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# CR Standards Coming Through AutoGrade™

In January, AASC and the NAAA announced the first phase of the AutoGrade™ rollout. This technology is aimed at strengthening the vehicle condition reporting process and developing uniformity needed to sell cars successfully in a variety of channels. This first phase includes rigorous testing of AASC's new partnership with Manheim to distribute their AutoGrade™ service to AASC member auctions.

Positioning AASC as the distribution source for AutoGrade™ will allow all auctions to easily and confidentially adopt the AutoGrade™ methodology, ultimately improving condition report quality and consistency across the industry. An analysis of vehicle sales data shows that vehicles listed online with an AutoGrade™ score are three times more likely to sell than vehicles without.

"We are very pleased to share this new technology for the benefit of the entire industry," said Mike Broe, chief executive officer and president of AASC. "Manheim's AutoGrade™ will help auctions and sellers in North America maintain a consistent vehicle grading system and allow buyers to see condition report consistency across all channels."

The AutoGrade™ service is becoming

available at a time when wholesale volumes are increasing, buyers are embracing internet platforms, and sellers are asking for consistency and transparency in their vehicle valuation processes across all venues and geographies. Whether or not auctions have a scoring methodology of their own, they will now have the option to offer an AutoGrade™ on every vehicle in their inventory.

Since the announcement, many auctions and key players in the industry have expressed interest in participating, confirming the importance of this new tool. ADESA, Bel Air Auto Auction, Greensboro Auto Auction and Tallahassee Auto Auction will be

first to use the service as part of phase 1. Once refined, the AutoGrade™ connection will become widely available.

To use AutoGrade™, AASC member auctions should express their interest by contacting Jay Cadigan at Manheim ([jay.cadigan@manheim.com](mailto:jay.cadigan@manheim.com)) or Mike Broe at AASC ([mike.broe@autoims.com](mailto:mike.broe@autoims.com)).



### How it Works

AutoGrade™ allows auctions to submit vehicle damages and generate scores while preserving the anonymity of the auction, the consignor, and even the vehicle. Here is how the process works:

- Auctions collect and submit vehicle damage information to AASC via AutoIMS in much the same way they do today
- AASC will remove all vehicle data (including the VIN, year, make and model) along with the auction name, and transmit the data to Manheim AutoGrade™ servers
- Manheim then returns an AutoGrade™ score back to the auction via AASC

## Sandra Giron from LBS Financial Credit Union Tells it Like it Is



*Sandra Giron*

As a remarketing specialist at LBS Financial Credit Union since 2008, Sandra Giron is passionate about completing the remarketing process start to finish, from ordering the title to processing the check. Sandra must comply with Federal and State rules and regulations keeping a close eye on changing market conditions to achieve maximum resale value of repossessions, all in a timely manner.

“I have about 19 years in the auto

industry,” says Sandra. “I started in the collections department working collection accounts, charge-offs, legal, repossessions, bankruptcies, insurance claims, titles, impound and seizures. I also managed a used car dealership for a short time.” Sandra’s boss knew she had the motivation, out-going personality and common sense built for remarketing. He challenged her to take on the responsibility of remarketing the Credit Unions repossessed collateral.

LBS Financial Credit Union serves a core membership of educators in The Greater Long Beach area. However, the Credit Union’s primary source of loans is through the indirect lending channel. The field of membership extended to the surrounding counties and those belonging to an organization known as Financial Fitness, encompassing the entire state of California. “In 2013 we averaged 40 repossessions per month. In 2009, 2010, 2011 and 2012 this number was 136, 98, 65, and 43 respectively. The trend is down while loan volume is up,” says Sandra.

“We have an expectation on the exact valuation of a unit. Sometimes the unit brings far more, but sometimes it won’t bring the money it should. I ask myself if I have done everything reasonable to recondition, market and stage the unit to achieve the greatest value at sale, especially if I need to explain this in front of a judge, or most importantly the member whose collateral was repossessed,” says Sandra.

“We were lacking a program to effectively track our repossession inventory and repossession assignments, until we started using MyLocalAuction (MLA) in 2009,” says Sandra. “It was a big help, but I had to use a different login & password for each auction and I was only able to track my inventory, not the repossession assignments. Since we began using the full version of AutoIMS in August 2013, we have one system to review invoices, track our assignments, inventory, condition reports and agent performance. The full version of AutoIMS is not only efficient, it’s a more effective means of managing the remarketing process. Since it’s an internet based platform, there are no more phone calls, and all documents are housed within the system itself.

Besides her work for LBS Financial Credit Union, Sandra Giron has many accomplishments to her credit. This includes a Criminal Justice Degree, AFIP (Finance & Insurance) Certification and is currently in school full time seeking a Bachelor’s degree in Business Administration with a major in Automotive Marketing and Management. Sandra is also enrolled in the IARA Remarketing Certification Program.

A short car story: Once Sandra repossessed a vehicle on her own, “After skip tracing for 6 months, I found the debtor at a Starbucks and realized I wouldn’t have anything unless I had possession of the vehicle. I approached the debtor and demanded the keys. He gave them to me and walked away,” said Sandra.

## An Icy Atlanta Adventure

When home is somewhere up north, like Detroit, a late January trip to “Hotlanta” seems like a good chance for some warmer weather, and a semi-safe bet for easy travel. At least that was the idea when our friends from Ally agreed to visit us, but alas, Mother Nature didn’t get the memo.

On Tuesday, 1/28, Atlanta experienced an epic snow storm (3 inches), and an uncommon degree of icy-road-induced

gridlock which brought the city to its knees. AASC had brave employees that endured overnight in the office, in their cars, and in make-shift shelters around the metro area. Spirits remained high and we didn’t miss a beat in serving our clients. In fact, we extended our office hours to 24 hours that night!

As for Ally? Their understanding and gracious crew made it to town, and

AASC made the best of it as Robert, Venkat, and Joe found their way to Ally’s hotel, commandeered a restaurant table and got down to business. Now, where’s that groundhog?



*True road warriors, from L to R: Matt Bladzick, Joe Miller, Robert Stahl, John Tarquinto, Venkat Krishnamoorthy, Joe Fields, Jason Alba, and Robert Williams*

## Maureen Berry, First AutoIMS Retiree

After 14.5 years on the job, Maureen Berry is ready to explore life's next great adventure. As AASC's first official retiree, we asked Maureen to tell us about her time with AASC:

"I started out in Customer Service, but I didn't have enough to do, so I asked if I could take over some Administrative functions. Over the years, as I transitioned from Customer Service Rep to Administrative Assistant to Executive Assistant, to Office Manager, I've added to my duties," says Maureen. "All in all, I've managed to stay pretty busy with a variety of tasks, requiring a hat rack's worth of hats."

Maureen didn't hesitate to jump in and solve new problems. She brought a knack for organization, the ability to remain calm in stressful situations, compassion and fairness to all

co-workers and clients. "Maureen has been a wonderful mentor to me. Our relationship has evolved into a warm, everlasting friendship," said AASC billing administrator Lori Rich. Keely Smith, director of business development, said, "Maureen was there for me, especially in the early years, whenever I needed someone to listen. Her responses were always sincere and thoughtful. A storied and adventure-filled chapter of AASC history closes with Maureen's retirement."



Maureen Berry

When asked about favorite memories, Maureen responded, "Being waylaid by Don Meadows to put on a brown vest and red nose and sing *Rudolph the Red Nose Reindeer*, accompanied by a ukulele, at a holiday party one year. Though 'way out of my comfort zone', I rose to the occasion and got into the whole spirit of the performance. Another favorite moment was the Monday after the successful move to our current

office under my supervision, when Don walked into my office, grinned and said, 'You did it!'"

AASC will miss Maureen's dedication and the sound of laughter coming from her office. Retirement plans so far? Travel with her husband, see more of her grandchildren and sleep later.

## Mountain State Auto Auction and Capital City Auto Auction's Bobby Brock

Bobby Brock is the VP of Operations at Mountain State Auto Auction (MSAA) and Capital City Auto Auctions (CCAA). Along with assisting with Dealer and Commercial Accounts at MSAA and CCAA, Bobby manages e-commerce and IT, while keeping an eye on the auctions' efficiency and productivity. "I currently spend 3 days at MSAA and 2 days at CCAA, with client visits in between to maintain healthy business relationships," says Bobby. Bobby's experience as a college professor sharpens his verbal and written communication. "It's important to stay ahead of the curve and relevant media advances. Never stop reading or learning," says Bobby.

Located in the beautiful hills of West Virginia between Morgantown and Clarksburg, MSAA offers Dealer, Fleet, Truck, Utility and Equipment sales. CCAA, located near the State's Capital, is a predominantly dealer

consignment sale auction, with 25% commercial accounts, GSA sale and a public repo auction. Joe and Charlotte Pyle are the founders of both auctions, opening Mountain State in 1987 and Capital City in 1996. The auctions host 1000+ dealers and 2100-2500+ cars weekly. The auctions bring together multitudes of buyers and sellers with the goal of maintaining and achieving success for all involved.

Using multiple platforms to sell units through the week, simulcast during the day of sale, and mobile check-in for dealers, the auctions are no stranger to the advantages of technology. "AutoIMS has been a very strong and efficient backbone of our day-to-day operational process. It also has been a great marketing tool and addition to the services we provide our clients," says Bobby. MSAA and CCAA use AutoIMS for tracing all commercial/lease and repo volume from the



Bobby Brock

start of the process to the end.

Outside of work, Bobby enjoys running, lifting and rock climbing and has even completed 2 marathons. When he does sit down to relax, you will probably find him reading. Here are some of his favorites: *Control Your Destiny or Someone Else Will*, by Noel M. Tichy, and *Built to Last: Successful Habits of Visionary Companies*, by Jim Collins and Jerry Porras.

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## Beth Ann Chamberlain at All State Title Service, Inc.

Beth Ann Chamberlain's first job out of high school was working as a receptionist at a new car dealership. After making her way through every post in the office, she moved on to become an office supervisor at a Manheim auction. Beth Ann brings her 15 years in the remarketing industry, to her current position as the Founding President of All State Title Service.



*Beth Ann Chamberlain*

Serving a wide array of clients, specifically auctions, banks, finance companies, dealerships, and insurance companies, All State Title Service handles all types of title processes throughout the United States.

"We want to be able to offer our clients the best possible service and technology so they are able to be successful

in their remarketing process," says Beth Ann. Long-term DMV contacts, in-depth understanding of remarketing, and extensive title experience gives Beth Ann's clients an advantage.

Innovations in technology have helped All State, which actively looks for ways to save time and improve accuracy.

"I am dedicated to staying up to date with all current remarketing resources available, but still offering the small town customer service our clients love!" says Beth Ann. Their STAT website is a resource center for client remarketing needs, including updating pending and completed title requests. "Beth Ann has a strong commitment to the remarketing industry. All State is the first title services provider to gain direct access to AutoIMS, increasing their speed, accuracy, and service levels," says AASC's Joe Miller.

In 2013, repossession volume increased for many All State clients. The lending practices of some long-term clients were tightened. This change decreased the amount of repossession titles on their end. However, All State had a great year due to many new clients and increased volume from most of their clients. "My biggest challenges in 2013 and I foresee in 2014, are to update our system and add some new ideas we're working on to best serve all our clients," says Beth Ann.

When she's not working, Beth Ann and her husband spend most of their spare time shuttling their two kids, Megan and Jacob, to their sporting events. "They are definitely my biggest accomplishment. I'm really proud of the people they are becoming," says Beth Ann. Though Beth Ann had always wanted to have a singing career, she is most happy when landscaping, playing golf, and being a mom.