

An Interview with Bill Kelly

By: Toni McQuilken

Bill Kelly, partner, Automotive Development Group (ADG) has been in automotive business his entire life. His father was in the industry, and he always knew he wanted to follow that path as well. He started out selling cars and working in the finance department, but then moved to the F&I provider side of the business, and from there made the leap to agent.

He has been with ADG as a partner since 2004. Joel Kansanback started ADG a few years earlier, and Kelly was attracted to the smaller, more nimble model he was building. "One of the things that attracted me going to the smaller agency is working with the dealers and being in the dealerships," he said. "This industry is such a fast paced, changing environment. You need to be in the dealerships to know what they need, to provide them the right programs; the relationships you build in the street are so valuable. I really liked that ADG provided flexibility to bring different programs to my clients."

That flexibility is a core mission for ADG, and hasn't changed since Kansanback first founded the company. They aim to provide outstanding F&I results, with top-notch products

and training. And both the products they offer and the training they provide are equally important.

On the training side, every one of the eight agents who work under Kelly and Kansanback have training backgrounds. Kelly noted that they even hired a director of training, Tony Trousov, last year, with the agents reporting directly to him. "We wanted an emphasis on training," Kelly noted. Trousov even spoke at NADA in Orlando earlier this year, and Kelly said they got some interesting feedback. "Some of those things [Trousov is teaching] are cutting edge; he's talking about changing the F&I office as we know it today. That comes with a lot of resistance. But I feel you have to be willing and ready to evolve."

The other major part of the puzzle is the products and providers ADG works with. Kelly noted that they have a few ways of finding new products for their lineup. First, he and Kansanback walk the floor at NADA every year. "We really get a feel and a sense of what's out there," he said. "Will it help our dealers maintain the high level we have for them, or is it a product that could go into a store where we need something different? Every year, we find something we can bring back to all or one of our

clients. And we don't necessarily just pick product we see at NADA; we see the type of program, and then go out and find out everyone who is doing it, and research those companies and find the one that fits out needs."

It's a long process, he noted, since they do a great deal of research up front. But, he also said, when they do choose a provider, they stick with them long term. "We don't just switch [the products or providers] when the next best whatever comes along, because we did our research."

In addition to NADA, Kelly noted that ADG researches and finds new product lines because their dealers ask for a specific type of program to fill a need. They also read trade publications to see what's being advertised, and what dealers, agents and providers are talking about. And they attend other industry events as well, where Kelly said he enjoys talking to agents in other regions, to find out what's working for them and why, to see if it might make sense in his region as well.

For the future, Kelly sees ADG growing, but in a controlled way. He believes focusing on having good people on the street in core marketplaces is a long-term strategy for success. "All of

our agents can train and do income development in the store," he noted. "Those are our core principles, and we need to stick to that. We need to make sure we're doing what the clients need, not what ADG needs."

One way he sees growing is to acquire other small agencies. He is targeting firms with, perhaps, a principal looking to retire, and who wants someone solid to take care of their block of business. "We haven't purchased any to date," Kelly said, "but we've come close."

At the end of the day, however, Kelly admitted that everything comes down to the numbers, and he holds not only the company, but also his individual agents accountable for their success. "You can talk about training, all the things that we do, but it comes down to this: success is based on numbers. If you aren't moving the needle, it's all talk. We set goals every six months and work with employees to achieve them. We stretch goals to challenge them to grow within their current base and find new clients — just like we have to perform for our dealers, they have to perform for ADG. It comes down to hitting your numbers, and the numbers don't lie."

