



ASBURY'S

Commitment to COMPLIANCE

This major dealer group shows just how seriously it takes compliance in the F&I office by implementing JM&A Group's legal and ethical standards certification program.

BY KRISTEN FORCE

As a large, highly visible, publicly traded automotive retailer, Asbury Automotive must show a strong commitment to compliance. For years, it has provided its employees with ongoing training and certification. Now, it has added JM&A Group's F.I.L.E.S. program to its compliance efforts.

The F&I Legal and Ethical Standards, or F.I.L.E.S., Certification program will be used in Asbury's 96 dealerships, which employ more than 270 F&I professionals.

Charlie Robinson, vice president of finance and insurance for Asbury, says the F.I.L.E.S. program was chosen for its unique elements and high level of ongoing support.

"The training program stands out specifically because of the detailed level of state-specific laws it teaches, annual recertification process, videotaping training component and its large support staff," Robinson says.

Since adopting the program in September 2005, As-

bury has been able to certify about 100 employees.

Because the dealership group operates in more than 20 states, the F.I.L.E.S. program's attention to state-specific laws was an important component, Robinson says. Equally important is the annual recertification, he adds. Certified professionals are given a review of the previously covered material with updates for changes that have occurred throughout the year.

"We all know that we can sit down and learn something for a test and then forget it if it doesn't come up very often. Annual recertification keeps our people as up to date and current as possible."

PROGRAM OVERVIEW

Bruce Foster, director of JM&A Group's Performance Development Center, says, "F.I.L.E.S. goes beyond just teaching and testing the laws. It also trains F&I managers on how to apply those laws when dealing with customers."

For initial certification, dealership personnel enroll in a preparatory training course to help prepare for a comprehensive exam in addition to oral testing and review of product sales presentations. Students participate in live role playing, homework assignments, in-class reviews, peer assessments and written testing.

Program training components include a blend of compliance and selling expertise that address federal laws gov-

erning disclosures for F&I managers, state-specific regulations that impact each dealership and ongoing training and education for participants to maintain their certification on an annual basis.

Upon the successful completion of the testing and oral presentations, F&I managers receive a one-year certification. One-day recertification classes address updates to state and federal laws, review presentation processes and retest F&I managers' knowledge and skills.

Robinson says JM&A has been able to develop a good program by working with dealers across the country. By combining internal ideas with input from dealers and looking at what consolidators like Asbury were doing, a comprehensive program has been developed.



PROGRAM OFFERS FLEXIBILITY

F.I.L.E.S. certification can be done locally or at JM&A's headquarters in Deerfield Beach, Fla., usually depending on the number of people getting certified. At Asbury, when only one or two people in a location need to be certified, they are sent to Deerfield Beach. With the initial effort to get everyone certified, and due to the employee turnover common in the industry, it's not unusual for a trainer to come to a dealership, Robinson says.

Although dealers are often hesitant to send their employees off-site for training, one advantage is the lack of distractions.

"When you get them out of the dealership environment, it gives them a better chance to study and absorb what they're supposed to be learning, rather than being distracted by people saying, 'Hey, we need you for this deal,'" Robinson says.

Since Asbury already uses JM&A for its training, the certification program was a natural extension. The field support that visits the dealerships delivers a consistent message and, furthermore, certification is cost effective since Asbury's employees are



already being sent for training, and now certification is easily added on.

IMPROVEMENTS SEEN

As a result of the F.I.L.E.S. certification program, Robinson says Asbury adjusted its checklist for compliance and continues to see an increase in performance.

"It's hard to attribute better performance to one thing like being more compliant or having better trained people, but we can't discount it as a factor."

From an auditing perspective, Asbury has noticed cleaner paperwork, indicating that people are paying more attention to areas that were covered during training. The organization has an internal audit team as well as an outside law firm that conducts audits.

In addition, a mystery shopper compo-

ment is available as part of the F.I.L.E.S. program. It includes three random visits by a representative of an automotive research firm conducted over a six-month period. Detailed results of the visits, including strengths, weaknesses, needed compliance and training opportunities, are provided to the dealer in a comprehensive report and analysis.

"While mystery shopping in the car business is not unusual, it is normally used by the sales department," Foster says. "Applying this technique in the F&I area will ultimately present the dealer with valuable information that can be used to optimize the store's F&I business and minimize adverse exposure."

In addition to the training and certification of F&I professionals, Asbury also has a certification course for sales managers de-

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Asbury Automotive*

AT A GLANCE

Charlie Robinson, Asbury's vice president of finance and insurance, highlights the key features of the F&I training and certification program used by the organization:

- Video and classroom training
- Comprehensive curriculum with state-specific laws
- Annual recertification
- Field support
- Cost effective, since training is already done through JM&A

veloped through a partnership with JM&A.

"We took some of the ideas that were going on in F&I and decided that we wanted some of our desk managers to be certified in the same way," Robinson explains. "It's just another facet of our compliance program. We tried to take it one step beyond to protect ourselves as much as we can."

Robinson adds, "As a company, we think this was a timely and necessary addition. From a retailer's perspective, we continue to look at PVR and push the limits, but we also have to be more attentive to compliance every day." ■