

GEORGIA INDEPENDENT AUTO DEALER

The official publication of the Georgia Independent Automobile Dealers Association

MAY/JUN 2023

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**NICB Reports Vehicle
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Access to Auto Credit Tightens

Recent Auction News

**PLUS:
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4 Tips for New Salespeople**



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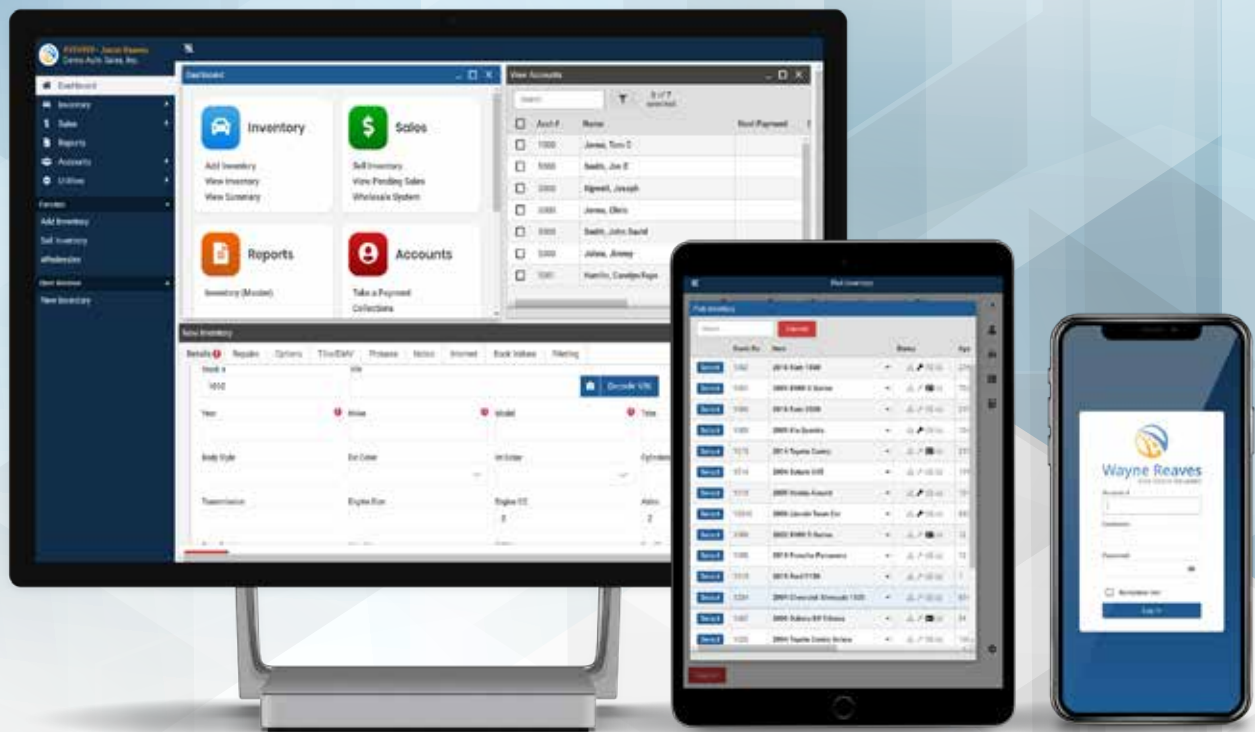
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GIADA PRESIDENT

Jack Carter

Turn & Burn Motors

Hello, Georgia Dealers!

I hope everyone was able to prepare for and cash in on tax time this year. We were as ready as we've ever been and still ran out of front line units. Auction prices are up at the moment, but I believe the trend down will continue after the tax time frenzy.

GIADA has been working very hard at the state capital to continue to improve the business environment for dealers. We have made significant progress with the camera ticketing issues. Look for a resolution in the near future. Thank you all for your patience during this time. We have put in the effort and believe it is about to pay off.

Please continue to educate yourself and your staff on the upcoming FTC compliance changes. We, as dealers, need to ensure that our customer's data is safe and secure.

Looking ahead, I firmly believe business will continue to be good for dealers who hustle every day in our state. The association strives to make our environment better and better with each passing day. Remember, the best way to help us help you with ongoing issues is to develop a working relationship with your local state representatives. It's as easy as an email or call to their office. Be heard!

I can't wait to see you all at the 68th annual GIADA convention at Stone Mountain Park, July 13th – 15th.

Best of luck!

Jack Carter



FTC SAFEGUARDS DEADLINE EXTENDED TO JUNE 9, 2023

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District Meeting *Wrap-Up*

The second District Meeting of 2023 was held on April 5th at the Embassy Suites by Hilton Atlanta Galleria and was a huge success! We would like to thank our sponsor, Dunlap Gardiner Attorneys and Counselors at Law, for the wonderful meal and venue. There were over 75 attendees who enjoyed a delicious buffet and heard presentations by industry experts.

Executive Director Amy Bennett opened the event by introducing the speakers and thanking everyone in attendance. Jason Reaves of Wayne Reaves Computer Systems presented information on upcoming changes from the Used Car Board. Legal experts from Dunlap Gardiner delivered informative material regarding collections, bankruptcy, and protecting yourself from lawsuits. The five knowledgeable attorneys rotated topics and answered questions to keep the audience engaged. This was great information for the seasoned BHPH professional and new BHPH dealers alike.

Be sure to stay up to date on changing legislation and compliancy rules by attending GIADA's upcoming events. We will announce the next meeting in a few months. Thank you again to Dunlap Gardiner, Jason Reaves, and all who attended. ■





68TH ANNUAL

Atlanta Evergreen Lakeside Resort, Stone Mountain, GA

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We will kick things off with Casino Night on Thursday.

- Kids Club available from 6:00 - 9:00pm
- Hospitality Suite from 9:00 - 11:00pm

After breakfast on Friday morning, our dealer training will begin for a full day of informative education from some of the industry's top professionals.

- Lunch and breaks throughout the day
- Kids Club available from 6:00 - 9:00pm
- Trade Expo & dinner with vendors from 5:00 - 9:00pm
- Hospitality Suite from 9:00 - 11:00pm

After Saturday breakfast, you will have the opportunity to spend the day with family and friends exploring Stone Mountain!

- Saturday evening begins with the President's Reception at 5:30pm followed by a delicious banquet dinner
- Kids Club available from 6:00 - 9:00pm
- After Party from 9:00 - 11:00pm

Be sure to make the most of this fun-filled location, educational opportunities, new friends and visit with our staff. We are glad you chose to spend this time with us!

There will be no refunds for booths, sponsorships or attendee registrations after May 15, 2023.



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The GIADA 68th Annual Convention and Trade Expo is coming in July!



GIADA EXECUTIVE DIRECTOR

Amy Bennett

Please save the date so you don't miss this year's convention. We will be at Stone Mountain Park July 13 – 15. We will start Thursday with Casino Night and prizes. Then, on Friday you can look forward to some intense training from national trainers and successful car dealers just like yourselves. Don't miss the opportunity to network with over 60 vendors and hundreds of Georgia dealers during the tradeshow and convention on Friday evening! Register now for only \$125 (member price) for all three days!

The GIADA lobbyists, Mo Thrash and John Haliburton, have been in constant contact with GIADA leadership about updates on upcoming legislation that we both support and oppose. The biggest issue is trying to fix the problems with dealers, lenders, and auctions having to pay unpaid school zone camera tickets. I am amazed at what a fight this is! Hopefully a resolution is coming

soon. Another ongoing issue is dealers issuing TOPS illegally. This problem has been addressed several times and a study committee will be formed to look into it further. GIADA leadership has met several times with the House Motor Vehicle Chairman and Committee members. I have discovered that changing legislation is a hard and slow process, but GIADA will not give up and will keep pushing for better changes in our industry.

I want to thank all of our current GIADA members! Without you, we would not have a voice at the Capitol. We have worked very hard to be heard and get our messages through to Georgia leadership and without such a tremendous membership base, we would not have such a huge impact. During this past legislation session, we have been called upon several times to testify on various issues. We were able to stop many of those issues that may hurt the used car industry. Rest assured that when you call in with problems or issues in your area, we hear you and we do fight on your behalf!

Again, I appreciate all of our members and thank you for trusting your state association. We are here to protect you and your business. If you have questions or concerns, please don't hesitate to call or email.

Please don't forget to save the convention dates on your calendars and go to giadaconvention.org to register now! Don't miss this amazing opportunity to learn new things, network, and just have some fun! We can't wait to see to you! ■



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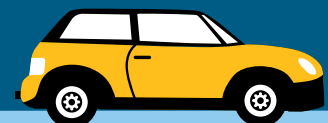
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Rev Up Your Dealership's Community Engagement

By Professional Mojo

Independent dealers and their dealerships are an essential part of a community, providing a valuable service by offering affordable, reliable vehicles to those who need them. However, simply existing in a community is not enough to establish a strong relationship with its members, leading to exemplary word of mouth, community loyalty and, most importantly, trust. To truly engage with their communities, independent dealers must go above and beyond by actively participating in community events and initiatives, providing valuable resources and support, and creating a welcoming environment.

SUPPORT LOCAL EVENTS

One way an independent dealership can engage with the community is by sponsoring local events. This could include sponsoring a community festival, supporting a charity walk or run, or hosting a car show. By sponsoring events, a dealership can not only gain exposure and brand recognition but also demonstrate its commitment to supporting the community.

Additionally, sponsoring events can be an opportunity for dealership staff to engage with community members, answer questions about their business, and build relationships.

OFFER RESOURCES

Another way independent dealers can engage with their community is by offering resources and support to those in need. This could include partnering with local non-profit organizations to provide transportation to individuals in need or hosting educational workshops on car maintenance and repair. By providing these resources and support, a dealership can establish itself as a valuable community resource and build trust with community members.

ROLL OUT THE WELCOME MAT

Independent dealers can also engage with their community by creating a welcoming environment. This means ensuring that all customers feel comfortable and respected when they visit the dealership. This could include offering language support for non-native speakers, ensuring accessibility for those with disabilities, offering refreshments, or having sales staff who are representative of the surrounding community. By intentionally developing a welcoming environment, a dealership can attract a diverse range of customers.

SUPPORT SHOP LOCAL

Another way independent dealers can engage with their community is by offering

incentives for customers to shop locally. This could include partnering with other local businesses to offer discounts or special promotions for those who purchase a car from the dealership. By encouraging customers to shop locally, the dealership can not only support other small businesses in the community but also establish itself as a community-minded business.

USE SOCIAL MEDIA

Finally, dealers can engage with their community by being active on social media. This means regularly posting updates on new inventory, promotions, and community events, as well as responding promptly to customer inquiries and feedback. By actively engaging with customers on social media, a dealership can establish itself as a responsive and customer-focused business and build a loyal following of satisfied customers.

Why not take a moment to reflect on how your dealership is regarded in the community? Even in the age of digital dominance, community engagement could make the very important (and costly) difference between a prospect choosing your car or the one from the lot down the road. Plus, it feels good to support the community that is supporting you. ■

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New GMs at Carolina Auto Auction, Greater Erie Auto Auction

By Auto Remarketing Staff

Two independent auto auctions have new general managers. Starting with Carolina Auto Auction, ServNet announced Friday that Vann Humphrey is now GM of the auction, which is one of two in the Stanley-Autenrieth Auction Group. Eric Autenrieth will become CEO of the group and is set to become NAAA president this fall. Humphrey has been a part of Carolina's management team since 2018 and has worked in remarketing for 25 years.

"I am very pleased to announce that Vann will head the team at Carolina Auto Auction as the new general manager," Autenrieth said in a news release. "His promotion is not only well-deserved, but overdue as he has been handling day-to-day operations at the auction for the better part of the last six months, while I've pursued my responsibilities with the NAAA."

"His level of experience and passion for our auction makes him ideally suited for this role, and we're confident that the auction will continue to prosper and advance under his watch."

Humphrey's first job at the auction was as assistant general manager over operations.

"I've long regarded Carolina Auto Auction as one of the best, and I am both honored and excited to move into my new role as General Manager," Humphrey said. "When I worked in the non-prime lending industry, I came to know Carolina Auto Auction as one of the most trusted and successful remarketing partners."

"Since joining the auction team in 2018 I have come to understand even more fully why Carolina Auction succeeds in the marketplace. Instilled deep in the company culture is its pride in providing genuine, outstanding customer service for all of our business partners. That commitment to a superior customer service experience plays out every day at Carolina Auto Auction and has made it a leader in the marketplace."

Next up, Greater Erie Auto Auction announced earlier this month that Ryan Russell, who has been with the auction since 2014 and assistant GM since 2018, has been named GM.

Chrissy Briggs, who has been GM the past six years, moves into the role of director of sales and national accounts.

"It gives me great pride to hand 'the gavel' over to Ryan. His organizational & communication skills will continue to bring greatness to our team at GEAA," Briggs said in a release.

The auction said in the release: "After nineteen years, of building relationships in the automotive industry she is back in 'her lane,' allowing for a flexible work schedule and family time. Chrissy has served as NAAA Eastern Chapter President and is currently a member of the NAAA Board of Directors." ■



Ritchie Bros. Completes IAA Acquisition

By UsedCarNews

Under the terms of an amended merger agreement, IAA shareholders will receive \$12.80 per share in cash and 0.5252 common shares of Ritchie Bros. for each share of IAA common stock they own.

"The closing of the IAA acquisition represents the beginning of an exciting new chapter for Ritchie Bros. as we expect the combination of our businesses to drive long-term, profitable growth and significant, sustainable shareholder value creation," said Ann Fandozzi, CEO of Ritchie Bros. "With IAA, we will accelerate our transformation into a premier digital marketplace and expand into an attractive, adjacent vertical, broadening our global footprint."

As previously announced, the Ritchie Bros. Board declared a special cash dividend on Ritchie Bros.' outstanding common shares of \$1.08 per share, payable to shareholders of record at the close of business on March 17, 2023. Payment of the special dividend was contingent upon the closing of the IAA acquisition. ■

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The CARLAWYER®

By Eric Johnson, Partner in the law firm of Hudson Cook, LLP, Editor in Chief of CounselorLibrary.com's Spot Delivery®



Here's our monthly article on selected legal developments we think might interest the auto sales, finance, and leasing world. This month, the developments involve the Consumer Financial Protection Bureau and the Federal Trade Commission. As usual, our article features the "Case(s) of the Month" and our "Compliance Tip." Note that this column does not offer legal advice. Always check with your lawyer to learn how what we report might apply to you or if you have questions.

FEDERAL DEVELOPMENTS

On March 8, the **Consumer Financial Protection Bureau released a special edition of its *Supervisory Highlights* that addresses unlawful "junk fees" in the areas of deposit accounts, auto finance servicing, mortgage loan servicing, student loan servicing, payday lending, and small-dollar lending.** The report focuses on violations of the law uncovered during the Bureau's supervisory examinations completed between January 2022 and February 2023. With respect to auto finance servicing, CFPB examiners found that servicers assessed late fees in excess of the amounts allowed in consumers' contracts; charged unauthorized late fees to consumers after their cars had been repossessed and their balances were accelerated; charged estimated repossession fees that far exceeded the actual cost of repossessions when allowing consumers to recover their vehicles after repossession by

paying off the balance of the obligation or past due amounts; and charged payment processing fees that far exceeded the servicers' costs for processing payments.

On March 15, the **Consumer Financial Protection Bureau issued a request for information seeking public comment, including data, analysis, research, and other information, on data brokers.** The Bureau also requests input from individuals who have interacted with or have been affected by data broker business practices. To assist commenters in developing responses, the RFI includes multiple questions that commenters may answer but stresses that the Bureau is interested in receiving any comments relating to data brokers. Comments are due by June 13, 2023.

On March 23, the **Consumer Financial Protection Bureau filed a proposed order against Portfolio Recovery Associates, LLC, alleging that the company's debt collection practices violated the requirements of a 2015 Bureau order and provisions of federal law, including the Fair Debt Collection Practices Act, the Consumer Financial Protection Act, and the Fair Credit Reporting Act.** Specifically, with respect to violations of the FDCPA and the CFPA, the Bureau alleged that PRA: collected on debts that consumers disputed without taking the required steps to substantiate the accuracy and validity of those debts; collected on debts without informing consumers that the debts were too old to legally enforce or report to a consumer reporting agency; when notifying consumers that they could be sued, failed to offer to provide consumers with certain required documents and failed to timely provide the documents it did offer; sued consumers when it lacked proper documentation about the debt; and sued to collect time-barred debts. The Bureau

also alleged that PRA failed to timely respond or reasonably investigate when consumers disputed debts, in violation of the FCRA and its implementing regulation, Regulation V. The Bureau also alleged that when PRA determined that a consumer's dispute was frivolous or irrelevant, it failed to timely inform the consumer about what information would be necessary for it to investigate the dispute. If entered by the court, the order would require PRA to, among other things, pay at least \$12 million to consumers harmed by the alleged illegal collection practices and pay a \$12 million penalty to the Bureau.

On March 23, the **Federal Trade Commission proposed a rule making it easier for consumers to "click to cancel" recurring subscriptions and memberships.** The proposal would make several specific changes, including implementing: (a) a simple cancellation mechanism; (b) new requirements before making additional offers; and (c) new requirements regarding reminders and confirmations. The FTC developed a fact sheet that explains the proposed changes to the FTC's Negative Option Rule. Comments are due on or before 60 days after publication in the Federal Register.

On March 24, the **FTC announced the lifetime industry ban for operators of an alleged "Extended Vehicle Warranty" scam.** The FTC announced that three companies and their owners that it had charged with running the operation that allegedly scammed consumers out of millions of dollars would be permanently banned from participating in the extended automobile warranty market, as well as from any further involvement in outbound telemarketing. The orders also include a monetary judgment of \$6.6 million, which is largely suspended based on their inability to pay. If the defendants are found to have lied to the FTC about

the financial status, the full judgment would be immediately payable.

CASE(S) OF THE MONTH

Federal Court Did Not Have Personal Jurisdiction over Online Seller of Vehicle Where Seller Had Insufficient Contacts with Forum State: A Missouri resident viewed a used truck for sale on an Oklahoma dealership's website and paid a \$500 deposit to hold the truck. He drove from Missouri to Oklahoma and purchased the truck "as is" with no dealer warranty. The buyer experienced numerous mechanical problems with the truck after the purchase. He sued the dealership and its owner in Missouri state court, alleging claims arising out of the sale of the vehicle.

The dealership removed the action to the U.S. District Court for the Western District of Missouri, asserting diversity jurisdiction. The dealership then argued that the federal court did not have personal jurisdiction over it as an Oklahoma resident and moved to dismiss. The court granted the dealership's motion. The court noted that specific personal jurisdiction can be exercised by a federal court in a diversity suit only if authorized by the forum state's long-arm statute and permitted by the Due Process Clause of the Fourteenth Amendment. First, the court concluded that Missouri's long-arm statute authorized specific personal jurisdiction over the dealership because there was sufficient evidence that the dealership transacted business in Missouri and/or committed a tort in Missouri. With respect to transacting business, the court found that the dealership's sale of a vehicle to a resident of Missouri after he viewed the truck on its website and made a deposit might be considered the transaction of business for purposes of the long-arm statute. With respect to the commission of a tort in Missouri, the buyer sufficiently alleged that the dealership violated the Missouri Merchandising Practices Act by failing to disclose or misrepresenting

the defects in the truck. However, the court concluded that specific personal jurisdiction was not authorized by the Due Process Clause where there were insufficient minimum contacts with the forum state, Missouri. The court found no evidence that the dealership's website was directed to potential purchasers within Missouri or that the dealership entered into contracts in Missouri or shipped vehicles to Missouri. In addition, the court noted that the dealership did not create continuing warranty obligations when it sold the vehicle to the buyer, where the truck was sold "as is" with no dealer warranty. *See Gomez v. Truck Shop, LLC*, 2023 U.S. Dist. LEXIS 27945 (W.D. Mo. February 17, 2023).

COMPLIANCE TIP

Our Case of the Month highlights a very fortunate "win" for this dealer. As you can see, the facts surrounding the dealer's website, its advertisements and the transaction itself were scrutinized by the court in its determination as to whether the federal court had personal jurisdiction over it as a resident of another state. In this case, the court concluded that specific personal jurisdiction was not authorized by the Due Process Clause where there were insufficient

minimum contacts by the dealership with the forum state, Missouri. The court also looked at the dealership's website and didn't find any evidence that it was directed to potential purchasers within Missouri, or that the dealership entered into contracts in Missouri, or shipped vehicles to Missouri. Very fortunate facts for this dealership. But, if the dealership directed its website or advertisements to consumers in another state, or entered into a contract in the other state, or shipped vehicles to the other state, would the result have been different? If you're engaged in these types of activities, it's time to buy your friendly compliance counsel a cup of coffee and discuss!

So, there's this month's roundup! Stay legal, and we'll see you next month. ■

Eric (ejohnson@hudco.com) is a Partner in the law firm of Hudson Cook, LLP, Editor in Chief of CounselorLibrary.com's *Spot Delivery*, a monthly legal newsletter for auto dealers and a contributing author to the *F&I Legal Desk Book*. For information, visit www.counselorlibrary.com. ©CounselorLibrary.com 2023, all rights reserved. Single publication rights only to the Association. HC# 4867-9946-0954.

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NextGear Offers Tips to Independents

By UsedCarNews

With Cox Automotive predicting the year ahead will be one of transition, as both consumers and the industry move past the remains of a global pandemic, the NextGear Capital field team reminds dealers of 10 tips to boost business.

1. Aged inventory is not your friend. Holding costs will hurt your profits.
2. Money is made at the buy. Use tools to expand your reach to find the desired inventory at the best price. Look for tools that allow you to wholesale and retail at the same time.
3. Know where your inventory is at all times. Use tools such as Account Portal to make your audits and reconciliations more efficient and profitable.
4. It is important to be lean in 2023. Watch expenses closely such as reducing unnecessary costs, ensuring your marketing spend generates returns, and investing carefully to stay competitive.
5. Change your pricing strategy regularly to match market conditions.
6. Leverage the resources of your vendor partners. They have the ability to provide access to unique data which is key to driving stronger profits. Also, choose partners that work together to improve your efficiency and strategy.
7. Focus on the client experience. Consider time on the lot, pricing transparency, and the overall process. Give your clients an experience to remember and they will spread the word to others.
8. Build long-term relationships. Become involved in your community, learn from your competitors, and stay close with your vendors to keep abreast of new products, offerings and opportunities.
9. Knowledge is power. Pay attention to industry news and stay on top of trends.
10. Satisfied clients are a gold mine. Invest in a strong CRM to stay connected to them and remain top of mind.

PRE-LICENSE CALENDAR

All classes held at
**Sonesta Atlanta Northwest
Galleria, Atlanta GA**
unless otherwise noted.

Monday, May 8
5:45pm - 10:00pm

Monday, May 15
9:45am - 2:00pm

Saturday, May 20
9:45am - 2:00pm

Wednesday, May 24
Macon: 9:45am - 2:00pm

Thursday, May 25
5:45pm - 10:00pm

Monday, Jun 5
5:45pm - 10:00pm

Monday, Jun 12
9:45am - 2:00pm

Thursday, Jun 15
5:45pm - 10:00pm

Wednesday, Jun 21
Macon: 9:45am - 2:00pm

Saturday, Jun 24
9:45am - 2:00pm

FOR MORE DETAILS, VISIT:
georgiacardealerlicense.com
*Or if you have questions, please feel
free to give us a call at the GIADA
office at 770-745-9650.*

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PROFESSIONAL ETIQUETTE:

4 tips for new salespeople

By Ed Curry

Proper business etiquette is a key component in the toolbox of any successful sales person. The manner in which the salesperson is perceived by a potential customer is mission critical to the ultimate outcome of the interaction.

1. MAKE A GREAT FIRST IMPRESSION

In business, your appearance matters. It's a good idea to dress based upon local norms for conducting business. That may mean a business suit or a more relaxed yet professional attire. It's a good idea to greet the prospect promptly and politely in a business-like manner, look them in the eye often when making comments, speak clearly, enunciate properly and show a genuine desire to help the customer through words and deeds.

When you are inside at a desk it's also a good idea to make your body language relaxed and open. Turn toward the person you're speaking to, look directly at them, and avoid folding your arms or making other gestures that could be considered protective. Imagine that you're talking to a good friend, and make the effort to get to know your potential customer.

2. LISTEN CAREFULLY

Pay attention to customers' names, the types of vehicles they're looking for, the features they want, their budgets and write them down. Avoid distractions, ask questions when needed, and never assume who the decision maker is in a group of people. Don't interrupt customers and keep your phone turned off and stowed away.

3. BE PERSONABLE YET PROFESSIONAL

Be respectful of other people's personal space. Avoid any language that could be considered rude or offensive and don't use industry slang terms when talking to

prospects. Call your customers "sir" or "ma'am".

Also, keep some magazines around so that people can look at them while they're waiting for a test drive or a meeting with a salesperson or finance manager. Focus on topics like classic cars, travel, and sports. It's also a good idea to offer water, coffee, and other refreshments.

4. RESPECT THE TIME OF CUSTOMERS

If you schedule meetings with customers in advance, make sure you arrive on time. It's also a good idea to confirm appointments with customers a day or two in advance. That way, you may avoid a missed appointment. Spend as much time with a prospect as needed to allow them to accomplish what they came to the dealership for.

If you call someone, respect their time by calling from a quiet place with a good connection. Don't try to talk on the phone to a customer while driving, eating at a busy restaurant, or interacting in person with another customer.

Always get their email address or phone number so that you can send them information on new arriving inventory. Ask the prospect if text messages are acceptable and confirm that with a text message if they approve receiving them.

Understand the advantages of NIADA:

The National Independent Automobile Dealers Association (NIADA) has been helping independent auto dealers improve their sales for more than 75 years, since 1946. Tens of thousands of dealers capitalize on the advantages of membership. With NIADA sales training, you can learn relevant, actionable techniques for outstanding results. ■

Cox Automotive is holding its next Manheim index call on April 7. Stay tuned to Auto Remarketing for any updates on those wholesale volume numbers. ■

GIADA Independent Auto Dealer MAY/JUN 2023 | 19

MONDAY

Atlanta East Auto Auction

2790 Hwy 78
Loganville, Ga 30052
470-552-1032
info@aeautoauction.com
aeautoauction.com
6:00pm Dealer Sale

IAA MACON

2200 Trade Dr.
Macon, GA 31217
478-314-0031
9:00am Mondays
iaai.com

IAA TIFTON

368 Oak Ridge Church Road
Tifton, GA 31794
229-386-2640
9:30am Mondays
iaai.com

TUESDAY

America's Auto Auction -Atlanta

444 Joe Frank Harris Pkwy
Cartersville, GA 30120
770-382-1010
6:00pm Dealer Only Sale
americasautoauction.com

America's Auto Auction - Jacksonville

11982 New Kings Rd
Jacksonville, FL 32219
904-764-7653
5:00pm Dealer Only Sale
americasautoauction.com

Athens Auto Auction

5050 Atlanta Hwy
Bogart, GA 30622
770-725-7676
6:30pm Dealer & Public Sale
athensautoauctionga.com

Hwy 515 Auto Auction

107 Whitepath Rd
Ellijay, GA 30540
706-635-1500
6:00pm Dealer Sale
hwy515autoauction.com

IAA ATLANTA NORTH

6242 Blackacre Trail NW
Acworth, GA 30101
770-975-1107
9:00am Tuesdays
iaai.com

Manheim Atlanta

4900 Buffington Rd.
College Park, GA 30349
404-761-9211 / 800-856-6107
Every Tuesday 12:30pm
manheim.com

Manheim Georgia

7205 Campbellton Rd
Atlanta, GA 30331
404-349-5555 / 888-766-7144
GM | GM Financial Closed Sale
Tuesdays - Bi-Weekly at 12:30pm
Open Sale, 9:30am
manheim.com

Manheim Pensacola

6359 North W St.
Pensacola, FL 32505
850-484-7100
manheim.com
Tuesdays 9:15am

Rawls Auto Auction

2818 Pond Branch Rd
Leesville, SC 29070
803-657-5111
10:00am Dealer Sale
GSA Sale Public & Dealers
Call for Details; 8:30am Salvage Sale
rawlsautoauction.com

Vemo Auto Auctions, LLC

441 Dunbar Rd.
Warner Robbins, GA 31093
478-449-3232
4:00pm
vemoauctions.com

WEDNESDAY

ADESA Atlanta

5055 Oakley Industrial Blvd
Fairburn, GA 30213
770-357-2277
10:00am Dealer Sale
adesa.com

America's Auto Auction - Greenville

2415 Hwy 101
Greer, SC 29651
864-801-1199
3rd Wed RV & Marine Sale,
9:00am
americasautoauction.com

Augusta Auto Auction

1200 E. Buena Vista Ave
N. Augusta, SC 29841
800-536-3234
9:15am Dealer Sale
9:30am Last Wed of Month INOP
augustaautoauction.com

America's Auto Auction-Savannah

1712 Dean Forest Rd
Savannah, GA 31408
912-965-9901
9:00am Dealer Only
southeasternaa.com

Carolina Auto Auction

140 Webb Rd
Williamston, SC 29697
864-231-7000
10:00am Dealer Sale
9:00am Salvage Sale
carolinaautoauction.com

Greater Atlanta Auto Auction

849 Jackson Trail Rd.
Winder, GA 30680
470-275-0422
greateratlantaaa.com
10:00am Wednesdays

Houston Auto Auction

4599 Pio Nono Ave
Macon, GA 31206
478-788-6947
Wednesday 11:30am - Dealer
Sale; Wednesday & Saturday
6:00pm - Dealer/Public Sale
haamacon.com

IAA ATLANTA SOUTH

1930 Rex Rd
Lake City, GA 30260
404-366-2298
9:00am Wednesdays
iaai.com

Manheim Atlanta

4900 Buffington Rd
College Park, GA 30349
404-762-9211 / 800-856-6107
Exotic Highline Event
4th Wednesday at 9:30am
manheim.com

Manheim Georgia

7205 Campbellton Rd.
Atlanta, GA 30331
404-349-5555 / 888-766-7144
Fiat Chrysler Automobiles Closed
Sale Bi-Weekly 10:00am
manheim.com

New Calhoun Auto Auction

417 Lovers Lane Rd.
Calhoun, GA 30701
706-624-1944
7:00pm Dealer & Public Sale
newcalhounautoauction.com

Dealers Auto Auction Atlanta
4600 Browns Bridge Rd.
Cumming, GA 30041
678-889-7776
2:00pm Dealer Sale
myvipauctions.com

THURSDAY

Albany Auto Auction
1421 Liberty Expressway SE
Albany, GA 31705
229-435-7708
2:00pm Dealer Sale
albanyautoauction.net

Augusta Auto Auction
1200 E. Buena Vista Ave.
N. Augusta, SC 29841
800-536-3234
Dealer & Public Sale, Thursday,
6:30PM
augustaauction.com

AutoNation Auto Auction Atlanta
2491 Old Anvil Block Road
Ellenwood, GA 30294
855-907-2622
Thurs. 2:00pm
autonationautoauction.com

Dealers Auto Auction of Chattanooga
2120 Stein Dr.
Chattanooga, TN 37421
423-499-0015
9:00am Dealer Sale
dealersauto.com

IAA ATLANTA EAST
1045 Atlanta Hwy SE
Winder, GA 30680
877-868-4544
9:00am Thursdays
iaai.com

Manheim Atlanta
4900 Buffington Rd.
College Park, GA 30349
404-762-9211 / 800-856-6107
9:30am Dealer Sale
Every Thursday
9:30am Salvage Sale
manheim.com

Manheim Georgia
7205 Campbellton Rd.
Atlanta, GA 30331
404-349-5555 / 888-766-7144
Closed Ford Factory Sale Every
Other Thursday, 10:00am
Call for Toyota & Nissan sale
manheim.com

Oakwood's Arrow Auto Auction
4712 Flat Creek Rd
Oakwood, GA 30566
770-532-4624
4:00pm Dealer
oakwoodaaa.com

Rebel Auction Company
1175 Bell Telephone Rd
Hazelhurst, GA 31539
912-375-3491 / 800-533-0673
2nd Thursday of Each Month
9:00am Dealer & Public Sale
rebelauction.net

South Georgia Auto Auction
1407 Silica Rd
Albany, GA 31705
229-439-0005
11:00am Dealer Sale
sgaauction.com

FRIDAY

America's Auto Auction - Atlanta
444 Joe Frank Harris Pkwy
Cartersville, GA 30120
770-382-1010
9:00am Dealer Sale, INOP 2nd &
4th Fri 8:00am
americasautoauction.com

America's Auto Auction - Greenville
2415 Hwy 101 South
Greer, SC 29651
864-801-1199 / 800-859-3393
10:00am Car Sale
americasautoauction.com

Charleston Auto Auction
651 Precast Lane
Moncks Corner, SC 29461
843-719-1900
10:00am Dealer Sale
charlestonautoauction.com

Copart Auto Auction
2568 Old Alabama Rd.
Austell, GA 30168
770-941-9775
9:00am Dealer & Public Sale
copart.com

Georgia-Carolina Auto Auction
884 East Ridgeway Rd.
Commerce, GA 30529
706-335-5300
Dealer only Wed, 3:30pm
gcautoauction.com

IAA ATLANTA
125 Old Hwy 138
Loganville, GA 30052
770-784-5767
8:30am Fridays
iaai.com

IAA SAVANNAH
348 Commerce Drive
Savannah, GA 31326
912-826-1219
9:30am Fridays
iaai.com

Manheim Georgia
7205 Campbellton Rd
Atlanta, GA 30331
404-349-5555 / 888-766-7144
Mobile Sales
Call for Dates
manheim.com

Rome Auto Auction powered by Manheim
3824 Hwy 411
Kingston, GA 30145
2:00pm Fridays
470-339-2255
manheim.com

Tallahassee Auto Auction
5249 Capital Circle SW
Tallahassee, FL 32305
850-878-6200
10:00am Dealer Sale
bscamerica.com

SATURDAY

Houston Auto Auction
4599 Pio Nono Ave.
Macon, GA 31206
478-788-6947
Wednesday 11:30am – Dealer
Sale; Wednesday & Saturday
6:00pm – Dealer/Public Sale
haamacon.com

OTHER AUCTIONS

ACV Auctions
800-553-4070
acvauctions.com

Auctions Unlimited, Inc
404-226-8638
auctionsunlimitedonline.com

CarMax Auctions
888-804-6604
Dealers Only Auctions –
For Locations, Dates & Times
carmaxauctions.com

Copart Auto Auction
6089 Hwy 20
Loganville, GA 30052
770-554-6366
copart.com

Eblock
212 Battery St Ste 3
Burlington, VT 05401
833-817-7247
eblock.com/en-us

Gleaton's, Inc
100 Clover Green
Peachtree City, GA 30269
678-489-4928
gleatons.com

JJ Kane Auctioneers, Inc.
678-840-4914
See web for sale dates
jjkane.com

Ritchie Bros Auctioneers
4170 Highway 154
Newnan GA 30265
770-304-3355
Industrial Equipment Auction
rbauction.com

TAC Auction Services
3481 S Hwy 29
Newnan, GA 30259
678-329-4279
Equipment auction
tacauctionservices.com

Weeks Auction Group, Inc.
2186 Sylvester Hwy.
Moultrie, GA 31768
229-890-2437
Check website for dates and times
weeksauctiongroup.com

WHAT DO FOOTBALL COACHES AND BUSINESS SUCCESSION PLANNING HAVE IN COMMON?

BY PEACHTREE PLANNING

Why might most football coaches be sound business succession planners? They understand that sketching out a solid game plan is important and needs to be revisited from time to time.

As a business owner, you may believe that you have your short-term and long-term business planning pretty well in hand. You may think you don't need additional help — particularly relative to the succession of your business and how you plan to exit it. I'm not talking about whether or not you've identified a "back up" person or a business buyer. I'm talking about succession planning in broader terms to mean — have you thought about "how to" accomplish a smooth transition and "how to" secure an appropriate sales price. Here are a few X's and O's questions to mull over:

DO YOU HAVE A BUSINESS SUCCESSION PLAN?

Start planning for transitioning the business early. Five years in advance is good; ten is better. Here's a scenario - If you're away for an extended period of time, would your employees and key executives know what to do as it relates to carrying on with business activities?

IS THE PLAN WRITTEN DOWN?

Let's revise the scenario a bit - If you're



away for an extended period of time, is there a road map that states what should happen with the business? It's important to have your plan documented so there is little misunderstanding regarding next steps. This is similar to why wills are established. If your business succession plan isn't written down, there's no way to ensure your business continues without interruption.

HAS THE PLAN BEEN REVIEWED LATELY?

Time can change many things. In order for your succession plan to be effective, it must also be reviewed regularly and updated to reflect any company changes, industry or market developments, changes in tax laws, changes in valuation, etc. Family owned businesses have a poor record making it to the next generation. Why? Maybe the business was sold to generate enough

funds to pay estate taxes. Maybe key employees left when the founder died or left the business. Perhaps surviving family members had contrasting desires regarding what to do in the future - whether to continue the business or cash out and walk away. Whatever your situation may be, it's important to update and adjust your business plan to take into consideration the current value of the business, family dynamics and to help minimize taxes.

HOW IS THE PLAN FUNDED?

Business succession planning can be funded with life and disability buyout insurance. This is one area where the fluctuation of stocks and/or bonds may not be desirable. In this instance, insurance can provide some degree of certainty.

HUT, HUT, HIKE! FORMULATE YOUR GAME PLAN

No matter how adept you are at running your business — at formulating your game plan — it might make sense to huddle up with second or third opinions. A financial professional can provide guidance and clarity helping you move the chains toward improved financial confidence. ■

Guardian, its subsidiaries, agents and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation. 2021-130691 Exp. 12/23

We Help Independent Auto Dealers Protect, Grow, and Pass on Their Business



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TaxMax.com

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tjsdd.com

Accounting Services

Withum

407-849-1569

withum.com

ASSOCIATIONS



NAAA - National Auto Auction Association

301-696-0400

naaa.com

NAAA represents the interests of the auto auction industry delivering training, setting standards and offering networking opportunities to the remarketing community. The success of the association is its membership and the ability to come together as a unified voice.

BHPH CAPITAL



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glenviewfinance.com

We provide lines of capital and purchase retail installment sales contracts from select independent auto dealers. Our program is designed for ALL independent auto dealers who want the ability to receive up-front cash flow and participate in the back-end profit.

Southern Capital Finance Group LLC

309-678-9986

scfgllc.com



SDA

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sdainc.net

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Southern Capital Finance Group LLC

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Account Purchase Program, Point of Sale, Bulk



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CONSULTING FIRMS

Dealer Consultants

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CREDIT CARD PROCESSING SERVICE



100Group

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100Group.com

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Electronic Merchant Systems

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emscorporate.com/atlanta-ga-merchant-services

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PayHawk

770-729-4295

payhawk.com

CREDIT SOLUTIONS

ScoreNavigator Inc.

866-944-8845

scorenavigator.com

CRM SOFTWARE

AutoRaptor

401-421-6533

autoraptor.com

Powerful and easy-to-use, AutoRaptor CRM delivers intuitive solutions for independent and BHPH dealers who want to stop missing opportunities and grow their business. Our software helps dealers organize leads, automate the sales process, market by email & text, track ROI, and maintain accountability



MOTOix
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CYBERSECURITY



Iceberg Cyber
888-207-9745x701
icebergcyber.com

Iceberg Cyber makes dealership cybersecurity simple. While your IT team keeps the systems running, you need clear cut assurance your digital assets are secure. Our monthly Cyber Briefs are no-fluff cyber risk reports made for Execs. Stop fearing hackers. Amplify the power of your IT team by pinpointing exactly where they need to secure. Get the intel you need to lead your dealership. Cybersecurity made simple. **GIADA members get \$100 off their first month.**

DEALER GROUPS, ASSOCIATIONS, & RESOURCES

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404-259-5528
alphabid.com



Autotrader
866-288-6872
autotrader.com

Our mission at Autotrader is to be your ultimate online solution for buying and selling new, certified and used cars. Our site is designed to give you more control of the buying process and make finding a vehicle easier than ever before.



Carbly
800-996-4028
getcarbly.com

Carbly is a modern solution for modern car dealerships. Combining fast and reliable appraisal tools with affordable pricing and helpful customer support, Carbly can help you increase profits immediately.



Confidence Comes Standard.™

Cars.com
888-780-1286
cars.com

Cars.com is a leading digital marketplace and solutions provider for the automotive industry that connects car shoppers with sellers.



ClassicCars.com
480-285-1600
classiccars.com

ClassicCars.com brings buyers and sellers together to easily and safely buy, sell and enjoy classic and collector vehicles. It is a vibrant marketplace built on a technology platform that continues to evolve to meet the needs of all generations of car lovers with innovative solutions, state of the art technology, first-class customer service and a passion for automobiles that powers the company toward continued growth.



Ebay Motors
208-206-6238
ebay.com

eBay Motors is where you will find new and used vehicles as well as parts for fixing, updating, or maintaining your existing vehicle

Independent Dealer University
816-227-1123
idutuskers.com



Lotvision
678-634-1776
mymanheim.com/lotvision

Quickly find inventory to preview or pickup. It's free and easy to use. Lotvision is live in select Manheim locations. Lotvision also has over 7,000 (DTCs) diagnostic trouble codes on-site and online. See codes in minutes!

SA Recycling

706-681-1118
sarecycling.com

SA Recycling is a full-service ferrous and non-ferrous metal recycler and processor. Recognized as an industry leader in metal recycling, we operate over 70 recycling facilities conveniently located throughout California, Texas, Arizona, Nevada, Georgia, Alabama and Tennessee



SiriusXM
917-378-6218
siriusxm.com

Velocity Business LLC

800-659-0765
velocitybusiness.net

Vroom

201-819-4412
vroom.com

DEALER LEADS PROVIDER



TrueCar
512-735-5347
truecar.com
Dealer Lead

DEALER MGMT SYSTEMS / WEBSITE PROVIDERS



ABCOA/Deal Pack
800-526-5832
dealpack.com

Deal Pack, a turn-key software product of ABCoA, contains features vital to the successful operation of a dealership, related finance company, finance company or service and parts operation, handling buy here pay here, retail, external and internal leasing, floor planning, and wholesale deals in real-time accounting **20% discount off our one-time fee to GIADA members**



All-American Capital Resources LLC
404-694-3452

All-American is a Resource Partner to our dealers. We provide consulting, training, compliance resources, software and funding to generate alternate/secondary revenue streams for BHPH dealers using their existing work force and space. We use a proven system and bring strategic partners to the relationship that gives our collaboration the best opportunity to build more business, keep existing customers in the family and earn more income.

ComSoft

Dealership Management & Marketing Software Solutions

Comsoft
800-849-3838
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Comsoft specializes in Dealership Management & Marketing Software Solutions. We offer Deal Paperwork Processing, Inventory Control, Prospect Management, BHPH, LPHH Management Reports, in addition to third party Integrations including Quick Books and others. Integrated websites available with data feeds to multiple online advertisers.

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dealercenter.net
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Frazer Computing Inc.
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frazer.biz
Computer Software

Pulse the Profit Builder LLC
972-854-8057
pulse-profit.com



vAuto
877-828-8614
vauto.com

vAuto's dealership management software offers both new and used car dealers the power of a live market view to drive better decisions, every day.



Wayne Reaves Computer Systems, Inc.
800-701-8082 or 478-474-8779
waynereaves.com

Wayne Reaves Software has been a leading provider of dealer management software since 1987. The DMS provides an easy-to-use experience for dealers of all types and sizes with multi-location and online hosting capability. The software is always up to date and backups are secured. Wayne Reaves Software also provides the latest technology for dealers who enjoy using responsive website platforms for attracting new buyers. As the most trusted name in the digital space, dealers rely on Wayne Reaves Software to sell more cars, make more money, save time and increase productivity. No other digital partner provides dealers with the depth and breadth of experience in the dealer industry.

DMS & DEALER INVENTORY MANAGEMENT



Dealerslink
844-340-2522
public.dealerslink.com
New and Used auto dealership management software

Magiloop
316-393-0463
magiloop.com

MagiLoop is a process driven digital & paperless ecosystem designed for Buy Here Pay Here Dealers by Buy Here Pay Here Dealers. The MagiLoop ecosystem handles all front-end elements of the digital shopping experience.

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Dealer Sign
561-631-9177
dealersign.net
E-Signatures for car dealerships. Sign from anywhere.

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Georgia's Clean Air Force
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cleanairforce.com
Your resource for Georgia's Vehicle Emissions Inspection & Maintenance Program

FINANCE COMPANIES

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1803capital.com

ABC Loan Company
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We are a 17-year old company that offers point of sale and a cash flow program. We may be a good fit for you!



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autoacceptance.com
Financing needs for your customers



Car Financial Services
877-570-8857
carfinancial.com
Bulk Purchase, Payment Streams, Account Servicing for BHPH / Floor planning for BHPH dealers with NO audit fees

Independent Bank
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i-bankonline.com



Independent Dealers Advantage, LLC

678-720-0555

idallc.com

Providing Sub-prime Financing when others cannot



International Credit, Inc.

678-325-5154

internationalcreditinc.com

Working with Car Dealers for their Customer's Financing Needs



Lendmark Financial Services

803-447-6988

lendmarkfinancial.com

When you refer your customers to one of our 50 locations in Georgia, we will provide fast and friendly service to help make the sale. No cost to join and no minimum referral requirements. It's easy to get started today.



Nicholas Financial

678-503-0833

nicholasfinancial.com

Nicholas Financial, Inc. is staffed with a team of experienced professionals committed to serving the needs of franchised and independent automobile dealers. Nicholas allows the dealer to increase sales and maximize profits through financing programs tailored to both the customer and dealer.



Ottomoto

770-406-8598

ottomoto.net

OTTOMOTO®'s vehicle financing platform connects dealers with small to medium-sized lenders, automating the lending and leasing process in a compliant manner. We create a competitive advantage for lenders and dealers through increased deal flow, efficiencies, and customer satisfaction.



Peoples Financial Corp.

770-422-2735

peoplesfinancial.net

Auto Loans, Direct or Indirect, Secondary

Peoples Financial Valdosta

229-242-6620

peoplesfinancial.net

Auto Loans, Direct or Indirect, Secondary



Common Sense Loans at Uncommon Speed®

Professional Financial Services

(470) 345-6715

pfs-corp.net

Learn how Professional Financial Services (PFS) can provide your customers Common Sense Loans At Uncommon Speed®. We have local branches, local buyers, and provide fast funding. Our team is on hand to walk through the PFS program and how we're the perfect partner for your dealership and more importantly ... your next customer! Ready to talk finance? Call Brandon at 470-345-6715 or visit pfs-corp.net.

Road Auto Finance

912-667-4628

roadautofinance.com

Quality & professional lending. We provide automotive financing to consumers through our trusted dealer partners.

Southern Capital Finance Group
309-678-9986



TRG Auto Finance, LLC

904-476-1374

trgautofinance.com

TRG Auto Finance, LLC offers several receivable purchase programs including Payment Share and Payment Interval Advance programs with and without servicing options. No aging required! All programs are available day 1 of the contract. We are able to service both English and Spanish speaking customers and we offer servicing as a standalone product to assist you in growing your business by outsourcing your collections. In addition to purchasing your receivables, we offer floor plan options for well qualified dealers.



US Auto Credit Corp

904-380-4288

usautocreditcorp.com

Westlake Financial

404-670-0564

westlakefinancial.com

FINANCIAL PLANNING



Mutual of America Financial Group

770-396-9795

mutualofamerica.com

Mutual of America provides retirement plan services nationwide to organizations and their employees. For more than 75 years, our proven approach to simplifying retirement saving has helped plan participants build the assets they need to support the life they want. A complimentary, no-obligation retirement plan analysis.



Peachtree Planning Auto Dealers Services

404-384-4140

ihelpindependentautodealers.com

We help independent dealers protect their assets from litigation & creditors. Do you know if your family and business are protected? What happens if something happens to you? **Mention GIADA for exclusive discounts**

FLOOR PLAN COMPANIES

Autobank Floorplan

864-269-3322

autobankfp.com

It is our goal at AutoBank Floor Plan to provide our customers with a financing program dedicated to helping them succeed. Our company will provide automotive dealers the capital and buying power necessary to compete in today's challenging but growing used car sales market. We desire to build relationships with our dealers by committing to help them grow their business



Automotive Finance Corp.

770-805-4155

afcdealer.com

Floor Planning

Axle Funding

770-336-7880

auctioncredit.com

Increase Inventory using Flexible Credit Lines



Carbucks

864-234-9696

cbfloorplan.com



City Auto Finance, LLC

615-224-2005

cityautofinance.com

City Auto Finance is a dedicated automotive finance provider headquartered in Franklin, TN with offices in Memphis, TN; Mobile, AL; Huntsville, AL; Murfreesboro, TN; Chattanooga, TN; and Atlanta, GA. Each branch is staffed with experienced professionals who truly understand their local market and the automotive industry.



Dealers Finance, Inc.

678-739-2059

dealersfinance.com

Dealers Finance provides financial support to hundreds of independent used car dealers in the southeast US. We provide flexible credit lines from \$50,000 to \$1,000,000 and offer a variety of floorplan financing programs specifically geared to the needs of the independent used car dealer.

Dealer Financial

864-385-7302

dealerfinancial.com

Floor plans designed to support your business with a stable, reliable and easy to use source of funds. Reasonable fees that allow you to purchase the right inventory. Your vehicle for success.



FloorPlan Xpress LLC

855-605-6991

floorplanxpress.com

Funding Branch LLC

770-485-5283

fundingbranch.com

Funding Branch is a new alternative to traditional floor plan lenders who have been driving up costs and fees in our industry for decades. Our model starts with a clear understanding of the challenges dealers are facing, today, and resolving them from the bottom up with simple, clear and transparent solutions.



Kinetic Advantage LLC

317-428-7037

kineticadvantage.com

Kinetic Advantage is a dynamic independent floorplan company led by trusted industry veterans. Our core focus is helping our Independent Dealer partners and team members succeed while providing them with an exceptional and engaging user experience.



NextGear Capital, Inc.

888-969-3721

nextgearcapital.com

NextGear Capital is the industry's leading comprehensive provider of lending products, providing flexible lines of credit for dealers to purchase new and used inventory at over 1,000 auto and specialty auctions and other inventory sources throughout the United States, Canada, United Kingdom and Ireland.



PrimaLend Capital

972-239-6668

primалend.com

PrimaLend provides the capital you need to finance auto auction purchases, customer trades, and other types of vehicle acquisitions. Apply for an inventory Floor Plan today to access liquidity and grow your business.

GPS TRACKING - PAYMENT PROTECTION DEVICES



Advantage GPS by Procon Analytics

949-422-7103

advantagegps.com

Advantage GPS is a GPS automotive analytics company on a mission to replace outdated technology. The company's artificial-intelligence driven analytical dashboard along with its wire-free REVOLUTIONARY family of three, GPS devices with flexible tracking modes provides auto lenders with a progressive, next generation set of risk mitigation tools.



ARA GPS

ARA GPS Systems

770-871-0051

aragps.com

All trackers locate, but ours is the ONLY GPS SYSTEM available that can help you find your collateral even if your customer has tampered with the device! Compatible with any internet enabled device and VOTED BEST SMARTPHONE APP! Find out how much more SVR Tracking can do for you beyond basic locate. Call or text Larry Carter at 770-871-0051. Email aragps@mailga.net or visit us at www.aragps.com. **Buy one GPS device, Get one Free! Eligible for first time GIADA Members & new ARA GPS Customers.**



CallPass

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callpass.com

CallPass is a leading provider of advanced asset, fleet, and vehicle GPS tracking solutions. Priding ourselves on helping those in the industry not only protect but accelerate their livelihoods by empowering their prized dealerships. Learn how our iGotcha Choice Plan is redefining the way dealers view GPS protection along with saving them thousands through FREE GPS devices by exploring our website or giving us a call!



Ituran USA

866-543-5433

ituranusa.com

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Passtime

877-727-7846

passtimegps.com

Vehicle Tracking



Sarekon GPS

888-726-3511

sarekon.com



Spireon, Inc

866-655-8825

spireon.com

We are North America's largest device-independent telematics company providing visibility and insight from connected vehicles to help businesses run smarter, people drive safer, and the world stay connected.



Stars GPS

336-476-7828

stars-gps.com

INSURANCE/SURETY BONDS



Absolute Surety LLC

407-674-7940

absolutesurety.com

We offer dealer & title surety bonds as well as garage liability insurance. A+ Rated with BBB



All American Bonds & Insurance

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quickerbonds.com

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American Risk Services

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americanriskservices.com

Customized Collateral Insurance for BHPH Dealers & Finance

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706-403-2999

thebrothersinsurance.com

The Brothers Insurance Group helps dealers and their customers. We offer personal, auto, as well as garage and garage keepers. We also offer a CPI product for buy here, pay here dealers.



CP Insurance Associates

800-366-0036

cpiai.com



Cornerstone Insurance Group

800-257-9999

dealergarageinsurance.com

Attention: Used Auto Dealers! We offer liability and bond coverages for start-up used auto dealers and brokers, as well as those who have been in business for many years. We offer competitive pricing and have an in-depth understanding of State requirements to ensure you have the coverages you need.



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fsbamerica.com

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The Fincher Group

770-313-1033

thefinchergroup.com



The Golden Rooster LLC - El Gallo De Oro

(678) 450-8003

elgalloins.com

We are an insurance agency that specializes in start-ups used auto dealers and brokers. We provide garage liability and bonds with several carriers. We have over 10 years of experience in this industry. Habla Espanol.



Griffin Agency

912-384-1003

griffinagency.com

Auto Dealers; Garage Insurance; and Dealer Bonds



Georgia Insurance Associates, Inc.

678-985-0944

georgiains.com

Bonds, Garage Liability, Dealers Open Lot, Workers Compensation, Property, Home, Auto

Inter Insurance Agency

631-561-7648

interinsurance.com/default



Ph: 800-588-1249 / Email: LST@LSTINS.COM

LST Insurance Agency

706-277-0971

lstins.com

In 1998, we established LST Insurance Agency to serve the needs of Truckers, Loggers and Saw Millers. Since then, we have expanded to other areas such as Garage, Personal, Auto and Homes. We have several A+ rated companies to approach for your garage related insurance needs. Some of the coverages we offer are Liability, Dealer Bonds, DOL, Title Bonds, and Dealer's Errors & Omissions. Please call our main number 706-277-0971 to discuss your coverage needs.



Reeves Insurance Associates, Inc.

770-949-0025

reeves-ins.com

Reeves Insurance Associates has been a member of the GIADA since 2000. We have in-depth knowledge and understanding of the used car dealer industry and are able to provide the proper insurance coverage to meet the used car dealers' needs. We quote coverage with multiple insurance companies to ensure our dealers have the most competitive coverage and premium available. Whether you're a new or existing dealer, auto broker, retail lot, wholesaler, large or small, we have a carrier for you.



RLI Insurance Company

800-645-2402

rlicorp.com

RLI Insurance Company is an A+ rated specialty insurer that offers a diverse portfolio of insurance coverages and surety bonds through our exclusive agency base. We have a passion for doing what it takes to help our customers be successful.



Ron E. Widener & Associates

770-941-0293

ronwidener.com

Bonds, Garage Liability, DOL, WC, Property & Rental Car Insurance



Surety Bond Girls

678-694-1967

suretybondgirls.com

Surety Bond Girls, LLC is a full service licensed, P&C Agency specializing in all aspects of compliance. We offer a streamlined approach to surety bonding, permit expediting and licensing. With over 21 years in the surety bond and compliance industry, we have seen the need for our unique specialized services offered in a convenient mobile atmosphere. We like to think of ourselves as your one-stop mobile shop for all your professional license needs. **Free NMVTIS report with a Title Bond**



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woodmenlife.org/rebs/JulieDermer

WoodmenLife offers Life Insurance, Investments, Employee Benefits, Buy Sell Insurance, Key Person Insurance, Health, Dental, Vision, 401Ks, Roths and Annuities. We are a Not-for-Profit Fraternal Insurance company with a mission to provide members with financial security while making a difference in your community.

LEAD GENERATION TOOLS



Visitor Chat

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[Visitor.Chat](#)

Visitor Chat provides a 24/7 Managed Live Chat solutions developed Specifically with the needs of independent auto dealers in mind, Visitor Chat has an A+ Rating with the Better Business Bureau. Live Chat is now the preferred method of contact for customers to inquire about a vehicle, second only to phone calls - providing an uplift in dealer sales by as much as 20% month over month.

LEGAL



Dunlap Gardiner, LLP

770-489-5122 x104

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Our firm represents many auto dealers and auto finance companies throughout the state of Georgia. We have over a decade of experience in the auto industry and handle a wide range of matters including collections, bankruptcy representation, and insurance claims and disputes. We have filed hundred of writs of possession on behalf of clients and defend clients against claims filed against them. We also often advise clients on compliance issues, including contracting issues and interactions with customers.



Gregory Law, LLC

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[cardealerattorneys.com](#)

A practicing attorney who knows the car business from the inside out and has the ability to look at client's dealerships from an attorney's perspective with a dealer principal's experience

Discounts available through GIADA Legal Resources



Lefkoff Law, LLC

404-482-2228

[lefkofflaw.com](#)

Lefkoff Law is a general practice law firm that specializes in the representation of GIADA dealers and associated finance companies in fair business practices act litigation, insurance disputes, government investigations, employment, and much more. Lefkoff Law - Integrity. Solutions. Results.



Lefkoff, Rubin, Gleason, Russo & Williams, P.C.

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[LRGLaw.com](#)

LRGRW is a premier creditors' rights law firm. LRGRW represents a wide variety of clients including commercial banks, mortgage lenders, finance companies, loan servicing agents, institutional lenders, automobile dealership and credit unions.

Rountree & Leitman

404-584-1229

[randillaw.com](#)

Rountree Leitman & Klein, LLC is a full service commercial law firm specializing in business and personal bankruptcy, loan workouts and debt restructuring, commercial litigation, collections, landlord/tenant, foreclosures, evictions, lien law and business disputes.

ONLINE MARKETING

Autosweet

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targeting and full funnel strategies but we didn't stop there. Using our proprietary technology, we are able to target in-market shoppers like never before.

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CARPAY

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carpay.com

REPAY

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Vector Payments

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vectorpayments.com

PRINTING

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dsiatlanta.com



Lewis Color, Inc.

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lewiscolor.com

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PROMOTIONAL & MARKETING

Car Care Promotions

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carcarepromotions.com



Glo3D

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\$350 integration fee will be waived for GIADA members!

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cardoozy.com

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kallorenpro.com

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Usedcarsupplies.com

770-448-6982

usedcarsupplies.com

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330-726-9030

buckeyereinsurance.com

Buckeye Dealership Consulting serves BHPH and retail dealers as well as independent finance companies with their reinsurance needs. We work with you to customize a reinsurance program to control risk, improve cash flow, and increase the bottom line.



DealerRE

804-824-9533

dealerre.com

DealerRE is the expert at establishing and managing dealer owned reinsurance companies which allow dealers to provide their own limited warranties, service contracts and ancillary products. We also help BHPH dealers provide debt cancellation, collateral protection insurance (CPI) and GAP.



Empire Indemnity Insurance Company Risk Retention Group, Inc.

817-767-9200

empirerrg.com

Empire Indemnity Insurance Company Risk Retention Group, Inc. is purpose-built and purpose-driven to provide force-placed insurance to BHPH dealers and lenders.

RENTAL CAR BUSINESS

Associated Car Rental Systems

770-948-1731

ronwidener.com

Rent-A-Car Training & Insurance

RENTAL CAR COMPANIES

Avis Rent A Car Systems, Inc.

404-763-6331

avis.com

Avis Car Rental and its subsidiaries operate one of the world's best-known car rental brands with approximately 5,500 locations in more than 165 countries. Avis has a long history of innovation in the car rental industry and is one of the world's top brands for customer loyalty. Avis is owned by Avis Budget Group, Inc. (NASDAQ: CAR), which operates and licenses the brand throughout the world.



Enterprise Rent a Car

855-266-9565

enterprise.com/en/home.html

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Hill & Associates

770-499-1801

Collections and Recovery

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Satellite Radio & Online Radio Service

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American Guardian Warranty Services Inc.

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agws.com

American Guardian Warranty Services, Inc. (AGWS) is the premier provider of administration services for Agents and Dealers, offering a full suite of F&I products in the automotive, RV, powersports, marine, and commercial trucking markets. We provide unrivaled service to our customers and a trusted partnership with our Agents and Dealers. AGWS is part of the American Guardian Group of Companies.



ASC Warranty

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ascwarranty.com

Helping Dealers Sell More Cars for Over 30 Years



Freedom Warranty

423-212-7445

freedomwarranty.com



GWC Warranty

800-482-7357

gwcwarranty.com

GWC Warranty is the automotive industry's best-in-class provider of used vehicle service contracts. We help our dealers sell more cars by giving car shoppers the confidence to become car buyers. Since 1995, GWC has worked with our dealer partners to protect more than 1.5 million customers.



Integrity Warranty LLC

423-910-9490

integritywarranty.com

Industry-leading service contract options, for an industry-leading selection of vehicles. We help you provide value to every car buyer. Backed by an A.M. Best A-rated insurance company, our service contracts provide "Peace of Mind Nationwide."

\$50 off first service contract with a term of 12 months or longer. Applicable to new dealers only. Limit one per contract.



NVP Warranty

888-270-5835

nvpwarranty.com

NVP Dealer Benefits include: Increase transaction profitability; Provide customers with a quality service contract program; Simple pricing matrix to share with customers; Easy to Understand Coverage Programs; Solid underwriting and insurance backing and much more!



Peak Performance Team

817-821-8708

peakperformanceteam.com

Dealers deserve the freedom to make their own decisions about products offered, money invested, and claims handling. Our custom wealth-building purchase/protection products are available to all dealers, not just the largest franchise groups. Experienced training/claims staff, in-house compliance/analytics teams, and continuous technology-development ensure dealers can easily customize contracts and dealer-support solutions on the front end; and maintain loss mitigation controls on the back end.



ProGuard Warranty

ProGuard Warranty Inc.

877-474-9462

proguardwarranty.com

ProGuard Warranty is a leading provider of new and pre-owned vehicle service contracts sold exclusively through a nationwide network of dealer partners. We offer an expansive menu of Standard, Commercial, CPO and GAP vehicle protection plans backed up by the best service in the industry. With Dividends, Commissions, Bonuses and Reward programs to increase your bottom line, high-end marketing material to simplify your sales process and the most user-friendly dealer portal, ProGuard is the complete package.



TNT Dealer Services

770-403-5808

tnt-dealer-services.square.site

TNT Dealer Services is the premier Dealer Automotive Consulting Group. With over 35 years of bumper to bumper experience in all areas of the automotive industry we can help our Dealer Clients maximize profits while offering the best products to their customers. Because we are a small business our low overhead keeps our costs down allowing our dealer clients the BEST SERVICES AT THE BEST PRICES WITH THE BEST TEAM IN THE INDUSTRY.

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Title and Registration Services

DDI Technology

803-622-5214

dditechnology.com



Title Me Crazy

Title Me Crazy Title Services

770-940-9642

We specialize in ETR title processing, ETR and title training, replacement titles, bonded titles, abandoned titles and notary services.

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— finance feature —

Access to Auto Credit Tightens



In announcing another interest rate hike recently, Federal Reserve Chair Jerome Powell said access to credit is expected to tighten due to ongoing concerns in the banking industry, including the failures in multiple banks.

Even before the latest hike of 25 basis points, it appears credit began tightening.

According to Cox Automotive's preliminary data on auto credit access from the first half of March released in a recent Auto Market Weekly Summary, there was "the widening of yield spreads and shortening of terms."

This reversed the trend found in Cox Automotive's Dealertrack Auto Credit Total Loan Index from February. Credit had loosened in February from the previous month, with approval rates up 0.2 percentage points.

Auto loan performance continues to decline, with delinquencies rising for 10 straight month. Cox reported that 60-day delinquencies are up 21.9 percent from a year ago.

"In February, 1.90 percent of auto loans were severely delinquent, an increase from 1.89 percent in January and the highest severe delinquency rate dating back to 2006," said the Cox Automotive Auto Market Weekly Summary. "Compared to a year ago, the severe delinquency rate was 32 basis points higher. In February, 7.34 percent of subprime loans were severely delinquent, an increase from 7.30 percent in January and the highest severe

delinquency rate dating back to 2006. The subprime severe delinquency rate was 135 basis points higher from a year ago. Higher delinquencies are still not leading to pre-pandemic levels of defaults, but defaults are increasing. Loan defaults increased 2.2 percent in February from January and were up 16.2 percent from a year ago."

With the latest federal rate hike, the new target range is 4.75 to 5 percent. It was the ninth rate increase in the past year and second straight hike of a one-quarter of a point. Previous hikes ranged from three-quarters to half a point.

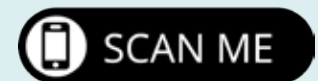
The impact of the rate hikes have already been felt in the automotive industry. According to Experian's State of Automotive Finance Market Fourth Quarter report released earlier this month, used car interest rates increased from an average of 8.22 percent at the end of 2021 to 10.26 at the close of 2022. The average monthly payment topped \$526, up \$11 from the third quarter, even though the amount financed was down \$766 to \$27,768.

Consumers have also stretched out terms to make vehicles more affordable. The average term increased to 68.01 months, up from 67.35 at the end of 2021. It's more than two months longer than the average term at the end of 2020.

Used car prices remain much more affordable than new vehicles. The average new car payment rose to \$716, with \$41,445 financed. The average new car rate is at 6.07 percent with the average term at 69.44 months. ■

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(F-1) **BILL OF SALE**

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DATE _____ STOCK NO. _____

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D.L. # _____ D.O.B. _____ D.L. # _____ D.O.B. _____

ADDRESS _____ ADDRESS _____

CITY _____ CITY _____

STATE _____ ZIP _____ STATE _____ ZIP _____

HM PHONE _____ HM PHONE _____

BUSINESS _____ CELL _____ BUSINESS _____ CELL _____

PURCHASE VEHICLE						
YEAR	MAKE	MODEL	BODY STYLE	COLOR	SERIAL NUMBER	MILEAGE
DESCRIPTION OF TRADE-IN				SALES PRICE		
				TRADE-IN ALLOWANCE		
				DIFFERENCE		
YEAR	MAKE			BALANCE		
MODEL	MILEAGE			DEALER SERVICE FEE (\$)		
BODY STYLE	COLOR			SERVICE AGREEMENT		
SERIAL #			SUB TOTAL			
BALANCE DUE ON TRADE-IN				SALES TAX		

**BILL OF SALE
SINGLE SHEET**
\$30.00

(F-1A) **BILL OF SALE**

DEALER _____

ADDRESS _____ CITY _____

STATE _____ ZIP _____

PHONE _____ SALES PERSON _____

DATE _____ STOCK NO. _____

BUYER _____ CO-BUYER _____

D.L. # _____ D.O.B. _____ D.L. # _____ D.O.B. _____

ADDRESS _____ ADDRESS _____

CITY _____ CITY _____

STATE _____ ZIP _____ STATE _____ ZIP _____

HM PHONE _____ HM PHONE _____

BUSINESS _____ CELL _____ BUSINESS _____ CELL _____

PURCHASE VEHICLE						
YEAR	MAKE	MODEL	BODY STYLE	COLOR	SERIAL NUMBER	MILEAGE
DESCRIPTION OF TRADE-IN				SALES PRICE		
				TRADE-IN ALLOWANCE		
				DIFFERENCE		
YEAR	MAKE			BALANCE		
MODEL	MILEAGE			DEALER SERVICE FEE (\$)		
BODY STYLE	COLOR			SERVICE AGREEMENT		
SERIAL #			SUB TOTAL			
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BHPH New Dealer Academy Starts, Showing Trends



With interest rates rising and inflation still hovering around 5 percent, money is tightening for many Americans. Delinquencies and bankruptcies are both starting to increase. According to data from Experian and the U.S. Bureau of Labor Statistics, bankruptcy petitions increased by 7 percent in September 2022. People seeking financial relief through restructuring debt are also increasing, after many of the stimulus programs during the COVID-19 economic recovery have expired.

“Filings are going up because people can’t afford payments,” said NIADA 20 Group Moderator Bill Elizondo. Even as finances are tightening, the labor market remains strong. Unemployment is still at a 50-year low and people still need transportation to get to work. This is creating additional opportunities for buy-here, pay-here dealers (BHPH), as pointed out Wednesday during NIADA’s Buy-Here, Pay-Here New Dealer Academy.

**“This is the absolute best time to get into buy here-pay here,”
said NIADA 20 Group Moderator Ben Goodman.**

As pointed out by Goodman and Elizondo, the model is one of a finance and collections business, with the vehicle being the commodity. “You’re selling a finance program. It’s designed to help the customer rebuild their credit,” Goodman said.

The class covered many current BHPH trends. Data compiled through NIADA’s 20 Groups, show the average amount financed in 2022 BHPH deals was north of \$12,000. The deal structure called for \$1,300 in a down payment and the cash-in at \$7,891. Goodman and Elizondo stressed the need for increasing the down payment. “Success is about managing risk,” Goodman said.

Reconditioning costs have been rising, hitting \$1,100 in 2022, an increase of approximately \$200 in the past year. The gross per unit has also increased by more than \$300 to \$6,100.

The class continued with Goodman and Elizondo providing insights and best practices for the BHPH model. ■

Wholesale Prices Rise in March

By UsedCarNews

Manheim reported wholesale used-vehicle prices (on a mix-, mileage-, and seasonally adjusted basis) increased 1.8% from February in the first 15 days of March.

The mid-month Manheim Used Vehicle Value Index rose to 238.6, which was down 2.1% from the full month of March 2022. The seasonal adjustment minimized the gains. The non-adjusted price change in the first half of March was an increase of 3.8% compared to February, while the unadjusted price was down 2.6% year over year.

Over the last two weeks, Manheim Market Report (MMR) prices increased by an aggregate of 1.6%. Prices usually increase in the first two weeks of March, as the average price change for these weeks in the six years from 2014 through 2019 was an increase of 1.2%. Over the first 15 days of March, MMR Retention, the average difference in price relative to current MMR, averaged 100.5%, indicating that valuation models are below market prices. The average daily sales conversion rate of 68.3% in the first half of March increased relative to February’s daily average of 63.8% and was above the March 2019 daily average of 65.3%.

Seven of eight major market segments saw seasonally adjusted prices that were again lower year over year in the first half of March. Pickups had a 0.9% increase, while only midsize and compact cars lost less compared to the overall industry in seasonally adjusted year-over-year changes. The remaining segments lost between 2.4% and 7.7%, with luxury cars faring the worst. Seven of eight major segments saw price increases compared to February, with gains ranging from 0.1% to 2.4%. Sports cars were the lone exception, with a 2.4% decline from February. ■

NICB Reports Vehicle Theft on the Rise

By Jeffery Bellant

America's favorite truck is also the country's most stolen vehicle. The Ford F-150 takes top spot on the NICB's list of the most stolen vehicles in the U.S.

The National Crime Insurance Bureau is offering updates regarding the rising crime affecting the auto industry. From auto theft to widespread swiping of catalytic converters, the challenges for businesses have been daunting. Vehicle crime is certainly still a major issue across the nation and there are many reasons for this. NICB data does not point to one specific trend to attribute to the rise in vehicle crime. Many criminals steal vehicles to commit other crimes, and sometimes vehicles end up in chop shops, get shipped overseas, or cross the border into Mexico.

These thefts are currently considered property crimes, so there is very little deterrent effect. NICB believes it is critical to re-invest in law enforcement, support community engagement and policing programs, and implement early intervention programs to help reduce crime.

"Over one million vehicles were stolen nationwide in 2022," said NICB President and CEO, David J. Glawe. "States that saw the largest increase in vehicle thefts were Illinois (up 35%), Washington (31%), and New York (23%). "Organized gangs and juveniles steal vehicles and use them to facilitate other crimes. To stop this lawless behavior, we must re-invest in our law enforcement partners, support community engagement and policing programs, and implement successful early intervention programs for at-risk youth."

The 5 most stolen vehicles in 2021 according to NICB data:

- In 2019, the Ford pickup truck took the top spot, with almost 39,000 reported thefts. The 2006 model year has the highest reported thefts among the Ford

Pickup.

- The Honda Civic is the second most stolen vehicle, with over 30,000 thefts reported in 2019, and the 2000 model year proving to be the most desirable.
- Rounding out the top five most stolen cars are the full-size Chevrolet pickup truck, the Honda Accord and the Toyota Camry.

Catalytic converter theft continues to be a major issue across the country. These thefts increased dramatically in 2021, and NICB noted 52,206 thefts in 2021, an increase of 1,215% since 2019, and up 203% since 2020. As a note, our data is not a reporting of all cat converter thefts nationally. In 2023, NICB would anticipate at least 11 states to introduce new legislation to either establish new regulations on scrapyards, strengthen current regulations, increase penalties, and/or address problems identified with recently enacted laws. The 11 states NICB anticipates seeing legislation are: Idaho, Kansas, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, North Dakota, South Carolina, Texas, and Wyoming.

NICB sampled member company claims data to identify catalytic converter theft trends. Its analysis is not a reporting of all thefts. As it pertains to catalytic converter thefts, the following are the top 5 states for thefts:

- California
- Texas
- Washington
- North Carolina
- Minnesota

California reported the most catalytic converter thefts in 2021, accounting for 37% of all cat converter thefts. NICB data shows a strong correlation between catalytic converter theft trends and the value of the precious metals. Catalytic converters contain high-value precious metals, specifically rhodium, palladium, and platinum. The values of these metals have skyrocketed and currently are

averaging:

- Rhodium: \$10,700
- Palladium: \$1,568
- Platinum: \$1,010

Though the value of the metals contained in catalytic converters is high, thieves will often receive \$50-to-\$250 per catalytic converter they turn in to recycling facilities.

Typically, thefts of catalytic converters tend to be from bigger vehicles like large pickups and delivery vehicles. These trucks are targeted due to higher clearance and therefore easier to get to the catalytic converter. These vehicles are often used as fleet vehicles, which often attract thieves as company trucks are usually stored in yards and are left unattended overnight allowing a criminal to go in and remove a few in very short order. Hybrids are also a major target as these vehicles contain two catalytic converters as well as the fact that as a hybrid, these converters tend to see less wear and (corrosion) than those of other vehicles with equal miles, and therefore more valuable to thieves.

In the past two years, 32 states (22 states in 2022 & 10 states in 2021, Indiana both years) have enacted new laws or amended their current laws to combat catalytic converter theft. Some states already had great laws on the books prior to 2021. The states without any laws can be a problem, but thankfully this number continues to drop.

At the federal level, Congressman Jim Baird (Indiana) introduced the "Preventing Auto Recycling Theft Act." This act is intended to reduce catalytic converter thefts by marking identifying information on the converters, addressing how the parts are purchased, and strengthening enforceability of catalytic converter theft for local law enforcement. The National Insurance Crime Bureau worked closely with Congressman Baird in the development of this legislation and supports the Preventing Auto Recycling Theft Act. ■



Recalls Set Record in 2022

By Staff Writer, UsedCarNews

For the second consecutive year, more than 1 billion units of food, drugs, medical devices, automobiles, and consumer products were recalled in the U.S. According to Sedgwick's latest state of the nation recall index report, 2022 was a record-breaking year for the number of units recalled, reaching nearly 1.5 billion.

With regulatory scrutiny continuing to increase, 2023 may shape up to be another 1 billion unit year, requiring businesses across industries to remain vigilant on matters of product safety and recall preparedness.

Among Automakers, Ford had the most recalls, with 67 affecting 8,636,265 vehicles.

2022 recall data highlights:

- Automotive recalls decreased 12.6% in 2022 compared to 2021. The sector also experienced a 10.3% decline in the number of units recalled, marking a nine-year low.
- While the number of consumer product recalls increased by nearly a third (31.2%) in 2022 over 2021, the number of units recalled almost halved

(45.4%), from 42.8 million in 2021 to 23.4 million in 2022.

- FDA food recalls experienced a 700.6% increase in the number of units impacted in 2022. With 416.9 million units recalled, this represents a 10-year high. While the United States Department of Agriculture (USDA) food recalls held steady in terms of the number of events, the volume of units recalled decreased significantly (87.0%) from 13.4 million pounds in 2021, to 1.7 million pounds in 2022.
- While pharmaceutical recall events fell by a third (32.5%) in 2022, the number of impacted units recalled more than doubled (114.4%) to 567.3 million. This marks a 10-year high for the industry.
- Recall events in the medical device industry increased by 8.8% in 2022, up from 837 events in 2021 to 911. The number of units impacted decreased 27.2% from 2021 to 438.7 million units in 2022.

What's ahead in 2023:

- Electric vehicles (EVs) will remain a key focus for the automotive industry, regulators, and lawmakers in 2023, as

Carfax reported that in 2022 more than 50 million vehicles continue to be driven with one or more known issues that have yet to be repaired.

the U.S. continues to move toward a zero emission future. Manufacturers may also find their vehicle's "smart features" the target of new regulations, as cybersecurity becomes a greater threat in increasingly connected vehicles. With experts recommending that industry standards should be developed, regulators may begin work on this task in 2023.

"The year ahead will likely be characterized by the same strict regulatory enforcement that all industries saw in 2022," shared Chris Harvey, Sedgwick senior vice president of brand protection. "Regulators have now fully returned to pre-pandemic levels of activity and are making up for lost time with a steady slate of long awaited guidelines and modernizations to existing regulations. Businesses will face the tough challenge of remaining agile with their operations to accommodate new regulations, while simultaneously anticipating and preparing for potential economic and geopolitical issues."

Tesla had over 4 million recalls - the second-most among U.S. automakers in 2022.

Automakers with the most Recalls in 2022:

- Ford: 9,141,131 cars, 72 recalls.
- Tesla: 4,132,303 cars, 21 recalls.
- General Motors: 3,415,313 cars, 34 recalls.
- Fiat-Chrysler/Stellantis: 3,338,259 cars, 33 recalls.
- Nissan: 2,037,432 cars, 16 recalls.
- Kia: 1,490,939 cars, 26 recalls.
- Hyundai: 1,468,531 cars, 24 recalls.
- Mercedes-Benz: 1,417,652, 35 recalls.
- Volkswagen: 1,100,114 cars, 47 recalls.
- BMW: 1,038,420 cars, 26 recalls. ■



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Georgia Auto Brokers Group Inc.	Keener Auto Sales	Ontario Motorsport LLC	Roadrunner Automotive Group LLC
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Golden Spectrum Autos	Lanier Pallet & Recycling, Inc.	Palms Xpress Autos, LLC	Rome Auto Auction powered by Manheim
Good Ole Deals Auto Brokers	Lanina Howard	Paloji Auto Sales LLC	Ronnie Dozier
GOV Auto Sales LLC	Larry Friend	Paola Osorio	Rosheda Honorat
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Inter Insurance Agency	Merit Partners Motorsports	QCS Auto And Tire Spot LLC	Sellers Auto Solutions LLC
IPP Motors LLC	Metropolitan Classic Cars Inc.	Quality Auto Sales	Sellers Motors Inc.
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JBMOTORS	Mighty Motors	Ray's Cars Inc.	Smart E Auto Brokers, LLC
JD Auto Sales LLC	MJ Auto Solutions LLC	Raza Auto Group, LLC	SMT Motors LLC
Jean Chakian Chacin	MMP Auto Brokers, LLC	Ready 4 The Road Auto Sales LLC	Solera Titling
Jeffrey Tignor	Monique Williams	Rebel Auction Company Inc.	Sons of Tony LLC
Jeremy Rowe	Monroe Auto Service	Reese Car Sales, LLC	Southeastern Vehicle Remarketing
JES Auto Sales LLC	Motor Co., LLC	Render Godfrey	Southern Capital Finance Group
Jhon Rodriguez	Motorvation LLC	REPAY	Southern Classic Solutions LLC
Jimmys Auto, LLC	Mountain Motors	Rhode Auto Sales	Southern Pride Auto Sales
John's Auto Sales	MX1 Automotor, LLC	Ride Today	Sparks Automotive LLC
Johnson Automotive Group Inc.	Nationwide Auto Sales Inc.	Right Car	Spartan Financial Partners
Johnson Used Cars Inc.	NCA Royal Auto Brokers LLC	Ringgold Auto Brokers LLC	Specialty Auto Brokers LLC
Jordan Motors Inc.	New Beginning Christian Automotive LLC	Rios Auto Brokers LLC	Speed Auto Sales
Jorge Auto Sales LLC	Nicholas Molock	Ritchie Bros. Auctioneers	Spinnaz LLC
Joseph Davis	Nick J's Auto Repair	Riverside Car & Truck Sales Inc.	St Don Dammy LLC
Jr's Used Auto & Rental LLC	Nip Green Motors, Inc.	Riverwatch Auto Sales	Star Fleet & Leasing Inc.
K B Auto Sales LLC	Nova Michaels Motorsports		Stephen Miller
K.Y.T Auto Sales LLC	Olawale Apata		Sterling Credit
Kahler Auto Sales, LLC	Oliver Firm Auto Brokers		
	One Stop Auto, LLC		

Supreme Automotive Sales and Rentals LLC	The White Dynasty LLC	Unlimited Cars Sales	Vintage Broncos LLC
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T Tires & Auto Sales	TLee Auto Brokers LLC	UZI Autos Inc.	W & J Autos LLC
TAG Auto Group LLC	Tom Davis Used Cars Inc.	V&V Automotive Group LLC	W Motors LLC
Tar Auto LLC	Top Quality Automotive Sales Inc.	Valdosta Used Cars Inc.	Watkins Auto Sales Inc.
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P Y V Q O S Q W T Q S B K R W E W J N P
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D Y Q X E L E N A V G E V I U D M E O U
I M J B C V L J T D S F A S W E B M Y C
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C Y W X A L E O R K Y T B R Q X R E A T
O Z F G T H D I I M F S W A D L S R S I
U A B C S W K L E S M L E T Y Q H S S O
N E J V I X T Y H K M E L I L R I G O N
T C U A S W Q Y E G A G M O S N P N C C
S N Y S S B J U V L G I S N E U Y I I L
A A P W A T N V R I A S E Y L K B T A E
G I B X J N V C S C Z L J P T X Y E T Z
U L C T D F D T J E I A K O I Q N E I K
U P W X P R J R H N N T Q I T S R M O Z
P M X I F U T B E S E I N H Y K E E N C
S O L Z S L R C S E A O M W O G D C Q O
E C A L L F L U V K G N S Z X Y J A E J

E L N Y C A A J X X M G F X L A G K H M
P Y V Q O S Q W T Q S B K R W E W J N P
X B T C P X G I E B R E N E W F M O H E
Q M R M D H R I L H Q N P G I P E M J D
D Y Q X E L E N A V G E V I U D M E O U
I M J B C V L J T D S F A S W E B M Y C
S M C R N O A I X Y A I G T C G E B M A
C Y W X A L E O R K Y T B R Q X R E A T
O Z F G T H D I I M F S W A D L S R S I
U A B C S W K L E S M L E T Y Q H S S O
N E J V I X T Y H K M E L I L R I G O N
T C U A S W Q Y E G A G M O S N P N C C
S N Y S S B J U V L G I S N E U Y I I L
A A P W A T N V R I A S E Y L K B T A E
G I B X J N V C S C Z L J P T X Y E T Z
U L C T D F D T J E I A K O I Q N E I K
U P W X P R J R H N N T Q I T S R M O Z
P M X I F U T B E S E I N H Y K E E N C
S O L Z S L R C S E A O M W O G D C Q O
E C A L L F L U V K G N S Z X Y J A E J

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Return Service Requested

A composite image featuring a woman on the left and text on the right. The woman has long dark hair, is smiling, and wearing a dark blue blazer over a red top. The background is dark with a faint grid pattern. The text on the right includes the "Frazer" logo in a stylized yellow and red font, followed by "Powerful Dealer Management Software" in yellow, the tagline "Simple. Reliable. Smart." in yellow, and the phone number "888-963-5369" and website "Frazer.com" in white at the bottom.

Frazer

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