Drive: NH

| Nº 16 | VOL 3 | Issue 4 2021 | NHADA |
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NHADA Foundation Hands out \$85,000 in Auto Tech Scholarships

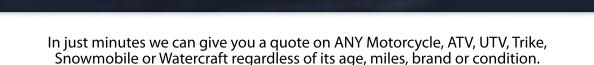
Read more on p. 4

NHADA Successfully Lobbies for \$5 Million for New NH Diesel Tech Program

RWAR

Read more on p. 7

WE MAKE IT SAFE AND EASY TO TAKE MOTORCYCLES IN TRADE



We have been working with automotive and motorcycle dealers in New England for 20 years and have helped them take in thousands of trades. Even if your customer is in the showroom we can give you an accurate quote, one that we will write you a check for, in just minutes.

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CALL OR TEXT US AT (603) 715-8631 FOR A QUICK QUOTE

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iHeartAuto Direct Response

360

iHeartAuto Direct Response 360 campaign. The campaign utilizes our exclusive access to automotive analytics to effectively target your next customer. We use direct mail, email, phone calls, digital audio, and exclusive tracking technology to drive quality showroom and website traffic.



NHADA

Contact Zach Field to schedule a meeting to learn more about the iHeartAuto 360 program. Special discounts for NHADA members.

ZachField@iHeartMedia.com





Cover Story

04. NHADA FOUNDATION HANDS OUT \$85,000 IN AUTO TECH SCHOLARSHIPS It's scholarship season, and the NHADA Education Foundation is kicking off our 2021 Summer Scholarship Tour!

Events and Training

06. ANNUAL CONVENTION CELEBRATING 100 YEARS! – DON'T MISS OUT! Our Annual Convention "Rolling Through the Decades" is right around the corner!

Workforce Development

07. NHADA SUCCESSFULLY LOBBIES FOR \$5 MILLION FOR NEW NH DIESEL TECH PROGRAM

> Though it took a few months and many grassroots meetings and calls, NHADA's efforts paid off: \$5 million has been earmarked for a new Diesel and Heavy Duty Truck Technician training program as part of White Mountains Community College's (WMCC) Littleton Campus.

12. MANCHESTER COMMUNITY COLLEGE HOSTS POWERSPORTS TECHNOLOGY GRAND OPENING: PROGRAM MADE POSSIBLE BY INDUSTRY AND MANUFACTURER CONTRIBUTIONS

> The powersports industry in New Hampshire is growing exponentially. Demand for machines has skyrocketed and many powersports dealers have found that they can't keep new products from flying off of the shelves.

16. WHY CALL IN IF WE ALREADY KNOW WHAT TO DO AND OTHER GREAT WORKERS' COMP TIPS

Our members are amazing! They listen to our training, and they honestly want to do the right thing for workers' compensation.

Association News

09. SHAWNA TINKHAM APPOINTED TO CHIEF FINANCIAL OFFICER

The New Hampshire Auto Dealers Association announced the promotion of Shawna Tinkham to Chief Financial Officer (CFO).

A R V D S



NHADA Partners

10. ARE YOU HIRING? As the pandemic hopefully winds down, NHADA WCT members will be hiring new employees.

Collision Repair

14. THE RUST RULE: INSPECTION TECHNICIANS TAKE NOTE

It's odd to be writing about rust with NH in one of its worst droughts in 20 years, but after discussion with the DMV and the State Police, it is necessary.

NHADA Products

18. FALL PRODUCTS CATALOG Although summer is not over yet, fall will be upon us before you know it.

Compliance

22. NH INSURANCE DEPARTMENT PRODUCERS LICENSING: ARE YOU COMPLIANT?

> A recent New Hampshire Insurance Department (NHID) bulletin fired a warning shot across the bow of all dealerships that sell "credit life and disability (accident and health) insurance" as part of their F&I process.

NHADA Foundation

24. NHADA FOUNDATION WELCOMES LISA ENGLISH AS ADMINISTRATIVE ASSISTANT NHADA is pleased to announce

Lisa English as the new Administrative Assistant to the NHADA Foundation.

Other

 NEW MEMBERS
 THANK YOU, 2021 NHADA PARTNERS!
 BY THE NUMBERS

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INDEPENDENT USED CAR MIKE PHILLIPS

FRANCHISED

INDEPENDENT REPAIR/SERVICE RON POIRIER

> NADA DIRECTOR H. ANDY CREWS

THE **NEWSLINK**



Special Events — Save the Date!

(Italic = specific date pending)

SEPTEMBER 19-21 2021 100th Annual Convention

NHADA Foundation Hands out \$85,000 in Auto Tech Scholarships



KATE AMROL

WORKFORCE DEVELOPMENT COORDINATOR

t's scholarship season, and the NHADA Education Foundation is kicking off our 2021 Summer Scholarship Tour. We will go "door to door," delivering \$85,000 in scholarship awards to over 30 recipients. This year, due to fundraising efforts, we awarded each high school and college applicant a \$1,500 scholarship, one of our most significant individual awards! This, combined with CCSNH's gift of a free three-credit course to the graduating class of 2021, will provide these students with a jump-start on their college education.

Scholarships are awarded to students who will attend an Automotive Technology, Diesel/Heavy Equipment, Collision, or Powersports program at one of the following New Hampshire community colleges:

- Great Bay Community College
- Lakes Region Community College
- Manchester Community College
- Nashua Community College
- White Mountains Community College

Each high school student had to provide a letter of recommendation from their automotive instructor and a copy of their transcript, showing an overall 2.5 GPA or higher.

The NHADA Education Foundation recognizes the need for students to pursue viable career options and receive



Jack Vaughan of Mount Washington Valley Career and Tech Center receives his scholarship from the NHADA Education Foundation. Jack is a Set-Up Technician at Profile Powersports and plans to attend Manchester Community College's Powersports Program.

the education and training to make them qualified candidates for the automotive workforce. The demand for technicians is higher than ever, and advances in technology have made the need for education even more valuable. The Foundation's goal is to make this education accessible and affordable to help grow New Hampshire's automotive workforce.

Be sure to congratulate our scholarship winners when you see them! They can be found on the next page or on NHADA's Community Blog, nhada.com/community.

High School Scholarships

| • | ol Scholarship | - | | | |
|---|---|---|--|---|---|
| First Name | e Last Na | me | High School or CTE | | Amount received |
| Shea | Abbott | | Concord Regional Technical Center | | \$1,500 |
| Emilee | Anger | | Nashua Technology Center | | \$1,500 |
| Isaiah | Atwood | | Salem Career and Technical Education Cent | er | \$1,500 |
| Jacey | Avery | | Hugh J Gallen Career & Technical Center | | \$1,500 |
| Evan | Ballou | | Concord Regional Technical Center | | \$1,500 |
| Ryan | Belkus | | Salem Career and Technical Education Cent | er | \$1,500 |
| Daniel | Benjam | | Souhegan High School | | \$1,500 |
| Noah | Berube | | Rochester Spaulding High Schools | | \$1,500 |
| Jared | Canton | | Seacoast School of Technology | | \$1,500 |
| Jaeylord | Cervant | | Rochester Spaulding High School | | \$1,500 |
| Zhenwei | Chong | | Salem Career and Technical Education Cent | er | \$1,500 |
| Nicholas | Cohen | | Concord Regional Technical Center | | \$1,500 |
| Zachary | Davis | | Salem Career and Technical Education Cent | er | \$1,500 |
| Nicholas | DiPiero Fili | | Merrimack High School | or | \$1,500 \$1,500 |
| Nicholas Paymond | Fini | | Salem Career and Technical Education Cent. J. Oliva Huot Technical Center | er | \$1,500 \$1,500 |
| Raymond Aidan | Gianferi | | Keene High School | | \$1,500 |
| Domenic | Govern | | Manchester School of Technology | | \$1,500 |
| Joseph | Hatcher | | J. Oliva Huot Technical Center | | \$1,500 |
| Noah | Hein | | Manchester School of Technology | | \$1,500 |
| Ryan | Hoelzel | | Seacoast School of Technology | | \$1,500 |
| Andrew | Jones | | Dover Regional Career Technical Center | | \$1,500 |
| Cody | Lucier | | Concord Regional Technical Center | | \$1,500 |
| Nicholas | Manning | | Concord Regional Technical Center | | \$1,500 |
| Alyssa | Merrill | - | Concord Regional Technical Center | | \$1,500 |
| Oluwatosin | | | Manchester School of Technology | | \$1,500 |
| Kyle | Ouellet | | Salem Career and Technical Education Cent | or | \$1,500 |
| Jonathan | Setterlu | | Manchester School of Technology | | \$1,500 |
| Robert | Steedm | | Portsmouth Career Technology Center | | \$1,500 |
| Adam | Tavarez | | Salem Career and Technical Education Cent | ≏r | \$1,500 |
| Madison | Tobin | | Concord Regional Technical Center | | \$1,500 |
| Jonathan (J | | | Mt. Washington Valley Career and Technical | Center | \$1,500 |
| oonathan (a | | | | | TOTAL \$48,000 |
| College Sc | holarships | | | | - , -, |
| First Name | - | | College intending to emply/surrently envol | a al | Amount received |
| Trevor | e Last Na Alexano | | College intending to apply/currently enroll Lakes Region Community College | ea | \$1,500 |
| | | | | | |
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| Jose | Avalos I | Radillo | Nashua Community College | | \$1,500 |
| Jose Jonathan (| Avalos I Jack) Beaumo | Radillo ont | Nashua Community College Manchester Community College | | \$1,500 \$1,500 |
| Jose Jonathan (Caitlin | Avalos I Jack) Beaumo Bettez | Radillo ont | Nashua Community College Manchester Community College Manchester Community College | | \$1,500 \$1,500 \$1,500 |
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Annual Convention Celebrating 100 Years! — DON'T MISS OUT!



KALEENA GUZMAN

PROFESSIONAL DEVELOPMENT & MAJOR EVENTS MANAGER





ur Annual Convention "Rolling Through the Decades" is right around the corner. We hope you will be joining us as we celebrate 100 years as an association at the beautiful Omni Mount Washington Resort & Spa in

Bretton Woods, NH, Sunday, Sept. 19 — Tuesday, Sept. 21. A big thank you to our Prime sponsor Auto Auction of New England.

There will be something for everyone both at the resort and off-site. During the days, enjoy the Mount Washington Cog Railway, numerous hiking trails and picnicking areas, The Basin, and so much more. Mark your calendar now to be sure to get caught up in all the fun, and don't forget to put your foursome together for everyone's favorite golf tournament, happening Monday at 11:30 a.m. at the beautiful Bretton Woods course.

On Sunday evening, we will start off with a cocktail reception at 5:30 p.m., followed by dinner. Afterward, we will have live disco entertainment from Motor Booty Affair with 70s music. Disco attire is encouraged, of course.

Join us again Monday night for a cocktail reception and a 1920s themed murder mystery dinner with a live band for some great entertainment. The convention concludes Tuesday with the NHADA Annual Meeting starting at 9:00 a.m. along with an awards ceremony.

Trust us when we say you don't want to miss this one. It is the event of the century, literally.

Sponsorship opportunities are still available; reach out to Kaleena today at 603-224-2369 or kguzman@nhada.com.

NHADA SUCCESSFULLY LOBBIES FOR \$5 MILLION FOR NEW NH DIESEL TECH PROGRAM



hough it took a few months and many grassroots meetings and calls, NHADA's efforts paid off: \$5 million has been earmarked for a new Diesel and Heavy Duty Truck Technician training program as part of White Mountains Community College's (WMCC) Littleton Campus. The Capital Budget bill (HB25) is currently heading toward the Governor's desk.

In March, the House committee that first crafted the Capital budget did not fund the project, though it did note it was an essential project after NHADA's lobbying effort. The Community College System of NH had several projects for which it was seeking funds, and the Littleton campus was not among the top projects. However, the NHADA and its dealers did not give up. We made our voices heard through in-person meetings, virtual meetings, phone calls, and plain old letter writing. The Littleton Campus was fully funded in the Senate version to which the House agreed, and that is the version headed to the Governor. The Capital Budget is NH's biennial budget bill dedicated to allocating money to acquire and maintain fixed assets such as land, buildings, and equipment.

The \$5 million will allow WMCC to move the diesel and heavy truck program from its current location in Berlin to a new WMCC facility in Littleton. The new campus will also have an electric vehicle/charging offering as well.

Continued on page 8

Continued from page 7

SENATOR HENNESSEY WAS ON OUR SIDE FROM THE BEGINNING AND KEPT PUSHING THE ISSUE. WE THANK HER FOR HER TENACITY AND **GREATLY APPRECIATE** HER SUPPORT.

This move, which NHADA has long supported, will attract more students in a modernized environment who can access the school and help better feed our technician demand. It will also likely lead to getting more manufacturer involvement in the programs.

Senator Erin Hennessey (R-Littleton) strongly advocated for the funding and ultimately inserted it into the bill in the Senate phase. NHADA, along with Immediate Past Chair Lisa Nast, Past Chair Mike Kopp, Workers Compensation Trust Chair Matt Marrazzo, and past board member Jim Lagana met with Senator Hennessey to discuss the issue and the need for funding this project. Senator Hennessey was on our side from the beginning and kept pushing the issue. We thank her for her tenacity and greatly appreciate her support.

WMCC President Chuck Lloyd, always a strong advocate for his college, did a stellar job highlighting the benefits of the move for WMCC, the equipment/ trucking industry, and future techs from across the state, including the North Country.

NHADA Board members Andy Crews, MaryBeth Alosa, and NHAEF Board member John Lambert spoke to the House Committee leadership working on the Capital Budget to educate them and elicit their support for the project. When HB25 came back for a vote in their committee, they easily supported the addition, and we thank them all for that as well.

This truly was a team and community effort that led to great success to help our industry move forward. We will keep you posted when the bill becomes law and as this exciting industry innovation project moves forward.

For any questions on this or another legislative matter, contact Dan Bennett at dbennett@nhada.com

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We Believe That You **Deserve to Win — BIG**



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- 1. The Leadership Gaps
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- 3. The Lack of a Transformational Execution Methodology

If these barriers exist in your organization and you want to fix them, please contact Bill Napolitano now to schedule your **Complimentary Strategy Session.**





Bill Napolitano

774-254-0383 | bill@resultsimproved.com www.resultsimproved.com

SHAWNA TINKHAM APPOINTED TO CHIEF FINANCIAL OFFICER



PETE MCNAMARA

PRESIDENT

Bow, NH (July 12, 2021) - The New Hampshire Auto



Dealers Association announced the promotion of Shawna Tinkham to Chief Financial Officer (CFO). She will be responsible for overseeing all five corporation's annual budgets and carrying out the financial and investment goals established by the Association board of directors, as well as the affiliate boards, and managing her direct reports.

"Shawna continues to embark upon extraordinary projects which have and will improve our processes, investments, HR and financial structure," said Pete McNamara, President of the NHADA. "Over \$7 million flows though NHADA and its affiliate corporations."

Prior to her appointment to CFO, Shawna spent three years as Controller of the NHADA, and previously as the Assistant Controller at the DoubleTree by Hilton Manchester Downtown.

"With the other departmental changes implemented, Shawna will be able to focus on the bigger picture and help grow the association's for-profit programs," said McNamara. "We are confident that Shawna will continue to be an important asset to help our organization continue to reach its goals."

NHADA also announced the appointment of Janice Pulomena to Accounting Manager and the hiring of Jessica Buckawicki as Staff Accountant.



Janice, previously a Financial Manager at American Photonics, has been with the NHADA since November 2019 where she served as the Staff Accountant and Property Manager. As Accounting Manager, she will continue to play a crucial role in growing the department.

"Janice brings a great deal of

expertise to the Accounting department," said Shawna Tinkham, CFO, "the expertise she has gained over the years is invaluable."

Jessica Buckawicki, previously a Staff Accountant and Payroll Administrator at Pennichuck Water, has a strong foundation in accounting and payroll and will play a key role in this evolving department. Nancy Sheehan will continue in her long-time accounting role with the department.

Are you Hiring?



PETER SHEFFER

NHADA WCT DIRECTOR

s the pandemic hopefully winds down, NHADA WCT members will be hiring new employees. When hiring, the first thing to consider is hiring the right person for the job. National studies have found that 30 to 40% of workers sustaining on-the-job injuries have been on the job less than a year. For that reason, it is critical that NHADA WCT members take the time to hire the absolute right person for the job.

The NHADA Strategic Hiring Guidelines were created, with the assistance of employment law professionals, to help members with this challenging process.



These Guidelines are available on the NHADA website for all NHADA members at nhada.com/our-solutions/strategic-hiring-guidelines. Some of the critical points in the hiring process are:

- Reviewing applications
- Conducting a thorough interview
- Checking references
- Making a conditional offer
- Performing background checks
- Performing the pre-placement drug test
- Completing the Second Injury Fund Form

Studies have identified several reasons beyond hiring the wrong person for the job that cause new employees to sustain injuries, such as:

- Employers assume new employees know more than they do.
- New employees are afraid to ask questions.
- The environment is new and employees are unfamiliar with any existing hazards.
- Task-specific training focuses on what to do rather than what to avoid.

- Employees lack knowledge about hazardous substances.
- New employees do not understand the purpose/ importance of personal protective equipment and its proper use.
- Employers fail to convey the safety message.

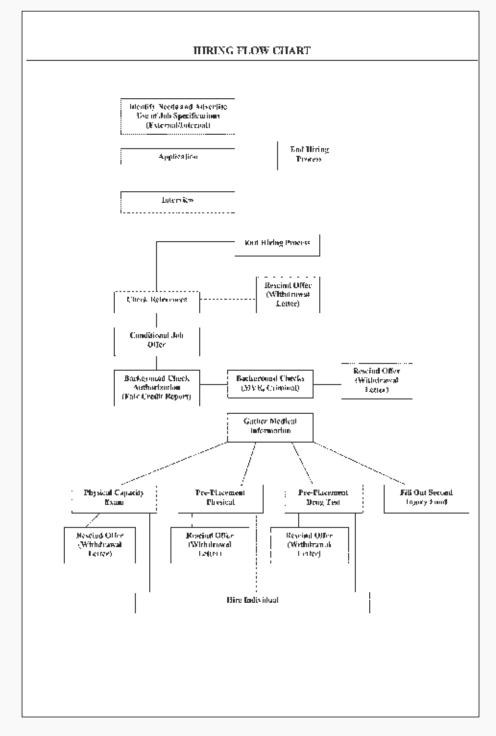
The NHADA Loss Prevention Team has developed an internet training program, in a partnership with TrainCaster, that addresses many of these issues. One of the modules is specific to new hires who can complete all OSHA required and best practices safety orientation training quickly and conveniently prior to their commencement of actual work. Providing new hires with employmentspecific training helps set the tone of a safety culture in the workplace. Taking steps to help employees understand the risks they face and providing them with the tools and training they need to avoid injuries is a huge step toward managing the risk created by new employees.

The other important practice in the onboarding process is to ensure that new hires understand to whom to report an injury and the importance of promptly reporting all injuries regardless of how minor they appear. We have seen an uptick in delayed reporting of injuries, particularly in the under 30 years of age demographic. Delayed reporting makes the investigation process more challenging as memories fade and video surveillance may be erased. Additionally, the claims department has lost control of the medical treatment. The new hire may not be aware that they are participants in a workers' compensation managed care program that requires injured employees treat

within a network of medical providers. The new hire may seek treatment with their primary care physician or the emergency room, either of which will drive up claims' costs. Please take time to explain to all new hires how to report injuries. Ensure new hires understand they work in a managed care program for workers' compensation claims, and make sure they know what that means in terms of medical treatment for a work-related

injury. When in doubt, call Nurse Case Manager Marta Silakka at 603-224-2369. ▲

Please contact the loss prevention department to set up with TrainCaster through the NHADA web portal at nhadaworkerscomplp@nhada.com/ or 603-224-2369. If you have questions about the workers' compensation process, please contact our Member Services Coordinator Deborah Handrahan at dhandrahan@nhada.com.



Manchester Community College Hosts Powersports Technology Grand Opening

Program Made Possible by Industry and Manufacturer Contributions



KATE AMROL

WORKFORCE DEVELOPMENT COORDINATOR

he powersports industry in New Hampshire is growing exponentially. Demand for machines has skyrocketed and many powersports dealers have found that they can't keep new products from flying off of the shelves. The booming industry means that there is a high need for powersports technicians and Manchester Community College is up to the task with its brand-new Powersports Technician Certificate Program.

Manchester Community College held a Grand Opening ceremony on Wednesday, July 21st, for its brand-new Powersports program. The ceremony was an amazing opportunity to acknowledge all who played essential roles in creating and executing the state-of-the-art program. Today's Powersports technicians need high-level skills and knowledge to diagnose and service increasingly complex systems. The evolution from yesterday's mechanic to today's skilled technician requires competence with highly sophisticated systems, as well as with the traditional mechanical areas. MCC's Powersports program aims to fill that need in the industry.

The program, which successfully completed its first year, provides a platform for students to take a deep dive into the workings of motor vehicles that you don't see on the road. Whether it be side-by-sides, motorcycles, or jet skis, graduates of the program will be prepared to succeed as a technician in a high-tech and increasingly complex career. Many industry professionals who helped make this program a success were in attendance:

Dr. Brian Bicknell (President MCC) Dr. Adriane Leche (VP Academic Affairs MCC) Marc Bellerose (Automotive Technologies Department Chair)

Todd Mikonis (PowerSports Instructor/Coordinator MCC) Yvonne MacGilvray (Assistant to VP MCC) George Mullin (Souhegan Valley Motorsports) Scott Mullin (Souhegan Valley Motorsports) Sean Mullin (Souhegan Valley Motorsports) Jim Whalley (HK Powersports) Ryan Dikdan (MOM's) Brian Wheeler (MOM's) Brian Fugate (Kawasaki) Casey Sadler (Kawasaki)

Notable professionals that weren't able to attend: Joe Sabolevski (Troy Powersports) Andy Galliher (Freedom Cycle) Kit Doty (Profile Powersports)

Industry Involvement

There were many moving parts to make the powersports program a success. This January, Kawasaki donated an

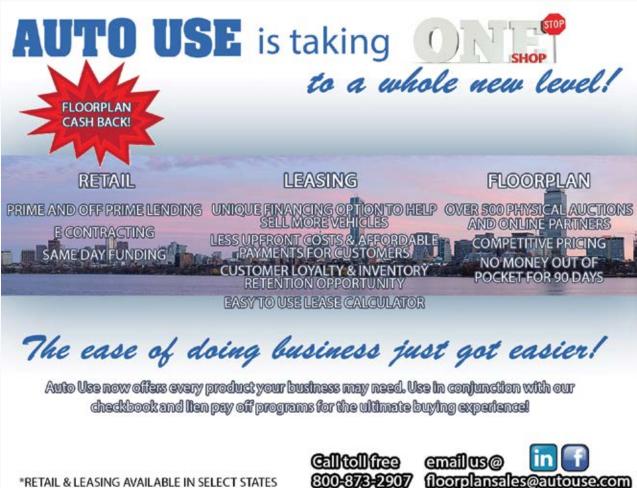
estimated \$340,000 worth of equipment to the brandnew program. The generous donation included multiple motors, three side x sides, six motorcycles, and three jet skis. This top-of-the-line equipment is a great asset to the program and will help prepare students for careers in this growing industry.

George Mullin, Owner of Souhegan Valley Motorsports, and a Director on the NHADA Education Foundation Board, played an integral part in connecting Kawasaki representatives with the college and delivering the equipment. Brian Fugate, Field Service Manager of Kawasaki, has been a huge help in making this happen and will continue to provide support and resources to the new program.

If you or someone you know is interested in Powersports and would like to turn it into a career, there is still time to register for the Fall! .



Scan the QR code to register.



The Rust Rule: INSPECTION TECHNICIANS TAKE NOTE



DAN BENNETT

VICE PRESIDENT OF GOVERNMENT RELATIONS

IN 2019, THE LAW ON RUST WAS MODIFIED TO ELIMINATE CONFUSION AND IS GEARED MORE TOWARD VEHICLE SAFETY. THE BILL WAS SPONSORED BY REPRESENTATIVE STEVEN SMITH (R-CHARLESTOWN), THE CHAIR OF THE TRANSPORTATION COMMITTEE AND CURRENTLY THE DEPUTY SPEAKER.

t's odd to be writing about rust with NH in one of its worst droughts in 20 years, but after discussion with the DMV and the State Police, it is necessary.

The rust laws have gray areas and unfortunately, can lead to some confusion and unhappy customers at the time of the annual safety inspection. We hope that this article helps clarify the law and that you share it with all of your technicians.

For vehicle rust, keep in mind that no private passenger vehicle or light truck shall pass the inspection if:

- Substantial rust is observed
- Any rust permits exhaust gases to enter the passenger or cargo compartment
- Any metal or any loose or dislocated parts protrude from the surface of the vehicle so as to create a hazard
- The bumper is rusted so that it is not firmly attached or that has broken or torn portions protruding from the surface so as to create a hazard
- The frame is not in solid condition.

In 2019, the law on rust was modified to eliminate confusion and is geared more toward vehicle safety. The bill was sponsored by Representative Steven Smith (R-Charlestown), the chair of the transportation committee and currently the Deputy Speaker. The law, RSA 266:3-a, is controlling and lays out the policy. The rule clarifies it and is the handbook many technicians use to guide them. The Department of Safety is in the process of updating the rust rule to fit the law. NHADA will notify its membership as soon as the rule is amended.

Section 266:3-a

266:3-a Rust. -

The director shall establish a procedure for the external visual examination for rust of private passenger vehicles and light trucks during the inspection required by RSA 266:1. The procedure shall include requirements for further examination if substantial rust is observed. No private passenger vehicle or light truck shall pass the inspection requirements of RSA 266:1 if the procedure reveals any of the following:

I. Rust that permits exhaust gases to enter the passenger or cargo compartment.

II. Any metal or any loose or dislocated parts protruding from the surface of the vehicle so as to create a hazard.

III. A bumper that is rusted so that it is not firmly attached or that has broken or torn portions protruding from the surface so as to create a hazard.IV. A frame that is not in solid condition.

Source. 2018, 43:1, eff. Jan. 1, 2019.

For questions on the rust issue, contact Dan Bennett at dbennett@nhada.com or your trooper/AEI from Troop G at: (603) 223-8778.

Why Call in If We Already Know What to Do and Other Great Workers' Comp Tips

orker

MARTA SILAKKA RN, BSN, CCM, COHN-S NHADA WCT NURSE CASE MANAGER

ur members are amazing! They listen to our training, and they honestly want to do the right thing for workers' compensation. Some know the drill so well that they may not call us about the injury but instead send in the required paperwork. They haven't done anything wrong in this case, but there is more to that initial call than just reporting an injury.

When someone is injured at work, and it is not a life-ordeath emergency, members should call us to report the injury and get assistance with an in-network referral. Even if the injured worker does not want to seek medical treatment, we still want to hear from you.

Reasons for a call:

 Reporting the injury: We gather information about what happened and details of the injury. From here, we start a paper trail. The call allows us to begin to manage a claim even before the paperwork arrives. Early intervention with workers' comp leads to better outcomes. We keep detailed notes on these calls, and if the First Report of Injury form does not arrive promptly, we will call to remind and assist with the filing, which can avoid late filing fines from the Department of Labor.

pies. Pleas mended

Assisting with network treatment: All NHADA WCT members are part of our managed care program, and treatment needs to be within the managed care network. The call to us at the time of injury allows us to assist with this step. There are some rare instances when out-of-network treatment may be allowed, and we can help with this situation as well. We have built strong relationships with local occupational health and specialty providers, allowing us to make sameday referrals for treatment. During the COVID-19 pandemic, some treatment options may have been busier than others. A prompt call will provide options for the injured worker to avoid long wait times.

- Options and cost containment: Often, those suffering on-the-job injuries believe the best place for treatment is the emergency room, no matter the nature of the injury. Emergency rooms are for emergencies. If you are not in a life-or-death situation, do not go to the emergency room. Unnecessary emergency treatment is costly and it slows the care for those who genuinely need it. A simple laceration requiring sutures may bill out at an occupational medicine provider at approximately \$300-\$500. That same treatment at an emergency room can run well over \$1,500, not to mention the time lost from work due to long wait times.
- No treatment, no call: Even if the injured worker does not want medical treatment, we still want to hear from them. During these calls, we may be able to identify specific reasons treatment should be sought immediately, i.e., the need for a tetanus shot, the time frame for sutures, or the decision to seek treatment at an occupational health provider versus a middle-ofthe-night visit to an emergency room.
- Temporary Alternative Duty: Since we begin managing the claim after a telephone call, we can get the NH Workers' Compensation Medical form from the injured workers' treatment visit and review it for the return-to-work plan. In some cases, an injured worker is released to light duty, and we can help the employee with this issue. It is a common misconception - "full duty or no duty" - but accommodating temporary alternative duty is more straightforward than one would believe and saves the employer money. Not accommodating light-duty makes a claim a lost-time claim, which will drive up the experience modification factor. The NHADA WCT staff is well versed in light-duty options in the automotive industry, and we can assist with getting the injured employee back to work.
- Does the Occupational Safety and Health
 Administration (OSHA) need to know? During the call,
 we may identify a reason the employer may need to
 notify them of the injury, which can be time-sensitive.
 Some injuries may also prompt a visit from OSHA to
 investigate the incident. If this is the case, we can
 assist in having our Loss Prevention department
 arrange a visit to help prepare for the OSHA visit and
 provide support during the visit.
- Still more questions: Think of a workers' comp injury and claim as a bit of a puzzle, in that many pieces need to be put together. Each member of the NHADA WCT Claims Team has a role in collecting these pieces. A member might be quick to say, "I already told someone else that." Each member of the team has a separate role, although we all work together. Justin will be investigating, Deb may be working on light duty, Marta will be collecting medical information, and Pete may review it all. During this call, we may also identify other information the member needs to provide us with to assist in managing the claim; this could be second injury fund information, wage information and video surveillance, to name a few.

Getting what we need as soon as possible allows us to manage the claim better.

- What about those bills: When we are aware of an injury through the call from our members and know where the injured worker is going for treatment, we can reach out to the provider to ensure they have the correct billing information. This helps prevent the billing from going to the wrong carrier or the patient. A common misconception is when a provider bills the injured worker directly and believes the bill came to us, it gets thrown into the trash. In reality, the provider sent it to the patient because they did not know where else to send it. This can lead to injured workers having bills sent to collections and causes delays in closing claims.
- What more do we offer: Another excellent reason for the call, we may have more to provide. During the call, we might have the opportunity to chat about online filing if it has not been tried yet. Or maybe there are some new HR employees or new managers who would benefit from a visit from Deb to review the filing process, or perhaps your employees meant to arrange CPR training, as well as many other questions you may have for us. This call does not have to be only about the injured worker; we are here for our members.

Please give us a call – we want to hear from you. Our number is 603-224-2369 or 800-852-3372.



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A DELTA DENTAL



Fall Products Catalog



BRENDAN JAWORSKI

SALES REPRESENTATIVE, PRODUCTS DIVISION



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embroidered on the beanie).



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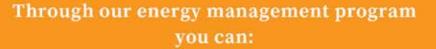
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NH INSURANCE DEPARTMENT PRODUCERS LICENSING:

ARE YOU COMPLIANT?



DAN BENNETT

VICE PRESIDENT OF GOVERNMENT RELATIONS

recent New Hampshire Insurance Department (NHID) bulletin fired a warning shot across the bow of all dealerships that sell "credit life and disability (accident and health) insurance" as part of their F&I process. The Department believes that many dealers are selling these credit insurance products but do not have the required "Designated Responsible Licensed Producer" (DRLP) on staff.

All dealerships need to take this warning shot seriously and get into compliance immediately if they are indeed selling such products. On the flip side, if your dealership is not selling these products or any other kind of insurance product, you can cancel any insurance licenses you do have. Please carefully read the following FAQs to see what you need to do.

Frequently Asked Questions

What F&I products are considered "credit insurance" and thus require the Dept. of Insurance licenses?

F&I Products such as credit life and disability (accident and health) insurance are covered by RSA 402-J:6 and a dealership would need to have a DRLP on staff and also have a valid producers license. See below how to secure a license. If you have any questions if a product does or does not require licensure, you should contact your legal counsel or NHADA.

If my dealership sells products such as service contracts, physical damage protection (fabric protection, dent & ding, tire/wheel, etc ...) or a GAP waiver program, do I need any licenses from the Department of Insurance?

No. Those products are not covered by RSA 402-J:6 and thus do not require a license. If you have any questions if a product does or does not require licensure or registration, you should contact your legal counsel or NHADA.

I do not sell credit life and disability (accident and health) insurance and want to cancel my producers license and/or the DRLP license. What steps to I have to take?

If you are not selling a credit insurance product (credit life and disability (accident and health) insurance) regulated under NH RSA 402-J:6 (II), you can cancel your producers license and/or the DRLP license:

Print the "Request for Surrender, Terminate or Cancel" form from the NHID website or use the link below:

https://www.nh.gov/insurance/producers/documents/ voluntary-license-surrender-form.pdf

The form is located on the NHID PRODUCER/ADJUSTER webpage. You must send the written request to cancel to the NHID and it must be signed by the licensee. For entities, a designated producer or an officer signs the request to cancel. The request can be mailed, faxed 603-271-7029 or emailed to producerquestions@ins.nh.gov.

ALL DEALERSHIPS NEED TO TAKE THIS WARNING SHOT SERIOUSLY AND GET INTO COMPLIANCE IMMEDIATELY IF THEY ARE INDEED SELLING SUCH PRODUCTS. ON THE FLIP SIDE, IF YOUR DEALERSHIP IS NOT SELLING THESE PRODUCTS OR ANY OTHER KIND OF INSURANCE PRODUCT, YOU CAN CANCEL ANY INSURANCE LICENSES YOU DO HAVE. PLEASE CAREFULLY READ THE FOLLOWING FAQS TO SEE WHAT YOU NEED TO DO.

I do sell credit life and disability (accident and health) insurance, What steps to I have to take to get properly licensed?

If you are selling a credit insurance product (credit life and disability (accident and health) insurance) regulated under NH RSA 402-J:6 (II), you need:

To Obtain two licenses:

- ensure that your dealership's producers license is up to date (expires May 31st every other year from date of issuance).
- ensure that you have a designated responsible licensed producer (DRLP) licensed for credit authority on staff and recorded with the NH Insurance Department

Make sure your DRLP is properly licensed including:

Resident Individuals must satisfactorily pass a formal written examination for a producer license for credit authority. This examination is administered by the NHID's business partner, Prometric.

Approved Pre-Licensing Courses

The NH Insurance Department does not provide study materials, cannot recommend any supplier of study materials and does not evaluate the quality of any training course or study material. The following businesses have advised us they may have training or study materials that you can purchase. The taking of a course alone does not guarantee that an individual will pass a licensing exam, it merely is another tool available for an individual to use to prepare for the test itself.

Examination Information, Including Examination Registration (Prometric)



Apply for your license here: https://nipr.com/licensing-center/apply



Use the attached form or link here to notify the NHID that you are the DRLP assigned to your business here: https://www.nh.gov/insurance/ producers/documents/designatedproducer-addition-for-creditauthorityform.pdf

In addition, you will have to comply with RSA 420-P the Insurance Department Data Security Law

What if I need to make an amendment or change to my DRLP?

Individual Amendments & Business Entity Amendments

Adding, Changing, Deleting DRLP's or LOA's; Mail a written request signed by the new DRLP, include \$50 fee or complete the change form . Make checks payable to the NH Insurance Dept. This cannot be processed online.

NHADA can provide further information and is available to discuss this issue and compliance at your business by calling (603) 224-2369 or emailing Dan Bennett at dbennett@nhada.com.

NHADA Foundation Welcomes Lisa English as Administrative Assistant



PETE MCNAMARA

PRESIDENT



HADA is pleased to announce Lisa English as the new Administrative Assistant to the NHADA Foundation.

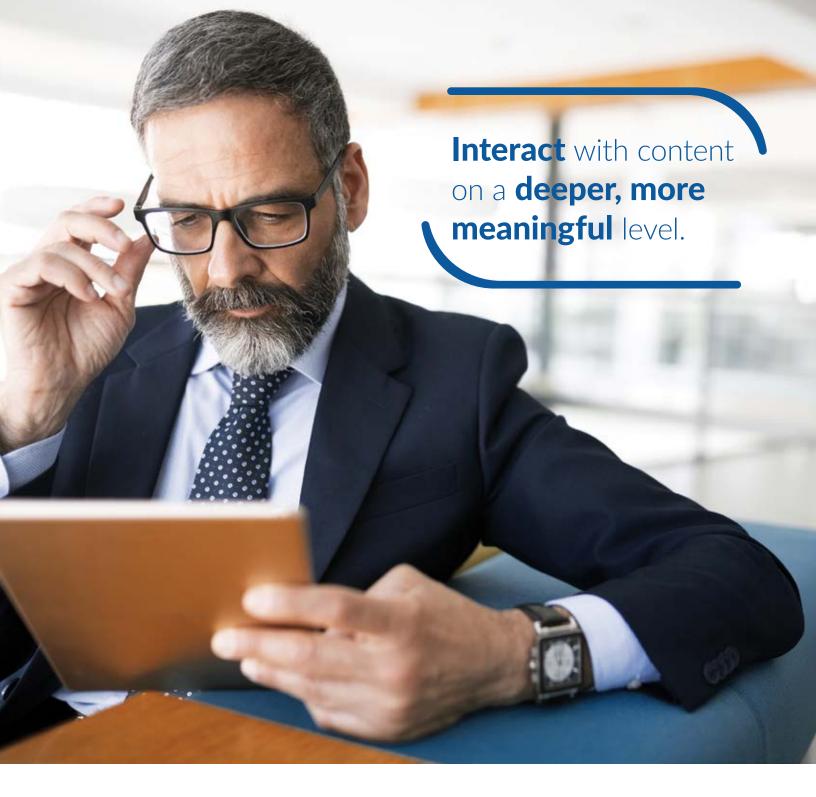
Lisa has experience in the education world, including the CTE realm, as the Administrative Assistant at Pittsfield High School. In her time at Pittsfield Middle High School, one of Lisa's

many supporting roles with the Guidance Department was providing college and career planning for students and families, promoting scholarships, job search, military recruitment, and creating student awareness for the Concord Regional Technical Center programs within the Pittsfield district.

She also has experience in the automotive world as she is the office manager for her husband's business, Traditional Speed and Custom. She is a five-year veteran of the Race of Gentlemen and was one of the first women to compete in the race. She has been featured on the show "Americarna" with Ray Evernham on the Velocity Channel. She and her 29 Roadster have been featured in Ol'Skool Rodz, Hot Rod Magazine, Hemmings Motor News, and even used on promotional advertisements for Harley Davidson Motorcycles. This led to Lisa's participation in the Motor Mouth live storytelling event at the Larz Anderson Auto Museum, a specially curated night where each speaker had an opportunity to discuss their passion for hot-rods, racing, and what makes racing extraordinary. For Lisa, it isn't about winning or losing; it's about the fun of it and sharing a love for racing old machines. She is always encouraging other women to race and hopes she's setting it up for the up-and-coming women in the hot rod community.

Lisa currently resides in Pittsfield, NH, with her husband Eli and their two sons. Together they are active members of the community. She has volunteered as PTO Vice President, PTO President, Old Home Day Committee Member, and the PES Food4Kids. When she is not working, you can find her enjoying her time gardening, out for a drive with her family in her 1957 Chevy Station Wagon or drag racing in her 1929 Ford AV8 Roadster at The PineTree Jamboree.

At NHADA, she will be providing support for all workforce development initiatives, utilizing her people skills, resourcefulness, and commitment to student success. You can expect to hear from her regarding school connections and advisory boards, 20 for 20 raffle sales, event planning for College and Career Days and skills competitions, scholarships, apprenticeships, and the job training grant.



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234 Amherst Street Nashua, NH 03063 Phone: (603) 598-2886 Owners: Corey & Heather Knight

Morin Engine Services

151 West Hollis Street Nashua, NH 03060 Phone: (603) 880-3009 Owner: John Morin

Mirror Image Automotive 43 Alden Avenue Greenland, NH 03840 Phone: (603) 427-1055 Owner: Jason Battistelli

Unmatched Autos

725 Second Street Manchester, NH 03102 Phone: (207) 522-2805 Owners: Jerrid & Gabriela Webber

RAH Somersworth CD, LLC dba Tri-City Chrysler Jeep Dodge Ram 189 NH-108 Somersworth, NH 03878 Phone: (603) 742-9262 Owner: David Rosenberg

RAH Somersworth SB, LLC dba Tri-City Subaru 183 NH-108 Somersworth, NH 03878 Phone: (603) 742-3647 Owner: David Rosenberg

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(2021 Partners at time of printing deadline)

By the Numbers

2020-2021 Unemployment Rates by Area

| | | 1 | | |
|---------------|------|------|------|--|
| | Mar. | Apr. | May. | |
| United States | 6.0% | 6.1% | 5.8% | |
| New England | 6.4% | 6.2% | 5.8% | |
| Connecticut | 8.3% | 8.1% | 7.7% | |
| Maine | 4.8% | 4.8% | 4.7% | |
| Massachusetts | 6.7% | 6.4% | 6.1% | |
| New Hampshire | 3.0% | 2.8% | 2.5% | |
| Rhode Island | 7.0% | 6.3% | 5.8% | |
| Vermont | 2.9% | 2.9% | 2.6% | |

Safety/OBD II Inspection Statistics

| | SAFETY Inspection Results | June '21 | Percent of Total | YTD '21 | Percent of Total | |
|----------|---|----------|---------------------|---------|---------------------|--|
| I | TOTAL | 148,215 | 100.0% | 830,553 | 100.0% | |
| F | PASS | 124,993 | 84.3% | 697,917 | 84.0% | |
| 0 | CORRECTED | 13,577 | 9.2% | 78,562 | 9.5% | |
| F | REJECTED | 6,914 | 4.7% | 38,118 | 4.6% | |
| l | JNTESTED | 2,731 | 1.8% | 15,956 | 1.9% | |
| | OBD Inspection Results (20 yrs. old or newer) | June '21 | Percent of Total | YTD '21 | Percent of Total | |
| I | TOTAL | 124,362 | 100.0% | 715,299 | 100.0% | |
| F | PASS | 111,329 | 89.5% | 638,007 | 89.2% | |
| F | REJECTED | 8,228 | 6.6% | 49,718 | 7.0% | |
| UNTESTED | | 4,805 | 3.9% | 27,574 | 3.9% | |

Title Statistics Report June 2021

New Hampshire Department of Safety, Division of Motor Vehicles

| | Current 12 months | Prior 12 months | % of change | June '21 | June '20 | 21 YTD | 20 YTD |
|---|----------------------|--------------------|----------------|----------|----------|---------|---------|
| TITLES ISSUED FOR NEW AND DEMO VEHICLES | 129,814 | 118,233 | 8.92 | 12,236 | 5,044 | 60,977 | 51,102 |
| TITLE ISSUED FOR USED VEHICLES | 271,667 | 240,148 | 11.60 | 24,679 | 12,040 | 128,781 | 111,341 |
| TOTAL TITLES ISSUED | 401,481 | 358,381 | 10.74 | 36,915 | 17,084 | 189,758 | 162,443 |
| TITLES ISSUED WITH A LIEN | | | | 15,787 | 6,468 | 80,895 | 74,680 |
| TITLES ISSUED WITH NO LIEN | | | | 21,128 | 10,616 | 108,863 | 87,763 |
| SALVAGE TITLES ISSUED | | | | 736 | 611 | 5,603 | 8,331 |
| SALVAGE TAGS | | | | 199 | 234 | 926 | 1,121 |
| HEAVY TRUCKS MORE THAN 19 YEARS | | | | 33 | 29 | 198 | 178 |
| HEAVY TRUCKS 19 YEARS AND LESS | | | | 149 | 91 | 986 | 895 |
| TITLES ISSUED FOR TRAILERS | | | | 2,477 | 1,068 | 8,924 | 5,710 |
| TITLES ISSUED FOR MOTORCYCLES | | | | 2,715 | 1,560 | 8,229 | 6,224 |
| TITLES ISSUED FOR MOTOR HOMES | | | | 160 | 69 | 622 | 413 |

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