

# Drive: NH

N° 17	VOL 3	Issue 5 2021	NHADA
A PUBLICATION OF THE NEW HAMPSHIRE AUTOMOBILE DEALERS ASSOCIATION		NHADA'S ANNUAL CONVENTION: CELEBRATING 100 YEARS	



**Handing Over the Keys to Cost Containment in Workers' Compensation Claims**

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**NHADA Online Safety Training Portal Spotlight: New Hire Training**

*Read more on p. 15*

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# SUMMARY



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**17. NH DEPARTMENT OF ENVIRONMENTAL SERVICES SEEKING EVSE APPLICANTS**

The New Hampshire Department of Environmental Services, the designated lead agency for the implementation of programs and projects funded by the Volkswagen Environmental Mitigation Trust (VW Trust), seeks qualified applicant(s) to install EVSE and provide associated operations, maintenance, and management services for such EVSE along specified corridors in New Hampshire.



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# NHADA'S ANNUAL CONVENTION: **Celebrating 100 Years**



KALEENA GUZMAN

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MAJOR EVENTS MANAGER



**O**n Sunday, September 19, NHADA members, partners, families, and friends arrived at the Omni Mt. Washington Resort, a historic resort with breathtaking views in Bretton Woods, New Hampshire. Each year, this event is certainly something everyone looks forward to; however, this year was particularly special. The association celebrated its **100th anniversary** for a multi-day “Rollin’ Through the Decades” themed event.

We honored our legacy by inviting all past Chairs of the association to partake in the convention. Nineteen of these volunteer leaders joined us for a group photo Sunday.



On Sunday, we were joined by State Senator Erin Hennessey and Executive Councilor Joe Kenney. To conclude the 1970s-inspired evening, our guests – dressed in bell-bottoms and purple shades – enjoyed great food and drink, fireworks, and entertainment by the Motor Booty Affair.



Monday morning began with an inspirational keynote presentation from Devon Harris, a three-time Olympian and Jamaican native who believes in the “5 P’s” as a recipe for success. Following the presentation, attendees partook in on-site activities such as the golf tournament, whiskey tasting, lawn games, crafting, and more. Local activities such as the Gondola Ride, Cog Railway, and hiking were also available. Not long after great entertainment by the Scott Spradling Band, the guests made their way down to the speakeasy for a nightcap and some great conversation.

The convention concluded with our annual meeting where past Association Chairs Shawn Hanlon and Lisa Nast were thanked for their service, and current Chairman Jay McFarland received the gavel. Following some closing remarks, our guests briefly heard Robert Quinn, Commissioner of the New Hampshire Department of Safety and Elizabeth Bielecki, Director, NH Division of Motor Vehicles.



Before our guests checked out, they watched a 20-minute video to recap the association’s history. Past chairs, current members and partners, and friends of the association shared their favorite moments as we took a trip down memory lane.

This event would not have been as successful as it was without the support of our event sponsors, including the prime sponsor, Auto Auction of New England. (A complete sponsor list is available on the next page.)

We can’t wait to see the same faces – and hopefully some new ones – next year at Mill Falls at the Lake in Meredith, NH. 📍



Short video qr code link:  
[https://www.youtube.com/watch?v=uAfk0ytFFwQ&ab\\_channel=NHADA](https://www.youtube.com/watch?v=uAfk0ytFFwQ&ab_channel=NHADA)



Long video qr code link:  
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Slideshow qr link:  
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# Annual Convention Sponsor List

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# Annual Convention Photos





# Handing Over the Keys to Cost Containment in Workers' Compensation Claims

**W**hen an injury occurs at work, there is no doubt it is a disruption: to the injured worker, the employer, and the workflow. For the employee, it may mean time lost from work either for medical appointments or disability. They may be unable to enjoy certain activities with their family, or participate in hobbies or sports. For the employer, it may mean they are missing an employee crucial to running their business, or they may need to temporarily make staffing adjustments to continue offering the same services they did before the employee was injured.

Injuries adversely affect the member, directly and indirectly. Some studies state that the indirect costs associated with an injury in the workplace are greater than direct costs.

#### **Direct costs:**

- Medical costs
- Indemnity costs paid to the injured worker
- Litigation costs involved in defending questionable claims

- Increased experience modification factors
  - o Remember medical-only claims costs are discounted 70% when the experience modification factor is calculated.
- Increased premium due to increased experience modification factors
- Decreased rebate as payments reduce rebate dollar for dollar

#### **Indirect costs:**

- Training replacement employees
- Accident investigation
- Implementing additional safety and corrective measures
- Lost productivity
- Repairs of damaged equipment and property
- Costs associated with lower employee morale and absenteeism

If there was only one piece of advice to give to the employer and employees to avoid these costs related to an injury in the workplace, it would be prevention. Our NHADA WCT Loss Prevention team works relentlessly with



members to help them prevent injuries from occurring. Members who work closely with our Loss Prevention team are the most successful in preventing injuries.

#### **Safety Services:**

- Safety training. Some offerings are: CPR/AED certification, forklift training, hazardous material handling, lift safety and fire safety.
- Online OSHA specific training
- Biannual safety walk-throughs
- Safety committee meetings
- Assist with OSHA inspections and visits

As we know, despite all our preventative measures, accidents do happen in the workplace. When an injury does occur, our members can take steps to mitigate the costs for the injured worker and the member. Our collective goal must always be to ensure the injured employee receives prompt quality and appropriate medical care so they can get back to their regular life and work as soon as possible. The most critical step in the workers' compensation process is prompt reporting of all injuries by the employee to their immediate supervisor.

Neither the employee nor the supervisor should decide what should and shouldn't be reported; all injuries at the workplace must be reported.

#### **How to report an injury:**

- Call NHADA at 603-224-2369 and speak to the Nurse Case Manager or another member of the WCT Team. Report the injury details, and we will assist with a referral to a network provider if treatment is needed.
- Fill out your Employer's First Report of Injury and submit it to us, either online through our website: <https://www.nhada.com/our-solutions/workers-comp/report-an-injury>; faxed to 603-224-8126; or emailed to both Pete Sheffer at [psheffer@nhada.com](mailto:psheffer@nhada.com) and Marta Silakka at [msilakka@nhada.com](mailto:msilakka@nhada.com).
- **Online claim filing requires a password; click "request a password," and it will be emailed to you.**

The NH Department of Labor requires the Employer's First Report of Injury to be filed within five calendar days of the employer's knowledge of the injury. We electronically submit data to the NH Department of Labor daily. The Department of Labor has the ability to fine an employer for late reporting. Fines start at \$100 and can go as high as \$2,500 for repeat offenders. The National Council of Workers' Compensation Insurance conducted 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 costs rose over 45% more.

#### **Delays in reporting increase costs because:**

- A delay in referral for the best and most appropriate medical care within the managed care network
- Time lost from work before the employer knows the injury is work-related
- Time lost from work if there is light duty the employer is not accommodating
- Facts and information about the injury may be forgotten
- Accident investigation may not be as thorough when conducted late
- Video of the incident may be lost
- Claims that may have been defensible are now difficult to disprove

The best way to avoid delays is to notify your employees that they are required to report all injuries immediately, no matter how minor they are perceived to be on the date the injury occurs. Educating all new and existing employees on the need to report injuries, and informing them that they are part of a managed care program, is crucial to managing costs.

Medical costs can be contained when non-life-threatening injuries occur, and a call is made promptly to Marta Silakka, the Nurse Case Manager. Not only will we be made aware of the injury and assistance provided for the referral for medical care, but we can

*Continued on page 10*

Continued from page 9

avoid something minor becoming something major. Sometimes the simplest of injuries can evolve into a dangerous complication. We may suggest medical treatment even if both the employer and employee don't believe it is necessary.

**Minor to Major:**

- A simple cut, scrape, or puncture wound can become infected. A simple puncture that could be treated at an occupational health provider's office for less than \$500, with wound care and a tetanus shot, can evolve into a major infection in a matter of hours or days. That could result in emergency medical care, hospitalization, IV antibiotics, time lost from work, and thousands of dollars in medical bills.
- A simple back strain can be treated at an occupational health office with over-the-counter medications, home therapies and physical therapy, or a home exercise program on the day of the injury. Not seeking treatment typically could lead to the injured worker becoming so uncomfortable in 24 – 48 hours that they seek emergency medical treatment. This then could require prescription medication and time lost from work, not to mention the cost of the emergency room visit.

The workers' compensation process can be overwhelming to many. The rules, deadlines and details seem complex, but the NHADA WCT Team can help you manage. Before an injury occurs is the best time to set

up office policy on what to do when an injury occurs. Deb Handrahan is our team's expert in this area. She is available to visit our members, review the workers' compensation process and forms, and assist you in developing and identifying temporary alternative duty jobs. The time to figure this out is not when the injured worker is standing in front of you in pain and in need of medical treatment. Knowing what forms to complete, who to call, how to assist the injured worker, and having light-duty ready and available is the key to cost containment. Time lost putting this in order when the accident occurs will cost the member money and delay our investigation. We encourage all members to request a visit with Deb to review the process of what to do when an employee is injured. (Deb can be reached at 603-224-2369 or by email at dhandrahan@nhada.com.)

When injured workers seek medical treatment, they will be given a NH Workers Compensation Medical Form after the visit. This form is extremely important to the injured worker, the employer and us. The form outlines the description of the injury, employees' complaints, medical diagnosis and treatment, work status, if the medical provider believes the injury is work-related, whether or not the injured worker has reached maximal medical improvement or if there is any permanent impairment. After seeking medical treatment, the employee shares the form with their employer when arriving at the workplace. This form outlines the plan for return to work by detailing light duty. It also gives the employer information on the treatment of the injury and follow-up care. Most providers

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**BEFORE AN INJURY OCCURS IS THE BEST TIME TO SET UP OFFICE POLICY ON WHAT TO DO WHEN AN INJURY OCCURS.**

will forward this form to us, but we encourage employers to provide it via fax or email, just in case we haven't received it. By sending the form to us, we can assist the member in identifying light-duty work and keeping the injured worker working.

Many studies have been done to determine how to reduce workers' compensation medical costs. All show an injured worker will recover faster if they can work light-duty during the treatment of their injury versus staying home and out of work until they are 100%. Studies also show that when injured workers return to work light duty, they require less medical treatment and, therefore, reduce the overall cost of the claim. The NHADA WCT Trust Agreement states that all members will provide light-duty work to their injured workers. Arranging a return to light-duty can be a daunting task for an employer; this is another area where Deb Handrahan can be of assistance. If an injured worker returns from the medical provider and the light-duty appears challenging, we encourage you to contact Deb for direction. Sending that injured worker home versus accommodating the light-duty will increase claims costs and change a claim from a medical-only to a lost-time claim. This will affect your premium and can be avoided.

When you sell a car and pass over the keys to the customer, you make sure they know all the ins and outs of that vehicle and how to run it safely and effectively. Think of the workers' compensation process in the same manner: before we pass you the keys to containing costs, we have a few details to go over with you. In the long run, we will all enjoy the ride more. ⬆

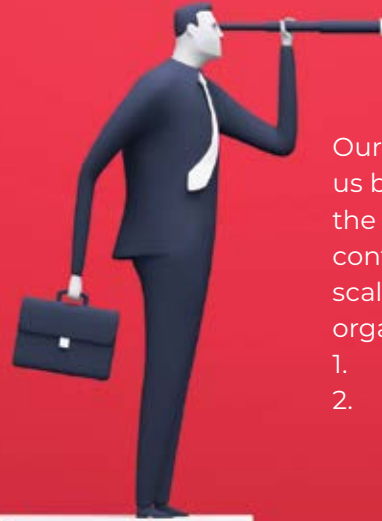
Your NHADA Workers Compensation Team is here to assist:

- Peter Sheffer at [psheffer@nhada.com](mailto:psheffer@nhada.com)
- Marta Silakka at [msilakka@nhada.com](mailto:msilakka@nhada.com)
- Deb Handrahan at [dhandrahan@nhada.com](mailto:dhandrahan@nhada.com)
- Justin Dowdy at [jdowdy@nhada.com](mailto:jdowdy@nhada.com)
- Marianne Gourgiotis at [mgourgiotis@nhada.com](mailto:mgourgiotis@nhada.com)

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# Banking Department Retail Sellers License Change:

## WHAT YOU NEED TO KNOW

**T**he New Hampshire Banking Department is proud to announce that starting Oct. 10, 2021, we will begin using the NMLS to manage Motor Vehicle Retail Seller licenses as a result of House Bill 610, which amended NH RSA 361-A requiring all licensees to maintain their record in the NMLS.

Through the NMLS, your company will be able to amend and renew its license conveniently and safely online. There is no processing fee for transitioning an existing license onto the NMLS. The NMLS does charge a renewal processing fee of \$100 per company license and \$20 per licensed branch location in addition to any state fee(s). These processing fees pay for NMLS' operations, including licensee system access 362 days per year, ability to maintain and renew an NMLS Call Center support. More information about the NMLS can be found on the NMLS Resource Center at [mortgage.nationwidelicensingsystem.org](https://mortgage.nationwidelicensingsystem.org).

The NMLS Resource Center provides step-by-step instructions on how to access the system, guides on how to complete the forms, each state's transition plans and requirements, tutorials, current and future participating agencies, system alerts, system processing fees, and general background information. Training opportunities are also available in the News & Events section and from the homepage.

If you have any questions regarding transitioning and the change to the statute, please do not hesitate to contact: Licensing at [licensing@banking.nh.gov](mailto:licensing@banking.nh.gov) or 603-271-8675. For specific questions about how to transition, contact the NMLS call center at 1-855-NMLS-123 (1-855-665-7123). ▲



The entire letter from the New Hampshire Banking Department can be viewed online at <https://tinyurl.com/license-change>

# Workforce Development Updates



KATE AMROL

WORKFORCE DEVELOPMENT  
COORDINATOR

**S**chools are open again, which means the Workforce Development team is hitting the road, reconnecting with students, meeting new ones, and promoting automotive careers. Last year was a challenging year, and we saw the effects: fewer scholarship applications, lower college interest and applications, and a deeper hole in the technician workforce. However, the NHADA workforce development model is a strong one. Our membership has been developing and supporting workforce development initiatives for a long time, and it puts us at an advantage over other industries in these difficult times. Our model is made stronger through the support of our CTE and college programs as well as member contributions toward scholarships and participation in Foundation events.

This fall, we will be visiting the high school automotive classes with industry and college representatives, presenting to the students the benefits of auto careers, the many pathways they can take within the community college system, and NHAEF scholarships. We make sure they know there is a community of people who support them and want them to succeed in this industry. Our Race to 5K will continue as we try to reach 5,000 subscribers, building a community of people who are invested in the future of the auto industry. The Race to 5K is also the driving component of our new tracking database that will provide necessary data to determine the success of our scholarships and workforce initiatives.

We will also be holding our College and Career Day on October 12 at Manchester Community College. This event brings together students, colleges, and industry to make necessary connections and spark interest in auto careers. Despite Covid restrictions, many schools see the importance of this event and have been approved to attend. College and industry representatives will be on hand to meet and greet students. There will be activities highlighting advanced technologies, an industry panel, and many other opportunities for our members to engage with students.

We recognize the challenges that the automotive industry faces to fill the many open positions. We will continue to do our part to maintain a strong presence in schools, promoting awareness and ensuring that future techs have the education, resources, and training they need to become qualified members of the workforce. There are always ways to get involved; don't hesitate to reach out and see how. 📌

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*Bob Boggus  
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Boggus Motor Company, McAllen, TX*



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# NHADA Online Safety Training Portal Spotlight:

## NEW HIRE TRAINING



BRIAN DUPLESSIS

NHAD SERVICES DIRECTOR,  
LOSS PREVENTION COORDINATOR

**D**uring the COVID-19 pandemic, it has been difficult to complete trainings where we need to maintain social distancing and avoid large groups. Insert NHADA's online training portal. This LMS (Learning Management System) contains job-specific, new-hire safety orientation for service technicians, body shop techs and painters, large truck technicians and non-technicians. Content for each new-hire training varies depending on the needs of the position being filled. For instance, the body shop versions include our brand-new respirator safety training while the others do not.

The new hire training module features orientation packages that are set up for the following departments.

- New Technician
- New Body Shop Technician
- New Employee (Non-Technician)
- New Parts Employee
- New Recon
- New Service Advisor
- New Truck Service

The portal also includes all the same individual safety trainings that are available as "in-person" training,

including GHS hazard communication, forklift, ergonomics/back safety for service technicians, auto lift safety, respiratory protection, fire extinguishers, bloodborne pathogens, emergency evacuation, and hazardous material training for parts drivers.

There is also a COVID-19 General Awareness training course that is available **FREE** to all members!

Members utilizing this online training system have raved about all of the up-to-date and industry-specific content, ease of use and, at \$10 per class, the cost-effectiveness. Members now have the ability to have employees complete all OSHA required and best practice safety orientation training quickly and conveniently prior to the individual starting work and receive notifications that annual refresher training is due. 📌

*This program isn't just for the larger WCT members who do a lot of hiring. The program is easy to use, and you only pay for what you use, so even smaller members who hire infrequently can take advantage. If you are interested in signing up, have questions or would like more information, feel free to contact either Matt Foster at [mfoster@nhada.com](mailto:mfoster@nhada.com) or Brian Duplessis at [bduplessis@nhada.com](mailto:bduplessis@nhada.com) or call 603-224-2369.*

# Employer Portal

The NHADA Insurance Division is excited about our Employer Portal, Virtual Benefits Administrator. We launched the portal on July 1st. The site is available to all groups.

During July, we held webinars on how to use the portal. Approximately 30 members attended the training, which included: how to add a new employee, make a benefit change for an employee, look at invoices, check your census, and much more.

We are having another training session on October 5th. Portal training videos are available. We are having several

training sessions in the future where we will show you how to use the portal, make changes, add employees, etc. The portal training webinar has also been recorded and is available for you as well.

We know our members have been looking forward to using this portal and can't wait to share it with you. If you missed the training in July and can't attend in October, feel free to reach out to the NHADA Insurance Division. We will help you register for the portal. ↓

To reach NHADA Services Inc. – Insurance Division, call us at 603-224-2369 or email us at [NHADInsurance@nhada.com](mailto:NHADInsurance@nhada.com).

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# NH Department of Environmental Services Seeking EVSE Applicants



DAN BENNETT

VICE PRESIDENT OF GOVERNMENT RELATIONS,  
ENVIRONMENTAL AFFAIRS SPECIALIST

**T**he New Hampshire Department of Environmental Services, the designated lead agency for the implementation of programs and projects funded by the Volkswagen Environmental Mitigation Trust (VW Trust), seeks qualified applicant(s) to install EVSE and provide associated operations, maintenance, and management services for such EVSE along specified corridors in New Hampshire.

The objective of this RFP is to receive qualified proposals for the installation, operation, and maintenance of EVSE along the specified corridors. Funding for this solicitation is provided by the VW Trust through New Hampshire's Volkswagen Environmental Mitigation Trust and is consistent with the New Hampshire Beneficiary Mitigation Plan.

All information regarding the RFP can be found on the Volkswagen funding web page at <https://www.des.nh.gov/business-and-community/loans-and-grants/volkswagen-mitigation-trust>.

Responses to this RFP are due **Friday, Jan. 7, 2022, at 4:00 p.m.** An informational session will be held via

webinar Wednesday, Oct. 6, 2021, at 1:00 p.m. Interested parties should register for the webinar at <https://attendee.gotowebinar.com/register/8539161761798114315>.

Questions regarding this RFP must be submitted by email to:  
Timothy White, AICP, Supervisor, Mobile Source Section  
New Hampshire Department of Environmental Services  
29 Hazen Drive, P.O. Box 95  
Concord, NH 03302-0095  
[Timothy.White@des.nh.gov](mailto:Timothy.White@des.nh.gov) | 603-271-5552



RFP Information

<https://www.des.nh.gov/business-and-community/loans-and-grants/volkswagen-mitigation-trust>



Informational Webinar

<https://attendee.gotowebinar.com/register/8539161761798114315>

An aerial photograph of a vast, arid desert landscape. The ground is a mix of light brown and tan, with numerous dark, winding tracks from off-road vehicles. In the lower right quadrant, a small red car is driving on a dirt road, leaving a fresh track behind it. The overall scene conveys a sense of ruggedness and exploration.

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*(2021 Partners at time of printing deadline)*

# By the Numbers

## 2020-2021 Unemployment Rates by Area

	June	July	Aug.
United States	5.9%	5.4%	5.2%
New England	5.3%	5.2%	5.3%
Connecticut	7.7%	7.3%	7.2%
Maine	4.8%	4.9%	4.9%
Massachusetts	4.9%	4.9%	5.0%
<b>New Hampshire</b>	<b>2.9%</b>	<b>2.9%</b>	<b>3.0%</b>
Rhode Island	5.9%	5.7%	5.8%
Vermont	3.1%	3.0%	3.0%

## Safety/OBD II Inspection Statistics

SAFETY Inspection Results	August '21	Percent of Total	YTD '21	Percent of Total
<b>TOTAL</b>	134,255	100.0%	1,100,909	100.0%
<b>PASS</b>	112,600	83.9%	924,641	84.0%
<b>CORRECTED</b>	12,452	9.3%	103,759	9.4%
<b>REJECTED</b>	6,546	4.9%	51,269	4.7%
<b>UNTESTED</b>	2,657	2.0%	21,240	1.9%
OBD Inspection Results (20 yrs. old or newer)	August '21	Percent of Total	YTD '21	Percent of Total
<b>TOTAL</b>	116,029	100.0%	947,969	100.0%
<b>PASS</b>	103,129	88.9%	844,893	89.1%
<b>REJECTED</b>	8,075	7.0%	65,844	6.9%
<b>UNTESTED</b>	4,825	4.2%	37,232	3.9%

## Title Statistics Report August 2021

### New Hampshire Department of Safety, Division of Motor Vehicles

	Current 12 months	Prior 12 months	% of change	Aug '21	Aug '20	21 YTD	20 YTD
TITLES ISSUED FOR NEW AND DEMO VEHICLES	138,925	116,036	16.48	15,623	10,032	89,519	70,533
TITLE ISSUED FOR USED VEHICLES	282,979	237,741	15.99	33,296	24,354	183,916	155,166
<b>TOTAL TITLES ISSUED</b>	<b>421,904</b>	<b>353,777</b>	<b>16.15</b>	<b>48,919</b>	<b>34,386</b>	<b>273,435</b>	<b>225,699</b>
TITLES ISSUED WITH A LIEN				22,001	13,805	119,724	102,330
TITLES ISSUED WITH NO LIEN				26,918	20,581	153,711	123,369
SALVAGE TITLES ISSUED				1,070	557	7,293	9,570
SALVAGE TAGS				223	124	1,345	1,453
HEAVY TRUCKS MORE THAN 19 YEARS				49	38	281	244
HEAVY TRUCKS 19 YEARS AND LESS				158	136	1,276	1,135
TITLES ISSUED FOR TRAILERS				2,931	2,100	14,117	9,554
TITLES ISSUED FOR MOTORCYCLES				3,413	2,714	14,143	11,359
TITLES ISSUED FOR MOTOR HOMES				203	127	957	663



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