



## Ron Coombs, Senior Vice President & COO

JM&A Group

Ron Coombs is senior vice president and chief operating officer of JM&A Group (JM&A), one of the largest independent providers of finance and insurance (F&I) products in the automotive industry. Coombs is responsible for all sales and operations functions for JM&A. He also serves as a member of the Executive Management Team of its parent company JM Family Enterprises, Inc. (JM Family), which oversees the development and implementation of the company's long-range planning and strategies for future growth.

Founded in 1979, JM&A is an inter-related group of companies that offer quality F&I retail products and systems for approximately 2,800 automotive dealerships and retail automotive outlets, which represent all manufacturer makes and models. The products are designed to help maximize profitability on vehicle sales and after-sale opportunities.

Coombs joined JM Family in 1999 as vice president, long-range planning for subsidiary World Omni Financial Corp. (World Omni), a diversified financial services company. In 2001, he was promoted to JM&A vice president and chief financial officer. Most recently, he served as senior vice president and chief financial officer. Prior to joining JM Family, Coombs worked at Key Bank and the Federal Reserve Bank in Cleveland, Ohio.

Coombs received his master's degree in business administration from Case Western Reserve University and his bachelor's degree in economics from Albion College. He and his wife, Catherine, reside in Boca Raton, Fla. with their three children.

JM Family ([www.jmfamily.com](http://www.jmfamily.com)) is a diversified automotive corporation ranked No. 27 on *Forbes'* list of "America's Largest Private Companies." It is currently ranked No. 16 by FORTUNE® as one of the 100 Best Companies to Work For, its 13<sup>th</sup> consecutive year on the list. In addition to JM&A and World Omni, primary subsidiaries and divisions include: Southeast Toyota Distributors, LLC, the world's largest independent distributor of Toyota and Scion vehicles; JM Service Center LLC, the company's internal shared services center; and JM Lexus, the largest volume Lexus dealership in the world. Headquartered in Deerfield Beach, Fla., JM Family has major operations in Jacksonville and Margate, Fla.; Commerce and Alpharetta, Ga.; Mobile, Ala.; and St. Louis, Mo.

