended and well received, so be on the lookout for our next one. If you have never attended Dealer Day or our Title and Registration Workshop, I highly recommend you attend in the future!

Looking forward, districts around the state will be having district meetings throughout the summer. Be on the lookout for notices about these meetings and plan to attend. You can also follow VIADA on Facebook for all the latest news and upcoming events to make sure you take advantage of all your Association has to offer.

Our annual convention will be held October 4-6 at the Hilton Virginia Beach Oceanfront hotel in Virginia Beach. Make your plans now to attend! Convention offers a great opportunity to grow your dealership through education, meeting with vendors, and networking with other dealers. You won't want to miss it!

In conclusion, I hope you all have a wonderful summer and I want to thank you for your membership in our Association. I look forward to seeing you at district meetings throughout the summer and hope to see you at convention in October!

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Volunteers Needed!

Want to take on a leadership role? Do you want to help the association fight against unnecessary and burdensome regulations? And help educate dealers about activities impacting their ability to operate a dealership? Contact Jamie Davis, Executive Director, (757) 464-3460 or jamie@viada.org

CALENDAR OF EVENTS

JUNE

- 17-20 NIADA|NABD Convention - Las Vegas
- 20 District 7 Meeting, Harrisonburg
- 26 District 1 Meeting, Virginia Beach
- 25-26 DOC - Danville

JULY

- 4 Independence Day - State Office Closed
- 8 MVDB Meeting, Richmond
- 9-10 DOC - Manassas
- 10 District 4 Meeting, Montclair
- 12-13 VIADA Board Meeting - Williamsburg
- 22 District 3 Meeting, Roanoke
- 23-24 DOC - Christiansburg
- 30 District 1 Meeting, Virginia Beach

AUGUST

- 1 DEADLINE: District Quality Dealer Books to VIADA
- 6-7 DOC - Hampton
- 20 District 5 Meeting, Danville (OE)
- 20-21 DOC - Charlottesville
- 27 District 1 Meeting, Virginia Beach (OE)
- 27 District 2 Meeting, Richmond (OE)

SEPTEMBER

- 2 Labor Day - State Office Closed
- 9 MVDB Meeting, Richmond
- 11 District 4 Meeting, Manassas (OE)
- 17-18 DOC - Henrico
- 19 District 7 Meeting, Harrisonburg (OE)
- 24 District 1 Meeting, Virginia Beach
- 23-25 NIADA Policy Conference, D.C.

AROUND THE COMMONWEALTH

By Jamie Davis, Executive Director, VIADA

While these trips were not as chilly as January and February, it was great to see spring in all its glory and it was awesome to gain more daylight on my trips! Our state is very rich in history and it is beautiful - from the beach to the mountains! Our district presidents do an amazing job scheduling meetings, getting sponsors, and gathering great speakers to help you, the dealer, grow. Your district meetings are a great chance to talk with fellow dealers and learn new ideas, so make sure you attend!

DISTRICT 1 - March & April - President Joe Ramon invited Ron Heider with Heider Marketing & Advertising to speak and Craig Rice with Bel Air Auto Auction sponsored March's meeting. Ron gave the dealers in attendance a preview for Dealer Day, and Craig gave away airline tickets and hotel stay for Bel Air's anniversary auction on April 18th. Congratulations to Charlie Bryant with Bryant Motorsports for being nominated as District 1 Quality Dealer!

DISTRICT 2 - April - President Paul Tashner reached out to Parker Byrd and Heather Rains from DealerRE to speak with dealers about DealerRE's reinsurance program and VIADA's Certified Pre-Owned program. Pete Iaricci informed the dealers in attendance on the General Assembly session and the different studies he will be participating in on VIADA's behalf.

DISTRICT 3 - May - President Brad White invited Don Gantt and Ryan Stefanko with Gantt Insurance to speak with his dealers about their insurance coverage. Gantt was able to save Brad money on his policy just for being a VIADA member, so it was great that Don and Ryan could attend. Congratulations to Matt McMurray with Campus Automotive for being nominated as District 3 Quality Dealer!

DISTRICT 4 - April - President Donald Sullivan pulled out all the stops for his April meeting at the Stonewall Golf Club for ACV Auctions. Dinner was amazing and Robin and Bryan put on an excellent pro-

gram talking with dealers about how their program works and how easy it is for the dealers. Congratulations to Alyas Abady with Ellas Auto Outlet for being nominated as District 4 Quality Dealer!

DISTRICT 5 - May - President Brent Toone reached out to MVDB Executive Director William Childress and MVDB Field Representative Nakelia Ross to speak with his dealers about issues they are seeing with dealers. Plenty of dealers showed up and asked questions of William and Nakelia about hours of operation and dealer tag use. Thank you to William and Nakelia for taking time out of their busy day for us!

DISTRICT 6 - April - President Sajal Narayan had a full house at The Neighbor's Place in Lynchburg for Chris Koon and Paul McIntosh with Fulton Bank. Chris spoke to the dealers in attendance about Fulton Bank's credit card processing fees and how they could save money by switching. While we dined on a great dinner, Chris reported that of the dealers that brought statements with them, he could save each between \$150 to \$400 a month! Congratulations to Sajal Narayan with Best Bet Motor Sales for being nominated as District 6 Quality Dealer!

DISTRICT 7 - Congratulations to Keith Knupp with Keith's Auto Sales for being nominated as District 7 Quality Dealer!

We mail postcards for the district meetings and send out plenty of emails before the district meetings. If you are not getting our emails, make sure you check your spam folder, or give us a call! We will see what is going on and get it fixed!

Many, many thanks go out to our district presidents for the job they do. They are all volunteers, so they do not get paid for their hard work! They take time from their dealerships to contact restaurants, plan meals, gather sponsors, and speak at their meetings because they love the VIADA! THANK YOU for all you do! ■

FROM DEALER DAY TO CONVENTION



JAMIE DAVIS
EXECUTIVE DIRECTOR, VIADA
JAMIE@VIADA.ORG

**“THE BAD NEWS IS TIME
FLIES. THE GOOD NEWS
IS YOU’RE THE PILOT.”
- ANONYMOUS**

The calendar says June, and if my math is correct, we only have six months left of 2019. Wow. It does not seem too long ago we were talking about how cold it was at the auction, and now we are talking about how hot asphalt gets. The kids are out of school and either getting ready to head to summer camps or will be hunkered down in their rooms playing Fortnite. You may be planning a family vacation to visit relatives, or just getting out of town to enjoy a week off. While spring may be a season of renewal, summer is the season to say “ahh” and put your feet up and relax a bit. We are blessed with longer days, warmer temperatures, and plenty of picnics and events that seem to make everyone happier.

We have plenty to keep us busy in the state office helping our dealers. Membership is on the rise, plenty of phone calls for Pete to answer with his vast knowledge; Dealer Day wrap-up, getting ready for the annual NIADA convention, and planning our VIADA convention in October. We are also working on a new Auction App for our dealers. This has been talked about for a few years, and a new vendor presented this opportunity to all the state associations at our meeting with NIADA in January. They are currently working with Washington IADA, Mississippi IADA, Tennessee IADA, and Illinois IADA. We are excited to work with Sygnifi Networks to make this opportunity possible for our dealers. We will have more information on this great new benefit in the coming months, so be on the lookout!

If you were not at Dealer Day on May 14th in Charlottesville, just go ahead and blame yourself. We had a great day with national speakers to help you grow your business and be more profitable. Our exhibitor area was packed with fifteen companies eager to earn your business and help you grow. From auctions to finance companies to service contract providers and everything in between, they took a day and wanted to talk to you. We carved out plenty of time to speak with vendors and speakers, but you did not go. How are you supposed to grow your business if you continue to do the same things over and over again? Right now, get out your phone and reserve October 5 for our next Dealer Day in Virginia Beach. It is on a Saturday this year, so instead of going to Hardee’s and drinking coffee, do something important for your dealership and attend!

As always, this is your association! If you see something that needs to change, let us or a board member know and we will take it from there. We want to help you be the best dealer you can be! Your district president always asks for feedback as to speakers and sponsors for their dinner meetings, so please reach out to them and give them some ideas!

Make this summer the best one yet!

Top Ways to Manage Inventory Photos: Stop Wasting Time

By Derrick Woolfson

Every day your vehicle goes without a photo online, you could be losing revenue. Getting the photos online, however, is easier said than done. There are several inventory management tools on the market; though, many dealers still do it the old way. That is taking the photos on a camera (or cell phone), loading them to the computer, to then loading them onto the unit. This is a very lengthy and time-consuming process! To avoid the delay, here are some of the top things to consider when loading photos online!

Stop Wasting Time With Manually Loading Photos Online. Time is Money. There is an App For That.

Long gone are the days of taking the photos on a camera to then have to load them onto the computer; to then finally loading it up to the vehicle. One of the most significant disadvantages of doing it

this way is that it can be easy to mix up the photos. Wherein, you are not saving the photo on the camera as the stock number. This means that when you are going to load them onto the website, you have to click through each vehicle to then figure out which stock number they belong too. This can easily take five extra minutes. If you have twelve or so vehicles to photo that could be as much as an hour wasted! Instead, many of today's inventory management tools have a photo app. One that enables you to load the stock list. In which case, whoever is taking the photos can click into the app, select the stock number, and load the photos. This can save a lot of time; time that can be used to do other tasks. Such as moving vehicles, or better yet merchandising the inventory!

Have a Process. Consistency is Key for Success.

Have you ever browsed a dealers site and the vehicles all have different sorts of photos or various orders? Best practice would be to have a set process; one where your inventory manager is taking consistent photos. That is ensuring that they photo each angle of the vehicle; and for vehicles with specific features, make sure to capture those add ons, such as Navigation, Back-Up Camera, Sunroof, Spoiler, Rims, etc. Anything that makes the unit stand out. In doing so, it can make it much easier for the customer to see if the vehicle has the features they are hoping for!

Bottom Line: anything your dealer can do to save time, do it! That hour or so a day is five hours a week, which is just three hours shy of an entire day lost - time that can be used to merchandise inventory, or moving vehicles! ■

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DEALER DAY HIGHLIGHTS





DEALER DAY HIGHLIGHTS



Exciting New Partnership Announcement for VIADA and CarDoozy

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The Million-Dollar Question: Can You Sell Cars?

By Sean V. Bradley, CSP

In this competitive auto retail space, salespeople have the potential to earn six to seven-figure income — a compelling reason why many individuals from diverse backgrounds enter into the industry. However, success selling cars does not depend on a salesperson's gender, education level, background, upbringing, etc. It all boils down to one thing: can you sell cars? And if you have what it takes to sell cars then it's GAME ON because the earning potential is highly competitive!

While it's true that the average sales consultant only delivers 9.6 units per month (earning approximately \$52k per year) and that dealerships average over 73% attrition, there are automotive sales professionals with success and long-standing careers in automotive challenging those averages. Many individuals sell well beyond the mediocre units per month average, and there are even multi-millionaires selling cars on the showroom sales floor all over the country!

Here are two examples of highly successful salespeople in the industry:

1 Ali Reda, a sales consultant for a Chevy Cadillac dealership in Dearborn Michigan in December of 2018, sold and delivered 202 units by himself (he has a

secretary and a lot porter but that is all)! Ali did not even work the entire month of December; he only worked 20 days! He normally only works Monday through Friday, 9 am to 6 pm, yet he sold double what the average (entire) dealership sells in the U.S. with 10 sales consultants, two to three managers, etc. Now, for the salespeople reading this article, consider what those sales would mean for you. How much money would you make at your dealership if you delivered 100+ units per month on the showroom sales floor?

2 Frank Crinite of Piazza Honda of Springfield earns almost \$700,000 per year selling cars on the showroom sales floor! That means that he earns almost \$1.5 million dollars every two years in personal income selling Hondas in Pennsylvania.

Frank's Secret Sauce:

A network of repeat business and referrals. ALL of Frank's sales result from either repeat customers or referrals.

A business-owner mentality. Frank believes being in car sales is like owning your own business. He says that the Piazza's supply the inventory, resources, facility, desks, supplies, etc., and he does the rest.

Recognizing that car sales is a relationship business. Frank is entrenched in the community and extremely active in it. He doesn't just cut a check to support the local community, he is fully invested. He is involved in community-wide efforts, volunteers his time, and is sincere about helping the community. He also believes that if you want the community to support you, you must support the community.

Leveraging social media as a sales tool. Frank sells approximately 30% of all of his business from Facebook. That means Frank sells approximately 30 units per month from his personal Facebook page. He is extremely active on social media, all day long. He estimates that he is on Facebook approximately three hours per day — communicating with people, liking their post, commenting, sharing, connecting with his clients, prospects, and referrals!

Going the extra mile. Frank goes above and beyond for his clients! He is their concierge, their 'car guy,' and their point of contact for anything and everything in the dealership... sales, service, parts, aftermarket, etc. He wants to ensure their complete and utter satisfaction and does not want to have another person or department fail to provide his clients with superb service! ■

THANK YOU!

We were able to sit down and speak to the ever-busy Carla Boucher, president of the VIADA Ladies Auxiliary, to catch up with everything the organization has had their hands on over the past few months.

SCHOLARSHIP WINNER

The Ladies Auxiliary is happy to announce the 2019 VIADA Scholarship winner is Audrey Knupp from Harrisonburg, Virginia! Audrey's parents are Marvin & Angela Knupp who run D & M Automotive Inc. in Harrisonburg. She will be attending James Madison University in the fall to work towards her degree in nursing.

FILL-A-WISH PROGRAM

Every year the Ladies Auxiliary has money set aside for special needs children for their Fill-A-Wish program. This money is there to grant a special "wish" to a child that would not normally get their wishes granted! If you have a family member or know someone in your area who would qualify for this program, please reach out to Carla at carla2585@yahoo.com or (757) 560-2839 and she will give you more information on this great program for special needs children.

BOOK DRIVE

At our July Board of Directors meeting, the Ladies Auxiliary will collect children's books for the Armed Services YMCA of Hampton Roads! They need books for both the Operation Little Learner Program (18 months to 4 years of age) and the Before & After Care Program (5 to 12 years of age). Both programs are based in Virginia Beach, and help all five branches of our military. If you have any new or gently used books that your children and grandchildren have outgrown, please bring them to our board meeting in July, or give Carla a call. You can even bring them by the state office and we will get them to her.

FACEBOOK PAGE

The Ladies Auxiliary are now on Facebook!! Hurray!! Heather Rains and Aly Loudermilk worked on the project and did an excellent job showing everyone how much pride the Ladies take in their giving. Make sure you search for VIADA Ladies Auxiliary on Facebook and give them a like! They will keep you updated on all the projects they have going on helping the less fortunate.

VIADA CONVENTION

At our convention last October, the Ladies Auxiliary tried something different for their annual charity auction and it worked like a charm! Each district donated a basket filled to the brim with local items and it was a huge hit! So, they are doing it again!!

Carla is asking each district to donate either local items, or have a themed basket for the convention in October. The auction will be held during lunch this year on Saturday, October 5th at the Hilton Virginia Beach Oceanfront. For more information about how to help out, please call Carla Boucher at (757) 560-2839 or email carla2585@yahoo.com.

Just like our district presidents and our board members, the Ladies Auxiliary is all volunteer. They help others as much as they can through the annual auction and donations throughout the year. Next time you get a chance, make sure you say THANK YOU to these awesome ladies who are our unsung heroes! ■

Congratulations!

AUDREY KNUPP

This year's winner of the VIADA Ladies Auxiliary \$2000 scholarship.



Audrey is a graduate of Harrisonburg High School in Harrison, VA. Her parents are Marvin and Angela Krupp who own D&M Automotive, Inc. in Harrisonburg as well. Audrey has plans to attend James Madison University for nursing.

She has an impressive resume of awards and honors including Honor Society, Honor Roll and Business Leadership. She is an avid soccer player and has volunteered at numerous organizations.

Best of luck, Audrey!



Digital Retailing is Not a Marketing Expense

By Rudi Thun, COO, Roadster

The last time you were at the supermarket, did you think to yourself, “wow, that cash register really sold me on those cookies!” As silly as that sounds, we see financial statements in the car business every day with items similar to cash registers and shopping carts classified as marketing expenses. If sales decline 5% next year, are supermarkets going to set their shopping carts on fire and go all “Office Space” on their cash registers in the parking lot? No, these assets are part of a system that is necessary to provide an efficient selling and buying experience for cashiers and customers. They aren’t going to show up at your customer’s door and drive them to the store or drum up fantasies of mint chocolate chip ice cream and Cocoa Puffs.

So, why do dealerships classify digital retailing as a marketing expense? Perhaps, as an industry, this is our own doing. So many digital retailing solutions are out there guaranteeing they can increase car sales or multiply current lead counts. Unfortunately, digital retailing, has become a catch-phrase for all kinds of different things related to digitizing aspects of the transaction. At Roadster, we find that the industry often misunderstands and misrepresents what ultimately is at the core of digital retailing — a platform for customers and dealerships to more efficiently and conveniently conduct retail transactions online, in store, or on the go.

Digital retailing is a platform for your employees to use in improving and streamlining your sales process; it is not going to rain sales on its own.

So, what does a Digital Retailing platform offer? At the right is a detailed chart of DR platform capabilities.

When a dealer purchases a comprehensive digital retailing solution, they should expect it to provide most, if not all, of the elements above. While, connectivity to all vendors via APIs and/or web services is not yet possible, in due time we expect most vendors will adopt a more integration friendly position and invest accordingly.

Nowhere in the above does digital retailing claim to drive more traffic to your website or your showroom. Increased sales are a by-product of people using the platform in other budget areas—such as promoting an online buying experience or an expedited experience in their showroom. The customer experience that a full digital retailing platform can provide may lead to future customer loyalty and word of mouth, but so could those cookies you

bought at the grocery store or the ability to check yourself out on a kiosk!

DIGITAL RETAILING IS NOT A MARKETING LINE ITEM

Much like your CRM and DMS are budgeted as operating expenses, digital retailing should be considered in the same light.

Why does this matter? Unfortunately, treating it like a marketing expense leads to short term, market condition-based decision-making. As overall marketing budgets expand and contract, dealer’s commitment to digital retailing does as well. Conversely, shoppers are increasingly committed to digital shopping in every aspect of their lives. So, while their shopping expectations are consistently growing, automotive retailers are struggling to keep up. In the not too distant future, we are likely to see close to 100% of transactions conducted entirely on digital retailing platforms, so the time to invest is now! ■

Data & Information	Pricing & Payments	Showroom / Desking	APIs / Integrations
Inventory Feeds & Build Data	VIN Based Pricing / Ad Covenant Unlocks	Customer Lookup	CRM Integration
Photos, Spins & Videos	Credit Tier Selector / Soft Credit Inquiry	Vehicle Recommender	DMS Integration
F&I Descriptions & Pricing	Dealer Cash Offers	Driver's License Scanning	vAuto Integration
Accessories Descriptions & Pricing	Taxes, Fees & Addendums	Showroom Trade-In Process	DealerTrack & RouteOne Integration
Trade-in Values	Trade-In Valuation	Desking Capability	Trade-In Tool Integrations (KBB, TradePending, etc.)
Available Rebates & Incentives	F&I / Accessories Selection	Communication Workflow	Google Analytics Tracking
Lease Residuals / Money Factors	Credit Apps / Credit Decisioning	F&I / Accessory Presentation	Customer Journey View
Finance Rates & Markups	Deposits / Reservations	Digital Signatures (Where/When Possible)	Helicopter View of Sales Process Reporting

Top Reasons to Explain the Sales Process on Your Dealer Website

By Derrick Woolfson

I am the first one to offer that I am not always fond of relating specific automotive examples to other industries. Understanding that while it is essential to think about things from various perspectives; certain processes and elements are automotive specific. One thing, though, that we can learn from other industries is the explanation of the “process.” Namely, what is involved when it comes to purchasing a vehicle. Think about it, we sell cars every day, but people do not purchase them daily. So while we understand - in our sleep - what it takes to purchase a car, not all of our customers do. That said, we already know how stressful buying a car can be, so if there is anything we can do to make it easier, then we should do it! Of course, making sure it is mutually beneficial for the dealership.

Here are some of the top reasons to explain the buying process online!

Customers Often Do Not Know What they Need to Bring When it Comes Time to Purchasing A Car:

We have all been there; that is the customer agrees to purchase a vehicle from us, but they do not have their pay stubs, credit application, key fobs, bank statements (if needed), pay off, insurance card or anything else needed to make the purchase. In which case, the customer has to spend that much more time at the dealership to make the deal happen. Or worse, schedule a time to come back into the dealership, which can in some cases lessen the chances of their returning.

To avoid this issue, dealers could easily create a quick video (no more than a few minutes) to outline “things to bring on your visit,” which would offer the above items. In doing so, the customer not only understands the everyday things to bring, but it can also save them time at the deal-

ership. There is nothing worse than being held up in F&I because the customer does not have their insurance card, or is otherwise missing important documents. Not to mention, if that customer is held up it only means that the next customer to hit the box is going to be delayed. And it is no secret that the customers ‘experience’ often lessens when they are made to wait too long before signing. This is not by any means to offer that you explain everything in the video, either. Instead, it is a means of offering the customer ways to save time making for a better, smoother experience at the dealership.

If the Customer Has A General Idea of What to Expect they Are Often More at Ease:

This reminds me of what it is like to buy a house; there is a lot of information that is required, but a lot of it is similar; proof of income, insurance (home), bank statements, credit application, etc. So while this might seem to be common sense, we have to remember - as I mentioned above - the customer is not in the market every day, and might not otherwise really know what to bring. Given that we know how stressful it can be just buying a car imagine what it might feel like to gather up a bunch of documents without knowing what you really need? And let’s be honest, how many customers come in with everything - I mean everything, including having already added the VIN to their insurance - when coming in to meet with you? Very Few! And from my experience, this happens more often for pre-owned vehicles where the customer is purchasing out of state. That said if we took the time to explain which documents are most commonly required to purchase a car the customer will be at ease. Better yet, if the customer is not anxious and or worrying about s/he needs to purchase a car, they can spend that time and energy focusing

on what is most important; finding the car, they are about to purchase!

If the Customer is Willing to Bring All of their Information for their Appointment Chances Are they Are Ready to Purchase. Most Customers Do Not Visit the Dealership for the Sake It.

When I first started in the industry, I was always told “tell the customer as little as possible, and just get them into the store,” which looking back - that only caused for multiple issues. Everything from the customer having to make multiple visits, not purchasing, or having expectations on being able to purchase a car that was not within their budget. Of course, simply telling a customer what documents to bring in is not going to change that all, either. What it can do, however, is offer a glimpse into where they are in regards to making the decision. In that, a customer who is willing to bring in the common documents is usually ready to go. In turn, allowing you to focus on ensuring that you are finding them the right vehicle - to which you can - in many cases - glide through the sales process.

Bottom Line: there is nothing more frustrating than not knowing what you need to bring or what is otherwise expected when purchasing a vehicle. And while there are some blog posts here and there that offer “what to bring” from other customers perspectives, that is not always what is also needed for each customer that happens to stumble across the blog when searching “what is needed to purchase a vehicle.” Given that some customers, as we know, might require various other documents. So if your dealer were to step up and offer the customer things that can offer them a better experience, it could also have a positive impact. An experience that can influence their decision to purchase from you. ■

6 Signs That Scream “It’s Time to Change Your Advertising”

By Ronald A. Heider, HMA – Heider Marketing & Advertising

Today’s auto buying consumer is much savvier than previous customers. Not only have they become tired of the same old clichés and tactics, they just don’t buy them anymore.

Creating a successful advertising strategy is the ultimate game of understanding human behavior and what consumers find meaningful. What’s important to your customer today won’t be on their radar screen tomorrow. For your campaign to be effective, you must know your customer and adjust your strategy accordingly.

Here are 6 signs that scream “It’s time to change your marketing plan!”:

1 When sales momentum slows. This is not a call to micro-manage your sales on a daily or weekly basis. But when you start to see a trend in your leads and inquiries declining, it’s time to start dusting off Plan B. How long of a trend should you look for? If your sales decline for 12 - 16 consecutive weeks, implement Plan B immediately.

2 When no measurable gains have been identified in a 90 - 120 day window. If no significant improvement in your sales or lead generation activity is seen for a full quarter, give serious thought to changing direction. Remember the definition of stupidity: continuing to do the same things while expecting a different result. If consumers haven’t responded to your campaign in 90 days, it’s doubtful they’ll respond after 120.

3 When your market share dips or doesn’t keep pace. When looking at sales, consider market share. Are you doing better than, the same as or worse than others? If you’re not performing as well as those you compete with, it might be time to re-think your strategy.

4 When you start saying “consumers just haven’t figured it out yet.” It’s not the consumers’ job to figure out your campaign or

the benefits from buying from you. It’s your job to clearly communicate the benefits of why they should give you their money. Consumers are not patient. With so many choices of where they buy from, they won’t give you a second chance to decipher your offer.

5 When you talk down to your customer. Large and small dealers are both guilty of criticizing their customer for not appreciating all they do for them. You need to reverse this line of thought and begin appreciating every customer you have. Your existence depends on your ability to attract and retain customers. They owe you nothing.

6 When you start saying: “All consumers want is the lowest price and nothing else”. No one wants to over-pay, but few are pure-

ly price driven. You can’t blame consumers for not responding if you haven’t given them meaningful and relevant reasons to buy from you. If you claim to be the low-price leader and consumers stop shopping with you, maybe it’s time to check your pricing strategy. But if you’ve failed to communicate why you are the better choice, you can only blame yourself.

A successful campaign can be yours if you consistently deliver a message that is compelling, meaningful and relevant to consumers. ■

Ronald A. Heider is a 25+ year veteran of the advertising community and owner of HMA – Heider Marketing & Advertising. Heider can be reached at (757) 447-4987 or by e-mail at rheider@hmaads.com

REMINDER

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Why Reinsurance?

By Tim Byrd, Founder and CEO of DealerRE

“You Don’t Sell Someone Else’s Cars, Why Sell Someone Else’s Warranties?”

I have been in the car business for over 30 years. Going from dealership to dealership, I have seen the good, and the bad. There are car dealers who are on top of their game, and always striving to improve. Then there are the dealers whose computer screens would still be green if they had not finally pooped out.

This message is for those dealers who are striving to be the very best.

There are many aspects and levels of car dealers. There is the guy who pounds the pavement to sell the cars and the guy whose name is on the sign. There are the dealers who rent their building and those who own it. There are dealers who floor plan their cars and those who own their inventory. There are those who depend on the Finance Companies and there are others who own the Finance Company. Some own their service department and others must depend on an independent repair facility. There are also those who depend on third party warranty companies to warranty the very thing that they have staked their livelihood

and reputation on - the automobiles they sell - and those who own a Reinsurance Company.

Let me make it clear, I am not writing this to sell you a warranty. I am not here to tell you, like those 20 guys that stalk you every day, that I have the best coverage, lowest priced, Ten year-Unlimited Mileage-Bumper-to-Bumper for only \$395, Warranty. I’m here to tell you why you need to own a reinsurance company. Of all those things I mentioned: owning your service department; your building; your inventory; or your finance company, a reinsurance company can provide you the highest return for the least amount of capital investment, of any of them.

First, let me tell you how this works. The basics of all warranty companies are the same. What is covered is disclosed and priced, based on actuarial figures. That price dissected, includes what we refer to as an “Admin fee”. The admin fee consists of: fees to the administrator who administers the warranties and adjudicates claims; a fee to an insurance company to insure it; a fee to the agent; and a fee to the roadside assistance company. The total of the admin fee is usually 20% or less of the cost of the product. The balance of the cost of the warranty is the premium reserve. Premium reserve is set aside to pay claims. What happens to that reserve is the major difference between whether you own your warranty company or a third party does. Most warranty companies absorb any earned reserve (not used to pay claims) as underwriting profit. A warranty contract is earned based on the term. Example: 12 month contract earns 1/12th per month. Some warranty companies have what they call a retro or profit participation program. They will return a portion of the earned reserve to the dealer if the dealership produces x number of warranties and continues to do business

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with them. (So, if the dealer sells the store, retires or falls below a volume requirement, the warranty company is not obligated to continue including the dealer in its profit share.) If the dealer does receive a profit share, they will also receive a 1099 from the warranty company on what is considered commission, normally having the highest tax consequences.

The reason why you should consider owning a reinsurance company is, it is an easy way to expand your profits. As you can see, third party warranty companies profit from reserves not used to pay claims. Reinsurance allows YOU to make that profit. Any reserve not used to pay claims becomes underwriting profit. As an example, if you sell an average of 20 vehicle service contracts per month, and \$800 goes into reserve from each customer's Vehicle Service Contract (loss ratios vary), but for this example let's say, \$400 or 50% of every contract on average is used to pay claims. This leaves a \$400 underwriting profit, which is \$96,000 in additional dealer (stockholder) net profit per year and \$480,000 additional dealer net profit at the end of five years. This does

not include the retail profit made from the sale of the Vehicle Service Contract. If you sell third party vehicle service contracts now, the earned reserve is retained by the third-party warranty company as their underwriting profit, in this case \$96,000 per year.

Another great reason to own a reinsurance company is reinsurance companies are small Property and Casualty companies. "Small property and casualty insurance companies with less than \$2,300,000 in annual net premiums may elect to be taxed only on investment income under Internal Revenue Code 831 (b)."

Most larger car dealers own their own reinsurance company. Smaller dealers can be unaware of the benefits and have the misconception that you must be a large volume dealer to make it work.

There are many products available whether you are a Retail, BHPH or Franchise Dealer to fill your reinsurance trust account and make taking care of your customer easy. Products that fit your individual needs such as Collateral Protection Insurance

(CPI), Debt Cancellation Coverage (DCC), Vehicle Service Contracts (VSC), Limited Warranties, and numerous ancillary products.

With a Reinsurance Company, you have Nationwide Warranty Coverage, paid for by your Customer. Accounted as a dealership expense. Allowing control over policy design. With a New Profit Center that is Income Tax Friendly, to say the least.

It's time to stop using third party insurance and warranty companies by Unlocking the Hidden Profits of Reinsurance! ■

Tim Byrd is Founder and CEO of DealerRE, Reinsurance Experts. DealerRE started in Virginia 25 years ago and is now serving dealers from Virginia to Hawaii and in between, with offices in Virginia, South Carolina and California. Mr. Byrd and his wife Jennifer have eight beautiful children, two of whom, Taylor, (President) and Parker, (Vice-President) now manage day to day operations. First and foremost, Tim is a follower of Jesus Christ. DealerRE.com 804-824-9533. WhyReinsurance.com

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THE CARLAWYER[®]

CASE OF THE MONTH

GAP coverage is a popular product with dealers' F&I folks. It's a simple product, right? The coverage pays off your credit obligation if there's a GAP event, like a total loss, and the buyer's insurance company's check doesn't entirely cover the loss. Nothing to it!

But perhaps it's a bit more complicated than you think. A recent case illustrates the point.

Robin Hinkle bought GAP protection from Safe-Guard Products International, LLC, when she bought and financed a vehicle. Shortly after buying the vehicle, she began falling behind on her payments and accruing late fees. She was later involved in an accident resulting in the total loss of her vehicle. Hinkle's insurer issued a \$7,285 check to the lienholder. At the time of the accident, Hinkle's payoff balance, including late charges and deferred payments, was \$11,983. Hinkle made a claim under her Safe-Guard GAP policy. Safe-Guard evaluated her "Re-Amortized Balance at Date of Loss" at only \$5,283. Because the insurance check covered this amount, Safe-Guard denied coverage under the GAP policy.

Hinkle sued Safe-Guard, among others. After the case was removed from state to federal court, Hinkle filed an amended class action complaint alleging violation of the West Virginia Consumer Credit and Protection Act, breach of contract, common

law bad faith, violation of the West Virginia Unfair Trade Practices Act, requesting a declaratory judgment to recover benefits under the GAP policy, and demanding punitive damages.

The court previously dismissed the WVC-CPA claim against Safe-Guard. See *Hinkle v. Matthews*, 2018 U.S. Dist. LEXIS 149093 (S.D. W.Va. August 31, 2018). In this decision, Safe-Guard moved for summary judgment on the rest of the claims.

The court granted the motion. Hinkle alleged that Safe-Guard breached the contract when it denied her claim for coverage under the GAP policy. Hinkle argued that the term "Unpaid Net Balance" in the GAP policy was ambiguous and that the term describes the entire balance owed.

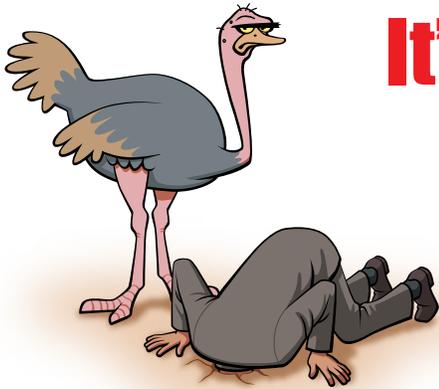
The court found that the definition of "Unpaid Net Balance" in the contract clearly stated that late charges, delinquent payments, deferred payments, and penalty fees are not covered by the GAP policy. The court also found that the term "re-amortized" in Safe-Guard's correspondence denying coverage did not create a latent ambiguity in the contract, noting that the term was used by Safe-Guard to represent the act of calculating the insured's "Unpaid Net Balance" and did not affect the unambiguous definition of "Unpaid Net Balance" in the contract.

The court also found that the vehicle salesperson's representation about the GAP policy's coverage did not render the contract terms ambiguous. Therefore, the court concluded that Safe-Guard did not breach the contract when it denied Hinkle's claim and granted its motion for summary judgment on that claim.

The court further granted summary judgment on the claims that were dependent on the breach of contract claim – common law bad faith and punitive damages. The court concluded that Safe-Guard was entitled to summary judgment on the WVUTPA claim as well.

Hinkle v. Matthews, 2019 U.S. Dist. LEXIS 49270 (S.D. W.Va. March 25, 2019) ■

Tom (thudson@hudco.com) is Of Counsel and Nikki (nmunro@hudco.com) is a Partner in the law firm of Hudson Cook, LLP. Tom has written several books and is the publisher of *Spot Delivery*[®], a monthly legal newsletter for auto dealers. He is the CEO of CounselorLibrary.com, LLC and the Senior Editor of CounselorLibrary.com's *CARLAW*[®]. Nikki is Editor in Chief of *CARLAW*[®], a contributing author to the F&I Legal Desk Book and frequently writes for *Spot Delivery*[®]. For information, visit counselorlibrary.com. ©CounselorLibrary.com 2018, all rights reserved.



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BHPH & Service

By Gene Daughtry

In BHPH one fact of life is vehicle breakdowns. Selling cars is easy, once you attract the customer. With all the vendors available finding vehicles is easier than it has ever been and with the industry transitioning back from Special Finance to Deep Sub Prime (lenders repossessing at a record pace) there should be an ample supply of vehicles for a BHPH dealer and the prices should reflect the availability.

As we know our customers are maintenance challenged for various reasons from not being personally organized or never being taught they had to do maintenance (dad and mom didn't). In most cases it is about prioritizing the money. In any case your customers have plenty of issues to deal with on a regular basis, some real, some not and some self-inflicted. The question is do you let the customer deal with the vehicle issue themselves or do you have a solution in place to help keep your vehicles on the road?

I have always advocated that we anticipate the problems we know customers are going to have and put a plan in place to handle the problems when they roll in. The first thing I learned about the car business, after I figured out how to get a car deal done, was that we would be dealing with the customer again. In retail sales you want to continue a relationship with your customers. In BHPH you have no real choice. So more are successful, our customer is going to need our help with their loan and the vehicle during the life of the note. Having a plan to receive them when they come in is good. If you say 'no' to their request for help you will often find your car on the lot or one of several other places it got left when the problem compounds. Impound, mechanics fees, side of the road towing, skip tracing, stripped at a friends house are all fun endings to our collateral. If your saying no to customers all the time you can be helping cause more of the above yourself.

So what to do? I have always had a full-service shop operation. 4 dealerships I built

for other companies, all with shops, so we could control the expense and customer service that comes with selling high mileage rigs to maintenance challenged customers. My shops always operated similar to a franchise operation. A customer service person (service writer) to screen the customers issues and determine next steps. There is a manager and lead technicians, equipped with the right scanner, that would diagnose the problems to help pinpoint the issue and full-service operation to handle any problem we encountered. All with processes and policies in place so the decisions were easier as the action heated up.

When your customer calls complaining and are told to go see Joe the muffler man down the street about their car problem, Joe isn't worried about your note. He wants to up sale your customer and will give them a laundry list of items he could fix. Here comes your customer "hair on fire" about the POS you sold him and the thousands of dollars it's going to cost to make repairs.

Most dealers using Joe down the street spend the highest dollars in this scenario. The dealer doesn't know what is really wrong. Joe needs to make money and is charging the dealer or the customer close to retail for the work and the dealer is generally too busy to check up on Joe so the repair recommended is often done at someone's expense (usually yours) or the vehicle is left with an unpaid bill and Joe gets to sell it.

If you do not have your own shop I believe you should at least have a "service writer" type person with a good scanner and computer so they can determine best course of action for your customer and control what work is done and by who. This role can be someone with some experience in repairs to field all service issues (including body damage) and do some basic diagnosis to discuss with the shop(s) down the street. I would even have my service writer deal with all our customer at our dealership, get the car to us, take control and get it to the

shop we chose so our customer only hears what we need them to hear, from us. We control the expectations and getting paid.

There are a lot of variables at this stage in the life of your loan. Do you have a service contract or warranty (reinsurance or third party), does your dealership and Joe's muffler have a long-standing relationship, do you have a tow truck or hire out wrecker services, how experienced is your "service writer" and what else can he/she do for you?

I go more into detail in other articles about BHPH and service operations on the NABD website (http://www.bhphinfo.com/news_views#2) in their library. What works and what doesn't. Where can you save money and where can you generate revenues. Yes, you can make revenue dollars from having your own shop and help stop the bleeding out back. When is NO the right answer and when do you stop fixing and exchange vehicles to stop a problem are all things I cover. I will also discuss setting up a shop. What do you need, who do you hire, what do you pay them, what do they need to bring, what are the traps to watch for, what is OSHA looking at, what software's can help and what documents are best?

How you handle repair issues is as important as how you handle collections, they are tied together and affect your reputation and sales. Have a plan and control the customer's expectations as much as possible. You need to help keep your collateral rolling and making those payments. The customers will just keep them rolling until the rig stops. ■

Gene Daughtry has almost 30 years of BHPH experience. He setup and operated 4 different dealerships, all with full service operations. Currently Gene represents Jilcat Proline and their super lubricant line of products, does training with Auto Master Systems, provides Service Consulting and capital help for dealers through BHPHservices.com

Thank you for your support!

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Autoport Corp

Shakira Torres
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Newport News, VA 23608
District 1

Bell Auto Sport LLC

Kenneth E. Bell
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District 1

Best Choice Auto Sales

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Virginia Beach, VA 23451
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Cheyenne Motors LLC

Sheri Martin
2522 Hwy. 58
Buffalo Junction, VA 24529
District 5

DocuScan Pro

Tanner Baine
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Virginia Beach, VA 23455-4043
District 1

Fallon Automotive LLC

Michael Fallon
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Sterling, VA 20166
District 4

Green Light Auto Sales

Nick Carroll
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Virginia Beach, VA 23454
District 1

James Early

James Early
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Salem, VA 24153
District 3

Kip Killmon Automotive LLC

Clifton Killmon Jr.
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Manassas, VA 20110
District 4

LCA Auto Sales LLC DBA Car City

Christopher Gabage
347 Warrenton Road
Fredericksburg, VA 22405
District 4

Leesburg Auto Import LLC

Hidar Awad
2 Fairfax St. SE
Leesburg, VA 20175
District 4

Lexton Cars, LLC

Ihsan Urel
23571 Pebble Run Place, Ste. 165
Sterling, VA 20136
District 4

M and B Auto Group

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10115 Clarkes Road
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District 4

Okinawa Joe's Vintage Motorcycle Sales

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Harrisonburg, VA 22802
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Otter Hills Inc.

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Bedford, VA 24523
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Cynthia Collins
2357 Riverside Dr.
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Harris Maiwand
25354 Pleasant Valley Road #B100
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Timothy Rayfield

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1152 Kingsbury Drive
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District 1

Trax Auto II

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 Cedar Line Automotive • Gregory Wooten
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 Variety Mobile Home Service Inc • Jerry Farmer
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 Virginia Classic Mustang Inc • Brant Halterman
 Virginia Truck & Trailer Sales Inc • Ronald D Gibbs
 Westons Auto Sales Inc • John Weston III
 Wheels & Deals Inc dba Thomas Motors • Brenda Thomas
 Wholesale Direct Auto Sales • Michael DeLuca
 Willow Spring Garage • Woodrow Herring Jr.
 Woodson Auto Sales • Thomas Woodson
 Woodyard Auto Sales Inc • William Licurgo
 Zuskin's Auto Sales • Steven G Zuskins



Congratulations!

District Nominations, 2019 Quality Dealer of the Year

District 1 – Charlie Bryant, Bryant Motorsports Auto Sales (Portsmouth, Virginia)

District 3 – Matt McMurray, Campus Automotive (Blacksburg, Virginia)

District 4 – Alyas Abady, Ellas Auto Outlet (Woodford, Virginia)

District 6 – Sajal Narayan, Best Bet Motor Sales (Amherst, Virginia)

District 7 – Keith Knupp, Keith's Auto Sales (Penn Laird, Virginia)

STAY TUNED to see which of our prestigious dealers is named the VIADA 2019 Quality Dealer of the Year!

MAKE YOUR PAC CONTRIBUTION TODAY

PAC Contributors for March - May 2019

BASIC (\$45 to \$99 annually)

1 Stop Auto
 A & G Auto Sales
 Abingdon Auto Auction Inc.
 ADS Management Group
 All American Auto Sales
 Amherst Car & Truck Sales Inc.
 Atkinson Truck Sales
 Augusta Auto Sales Inc.
 Auto Buying Service
 Auto City
 Auto Energy
 Auto Haus
 Auto Max of Gloucester Inc.
 Auto Max of York County Inc.
 Autorad Motors
 Autoxport Corp
 B & E Auto Service Inc.
 Bailey's Auto Sales
 Baldwin's Auto Sales Inc.
 Bel Air Auto Auction Inc.
 Best Bet Motor Sales Corp
 Bryant Motorsports Auto Sales Inc.
 Buy Low Auto Sales LLC
 C & B Auto Sales LLC
 C.L. Hyman Auto Wholesale Inc.
 Campus Automotive Inc.
 Car City
 CarDirect LLC
 Carolina Finance LLC
 Champion Auto Exchange Corp
 Coleman Motor Co.
 Consumers Auto Warehouse Inc.
 Cooper Corvettes Inc.
 Copart
 Craftsman Automotive Inc.

Culpeper Recycling LLC
 Custom Truck One Source
 CWMW Processing LLC
 Downtown Auto Sales LLC
 Driver's Choice
 Earls Credit Auto Sales
 East Main Rides LLC
 Easterns Automotive Group
 Eaton Motor Sales
 Ellas Auto Outlet Inc.
 Elliott's Auto Sales
 Endurance Automotive Inc.
 Eurotech Auto Service Inc.
 Friendly Motor Co LLC
 FSI Auto Sales
 G & M Auto Sales Inc
 Gander RV Sales
 Gary McCann Auto Sales Inc
 Gary's Wholesaling LTD
 H & H Auto LLC
 H & H Truck Center
 Hal's Auto Sales LLC
 Hartsel Auto Shop
 Hevener's Cars & Trucks
 Hood Brothers Garage Inc
 JT Auto Sales LLC
 John's Auto Sales Inc
 Key Truck & Equipment Inc
 Koons Automotive
 LA Auto Star Inc
 Long Island Motor Sales LLC
 Lucky Line Motors Inc
 Martin Motor Co Inc
 Maurertown Trailers
 Mic Topping Auto Center
 Mike Duman Auto Sales Inc

Mike's Auto Sales Inc
 Mobilityworks
 My Car LLC
 NAE Federal Credit Union
 Nick's Auto Supermart
 Northside Auto Sales
 Peoples Auction Company Inc
 Porter's Automotive Inc
 Power Line Rental Equipment Inc
 Precision Motorcycle Inc
 Route 11 Automotive Repair Inc
 Sam & Sons Auto Sales Inc
 Select Auto Imports Inc
 Select Automotive
 Settle's Cars & Trucks LLC
 Snyder's R.V.
 State Line Motors
 The Auto Superstore
 The Car Store
 Timberland Truck Sales Corp
 Top Tier Motors LLC
 Unique Autos LLC
 Universal Auto Sales LLC
 Valor Auto Sales
 Variety Mobile Home Services Inc
 Virginia Classic Mustang Inc
 Virginia Truck & Trailer Sales Inc
 Wholesale Direct Auto Sales
 Willow Spring Towing & Recovery
 Woodson Auto Sales
 Woodyard Auto Sales Inc

BRONZE (\$100 to \$249 annually)

Davis Auto Sales II
 Manheim Harrisonburg

It takes a Member to get a Member!

As a VIADA member you know the benefits this association has to offer. Share that success with fellow dealers. There is strength in numbers.

DID YOU KNOW?
When you join VIADA, you also have access to NIADA products and services.

MEMBERSHIP BENEFITS

EDUCATION

- Workshops: BHPH / Rental / Title & Registration
- Dealer Day
- The Virginia Independent News
- Used Car Dealer Magazines
- Monthly eNews Email
- District Meetings
- Annual Convention & Expo
- VIADA Website / Facebook.com/info-viada
- Certified Master Dealer (CMD) Program
- www.VADealerRecertification.com

ADVOCACY / REPRESENTATION

- VIADA represents you AND your interests
- General Assembly Lobbyists
- Congressional Lobbyists
- DMV and MVDB Representation
- Political Action Committee

EXTRA PROFIT CENTERS

- Finance Programs/Manuals
- Service Contracts/Warranties
- Floorplans
- Rental Program
- Certified Program

INSURANCE & PROTECTION

- Dealer Bond
- Garage & Lot Liability
- Rental Fleet Insurance
- Privacy Policy Manual / Red Flag Rule
- Information to help you stay compliant with Federal & State Laws
- \$3,000 Accidental Death and Dismemberment / Health Discount Card / Child Safety Kits

SAVE \$\$\$

- Discounts on Dealership Forms
- Auction Card Discounts
- Access to Member Benefit / Associate Providers
- Advance Auto Parts & Fisher Auto Parts Discounts
- Membership and Services Directory

HELP HOTLINE & LEGAL COUNSEL

- Member Hotline... Immediate Answers to Complex Questions
- Access to Legal Consultation...VIADA retains an industry-knowledgeable Attorney
- One-on-One Consultation Discount

VIADA: LARGE ENOUGH TO SERVE, SMALL ENOUGH TO CARE!

MEMBERSHIP APPLICATION (PLEASE PRINT)

Dealer's Business Name _____ Date of Membership _____
 Phone _____
 Primary Dealer/Operator Mr. Ms. _____ Cell Phone _____
 Address _____ Fax _____
 City/State/Zip _____ Dealer's License _____
 Email _____ Date of Birth _____
 Email 2 _____ Web Address _____
 Payment Annual Dues (includes National, State & Local), \$325.00 Auto Renew My Annual Dues
 Voluntary VIADA Political Action Committee Contribution, \$25.00 (optional)
 Check (payable to VIADA) Cash Visa MasterCard Discover Amex
 Total enclosed _____
 Credit Card No. _____
 Expiration Date _____ Sec. Code _____
 Billing Street Address _____ Billing Zip Code _____
 Recommended By (Current Member) _____

Signature _____



Virginia Independent Automobile Dealers Association
4700 Thoroughgood Square
Virginia Beach, VA 23455
(800) 394-1960 | info@viada.org



SAVE THE DATE

VIADA

**2019 Convention
& Trade Expo**

VIRGINIA BEACH, VA

October 4-6, 2019

Hilton Virginia Beach Oceanfront