

Drive: NH

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A PUBLICATION OF THE NEW HAMPSHIRE AUTOMOBILE DEALERS ASSOCIATION		NHADA VIRTUAL 2020 BUSINESS CONFERENCE & PARTNER EXPO	



Selling Vehicle Insurance Policies at Your Dealership? Be Cautious, Says the NH Insurance Department

During this past legislative session, NHADA, with your help, successfully defeated a bad piece of legislation that would have significantly hampered your ability.
Read more on p. 10

Save The Date: NHADA Virtual 2020 Business Conference & Partner Expo

This year's business conference & partner expo will be held on November 2-November 12 online.
Read more on p. 11



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SUMMARY



This year's business conference & partner expo will be held on November 2-November 12 online.

NHADA Products

14. SEE THE APPAREL LOOK BOOK FOR THIS FALL SEASON

This Fall and Winter season, unify your team with apparel! From jackets to sweatshirts, polos, t-shirts, beanie hats, and everything in between, we've got you covered. Apparel is one of the many ways to enhance the branding of your business.

Insurance and Benefits

04. AFFORDABLE AND ROBUST INSURANCE BENEFITS FOR NHADA MEMBERS

Association health plans work by allowing businesses to band together for healthcare coverage as if they were a single large employer.

06. LORI PREVE JOINS NHADA INSURANCE TEAM

The New Hampshire Auto Dealers Association is excited to welcome Lori Preve to the Insurance Team. Lori has an exemplary track record and will be a great addition to the organization.

10. SELLING VEHICLE INSURANCE POLICIES AT YOUR DEALERSHIP? "BE CAUTIOUS," SAYS THE NH INSURANCE DEPARTMENT

During this past legislative session, NHADA, with your help, successfully defeated a bad piece of legislation that would have significantly hampered your ability to assist your customers with obtaining financing.

Golf Tournament

12. 24TH ANNUAL GOLF TOURNAMENT WAS A HUGE SUCCESS!

Our 24th annual Drive-for-a-Tech Golf Tournament took place on Friday, September 18th, at Pease Golf Course in Portsmouth, NH. This annual event supports the NHADA Education Foundation and is one event you never want to miss!

Virtual Events

11. SAVE THE DATE: NHADA VIRTUAL 2020 BUSINESS CONFERENCE & PARTNER EXPO

This year's business conference & partner expo will be held on November 2-November 12 online.

17. WEBINARS UPDATE

Over the past few months, we have been flipping our traditional seminar offerings into webinars and have had great success.

Workers' Compensation:

07. NHADA WCT: NEW MANAGED CARE NETWORK, SAME GREAT SERVICE

All NHADA workers' compensation Trust Members are participants in a formal managed care program. Our current managed care provider, Comp MC, through CCMSI, is no longer providing managed care in New Hampshire. Effective Sept. 1, 2020, our managed care provider is Windham's Work Injury Network.

08. YES, WE STILL NEED YOU TO CALL THE NURSE

As members of the Worker's Comp Trust, you are aware of our recent change to The Windham Group for managed care. We are excited about this change and a new partnership. The best news of all is the preferred providers we have grown to trust are still in the network, and they will be there to care for our injured workers and to take care of all our occupational health needs.

Other

18. NEW MEMBERS

19. MVPAC DONORS - 2020

20. THANK YOU 2020 NHADA PARTNERS!

21. BY THE NUMBERS



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Special Events — Save the Date!

NOV. 2-12, 2020

Virtual Business Conference & Partner Expo

JAN. 12, 2021

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Grappone Conference Center, Concord, NH

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Affordable and Robust Insurance Benefits

FOR NHADA MEMBERS



LORI PREVE

LICENSED INSURANCE PRODUCER

Association health plans work by allowing businesses to band together for healthcare coverage as if they were a single large employer.

NHADA has been offering our members association health plans for decades, holding steady even throughout all of the tumultuous federal regulations which have occurred.

This new rule does not affect our existing association health plan. Our plans can continue to operate as before.

We also review what the market is doing outside of our AHP to see what delivery system is best for each of our member's specific needs.

NHADA is proud to work with our exclusive partner, Harvard Pilgrim Health Care, for all of our members' health insurance needs. Choose from the doctors and hospitals you know and trust. More than 70,000 doctors and other clinicians in the region and 182 hospitals participate in the Harvard Pilgrim network. With Harvard Pilgrim, members can save on a wide range of products and services to help them live a healthy life, including eyewear, diet programs, dental care, massage therapy and much more, including up to \$150 in fitness reimbursements.

In addition, NHADA offers dental plans through Northeast Delta Dental that are the richest association dental benefits. These benefits are exclusive and only for our members. Benefits like these are not available in the open market. Our Delta Dental plans have competitive rates, free choice of dentist (in- or out-of-network), excellent customer service, and much more! People have different needs; that's why we offer six different coverage options. Our dental benefits have been around a long time and have not been scaled back.

Employees who are covered by a full vision plan are nearly twice as satisfied with their benefits. Get the absolute best in eye care and eyewear through your association vision plans with VSP. You'll enjoy more value, and the lowest

**IN TODAY'S EVOLVING
EMPLOYEE BENEFITS
LANDSCAPE, ONE THING HAS
REMAINED CLEAR: EMPLOYEES
STILL NEED — AND WANT —
FINANCIAL PROTECTION.**

out-of-pocket costs with an almost endless choice of providers. All major lens enhancements are covered at no cost. Other vision plans just don't even come close to your association vision benefits.

Our array of group term life insurance benefits and group short term disability benefits through Anthem Life enables us to tailor plans to meet employees' unique needs. We deliver complete care at an affordable cost with less hassle.

In today's evolving employee benefits landscape, one thing has remained clear: Employees still need — and want — financial protection. Unum's diverse supplemental insurance options can ensure that your workforce has access to the coverage they desire. That's why NHADA partners with csONE Benefit Solutions to deliver Unum Voluntary Worksite benefits such as critical illness, accident, term life, short term and long-term disability plans to our members.

NHADA also has our members' administrative needs covered for premium conversion plans, flexible spending accounts, and health reimbursement accounts through csONE benefit solutions. ▲

When you prepare for your next benefits renewal, please be sure to reach out to Licensed Insurance Producer Lori Preve to see how we can help you. Lori can be contacted at 800-852-3372 or lpreve@nhada.com.



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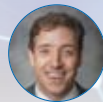
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Lori Preve Joins NHADA Insurance Team



PETE MCNAMARA

PRESIDENT

The New Hampshire Auto Dealers Association is excited to welcome Lori Preve to the insurance team. Lori has an exemplary track record and will be a great addition to the organization.



Lori is joining the team as a Licensed Insurance Producer, providing high-quality health insurance and ancillary benefits to NHADA members. In her previous position, Lori worked as the senior account manager for Northeast Delta Dental, an NHADA partner. During her time at Northeast Delta Dental, Lori was the primary contact for NHADA and its members as well as many other clients and organizations. Before her time at Northeast Delta Dental, Lori worked as an accountant and fiscal supervisor for the City of Concord, New Hampshire.

Lori is very involved in the community and volunteers for a multitude of different organizations: as a coordinator at the Friendly Kitchen, a committee member at the Greater Concord Chamber of Commerce and a board member of the Concord Regional Crimeline.

"I am looking forward to continuing the strong tradition of providing quality

insurance products to NHADA Members," said Lori Preve. "I've had the privilege of working with NHADA for seven years and am excited to work exclusively for the auto businesses."

Lori joins the team to help NHADA continue to provide its members with unsurpassed day-to-day service and support with on-site benefits education, along with wellness programs that support healthy lifestyles.

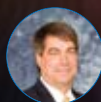
"We are very excited to have Lori join our team of Insurance Specialists," said NHADA President Pete McNamara. "Not only do we have a great partnership with Harvard Pilgrim, but Lori and the rest of the insurance team will continue to provide great service to NHADA Members."

If you are interested in getting a free insurance quote, give NHADA a call or visit nhada.com ▲



NHADA WCT:

NEW MANAGED CARE NETWORK, SAME GREAT SERVICE



PETER SHEFFER

NHADA-WCT DIRECTOR

All NHADA Workers' Compensation Trust Members are participants in a formal managed care program. Our current managed care provider, Comp MC, through CCMSI, is no longer providing managed care in New Hampshire. Effective Sept. 1, 2020, our managed care provider is Windham's Work Injury Network.

In NH, employers who are participants in a formal managed care program may direct their injured employees to medical providers within the managed care network. The NHADA WCT nurse case manager, Marta J. Silakka, RN, BSN, CCM, COHN-S, is available to assist an employee in accessing the best and most appropriate physicians in the state.

There will be no change in the service you receive from the NHADA Workers' Compensation Trust.

This change in managed care providers will be invisible to you and your employees. However, we do need to change the managed care posters. Please discard your Comp MC poster and replace it with the Windham Group's Work Injury Network poster, which was mailed to all WCT Members. Please post it in a highly visible location for all employees to see. Windham's Work Injury Network may be reviewed on their website, www.windhamgroup.com. There will be no change in the medical providers that we have been fortunate to utilize through our previous network of medical providers.

When an employee sustains an injury, which requires more than first aid treatment, they will receive a brochure in the mail, notifying them of the managed care process.

Please remind your staff to report all injuries immediately and to call Marta Silakka for assistance with a referral to the best and most appropriate provider within Windham's Work Injury Network.

Thank you for your assistance in implementing this change. If you need additional posters, please call or email Pete Sheffer, 800-852-3372 or psheffer@nhada.com, or Deborah Handrahan, dhandrahan@nhada.com. If you have any questions, please do not hesitate to contact me. ▲

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For more information, contact Richard Brown at 603-315-7947 or richard.brown@ally.com.



Yes, We Still Need You to Call the Nurse



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

NURSE CASE MANAGER NHADA — WCT

As members of the Worker's Comp Trust, you are aware of our recent change to The Windham Group for managed care. We are excited about this change and a new partnership. The best news of all is the preferred providers we have grown to trust are still in the network, and they will be there to care for our injured workers and to take care of all our occupational health needs. NHADA-WCT prides itself on the relationships we have built with these amazing providers and are glad to know they are still there for our members. Being able to access the same day care with specialists is a priceless benefit, and we are happy that will continue.

Change is great when there are no speed bumps to pass over. It's also a

great time to review some of the processes we have in place that ensure prompt in-network care with the most appropriate specialist.

The key to successful management of a work injury is communication. The earlier the communication starts after an injury has occurred, the better, which is why we say, "Yes, you still need to call the nurse." Here are some reasons why that call is so important:

- Always remember, in the case of a life-threatening emergency, call 911 first and follow up with us after so we can assist.
- Calling in right after an injury occurs starts the communication and the documentation of the injury. Essentially you have the WCT team at work on the claim before you have even

filed the claim officially with us.

- Calling in starts a dialogue between the employer, the injured worker and us. This call allows us all to gather information regarding the injury and the best next step.
- During this call, the details of the injury are gathered and the most appropriate in-network referral can be made. We are able to refer to occupational health clinics and specialty services on the same day. Not only is the network an important piece, but the level of specialty is as well.
- We can also briefly review with the injured worker how to share our information with the provider and what to do if they get a prescription. This call can assist us in making sure the bills for the

THE KEY TO SUCCESSFUL MANAGEMENT OF A WORK INJURY IS COMMUNICATION. THE EARLIER THE COMMUNICATION STARTS AFTER AN INJURY HAS OCCURRED, THE BETTER, WHICH IS WHY WE SAY, “YES, YOU STILL NEED TO CALL THE NURSE.”

medical treatment come to us promptly and avoid the injured worker mistakenly receiving any billing.

- After the decision regarding medical care and treatment is addressed during the call, we are then able to cover other important details. We will document the description of the injury and note the date and time of the incident. We may ask you questions regarding witnesses and also about video footage of the incident.
- If there were any safety concerns that arise around the injury, this call allows us to alert our Loss Prevention team and arrange for them to visit and assist.
- This call is a perfect time to also review with the employer filing the First Report of Injury. At times during this call, we find there has been turnover and training is needed regarding the filing process. We can arrange to have Deb Handrahan visit and train new managers and or human resources staff on the WC process.
- Reviewing what happens after treatment can also be covered in this call. You can discuss what paperwork will be given to the injured worker after the appointment and the need to share with the employer. We can also briefly touch on light duty and what that means to the employer and the injured worker.

This sounds like an awful lot to cover in a short “call to the nurse,” but we assure you the call is not long, and the information gathered during it is invaluable to the management of the claim. As mentioned, it allows us to start managing the claim before the official paperwork has been filed. The documentation from the call is held, and if we haven’t received your First Report of Injury in the requested time frame, it allows us to follow up with the member regarding filing.

The entire WCT Claims Team is able to take these calls in the event the nurse is on the other line assisting another member. A call into NHADA WCT regarding an injury will never go to voicemail. When calling in, always share you are calling in an injury, and you will be put through to a member of the team. During the pandemic, we may need to take your name & number and have a member of the team call you back. If this occurs, you will receive a call back within five minutes.

As always, please reach out with questions regarding the WCT process, or if you have any questions about our new managed care provider, we are here to assist! To contact the team, you can call our main number 800-852-3372 or email any of us. ↓

Pete Sheffer, claims manager — psheffer@nhada.com

Marta Silakka, nurse case manager — msilakka@nhada.com

Deb Handrahan, member services coordinator — dhandrahan@nhada.com

Justin Dowdy, claims adjuster — jdowdy@nhada.com

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DELTA DENTAL

Selling Vehicle Insurance Policies at Your Dealership?

"BE CAUTIOUS," SAYS THE NH INSURANCE DEPARTMENT



DAN BENNETT

VICE PRESIDENT OF GOVERNMENT RELATIONS

During this past legislative session, NHADA, with your help, successfully defeated a bad piece of legislation that would have significantly hampered your ability to assist your customers with obtaining financing. The bill would have made it illegal for a dealer to assist a customer in obtaining an insurance policy for their new vehicle, even if the finance source required the policy. With over 85% of vehicle purchases being financed, this function is critical. The bill was filed at the request of the NH Independent Insurance Agents and the Professional Insurance Agents of NH.

This harmful legislation could also have disrupted the Voluntary Protection Product (VPP) marketplace, one that we know is of great value to consumers. The supporters of the bill used anecdotal stories indicating that dealers force customers to purchase a new vehicle insurance policy despite one already being in place, and the coverage was either substandard or unnecessary.

NHADA urges caution and transparency when insurance coverage is discussed at your business. The NH Insurance Department issued a bulletin on this subject in November 2018. It can be found here: <https://www.nh.gov/insurance/media/bulletins/2018/documents/ins18-054-ab.pdf>. It includes four sample scenarios to illustrate what constitutes soliciting or selling insurance, a practice that can only be provided by appropriately licensed people or businesses.

Please familiarize yourself with these scenarios.

Example #1: Salesperson advises a consumer that he or she could save money by purchasing automobile insurance from insurance company A.

The salesperson is "soliciting" automobile insurance because he or she is recommending or urging a person to apply for a motor vehicle insurance policy from a particular company. The salesperson would need to have an RSA 402-J license to provide this advice.

Example #2: Salesperson assists a consumer with obtaining insurance online by using the salesperson's computer to search for insurance for the consumer while the consumer watches.

The salesperson is improperly "negotiating" motor vehicle insurance for the customer by assisting the customer to "obtain" it. The salesperson would need to have an RSA 402-J license to provide this service.

Example #3: Salesperson offers the customer the use of a computer at the dealership so that the consumer can search for insurance, but the computer is set to the website of a particular insurance company.

The salesperson is improperly "soliciting" motor vehicle insurance by virtue

of asking or urging the consumer to apply for insurance with a particular company. The salesperson would need to have an RSA 402-J license to engage in such activity.

Example #4: Automobile dealership maintains a computer terminal linked to the internet for use by consumers.

A consumer may use the terminal to search for insurance as long as the salesperson does not operate the computer, the computer is not preset to any particular insurance company's website, and the salesperson does not, in any way, recommend that the consumer visit a site that provides general advice on the purchase of insurance. The salesperson would not need to have an RSA 402-J license to engage in these activities.

If you are using a third-party vendor/company to assist you with insurance issues, be sure that they, too, are properly registered and engage customers appropriately.

Information on becoming a licensed producer with the NH Insurance Department can be found here: <https://www.nh.gov/insurance/producers/license.htm>

For questions on this or any other legislative or regulatory matter, I can be reached at dbennett@nhada.com or (800) 852-3372.



<https://www.nh.gov/insurance/producers/license.htm>

Save the Date:

NHADA Virtual 2020 Business Conference & Partner Expo



LISA LAVOIE

RELATIONSHIP MANAGER

This year's business conference & partner expo will be held on November 2-November 12 online. Where do you go when you are looking for industry-relevant training, quality business products, and services? Don't miss – the NHADA Virtual 2020 Business Conference & Partner Expo as it is the place to Learn, Shop & Win! Join us on November 2-November 12!

Learn

At the virtual business conference, you will find today's hottest industry topics discussed in our multiple webinar offerings. Some topics include Employment Law, Leadership, Cyber Security and more.

Shop

Stop by our virtual partner expo, where you will meet over 60 NHADA companies who will help you find the right products or services for your dealership, shop or store.

Win

The fun doesn't stop with shopping! NHADA will offer you many opportunities to win some fabulous prizes when you drop your e-business card at any of our virtual partner booth pages. Each submission gives you the opportunity to win. Many of the partners will be offering raffles prizes on their individual booth pages as well.

Please contact Kaleena Guzman at kguzman@nhada.com or Lisa Lavoie at llavoie@nhada.com with any questions.

24th Annual Golf Tournament was a Huge Success!



KALEENA GUZMAN

PROFESSIONAL DEVELOPMENT AND MAJOR EVENT SPECIALIST

Our 24th annual Drive-for-a-Tech Golf Tournament took place on Friday, September 18th, at Pease Golf Course in Portsmouth, NH. This annual event supports the NHADA Education Foundation and is one event you never want to miss! Thank you to Auto Auction of New England for again being the prime sponsor for the day.

We worked hard to ensure that this event was safe while still being a great opportunity to connect and have some fun. This year, there were a few minor changes to help with social distancing. Players had set tee times to help stagger large groups. We also started the morning off right with signature bloody marys! There were several opportunities throughout the day to mingle and network with our members and partners.

Throughout the course, folks were met with some new fun challenges that put their golf game to the test! This year's putting challenge was sponsored by Gordon-Darby NHOST Services Inc. and was an unconventional one. Players took their shot using a hockey stick to see how close to the hole they could get.

The new marshmallow challenge was a great new test this year! This challenge was sponsored by Volvo Cars Exeter and EasyCare New England. Golfers could pick any club they wanted and see just how far they could hit a marshmallow off a tee. This one sure was fun to watch!

The fun continued off the course with team photo-ops and raffle prizes, like the Great NH Tour Package Sponsored by Bob Leavitt Auto & Truck. This prize granted the winner a visit to local breweries, wineries, and distilleries on their own time.

It was a great day, and we can't wait to see you on the green in 2021! 🏌️

For more information on the golf tournament or our events, please reach out to Kaleena Guzman at kguzman@nhada.com or give her a call 800-852-3372.



https://foundation.nhada.com/events/golf_tournament?hsLang=en



THANK YOU TO OUR SPONSORS, ASSOCIATION PARTNERS AND GOLFERS FOR AN AMAZING DAY.

— PETE MCNAMARA, NHADA PRESIDENT

Challenge Results

- **Precision Challenge:** *Undefeated*
- **Marshmallow Drive:** Joe Rando - AutoServ
- **Air Cannon:**
Emily Gaudet - AutoServ
Jeff Corriveau - Key Auto
- **Putting Contest:** Jim Schaffer - NorthEast Dealer Services

On-Course Contest Results

- **Hole-in-One:** Undefeated
- **Closest-to-the Pin:**
James Godfrey - Tyler Simms & St. Sauveur, CPAs
Richard Bellino - Toyota of Nashua
Marc Provencher - Bob & Sons Automotive
- **Longest Drive:**
Chad Hopkins - Staples
Nick Sansone - Portsmouth Ford Lincoln Inc

Tournament Results

- **1st Place:** Staples
Greg Hird, Shawn Hird, Chad Hopkins, Sam Guimond
- **2nd Place:** Jewett Construction
Greg Stewart, Gregg Blair, Jeff Moynihan, Bret Cote
- **3rd Place:** AutoFair Volkswagen
Nick Ayotte, Jason Clark, Frank Cisewski, Alec Medic

"Thank you to our sponsors, Association Partners and golfers for an amazing day," said Pete McNamara, NHADA President. "Our Education Foundation is stronger because of you."

"Thanks to all for your support, we are able to continue to meet our workforce development needs through scholarships, program advancements and so much more," said Jessica Dade, Executive Director of the Education Foundation.

We look forward to another successful event next year! 🏌️

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See the Apparel Look Book for This Fall Season



BRENDAN JAWORSKI

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<https://bit.ly/2Flz2RY>



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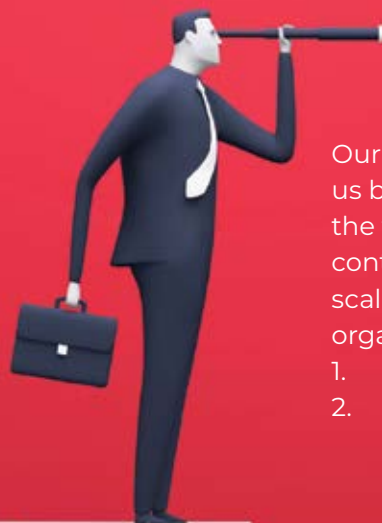
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Our clients work with us because we resolve the three greatest controllable barriers to scaling a mid-market organization:

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

If these barriers exist in your organization and you want to fix them, please contact Bill Napolitano now to schedule your Confidential Health Check.



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Webinars Update



KALEENA GUZMAN

PROFESSIONAL DEVELOPMENT AND MAJOR EVENT SPECIALIST

Over the past few months, we have been flipping our traditional seminar offerings into webinars and have had great success. During our webinars, attendees are able to ask questions and engage with each other. We utilize polling throughout sessions to gauge what topics and areas attendees would like us to focus on, and to be sure everyone is getting the most out of the webinar.

Be on the lookout for some great webinars coming your way in the upcoming months — no need to plan in extra travel time and disrupt your routine. Our webinars can come right to your dealership's office or conference room to make it even easier for multiple employees to attend at once. Check out the Training/Webinars tab on our website often, as we are always adding new content.

Upcoming webinar topics include service advisor training, title and regulations training, conflict resolution, hazardous material certification, employment law and several more. ▲

Not seeing a topic you are looking for? Reach out to Kaleena today to request a topic or for more information. Kaleena Guzman at kguzman@nhada.com or give her a call 800-852-3372



nhada.com/training

Bronze Partner

ProActive™ Leadership Group



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 four 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
4. The Lack of a Proven Cash System



Bill Napolitano



If these barriers exist in your organization and you want to fix them, please contact Bill Napolitano now to schedule your Confidential Health Check.

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For more information please contact Craig Jewett at 603-396-3208 or cjewett@jewettconstruction.com.



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Contact Casey Rollins at 603-225-2004 or crollins@checkmatenh.com.

Bronze Partner**Clean Harbors Environmental Services****Environmental services**

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For more information, contact Tom Phoenix at 1-800-522-4645.



Tom Phoenix

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Rochester, NH 03867
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Owners: Ryan Van Orden
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Route 77 Motors, Inc.
711 Concord Stage Road
Weare, NH 03281
Phone: (603) 529-7700
Owner: Brian Ivinjack ▲

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(2020 partners at the time of the printing deadline)

By the Numbers

2020 Unemployment Rates by Area

	June	July	August
United States	11.1%	10.2%	8.4%
New England	13.4%	12.7%	9.5%
Connecticut	10.1%	10.2%	8.1%
Maine	6.7%	9.9%	6.9%
Massachusetts	17.7%	16.2%	11.3%
New Hampshire	9.2%	8.0%	6.5%
Rhode Island	12.6%	11.3%	12.8%
Vermont	9.5%	8.3%	4.8%

Safety/OBD II Inspection Statistics

SAFETY Inspection Results	July '20	Percent of Total	YTD '20	Percent of Total
TOTAL	148,080	100.0%	931,377	100.0%
PASS	122,934	83.0%	773,340	83.0%
CORRECTED	14,874	10.0%	94,568	10.2%
REJECTED	7,082	4.8%	42,644	4.6%
UNTESTED	3,190	2.2%	20,825	2.2%
OBD Inspection Results (20 yrs. old or newer)	July '20	Percent of Total	YTD '20	Percent of Total
TOTAL	127,205	100.0%	806,595	100.0%
PASS	112,547	88.5%	713,639	88.5%
REJECTED	9,554	7.5%	62,438	7.7%
UNTESTED	5,104	4.0%	30,518	3.8%

Title Statistics Report September 2020

New Hampshire Department of Safety, Division of Motor Vehicles

	Current 12 months	Prior 12 months	% of change	Sept. '20	Sept. '19	20 YTD	19 YTD
TITLES ISSUED FOR NEW AND DEMO VEHICLES	111,594	129,906	-16.41	8,399	12,841	78,932	97,593
TITLE ISSUED FOR USED VEHICLES	234,537	273,421	-16.58	22,441	25,645	177,603	205,955
TOTAL TITLES ISSUED	346,131	403,327	-16.52	30,840	38,486	256,535	303,548
TITLES ISSUED WITH A LIEN				11,537	17,516	113,865	135,196
TITLES ISSUED WITH NO LIEN				19,303	20,970	142,670	168,352
SALVAGE TITLES ISSUED				759	1,053	10,328	12,810
SALVAGE TAGS				215	182	1,668	1,635
HEAVY TRUCKS MORE THAN 19 YEARS				29	35	272	356
HEAVY TRUCKS 19 YEARS AND LESS				133	137	1,269	1,325
TITLES ISSUED FOR TRAILERS				1,958	1,657	11,512	12,626
TITLES ISSUED FOR MOTORCYCLES				1,998	1,789	13,357	13,734
TITLES ISSUED FOR MOTOR HOMES				150	98	813	845



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