

FINANCE INSURANCE

F&I tip: Check your forms — and how they're completed



Robert Shimberg, a shareholder at Hill Ward Henderson and head of the law firm's auto compliance group, recommends annual reviews of dealership forms to check that they're adequate and not outdated, among other potential problems. (HILL WARD HENDERSON)

 By: **John Huetter**

January 02, 2025 10:29 AM

It behooves retailers to pay attention to the forms they use in an auto deal, keeping tabs on both the paperwork's content and its execution, according to a Florida dealership attorney.

"It's really kind of a two-issue issue," Robert Shimberg, a shareholder at Hill Ward Henderson law firm in Tampa, said of auto retail forms.

Shimberg, who leads the auto compliance practice group at the firm, recommends annual reviews of dealership forms to check that they're adequate and not outdated, among other potential problems.

Retailers also need to be sure to use the forms correctly, Shimberg said. He said consumer lawyers will bring claims against dealerships based on an issue with how a customer's paperwork was filled out by the store, such as, "Did you disclaim the dealer fee on the right line on the retail installment sales contract?"

Shimberg said his firm "fairly regularly" sees consumer lawyers pursuing dealerships based on issues with a form or its completion.

"They try to exploit that, if you will," Shimberg said.

Have a good auto finance and insurance tip to share? Email Automotive News F&I reporters John Huetter at john.huetter@crain.com and Paige Hodder at paige.hodder@crain.com.
