

ROBERT L. MCDORMAN

Decades of proven performance turning around underperforming retail automotive operations and taking profitable operations to the next level.



VEHICLE VALUE ASSESSMENT EXPERT & LICENSED PUBLIC INSURANCE ADJUSTER

Award-Winning Retail Automotive Leader and Recognized Vehicle Value Expert

Applying Decades of Experience and Expertise to Ensure Consumer, Business, and Government Clients Receive Analytical, Sophisticated, State-of-The-Art, Comprehensive, Accurate, and Unbiased Motor Vehicle Value Assessments

"Do what you say you will do! Follow through with commitments to customers, employees, and business allies—without exception."

Multiple-certified Vehicle Value Assessment expert whose credentials and qualifications include:

- Texas Department of Insurance Public Insurance Adjuster, License #2082754
- \$10,000.00 Public Insurance Adjuster Bond
- \$1,000,000.00 Independent Insurance Claims Adjusting Errors and Omissions Liability Insurance Policy
- I-Car-Education, Knowledge, and Solutions for the Collision Industry, Insurance Professional Development Program

Dedicated to providing specialized automotive related motor vehicle valuation services to all parties, including but not limited to the individual consumer, body shops, repair facilities, towing and storage operations, insurers, lenders, finance companies, banks, legal professionals, corporations and governmental agencies.

Efforts are supported by 40 + years of front-line skilled knowledge and hands-on practical experience involving automotive mechanical repair; automotive collision repair; retail, wholesale, and fleet sales; vehicle valuations; appraisals; financing; lending; collection; towing/storage; diminished value assessments; and expert consulting. Highlights of prior automotive career include:

- Better Business Bureau Torch Large Business Award Finalist 1st Runner Up.
- Texas Independent Automobile Dealers Association Quality Dealer of the Year.
- National Independent Automobile Dealers Quality Dealer of the Year and Certified Master Dealer.
- Acquired and grew small dealership to multi-location enterprise rated monthly among region's top 5 vehicle lien holders.
- Served as expert consultant on automotive legal matters to attorneys and on business to automotive retailers across Texas.
- Insurance Appraisal Clause Umpire for well over 190 adverse insurance claims.

Articles demonstrating recognized automotive industry and specific vehicle value assessment subject matter expertise appear in diverse Internet and print publications including: *Autobody News, Auto Remarketing Weekly, Texas Dealer, Used Car Dealer, and The Beaumont Enterprise.*

PROFESSIONAL EXPERIENCE

AUTO CLAIM SPECIALISTS, Fort Worth, Texas

2017 – Present

Specializing in Insurance Motor Vehicle Insurance Claims

Managing Director

Auto Claim Specialists is a unique Public Insurance Adjuster Agency that provides a broad spectrum of insurance related motor vehicle claim services nationwide, including Insurance Total Loss Market Evaluation Reports; Insurance Appraisal Clause Appraisals and Appraisal Clause Umpire Engagements; Mechanical and Body Shop Estimates and Finalized Motor Vehicle Repair Evaluations; Diminished Value Assessment and Claims as such and Motor Vehicle Fair Market Value Reports. At Auto Claim Specialists, we take the time and expense combined with a personal level of attention to effectively dismantle the MVR and determine the true value of the totaled vehicle prior to the accident. Robert can identify each client's potential insurance claim; process claim; negotiate and offer settle proposals to and on behalf of his clients as a Texas Department of Insurance Public Insurance Adjuster.

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 WWW.LINKEDIN.COM/IN/ROBERTLMCDORMAN

VEHICLE VALUE EXPERTS, Vidor, Texas

2009 – 2017

Specializing in Insurance Total Loss Market Valuation Reports; Mechanical and Body Shop Estimates and Finalized Motor Vehicle Repair Evaluations; Diminished Value Assessment and Claims as such; Motor Vehicle Fair Market Value Reports, and Umpire Dispute Appointments.

Consultant

Vehicle Value Experts is a unique Consulting Firm that provides a broad spectrum of valuation services nationwide, including Insurance Total Loss Market Evaluation Reports; Insurance Appraisal Clause Appraisals and Appraisal Clause Umpire Engagements; Mechanical and Body Shop Estimates and Finalized Motor Vehicle Repair Evaluations; Diminished Value Assessment and Claims as such and Motor Vehicle Fair Market Value Reports. *Vehicle Value Experts* is a licensed Motor Vehicle Dealer. *Vehicle Value Experts* provides valuation appraisals for consumers; lenders; bankruptcies; IRS donations; and divorce and estate settlements as well as for insurance claim dispute issues involving total loss replacements and diminished value claims.

Serving Broad Clientele of Consumers, Business, and Government: Truly *independent firm* was founded with the mission of providing specialized automotive related motor vehicle valuation services to *ALL* parties; including but not limited to the individual consumer, body shops, repair facilities, tow and storage operations, insurers, lenders, finance companies, banks, legal professionals, corporations and governmental agencies.

Accurate, Factual, and Objective: With more than 40 years of front-line skilled knowledge and hands-on practical experience involving automotive collision repair; automotive mechanical repair; retail, wholesale and fleet sales; vehicle valuations; appraisals; financing; leasing; lending; collection; towing and storage; total loss market valuation analysis; diminished value assessments; and expert consulting, *Vehicle Value Experts* clients can absolutely trust that they will be provided with analytical, sophisticated, state-of-the-art, comprehensive, accurate, unbiased, and up-to-date data and information that all parties can rely upon as both factual and objective.

Unbiased and Trustworthy: Being totally independent allows *Vehicle Value Experts* to serve and satisfy the needs of the individual consumer; insurance industry; lender; legal professional; corporation; local, state and federal government agency and financial institution with the expert assistance and services they require and do so efficiently and timely. *Vehicle Value Experts* avails its services to all parties, and they can render their professional and expert services in a truly effectual and unbiased professional manner.

Delivering Consistent Year-by-Year Proven Results Once Engaged:

- Documented/consistently increased The Total Loss Fair Market Settlement compensation by an average of 22%.
- Documented average 15% Inherent Diminished Value Market Deviation compensation, through proprietary software.

Specialty Areas Include Collision-Related Motor Vehicle Claims, Inherent Diminished Value and Motor Vehicle Appraisals, Market Valuation Report Analysis, Insurance Appraisal Clause Market Valuation Analysis Reports. Routinely employed as unbiased Umpire on Insurance Appraisal Clause disputes.

Vehicle Value Experts is also a Texas licensed Motor Vehicle Dealer.

MARTIN MOTORS, Beaumont, and Nederland, Texas

2009 – 2017

~\$9M two-location pre-owned auto dealer providing automobile sales, service, body shop, and towing services.

GENERAL MANAGER

Developed and executed business plan and pro forma for this business that had been under the same ownership for 37+ years, with the goal to increase sales averaging 15 cars monthly and boost profits. Reporting to the owner with P&L and budgetary responsibility for the entire operation, recruit, train, and oversee a staff of 20 direct/15+, indirect reports across all departments (Sales, Service, Body Shop, Dealer-Controlled Finance, Re-Insurance Operation, Indirect Lending, and Towing/Recovery/Storage Operation). Handle operational compliance and legal issues. Approve/collect/make repossession decisions on dealer-controlled loans. Organize, audit, and negotiate insurance policies including Health, Workman's Comp, Property & Casualty, and Liability. Maintain/Renew all government agency licenses, permits, and bonds.

Brought direction, organizational and legal structure, controls, new programs, and two satellite locations to Martin Motors, driving 25% sales increase and market leadership in high-end pre-owned vehicles, with profitability exceeding 40%:

- Transformed corporate culture, departmentalizing in a wagon wheel structure ensuring each department knows, understands its purpose and is motivated to excel in an open dialogue environment with incentives and recognition.
- Decreased repo rate by 15% by instituting in-depth credit evaluation process, upgrading car quality, organizing reinsurance company offering extended service plans and gap insurance, and creating a department for insurance policy management.

- Initiated Extended Service Plan and Gap Protection programs to assist customers with mechanical and total loss claims while increasing average loan term and customer retention, providing company with added interest income (25%), insurance premiums, and warranty revenue, protection from balance deficiency write-offs, and fewer early loan payoffs. Results include:
 - Body Shop sales increase of 60%, Towing/Storage income increase of 80%, 25% Finance Charge revenue increase.
 - Increase in average customer loan liquidation term from 24 to 28 months.
 - Service department sales increase of 40%.
 - Repossessed customer insurance vehicle damage reimbursement increase of over 100%.
 - Decrease in customer insurance cancelation exceeding 60%.
- Developed Affiliated Risk Transfer Entity and Reinsurance Company allowing for tax structure changes that reduced tax liability by nearly 40%, saving company estimated \$110,000 per year in Federal Income Tax.
- Directed development of processes and sophisticated computer software to record, track, control, and monitor every aspect of operations, resulting in excellent rating in recent Enforcement Audit by Texas Department of Transportation.
- Reduced corporate interest and audit expense by 10% by demonstrating to bank extensive controls and processes in place.
- Organized legal entities for dealership's real estate holdings and various other assets; marketed/sold real estate holdings.
- Facilitated and organized estate planning for Dealer Principal.
- Formed Insurance Agency and gained Specialty Insurance License from the State of Texas for the dealership.
- Created Business Development Department to identify market weaknesses by surveying, tracking, auditing, and comparison of prospective customers shopping at dealership yet buying elsewhere, reducing missed sales by over 30%.

AMERICAN LIFT AIDS, Beaumont, and Tyler, Texas

2008 – 2009

Provider of mobility (handicap) vehicle and equipment sales, including full-line customization services to Beaumont and Tyler, Texas markets.

GENERAL MANAGER & COMPLIANCE DIRECTOR

Called in initially in consulting capacity to develop strategy for small Mom & Pop operation under same ownership over 25 years to take advantage of new Texas regulations allowing mobility customizing companies to market/sell vehicles to consumers, developed strategy for operational set-up and process to buy, enhance, sell, and finance customized vehicles for handicapped market. Having presented business plan and pro forma, accepted GM/Compliance position to execute it, with full P&L accountability and 10 direct/15 indirectly reporting staff.

Delivered astounding growth, increasing revenues over 40% and profits to 20% + while reducing expenses:

- Brokered loan for and moved Tyler facility to higher visibility location, and hired/trained sales, service, and repair teams.
- Established relationships with Federal and State disability service organizations, striking effective marketing partnerships.
- Transformed purchased vehicles into Mobility Vehicles successfully marketed to Handicapped individuals and their families.
- Designed lead-generating corporate website that remains in use unchanged today.
- Enabled 90% + closing rate on Mobility Vehicles with the development of effective marketing and customer follow-up plans.
- Further increased closing ratio through the creation of compelling displays and demo process.
- Developed surveys to identify sales patterns and deficiencies and implemented controls to address them.
- Improved banking relationships to enable inventory purchases for 2 locations, leveraging detailed business and floor plans.
- Designed, developed, organized and implemented a corporate website for marketing mobility vans that remains in use today.
- Purchase new mobility inventory.
- Purchase pre-owned mobility inventory.
- Organize, license, permits sales process and financing of mobility vans.

MCDORMAN & ASSOCIATES, Vidor, Texas

1999 – 2004

Management consulting firm serving retail automobile industry.

FOUNDER & PRINCIPAL CONSULTANT

Established and continuously operated consulting firm while overseeing operations of McDorman Motors through 2004 and taking on series of interim general management positions since 2008 with key clients including Martin Motors (below) and American Lift Aids (below). Provided expert help and advice to owners and operators of automotive dealerships as well as attorneys seeking assistance on automotive industry matters.

- Provide expertise spanning management leadership, financial planning, dealership acquisition, dealer-controlled loan portfolio analysis, operations control, training, consumer research, factory relationships, customer relationship management, HR, floor planning, business alliances, marketing/sales, and growth strategy.
- Continue support of NIADA and TIADA begun in the early 1990s, with active roles in trade show sponsorship, membership development, and education. Served as Vice Chair of NIADA Quality Dealer Council and as TIADA Vice-President-at-Large.
- Based on industry reputation and recognition as subject matter expert, deliver seminars and talks on diverse topics including automotive lending, legal/compliance issues, and ethics such as opening address at National Special Finance Conference.
- Help numerous clients deal with tough operational, legal, compliance, and customer satisfaction challenges.
- Write incisive, powerful business plans and pro formas that have yielded multiple offers of interim or permanent positions.

MCDORMAN MOTORS, Vidor, Beaumont, Nederland, Winnie and Deer Park, Texas
Independent pre-owned automobile dealership.

1992 – 2004

PRINCIPAL PARTNER & GENERAL MANAGER

Purchased struggling used car lot under same owners 20 + years, selling 14-15 vehicles/month, incorporating it in 1992 as 1st Choice Auto Sales, LTD. In 1999 opened second location in Beaumont, TX under banner of McDorman Motors, LTD, and took operation to three locations in 2000 with opening of Nederland, TX operation. Maintain ownership interest in several of the properties to date, while renting operations to other car retailers and leasing company's beginning in 2004.

Created/executed business plan, structure, and controls to grow at peak to one of Texas' largest independent pre-owned auto dealerships, with 5 locations, average \$6M inventory, ~186 employees, and 600+ wholesale/retail vehicles sold monthly:

- Diversified business to generate multiple revenue streams through vehicle sales and financing as well as new standalone enterprises including vehicle repair/maintenance facility, body shop, and towing and storage operation.
- Ranked first in sales of pre-owned vehicles across 3 counties at up to 600 + monthly, while ranking in top five lien holders, carrying some 1,400 loans with combined worth of ~\$15M and a loan issuance rate exceeding \$2M monthly.
- Drove major sales increases (ranked as one of state's largest independent used car dealers for 4 years running) with strategy sourcing upwards of 90% of inventory from trade-ins in large metro areas, increasing average sale size while helping ensure full-term loans and limiting repossessions with more reliable cars under 5 years old with 50,000 or fewer miles.
- Initiated Reinsurance Extended Service Plan and Gap Protection programs that assisted customers with mechanical and total loss claims while increasing average loan term and customer retention. Provided added interest income, insurance premiums, and warranty revenue, protected from balance deficiency write-offs and reduced early loan payoffs. Also offered Credit Life and Disability Coverage for all consumer finance purchases, generating additional insurance premiums and finance charges.
- Directed development of proprietary software providing comprehensive records and close financial control of every element of business, facilitating raising of capital. Included data on wholesale purchases, inventory control, retail sales, customer background/payment history, sales taxes, repossessions, mechanical expenses by unit, and repair/service expenses.
Personally, presented introduction and review of these programs at request of TIADA officers Roy Carlson and Jacqueline Gill.
- Stipulated outstanding quality and customer service as top priority, including before and after sale state-of-the-art repair and body shop service, as well as continued communications to monitor customer satisfaction.
 - Nominated and voted Better Business Bureau of Southeast Texas Torch Award Finalist, voted 1st Runner Up, 2000.
 - Awarded Texas Independent Automobile Dealers Association *Quality Dealer of the Year* in 2000.
 - Recognized as **National** Independent Dealers Association *Quality Dealer of the Year* in 2001.
- Founded/chartered IDM Marketing Company with proprietary Identification Marketing Program leveraging state registration data to track buyers and would-be buyers and follow-up with letters and incentive restaurant coupons, yielding 86% survey returns. Provided valuable data on buying trends, market trends, sales shortcomings, price/financing issues, inventory shortages, location visibility, customer relations problems, etc. enabling proactive, ongoing addressing of issues.
- Created non-traditional advertising strategy rejecting hard sell and tasteless comedy typical of the industry for radio/TV spots aimed to position and sustain a quality image as a dealer that cares about its customers and offers exceptional value. The program yielded numerous comments to corporate and individual employees regarding their improved perception of the company.

EDUCATION

Northwood University — Bachelor of Business Administration, Automotive Marketing, and Management. 2013 – 2016
Texas Department of Insurance — Public Insurance Adjuster. License # 2082754. 2016 – Present
Adjuster-Pro®— Texas All-Lines Public Insurance Adjuster Pre-Certification Course. 2015 – 2016
Certified Automobile Appraiser Certificate – Center for Continuing Education. 2015 – 2016
Adjuster-Pro® Public Insurance Adjuster Continuing Education Courses — Ethics: Why being good pays, Insurance Principals Made Easy, Settlement: The Artful Science of Closing a Claim, Statutes and Laws: Legal Stuff Explained in Simple English. 2015 – Present
I-Car-Education, Knowledge, and Solutions for the Collision Industry — Insurance Professional Development Program. 2014 – Present
Northwood University and National Independent Automobile Dealers Association Certified — Master Dealer Certificate. 2001 – 2002
Pat Ryan and Associates of Chicago — School of Finance and Insurance Management. 1986 – 1987

TEXAS LICENSE

- 2016 – Present
- Texas Department of Insurance Licensed Public Insurance Adjuster Number 2082754.
- 1987 – 2004
- Texas Department of Motor Vehicle Licensed Dealer.
- 1986 – 1991
- Texas Department of Insurance Property and Casualty License.

ASSOCIATION SERVICE & RECOGNITION

TIADA: Sponsor, Convention & Trade Show (1999-2002), *Texas Independent Automobile Dealers Association Quality Dealer of the Year* (2000), Chairman, Education Committee (2001), Vice President at Large (2001-02)

NIADA: Recipient of NIADA Double Eagle Award, Membership Development (2000), Awarded *National Independent Automobile Dealers Association Quality Dealer of the Year* (2001), Member, Membership Development Committee (2001-02), Member, Education Advisory Council (2001-02), Vice Chairman, Quality Dealer Council (2001-02), Awarded Northwood University Certified Master Dealer Certification (2002)

- Supporter of INDEPAC (1999-2002)
- National Special Finance Conference: Opening Speaker, “Where Our Industry is Headed” and “Compliance Issues.”
- Auto Body Association of Texas: Guest Speaker, “Determining Cash Values for Vehicles.” and “Exploring Total Loss Threshold”
- Texas Independent Automobile Dealers Association of Texas: Active Member (1993 - 2004)
- Auto Body Association of Texas: Board Member (2015 -2024)
- Bureau of Certified Auto Appraisers: Certified Member (2015 - 2023)

CIVIC & COMMUNITY INVOLVEMENT

Better Business Bureau • Lamar University • Texas Highway Patrol • 100 Club • South Park Church of Christ Student Center
Vidor High School Vocation Department • Chamber of Commerce • Boles Home for Children • Cathedral Christian School
Boys’ Haven • Girls’ Haven • Boy Scouts • Medina Children’s Home • South Park Church of Christ • Ridgewood Church of Christ

CIVIC AWARDS

Garnered recognition and awards from organizations including Christian Heritage Academy, Cathedral Christian Academy, Legacy Christian Academy, Wayward Teenager Programs, Austin Middle School, Cops & Kids, Jasper County FFA Livestock, Vidor High School, Lamar University Student Center, Girls Haven, Boys Haven and Boles Girls and Boys Home.
Finalist, Market Place Ethics Torch Award from Better Business Bureau Southeast Texas

Please feel free to call on me for any credential verification, questions, answers, personal references, business references and/or support of any of the listed information contained above. Additional information on my Career can be viewed at my personal website by going to www.RobertLMcDorman.com, McDorman Motors located at www.McDormanMotors.com, Texas Auto Recovery at www.TexasAutoRecovery.com, also, the Vehicle Value Experts company website located at www.VehicleValueExperts.com and the Auto Claim Specialists company website located at www.autoclaimspecialists.com. I

appreciate your consideration and interest in me personally and my Career accomplishments and achievements.

Sincerely,

A handwritten signature in black ink, appearing to be 'R. McDorman', written in a cursive style.

Robert L. McDorman
Texas Public Insurance Adjuster Number 2082754
Insurance Automobile Claim Mediator
Insurance Appraisal Clause Umpire