



## Auto Regulatory Developments & Emerging Risks

February 18th, 2025 | and [Eric L. Johnson](#)

Auto Regulatory Developments & Emerging Risks

Palazzo F-H

?Product & Lending

Track: Product & Lending

Topics:

Auto Finance

From regulatory developments related to GAP, to the FTC's CARS Rule, the auto industry landscape continues to shift and change. Join experts who will share critical insights on these developments and their impact on both dealers and lenders.

John Elias  
Allied Solutions  
Auto Finance Business Development

John Elias serves as the Automotive Specialist for product refunds at Allied Solutions. He brings more than 25 years of accumulated knowledge and experience in the auto finance industry, having worked across the automotive finance spectrum in OEM, captive, finance institutions and banks, including key leadership roles at Cox Automotive, F&I Sentinel, Capital One, Equifax and LexisNexis. John is a Certified Fraud Examiner and has led roundtable discussions on emerging fraud risks and prevention strategies to enable frictionless credit evaluation.



Eric Johnson  
Hudson Cook, LLP  
Partner

Eric is a partner in the firm's Oklahoma City office and Editor in Chief of CounselorLibrary.com's Spot Delivery publication. He assists national and state banks, savings associations, credit unions, mortgage bankers, other licensed lenders, motor vehicles dealers and automotive finance companies in the development and maintenance of nationwide consumer mortgage and automobile finance programs; online motor vehicle sales programs; litigation funding programs; and electronic payment programs. Eric also assists DMS providers of documents and software with federal and

state law compliance. He provides responses to regulator examinations; provides comments on proposed statutes and regulations to legislators and regulators; and assists financial services creditors with statutory and regulatory changes occasioned by the Dodd-Frank Act. Eric also assists financial services providers on e-commerce and information technology issues.



Peter Krall Allied Solutions VP National Markets

Peter Krall is Allied Solutions' subject matter expert on optional ancillary product refund liability among financial institution clients and has presented at a variety of industry forums and events on the complexity of product refunds. In this role, he assists the Allied Solutions sales force in identifying enterprise-wide product and service platform needs. He Mr. Krall has nearly 25 years of significant financial institution and insurance company product development and delivery experiences. He has internal financial institution marketing experience with credit insurance, debt protection, annuities, term life and other products. Mr. Krall has a bachelor's degree from Winona State University in Winona, Minnesota and holds the following insurance licenses: Life, Accident & Health, Credit, Property & Casualty. He lives in Plymouth, Minnesota.



Stephen McDaniel F&I Sentinel CEO

As the Co-Founder and CEO of F&I Sentinel, Stephen McDaniel oversees the company's turn-key compliance solution that mitigates legal, regulatory, and reputational risks associated with F&I products. McDaniel's years of experience in finance and insurance have been instrumental in navigating the complex regulatory environment applicable to F&I product compliance. He has extensive knowledge and passion for identifying issues and building solutions to ensure a compliant and efficient F&I product marketplace and protection for consumers, finance companies, and dealers. Prior to co-founding F&I Sentinel, Stephen spent 13 years as insurance regulatory counsel focusing his career on compliance issues relating to F&I products. During his time practicing law, Stephen was responsible for overseeing the passage and implementation of state laws throughout the country governing the offering of F&I products. Throughout his career, Stephen has worked with many of the largest vehicle finance companies in the United States to implement a compliance management system for financing F&I products.