

Drive: NH

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|---|-------|--|-------|
| N° 12 | VOL 3 | Issue 1 2021 | NHADA |
| A PUBLICATION OF THE NEW HAMPSHIRE AUTOMOBILE DEALERS ASSOCIATION | | VIRTUAL COMEDY NIGHT: BIG RAFFLE & SILENT AUCTION SUCCESS! | |



1921-2021: NHADA IS 100 YEARS YOUNG

First, one needs to reflect on how lucky we are even to be allowed to band together to form an association: a collective of businesses that can work together to better their business environment, solidify their investments and effect legal and legislative changes.

Read more on p. 6

COVID-19 2021

2020 has exited the building, but unfortunately COVID-19 has not. It's a new year and it's always better to go forward with positive thoughts and plans for a better 2021.

Read more on p. 12

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6



1921 **100** 2021
YEARS

SUMMARY

Membership

06. 1921-2021: NHADA IS 100 YEARS YOUNG

First, one needs to reflect on how lucky we are even to be allowed to band together to form an association: a collective of businesses that can work together to better their business environment, solidify their investments and effect legal and legislative changes.

COVID-19 Guidance

12. COVID-19 2021

2020 has exited the building, but unfortunately COVID-19 has not. It's a new year and it's always better to go forward with positive thoughts and plans for a better 2021.

From the Partners

11. VBA - NEWSLETTER

Coming this Spring: Virtual Benefits Administrator. The Insurance Division is busy learning about their new VBA Gateway Total Enrollment Solution system.

20. WHY VALUING YOUR DEALERSHIP BY MULTIPLES LEAVES MONEY ON THE TABLE

Nancy Phillips Associates has been selling auto dealerships throughout New England and New York State for 30 years.

24. THANK YOU, 2021 NHADA PARTNERS!

Workers' Compensation

10. SAVE TIME BY REPORTING INJURIES ONLINE

There are many reasons an injury might be reported late, not the least of which is the sometimes-hecktic schedule that many maintain.

19. 2020 WORKERS COMP CLAIMS YEAR END REVIEW

Well, 2020 sure was a unique and memorable year! The COVID-19 pandemic threw everything for a loop, including some of the amount of, and types of injuries received by the NHADA Workers Compensation Trust (WCT).

Legislative

16. 2021 LEGISLATIVE OUTLOOK: ACTION IN CONCORD HAS BEGUN

This year's legislative session has been one of many firsts.

NHADA Products

14. THE NHADA ONLINE STORE TO BE REBRANDED AS LOTDROP

As we venture into the new year, I am excited to announce a major change to the Products Division.

Events & Training

04. VIRTUAL COMEDY NIGHT:
BIG RAFFLE & SILENT
AUCTION SUCCESS!

Congratulations to Michael Boutin, a Salem High School CTC student, this year's Big Raffle winner of \$25,000!

22. AUTO EDUCATION
FOUNDATION AWARDS
TOOLS TO COLLEGE
STUDENT

Lakes Region Community College (LRCC) student uses his \$2,327.00 NH Auto Education Foundation (NHAEF) scholarship award to purchase critical automotive tools to begin his career.

Other

23. NEW MEMBERS

25. BY THE NUMBERS



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Special Events — Save the Date!

(Italic = specific date pending)

MARCH, 2021
**NHADA Student
Competition**

APRIL, 2021
**Virtual College &
Career Day**

SEPTEMBER 19-21 2021
**100th Annual
Convention**

MAY 7, 2021
**25th Annual "Drive for a
Tech" Golf Tournament**

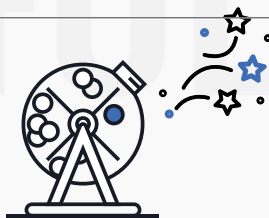
2021 NHADA OFFICERS

- CHAIR
LISA NAST
- VICE CHAIR
JAY MCFARLAND
- TREASURER
DAVID HAMMER
- SECRETARY
ROGER GROUX
- PRESIDENT
PETER MCNAMARA

2021 NHADA DIRECTORS

- MaryBeth Alosa
HEAVY DUTY TRUCK
- Jim Boyle
FRANCHISED
- Vanessa Delegas
NEXTGEN
- Tim Foss
FRANCHISED
- Shawn Hanlon
IMMEDIATE PAST CHAIRMAN
- Paul Holloway
HONORARY
- Ryan Horgan
FRANCHISED/INDEPENDENT
- Mike Phillips
INDEPENDENT USED CAR
- Jeff Platek
FRANCHISED
- Ron Poirier
INDEPENDENT REPAIR/SERVICE
- John Sawyer Jr.
FRANCHISED
- H. Andy Crews
NADA DIRECTOR





\$25K BIG RAFFLE WINNER

Michael Boutin
Salem High School, CTE



Virtual Comedy Night: BIG RAFFLE & SILENT AUCTION SUCCESS!



KALEENA GUZMAN

PROFESSIONAL DEVELOPMENT & MAJOR EVENT SPECIALIST

Congratulations to Michael Boutin, a Salem High School CTC student, this year's Big Raffle winner of \$25,000! Michael plans to attend Nashua Community College this coming fall and will be taking part in the Honda Automotive Technology Program. Our runner-up Abigale Orthman won a \$1,000 scholarship. Abigale is a student from Sugar River Valley RTC. Michael, Abigale, and 379 other high school and college auto tech students received raffle tickets because many NHADA members donated those tickets through our "20 for 20" program!

In addition to having two overall top winning students, let's not forget the real reason we hold this event each year.

Due to your generous donations, this year's Big Raffle was a HUGE success, and we will be able to continue to award even more scholarships through the NHADA Foundation. These scholarships help grow our NH automotive workforce and provide your dealerships and shops with standout employees at the start of their careers.

Although this year's event was virtual, the success of it remained the same. That is all due in part to our

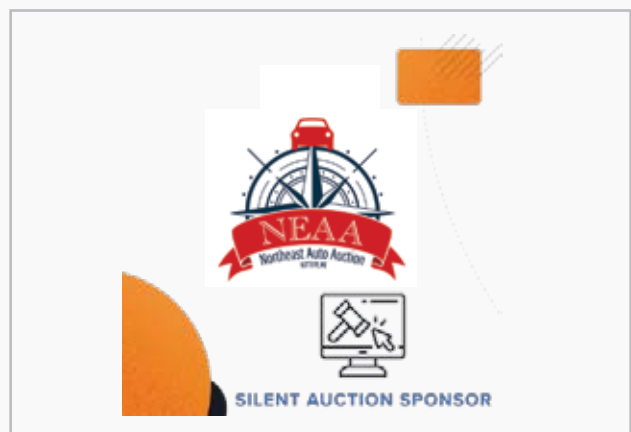
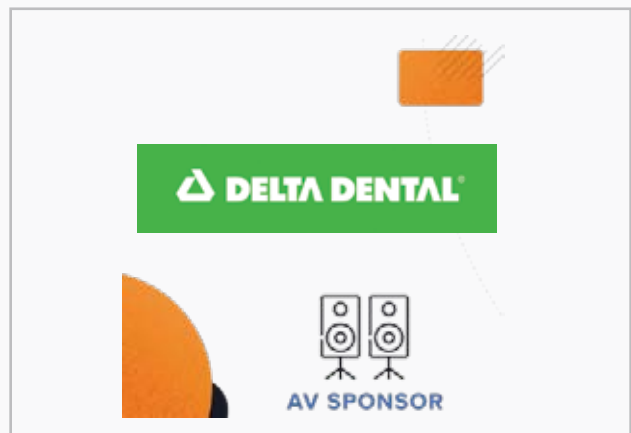
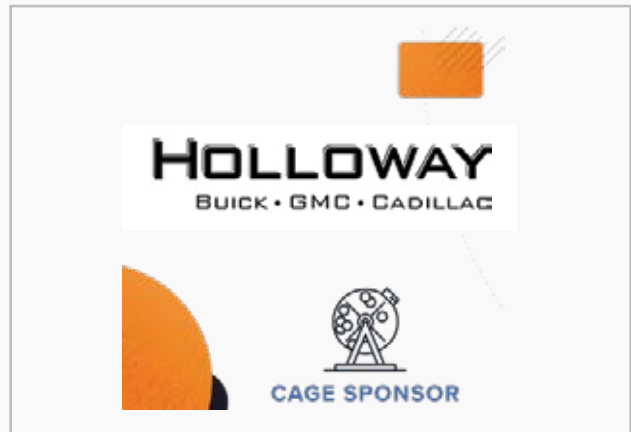
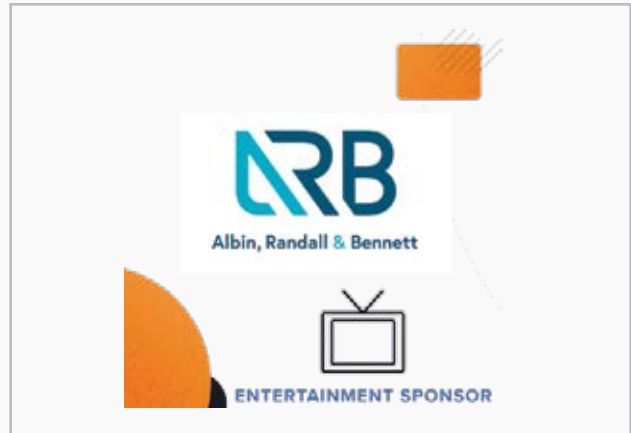


dedicated Association Partners and members like you. Of course, we made the best of going virtual and did not let it put a damper on the night!

Comedian Justin McKinney invited us into his virtual comedy club during our commercial breaks and gave us all the laughs we really needed coming out of 2020. Thank you to Albin, Randall & Bennett for sponsoring the much-needed entertainment for the evening!

Being virtual allowed us to offer many unique sponsorship opportunities. Holloway Buick GMC Cadillac was our prime sponsor of the evening with all eyes on the cage as the 64 partner sponsored balls were pulled! Our AV sponsors at Northeast Delta Dental made it possible for us to get the needed equipment to put together a very polished broadcast.

Let's also not forget our virtual silent auction sponsored by Larry & Tim Foss' Northeast Auto Auction. Thank you to all of our bidders, many of who went above market value! 📈



1921-2021:

NHADA IS 100 YEARS YOUNG



PETE MCNAMARA

PRESIDENT



Author's note: I've only been at the helm of the NHADA since 2007, so I'm not going to try to recap NHADA's 100 years, nor that of the automobile. Rather, this is more of a rambling reflection of what we have seen in the rear-view mirror (patented in 1921, FYI) and what might be awaiting us around the next turn. I'd welcome your thoughts on the same during this centennial year.

First, one needs to reflect on how lucky we are even to be allowed to band together to form an association: a collective of businesses that can work together to better their business environment, solidify their investments and effect legal and legislative changes. Many countries ban such activities even today. Guilds, merchant groups, and chambers of commerce were a part of our fabric even before we were fully knitted into the United States. I've heard from business groups in other countries that had to ask their government to form an association and then operate on eggshells going forward.

Not long after the automobiles were mass-produced, some intrepid group of NH auto dealers banded together back in 1921 to form what is now the NH Automobile Dealers Association. No doubt they were encouraged by seeing their fellow dealers do the same on the national level and in some of the surrounding states in the Northeast. NHADA joined the NADA in 1933. In 1935, one board member "gave his viewpoints on strong state organization and told the advantage of the same."

NHADA's official records are mostly non-existent in the '20s; however, according to Automotive News, the 1920s was the first Golden Age of the automobile in the United States. Americans bought nearly 26 million cars and 3 million trucks in the 1920s, including a whopping 4.3 million new vehicles in 1929. YTD 2020 December numbers nationally show overall sales of cars and light trucks just short of 14.5 million. 2019's (non-Covid numbers) hovered near 17 million.

For most of the 1920s, Henry Ford's Model T dominated the sales charts. In 1921, an astounding 61 percent of the cars sold were Model T's. Looking at 2020 YTD numbers, Ford controls about 13.6% of the market place. Today, we have well over 30 manufacturers, and none control more than 20% of the overall market. General Motors has about 17.5% of the market, with Toyota at 14.6%.

When 1921 dawned, the US was just six months or so beyond the Spanish flu's last ravages, which killed millions worldwide. As the sun first rose in January of 2021, the current pandemic was still peaking, with new variants appearing in parts of the world; however, the 2021 sunrise is tinged with optimism as various vaccines are working their way into the U.S. and world population. I look towards the late summer and fall optimistically.

Today, NH has one of the strongest "Dealer Bill of Rights" in the country, but those state laws didn't exist until the late '60s and '70s. In 1935, the board was already discussing factory relations, and there was a focus "... to exert all possible effort with the Manufacturer's to include Used Car Control in the dealer's contract." At another board meeting, "An informal discussion ensued as to the wisdom of the association becoming more active for the benefit

TODAY, NH HAS ONE OF THE STRONGEST "DEALER BILL OF RIGHTS" IN THE COUNTRY, BUT THOSE STATE LAWS DIDN'T EXIST UNTIL THE LATE '60S AND '70S. IN 1935, THE BOARD WAS ALREADY DISCUSSING FACTORY RELATIONS, AND THERE WAS A FOCUS "...TO EXERT ALL POSSIBLE EFFORT WITH THE MANUFACTURER'S TO INCLUDE USED CAR CONTROL IN THE DEALER'S CONTRACT."

of the dealers of New Hampshire." At that meeting, they elected a paid "executive secretary" to "further the progress of the state association."

In looking at minutes from 1937 (handwritten, by the way, in lovely cursive) the association voted to raise funds "to employ counsel for the purpose of prosecuting the constitutionality of the present insurance law." In 1941, we voted to support HB321, "relating to the financial responsibility of owners and operators of motor vehicles," and opposed HB213, which was going to do away with "recording of conditional sales contracts." Also, in 1941, NHADA opposed a federal bill that "would increase the amount of Excise Tax on automobiles 500%". In August of 1941, NHADA was closely following the federal attempts to curtail the production of automobiles, governmental price-fixing, and governmental control of the distribution of automobiles. Later in the war years, there was a discussion on the used car price controls, gasoline availability, and hope that synthetic tires would be more widely available.

Since then, we've dealt with keeping vehicles safe, ensuring the investments made by franchised dealers weren't randomly taken away by the manufacturers, policed our own through AutoCAP, helped to grow our auto tech workforce, passed and improved the Dealer Bill of Rights, and so much more.

For the past 100 years, the automobile has been part of and the cause of much of our economic success. Nearly every single item you see in a store (or online) was transported at some point on a truck. And don't forget about repairs – without intrepid auto techs and body techs to maintain and fix what broke, we would still be using

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buggy whips to move our transport and mufflers to cover our faces on cold January days. I was excited to see that NHADA admitted “independents garage operators” and used car dealers in 1933. Independent shops now make up more than half of the NHADA membership. Looking to the vast NH outdoors, our power sports and RV community is central to much of what makes NH attractive. Finally, the equipment dealers have been, and are still, critical to the construction and agricultural backbone of NH.

Critical to NHADA’s success has also been our willingness to get together regularly, not just for business but also for social aspects. In 1934, 300 members gathered together for a meeting, and it was noted in the minutes, “...some exceptionally good entertainment was provided.” The minutes from 1944 noted a golf tournament at the Manchester CC followed by a luncheon and a business session. This tradition has certainly continued with our annual gatherings, every other year business expos, excellent golf outings, and now the Big Raffle.

In the 25 years that I’ve been involved with auto associations, just about every year, there was talk about the franchised dealer going away, the individual owning an automobile going away, flying vehicles landing on our lawns, or the need for repair shops disappearing. Be it pandemics or medical miracles, economic crashes or stock market highs, auto businesses adapted, as did the NHADA. Yet, with each of the challenges thrown at our auto industry, the dealers, the repairers, and all of you adapted and kept selling and fixing. Even during this pandemic, shops quickly adapted.

And yet, there have been dramatic changes and will continue to be such changes. Today’s dealer and repairer bear some similarity to their ancestors of the 1920s. Still, technology has pushed the vehicles’ complexity to the point that today’s technician is a computer and electrical

whiz. What hasn’t changed, and won’t change, is the need for auto shops to keep the public on the road in safe and roadworthy vehicles.

Speaking of electrical, it appears that the glow on the horizon is not the next sun rising but more the glow of millions of vehicles re-charging. Maybe. Surprisingly (at least to me), electric cars have been around since the 1820s and ’30s. Yes, that’s right, the 19th century. According to Wikipedia, in 1828, Ányos Jedlik invented an early type of electric motor and created a small model car powered by his new motor. Between 1832 and 1839, Scottish inventor Robert Anderson also invented a crude electric carriage. In 1835, a German professor and his assistant also created a small-scale electric car, powered by non-rechargeable primary cells.

Despite the electric car being around for 193 years, the December 2020 YTD U.S. Sales by powertrain reveals that “electric” (Hybrid, plug-in hybrid, and 100% electric) was 5.1% of the market. However, this share will likely dramatically increase in the coming decades. In January of 2021, General Motors, which has the largest market share in the US, announced that all of its models will be electric by 2035. They have joined a growing number of manufacturers that plan to have many electric versions of their models or become fully electric.

This will represent a dramatic shift in the automobile world. All NHADA members will have to make adjustments to their business operations. NHADA itself is working closely with its members to see what we need to do to ensure its members have the greatest chance at success. Part of that will include making sure that we have a savvy and knowledgeable auto tech workforce.

Despite this predicted shift, NHADA will still be your voice in NH, and each of you will always keep NH’s economic engine running. Happy New Year! Happy new centennial!



NHADA: Year in Review

January 2020:

- 3rd Annual SkillsUSA Competition
- Auto Tech State Championship

March 2020:

Stay-at-home orders in effect due to Covid-19 Pandemic; NHADA:

- Supports members through constant communication and business guidance
- Products Division provides PPE and safety items to member businesses
- Webinars/continued guidance provided from NHADA Partners; special thanks to:
 - o Albin, Randall & Bennett
 - o Devine Millimet
 - o Bernstein, Shur, Sawyer & Nelson, P.A.
 - o Cook, Little, Rosenblatt & Manson, P.L.L.C.

May 2020:

NHADA conducts outdoor scholarship hand-outs, surprising students throughout the state on their front lawn. The annual scholarship total amounted to \$85,000

September 2020:

Socially distant 24th annual Drive for a Tech Golf Tournament takes place; congratulations to our winning foursome, Staples: Greg Hird, Shawn Hird, Chad Hopkins, & Sam Guimond.

November 2020:

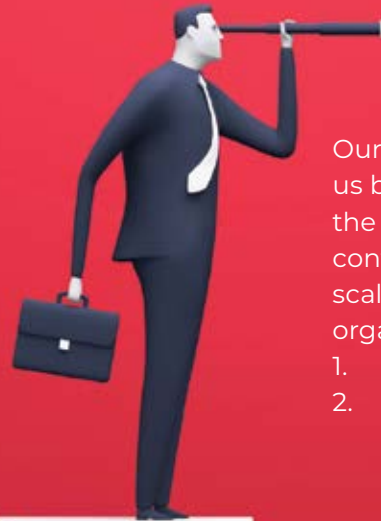
First-ever Virtual Business Conference and Partner Expo

General accomplishments:

- Most new members ever (40)
- 150 insurance groups served
- 1,338 Health Insurance enrollees
- 120 legislative bills monitored
- 592 WCT claims made
- 104 safety evaluations
- \$2,470,002 in WCT rebates
- \$1,255,213 Total WC claims paid out to date 2020
- 304 trainings

Leadership Development and Business Growth with Agility, Ease and Confidence

We Believe That You Deserve to Win — BIG



Our clients work with us because we resolve the three greatest controllable barriers to scaling a mid-market organization:

1. The Leadership Gaps
2. The Lack of Consistent Organizational Discipline
3. The Lack of a Transformational Execution Methodology

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Accident Injury Report

Your Personal

| | | | |
|---------------|------------------|------------|---------|
| Name | Unit No. | Street No. | Street |
| Date of birth | Town/City/Suburb | | State |
| Gender | Post Code | | Country |
| Nationality | | | |

DEPLOYMENT

| | | |
|--|------------------------------|-----------------------------|
| 1. Communicate purpose, vision and values to employees | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Communicate purpose, vision and values to customers, supplier/partners and other external parties | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Save Time by Reporting Injuries Online



DEBORAH HANDRAHAN, AIC-M

MEMBER SERVICES COORDINATOR

In an effort to assist with timely reporting, NHADA WCT members' can now securely submit First Reports of Injury electronically at <https://www.nhada.com/our-solutions/workers-comp/report-an-injury>.

There are many reasons an injury might be reported late, not the least of which is the sometimes- hectic schedule that many maintain. However, every day that an injury is not reported escalates the chances of increased costs associated with the claim. Increased costs could include assessing a civil penalty of up to \$2,500.00 by the New Hampshire Dept. of Labor Commissioner.

The National Council of Workers' Compensation Insurance did a study on the effect on claims costs due to delayed reporting of injuries. That study revealed that a two-week delay in reporting cost an average of 18% more than those claims reported during week one; weeks three and four averaged 30% more, and after four weeks, claims cost 45% more.

More importantly, every day that an injury is not reported, it could impact the injured employee's health.

These are some of the steps you can take to ensure prompt reporting:

1. Train your leaders on the process of identifying and reporting injuries.
2. Remind employees that all injuries should be reported, and to whom they should be reported. Also, remind them that they are participants in a formal managed care program, which requires treatment

within the Windham WIN managed care network. The list of providers can be found here: <https://www.windhamgroup.com/providers-search/>.

3. Call Marta Silakka, Nurse Case Manager, at 603-406-0113 whenever an injury occurs, regardless if the employee needs medical attention. Marta can assure that the employee understands the need to treat with an in-network provider in the event they should seek treatment at a later date.
4. Complete the online FROI at <https://www.nhada.com/our-solutions/workers-comp/report-an-injury>. NHADA WCT will securely upload the information to the New Hampshire Dept. of Labor.

With prompt reporting, the NHADA WCT Claims Team can help you and your injured employees navigate the claims process more efficiently, which should lead to a more positive outcome for everyone involved. ▲

Deborah Handrahan, Member Services Coordinator, is available to assist NHADA WCT members with understanding and complying with the statutory requirements of workers' compensation. She can be reached at 800-852-3372 or dhandrahan@nhada.com.

<https://www.windhamgroup.com/providers-search/>



VBA - Newsletter



Coming this Spring: Virtual Benefits Administrator. The Insurance Division is busy learning about their new VBA Gateway Total Enrollment Solution system. This new software system will allow our Insurance Division to serve you and your employees better.

The software is cloud-based – eliminating security risks. We'll be able to accept group changes in real-time, and groups would be able to submit enrollment electronically via their secured portal.

Here are some features for you as a member: Members will manage all aspects of enrollment efficiently. Members

will be able to enroll, edit, and terminate employee coverage. You'll be able to review your monthly invoices; all benefit information and insurance documents will be on the portal.

At open enrollment, the member can have employees view and compare their benefit options. Employees can enroll in their new benefits; the group would be notified of changes. They will be able to easily submit changes, such as an address, beneficiary, etc.

We are looking forward to rolling this out to our members. ▲

COVID-19 2021



MARTA SILAKKA, RN, BSN, CCM, COHN-S

NURSE CASE MANAGER, NHADA — WCT

2020 has exited the building, but unfortunately COVID-19 has not. It's a new year and it's always better to go forward with positive thoughts and plans for a better 2021. Yes; this is what we need to do, but we also need to be wise and realistic as COVID-19 remains present and has not lost any strength at this point. Unfortunately ... 2021 is served with a side of COVID-19.

This weekend a family member told me she had taken her holiday themed masks and was about to throw them away with a "I won't need these for this coming holiday season" and then quickly pulled them out of the trash, stating ... "well maybe I do." This is our reality right now, but it can change.

It's not all doom and gloom though; vaccines are currently being distributed to our front-line workers and those at most risk. At some time, there will be an option for everyone to be vaccinated if they choose to be. We cannot put all our eggs in one basket; the vaccine will help but it will not stop the spread entirely. There will be people who cannot take the vaccine for medical, religious, or personal reasons and we have a whole country to take care of so this is not a quick fix.

We have to continue to be vigilant with mask use, social distancing, hygiene practices, and just being smart about who and where we spend our time. Here are some reminders on how to continue to do our part to slow the spread and eventually stop COVID-19:

- Employers should continue to screen employees and customers every day before they come into work and remind all your employees of the importance of continuing to adhere to the screening guidelines. This is a simple and easy tool.
- Have proper signage for customers before they enter your business that allows them to self-screen prior to entering and offer them a number to call in so they can do business at a safe distance if needed.
- Wear your mask! At this time, we have a mask mandate for a reason; they help slow the spread. Remind employees of the importance of adhering to mask use. If an employee doesn't wear one; speak to them, remind them of the need to wear one, and in some cases, you may want to consider disciplinary action if they are not worn. The risk is too great to other employees and your customers.

- Have masks on hand at the entrance to your business to provide to customers who may not have one.
- Continue to adhere to social distancing in the workplace. We all miss a good group chat at the water cooler, but this is a sacrifice we need to make. Limit close contact at work as much as possible; in the event an employee comes up positive this will greatly decrease those exposed.
- Talk to your employees about safe practices outside of work as what they do in their off time can potentially affect your business. Encourage employees to limit travel, remind them to keep their social circles small. The more time spent out and about in stores, restaurants, and other public places increases your risk of getting COVID-19. Some data is showing asymptomatic people may be more contagious than symptomatic people; so being careful around people you don't know is essential.

ourselves but also for our family, friends, co-workers, and strangers. You never know who is at risk out there; could the woman you just walked by at the grocery store have a sick child at home, does your co-worker go home every night to make dinner for an elderly parent, is the customer you just assisted immunocompromised? We just don't know.

We have to hang in there and do our very best to slow and stop the spread of COVID-19. NHADA continues to keep up on "all things COVID," and we have online support as well as staff ready to help you with any questions you have. We can assist you with general questions, what to do if there is a positive case at home or in the workplace, and we have the resources to refer you to if we don't have the answer for you.

Please continue to stay safe and well. We all need to do our part to help put an end to this pandemic. 🇺🇸

Remember we take these precautions, adhere to guidelines, and follow recommendations not just for

Please feel free to contact Marta Silakka at msilakka@nhada.com if you have any COVID-19 questions.

AUTO USE is taking **ONE** ^{STOP} _{SHOP} to a whole new level!

FLOORPLAN CASH BACK!

| | | |
|--|---|---|
| RETAIL | LEASING | FLOORPLAN |
| PRIME AND OFF PRIME LENDING E CONTRACTING SAME DAY FUNDING | UNIQUE FINANCING OPTION TO HELP SELL MORE VEHICLES LESS UPFRONT COSTS & AFFORDABLE PAYMENTS FOR CUSTOMERS CUSTOMER LOYALTY & INVENTORY RETENTION OPPORTUNITY EASY TO USE LEASE CALCULATOR | OVER 500 PHYSICAL AUCTIONS AND ONLINE PARTNERS COMPETITIVE PRICING NO MONEY OUT OF POCKET FOR 90 DAYS |

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**LOT
DROP**

AUTOMOTIVE SUPPLIES

**The NHADA Online Store
to be Rebranded as
LOTDROP**



BRENDAN JAWORSKI

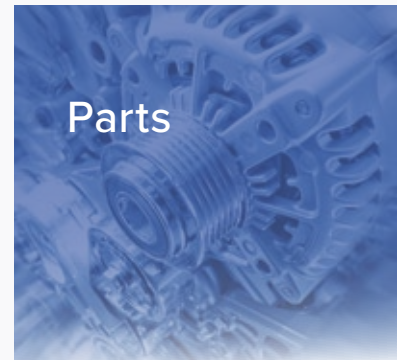
SALES REPRESENTATIVE, PRODUCTS DIVISION



Detailing



Sales



Parts



Body Shop

As we venture into the new year, I am excited to announce a major change to the Products Division. Beginning this Spring, the NHADA Store will be recognized as LotDrop — an online marketplace for motor vehicle businesses. The NHADA Store's rebranding was embarked upon to appeal to a larger audience and enhance the customer experience. This initiative will also grow revenue, which will go right back into the Association, making us stronger and giving us the ability to serve you better.

Like many other businesses, the COVID-19 pandemic has resulted in the growth of online sales in the Products Division. LotDrop will continue this growth by targeting shops not only in New Hampshire but also with motor vehicle businesses all over the country.

We will be increasing our marketing efforts through a growth plan that includes an established following on Facebook (like page link), paid promotions on several platforms, and the expansion of NHADA's marketing team. The NHADA has welcomed Connor McNamara to carry out yearlong marketing initiatives dedicated to helping grow the LotDrop brand. Connor graduated from The University of New Hampshire in 2020, completing his degree majoring in Marketing with a minor in Sports Studies.

With the rebrand, you will also notice that our online store has an entirely new look and feel. We have switched online store platforms to enhance our customer experience.

The store will have more accurate shipping estimates via its online calculator, and we are excited to announce the availability of purchasing apparel and promotional goods online. Our promotional catalog features thousands of products that you can easily navigate and request a quote for your business.

In addition, we have also joined an association that grants us access to hundreds of promotional suppliers throughout the country. The Association gives us a supplier/product search tool, which allows us to search for virtually any promotional product you need. Lastly, we have joined a new buying group in the area of promotional products. This gives us the buying power to source products at lower prices than our competitors' over 150 suppliers. It also provides us with lower shipping costs through UPS, which we will be passing along to our customers.

We are excited about what lies ahead for this division with these new changes. As always, thank you for your continued support of the Association — especially during these challenging times. From now on, keep LotDrop in mind for any products, supplies, or promotional goods that you are ordering for your business.

One of the many joys I have with my job is hunting down the right product(s) for our members and customers. Wishing you and yours a safe and Happy New Year! 🍷

Sincerely,
Brendan Jaworski

2021 Legislative Outlook:

Action in Concord has Begun



DAN BENNETT

VICE PRESIDENT OF GOVERNMENT RELATIONS

This year's legislative session has been one of many firsts. There have been remote zoom hearings with call-in testimony, drive-in style House sessions at a UNH parking lot, and the unfortunate passing of the Speaker of the House-elect due to COVID just days before his election.

Both the Senate and House have begun meeting but with different approaches. For now, Senate President Chuck Morse (R-Salem) is having all Senate work done remotely away from the Statehouse. Speaker of The House of Representatives Sherman Packard (R-Londonderry) has adopted a hybrid model where Committee meetings are allowed to be held in person at the Legislative Office Building in double rooms with air purifiers. The only people allowed in the hearings are Representatives and staff. All public input is done remotely via zoom or the phone. Committee members who do not want to attend in person are allowed to do that and participate remotely; this is the option many are choosing.

In a typical first year of a legislative session, we usually see a little over 1,000 bills filed. We expected that Legislators would significantly rein that in this year due to the uncertainty of proceedings; however, since there are close to 875 bills filed, not all received that message.

NHADA has a few priority committees and priority bills. We have already begun spending a great deal of time with the Commerce, Transportation, Labor, and Science Technology and Energy Committees. We have done committee orientations to introduce ourselves, association offerings, members, and the industry as a whole to legislators, both old and new. Over the past few weeks, we have testified on bills as well, both in support and opposition. Of the 875 bills, NHADA has identified just short of 100 on our watch list, and we will actively monitor all of them. The Senate is taking a bit of a different tact, which was utilized in the spring in that they are creating omnibus bills and combing similar bills and their topics into one large piece of legislation.

Priority Legislation: A change to the annual vehicle safety inspection program. Unfortunately, Representative Peter Torosian (R-Atkinson) has filed a bill, HB 522, that will subject all new vehicles under warranty to every other year safety inspections. Technically, the bill has many flaws; more importantly, it has conceptual ones. New Hampshire and all of our neighbors have annual vehicle safety inspections. Due to our geography and climate, annual vehicle inspections make common sense and protect all users of our roadways. We typically hear, "I just got back from Florida, and they don't inspect cars ever" to that, I say, "Well, they also don't spray their roads with liquid brine saltwater that splashes on vehicles undercarriage or have frost heaves." Data from the NH DMV shows that even with an annual inspection program, we have a failure rate of at least 15%, and the top two items are brakes and tires. That's scary! We will fight HB 522 and all of its flaws with a data and safety-driven approach. Although not scheduled yet, when it is, we will ask for your voice to be heard, and we will need it. We will need your experience and expertise to let legislators' know-how flawed a concept HB 522 is. Tell them the real-life stories and things that you, as experts, see in the field daily. So stay tuned, and when we ask for your grassroots voice, please lend it.

NHADA is also working on bills on reducing business taxes, OHRV's, a zero-emissions vehicle mandate,

NHADA IS ALSO WORKING ON BILLS ON REDUCING BUSINESS TAXES, OHRV'S, A ZERO-EMISSIONS VEHICLE MANDATE, MOTORCYCLE LIGHTING, AND WORKFORCE/CAREER AND TECHNICAL EDUCATION PROGRAMS.

motorcycle lighting, and workforce/career and technical education programs. This is to name but a few of the bills.

Remember: Our voice in Concord is only as loud and strong as yours at home. When we ask for you to use it, please answer the call so that we can all succeed. 📣

If you have questions on any of the bills that we are working on, or any Statehouse action, contact me, Dan Bennett, at dbennett@nhada.com or (800) 852-3372.



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2020 Workers Comp Claims Year End Review



BRIAN DUPLESSIS

LOSS PREVENTION COORDINATOR

Well, 2020 sure was a unique and memorable year! The COVID-19 pandemic threw everything for a loop, including some of the amount of, and types of injuries received by the NHADA Workers Compensation Trust (WCT). When discussing this year-end review, WCT Director Pete Sheffer wondered if anything could be gleaned by comparing such an unusual year? One thing that was obvious is that 2020 was a much better year for the WCT than 2019, which was a worse than average year. There were 216 (27%) fewer claims in 2020 and incurred cost were \$261,083 (8%) less.

The main trend displayed in 2020 was that there were a lot less medical only claims, (503 vs. 706), which we believe is largely from not reporting/treating minor injuries for fear of contracting COVID-19. The primary concern with this trend is that if injuries go untreated or improperly treated, they can morph into more serious conditions, so we strongly encourage our members to properly report and treat ALL injuries. Total Loss Time claims were on par with prior years.

Another year over year trend was significantly fewer weather-related claims (75 vs. 110) as a result of a milder winters. Costs were less than half as well, (\$619,000 vs \$1.3 million). Other than that, there were no other concern-able trends. There was a big drop in hand injuries, which tend to be minor so that's in line. Five years of claim comparisons are provided in the charts.

As we begin this new year and COVID-19 remains a serious concern, please do not let it negatively impact the management of workplace injuries. Properly report and treat ALL injuries. Protocols are in place at all NHADA network providers to ensure that your employees will be safe.

Loss Prevention is also asking members to initiate safety activities, (meetings, trainings, etc.) that may have been suspended, as soon as is safe to do so.

Happy New Year. Stay safe. ▲

| Fund Year | Total Incurred | Loss Ratio |
|-----------|----------------|------------|
| 2020 | \$2,952,935.45 | 37% |
| 2019 | \$3,214,018.09 | 37% |
| 2018 | \$2,502,602.16 | 30% |
| 2017 | \$2,535,800.39 | 30% |
| 2016 | \$3,154,539.83 | 37% |

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NANCY PHILLIPS AND CARRIE PHILLIPS FORBES

NHADA BRONZE PARTNER, NANCY PHILLIPS ASSOCIATES, INC.

THREE DECADES OF DEALERSHIP VALUES IN GREATER NEW ENGLAND

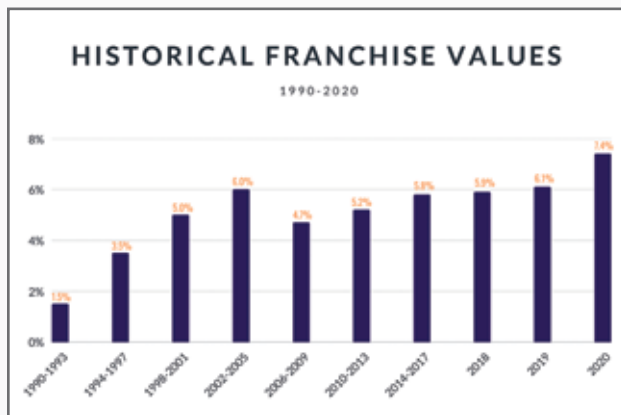


Chart 1

Information in the chart above taken from Dealership transactions completed by Nancy Phillips Associates (NPA) and affiliated Sellers. Data is based on original values prior to any reallocation of purchase price.

Transactions may include Pending Transactions approved by Franchisor.

Nancy Phillips Associates has been selling auto dealerships throughout New England and New York State for 30 years. Documenting and studying dealership transactions has proven to be a reliable way to anticipate and project future dealership values. Every month we receive numerous calls from dealers asking what the current multiples are for their franchise. The flaw with this method is that a dealership losing money may in fact be worth the same as a profitable one.

We have found that value is often more accurately interpreted when Business Value (Goodwill) is defined as a percentage of total dealership revenues. This method also

requires careful analysis of dealership financial statements, recasting of true net profit and concise adjustments for rebranding requirements in order to insure that the dealership's unique potential is clearly understood. The three key elements to dealership value are Franchise, Market Area and Facility. Profitability may be an enhancement, however loss or under average profitability should not be a deterrent.

Few Buyers Radically Overpay

While there have been exceptional increases in the amount of Business Value paid for certain franchises, overall fluctuations have been moderate. They are neither as low as you might have expected during bad years, nor do they skyrocket in better years. That's because buyers in difficult markets pay based on better futures and those buying at the top of a market do so with an eye toward the next downturn. There are very few buyers, regardless of size, who will substantially overpay without a quantifiable return.

The Market Today

Yes, the market is strong today, but nothing lasts forever and the current surge may be short lived. Despite the ongoing pandemic, dealers did very well in the second half of 2020. Profits were up, expenses were down, and more dealerships than normal changed hands. Yet, you will see from the chart 1 depicting historical franchise values that the increase from 2018 to 2019 was moderate and was higher than expected in 2020.

We believe this is tied to the trend of bigger buyers with more available funds, and a serious concern for the volatility of their non-automotive investments. Quite simply, the current state of our economy and the world at large contributed to the thinking that investing in auto dealerships is safer than other investment opportunities during this volatile time.



Chart 2

2021 Predictions

We believe that 2021 will see many dealers addressing concerns for the future of their dealerships. Continued economic downturn, increasingly conservative lending parameters and increased taxation could mean that the opportunity to sell for a strong number may not survive into 2022.

Greater New England 2020

Dealerships in Maine, New Hampshire, Vermont, Massachusetts, Connecticut, Rhode Island and New York State sold for prices somewhat higher than in 2019. While our firm experienced delays in closings scheduled for March, April and May, not one dealership sale was cancelled or re-negotiated. Dealership evaluations remained as strong as in 2019 and for some franchises have increased.

Dealership sales and values are rising in secondary markets

Due to the pandemic and concerns about changes in our demographics, there is one new and very interesting trend that has occurred throughout Greater New England and that is an increase in the desirability of secondary market area dealerships. The migration to small cities and communities incentivized by the pandemic and its ramifications in major metro areas has caused many strong buyers to take a look, for the first time, at a different type of market area. When they did, they found a lower cost of entry, more moderate real estate values, longer term employees, reduced expense structures, higher used vehicle sales and more loyal customers.

In fact, the number of secondary market area dealerships in Greater New England sold to regional dealership groups has never been higher. We believe this new wave of dealership acquirers that are willing to purchase in areas they would have previously ignored, bodes well for the value of secondary market area dealerships.

Upgraded facilities are viewed more favorably and sell for more

We believe that the incremental increase in dealership values over the last few years has a great deal to do with the investment in new buildings and expensive facility upgrades that dealers have recently made. Some dealers found these investments could not be absorbed by their operations and their dealerships became unprofitable or much less profitable

as a result. This developed into a higher number of brand compliant facilities with desirable franchises being offered for sale. Fortunately, the transition in buyer type demonstrated in chart 2 meant that larger, stronger buyers willing to orchestrate a major turnaround of an underperforming dealership became the prime candidates for these dealerships. There is an enormous cost involved in acquiring a non-compliant dealership and the benefit of a new facility is a great incentive to today's regional buyer. The time it takes for a well planned turnaround versus a major construction project can be analyzed and determined in advance so that a reliable and bankable decision can be made about the viability of the acquisition.

Trajectory of bricks and mortar in the industry

Only 20 years ago, less than 25% of dealerships sold by our company needed to perform new construction or significant renovation. This increased steadily until 2016 when 100% of the dealerships sold were required by their franchisors to upgrade in order to obtain approval. As more and more facilities build or upgrade to become compliant, additional dealerships become available for sale because their owners cannot find their way to profitability under their higher expense structure. See chart 3.

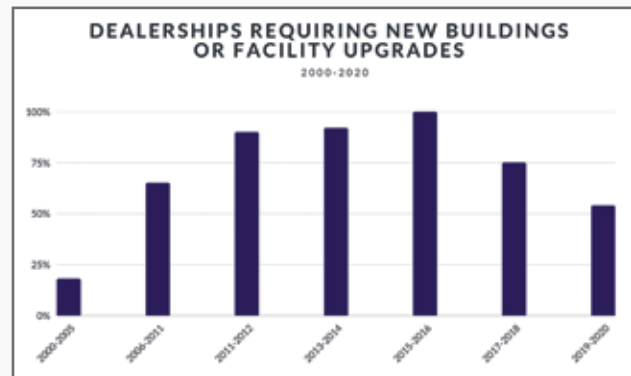


Chart 3

You should consider selling if:

- Your dealership is not profitable
- You are facing a significant facility upgrade
- You are not meeting your sales performance criteria
- Your floor plan lender does not want you
- You have serious health problems and no legacy plan
- You do not wish to go through another economic downturn
- Your contiguous market is being overtaken by larger dealer groups

You should consider buying if:

- An opportunity becomes available in your market area
- Your franchise is up for sale in a contiguous market
- You wish to keep an outside group out of your area
- You have multiple adult kids in your business
- You have good general managers who may leave you if you do not provide an equity position ▲

This content is part of a larger article. Read more here: <https://bit.ly/3o63Q9J>

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Auto Education Foundation Awards Tools to College Student



Though you can't see it through the mask, Ricky Richardson is all smiles as he took delivery of his new toolbox and tools purchased using a merit scholarship provided by the NH Automobile Dealers Education Foundation. These tools will go a long way to help Ricky get a strong start in the business. Pictured L-R above: Jeff Scarinza, General Manager, Newport Chevrolet, Ricky Richardson, GM ASEP student, and Forrest Powers, LRCC GM ASEP Instructor and 2015 program graduate.

Lakes Region Community College (LRCC) student uses his \$2,327.00 NH Auto Education Foundation (NHAEF) scholarship award to purchase critical automotive tools to begin his career. Ricky Richardson, a student in the General Motors Automotive Service Educational Program (GM ASEP) at LRCC, one of 70 students who collectively earned nearly \$100,000 in foundation scholarships in 2020.

"This scholarship means a lot to me and will help me pursue my dream of following in my grandfather's footsteps, to become an automotive technician," Ricky explained.

"The GM ASEP program has taught me so much in such a small amount of time, so I'm excited to apply what I have learned."

Newport Chevrolet is Ricky's sponsoring dealer and host of his student co-op or work-based learning. The general manager of Newport Chevrolet, Jeff Scarinza, has supported the GM ASEP program for the past five years. "It has become increasingly obvious in recent years that the only way to obtain qualified technicians is to send them through GM ASEP," according to Scarinza. "With the support from the high schools, dealerships, the instructors, and the NHAEF, these programs are able to thrive."

The NHAEF awarded the scholarship to Ricky in recognition of the progress he made during his first semester. Since he already had his tuition covered, Ricky was allowed to use the monies toward the purchase of his toolset.

"Auto tech careers are high-tech with high wages," said Pete McNamara, NHAEF Executive Director, "NH Residents are in good hands with students like Ricky, and now he'll have his own tools in hand."

At the beginning of an automotive technician's career, a substantial financial investment is required to gear up with the necessary tools to service modern vehicles. Entering the industry equipped without adequate tools can be rather cumbersome.

The New Hampshire Automobile Dealers Association (NHADA) receives support from members and partners across New Hampshire, enabling its Education Foundation to award the students with various scholarships to alleviate their financial burden.

"The support and involvement of NHADA and its members in support of students entering the transportation field is tremendous," said Jamie Decato, the Department Chair of Transportation at LRCC. "Connecting students with employers and education is the key to bridging the skills gap and keeping the pipeline filled with the up-and-coming talent necessary to service and repair today's modern automobiles."

Every year, automotive students across New England decide where they will attend their post-secondary educational experience. Across 5 of its campuses, the Community College System of New Hampshire (CCSNH) offers a variety of industry-leading partnership programs in Automotive, Auto Body, Diesel, Motorcycle, and Powersports with the mission of using the latest technology and tools to prepare students entering into high demand career tracks within the transportation sector, in NH and throughout Northern New England. ▲

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dba One Stop Autobody**
150 Lowell Road
Hudson, NH 03051
Phone: (603) 883-8780
Owners: Jonathan & Maryann
Laflotte

Genest Motors LLC
140 Pleasant Street
Concord, NH 03301
Phone: (603) 225-4313
Owner: John Genest

**DCD Nucar TINH, LLC dba
Nucar AutoMall of Tilton**
40 East Main Street
Tilton, NH 03276
Phone: (603) 286-3141
Owners: Shawn Hanlon &
Christopher Dagesse

**Motorcycles of Manchester Inc
dba MOMS JERICHO**
461 Main Street
Gorham, NH 03581
Phone: (603) 466-5454
Owner: Joel Wheeler

Bumper to Bumper Auto Body
279 River Road, Suite E
Bow, NH 03304
Phone: (603) 224-8226
Owners: Nathan &
Heather Philbrook

**Buono Kar Care Corp dba
Meineke Car Care of Seabrook, NH**
248 Lafayette Road
Seabrook, NH 03874
Phone: (603) 760-7247
Owner: Richard Buono

**King Auto LLC dba
Matrix Autoworks**
321 Main Street
Nashua, NH 03060
Phone: (603) 809-4871
Owner: Sam Katz

**HGNMLR Logistics Inc.
dba Global Truck Traders**
524 Keene Road
Winchester, NH 03470
Phone: (603) 239-7008
Owners: Alex & Brenda
Hogenmiller

Innovative Auto Sales
25 Lafayette Road
North Hampton, NH 03862
Phone: (978) 314-7041
Owners: Benjamin Katz &
Steve Consoli

Pak Solutions LLC
16 Page Hill Road
Lancaster, NH 03584
Phone: (603) 788-4784
Owner: Donna Gaudet-Hosmer

John's Wrecker Service, LLC
107 Sheep Davis Road
Pembroke, NH 03275
Phone: (603) 778-8158
Owner: Michael Lampert

**New England Kenworth dba
Yankee Trucks, LLC**
8 Horizon Drive
Londonderry, NH 03053
Phone: (603) 421-6599
Owner: Denise Alosa

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(2021 Partners at time of printing deadline)

By the Numbers

2020 Unemployment Rates by Area

| | Oct. | Nov. | Dec. |
|----------------------|-------------|-------------|-------------|
| United States | 6.9% | 6.7% | 6.7% |
| New England | 6.4% | 6.5% | 6.9% |
| Connecticut | 6.1% | 8.2% | 8.0% |
| Maine | 5.4% | 4.9% | 4.9% |
| Massachusetts | 7.4% | 6.7% | 7.4% |
| New Hampshire | 4.2% | 3.9% | 4.0% |
| Rhode Island | 7.1% | 7.3% | 8.1% |
| Vermont | 3.2% | 3.0% | 3.1% |

Safety/OBD II Inspection Statistics

| SAFETY Inspection Results | Dec '20 | Percent of Total | YTD '20 | Percent of Total |
|---|----------|------------------|-----------|------------------|
| TOTAL | 112,233 | 100.0% | 1,562,224 | 100.0% |
| PASS | 93,568 | 83.4% | 1,297,728 | 83.1% |
| CORRECTED | 11,221 | 10.0% | 158,487 | 10.1% |
| REJECTED | 5,231 | 4.7% | 72,564 | 4.6% |
| UNTESTED | 2,213 | 2.0% | 33,445 | 2.1% |
| OBD Inspection Results (20 yrs. old or newer) | Dec. '20 | Percent of Total | YTD '20 | Percent of Total |
| TOTAL | 100,000 | 100.0% | 1,359,131 | 100.0% |
| PASS | 89,220 | 89.2% | 1,206,798 | 88.8% |
| REJECTED | 6,881 | 6.9% | 99,736 | 7.3% |
| UNTESTED | 3,899 | 3.9% | 52,597 | 3.9% |

Title Statistics Report January 2021

New Hampshire Department of Safety, Division of Motor Vehicles

| | Current 12 months | Prior 12 months | % of change | Jan. '21 | Jan. '20 | 21 YTD | 20 YTD |
|---|-------------------|-----------------|---------------|---------------|---------------|---------------|---------------|
| TITLES ISSUED FOR NEW AND DEMO VEHICLES | 119,444 | 129,905 | -8.76 | 10,355 | 10,848 | 10,355 | 10,848 |
| TITLE ISSUED FOR USED VEHICLES | 240,543 | 276,320 | -14.87 | 21,658 | 25,364 | 21,658 | 25,364 |
| TOTAL TITLES ISSUED | 359,987 | 406,225 | -12.84 | 32,013 | 36,212 | 32,013 | 36,212 |
| TITLES ISSUED WITH A LIEN | | | | 12,967 | 18,341 | 12,967 | 18,341 |
| TITLES ISSUED WITH NO LIEN | | | | 19,046 | 15,318 | 19,046 | 15,318 |
| SALVAGE TITLES ISSUED | | | | 1,102 | 2,529 | 1,102 | 2,529 |
| SALVAGE TAGS | | | | 129 | 170 | 129 | 170 |
| HEAVY TRUCKS MORE THAN 19 YEARS | | | | 30 | 31 | 30 | 31 |
| HEAVY TRUCKS 19 YEARS AND LESS | | | | 138 | 216 | 138 | 216 |
| TITLES ISSUED FOR TRAILERS | | | | 1,167 | 919 | 1,167 | 919 |
| TITLES ISSUED FOR MOTORCYCLES | | | | 558 | 551 | 558 | 551 |
| TITLES ISSUED FOR MOTOR HOMES | | | | 99 | 81 | 99 | 81 |



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