

PUBLICATIONS

The *Bulletin* is GADA's monthly e-newsletter that covers the latest news regarding GADA happenings, legislative updates and industry trends.

The *Generator* is GADA's quarterly magazine featuring in-depth articles on the automobile industry, Association events and Georgia dealers.

From the Safe Side is a monthly e-newsletter that provides loss prevention articles and safety tips for dealership employees.

The GADA Membership Directory is published annually for members and includes:

- GADA bylaws and Georgia franchise law
- List of all GADA members - Dealers and Associates
- List of the Board of Directors, Committees and Staff
- Key contact information for dealers

For more information about advertising in, or contributing editorial content to GADA publications, call 770.432.1658 x232 or email education@gada.com.

GADA SERVICES, INC.

WORKERS' COMPENSATION PROGRAM

In 1982, GADA launched the first association-sponsored workers' compensation program in the state of Georgia. Today, more than 400 GADA members enjoy up-front savings through discounts off annual standard premiums.

For more information about the GADA Workers' Compensation Program, call 866.646.8516 or email wcfund@gada.com.

INSURANCE SERVICES

The GADA Insurance Services agency offers a comprehensive suite of insurance services at competitive rates. The Agency provides the following services:

- Group Health Plans (PPO, POS, HMO, HSA, HRA)
- Voluntary Employee Benefits
- Group Dental Plans
- Vision Care Plans
- Estate Planning Life & Annuity Products
- IRA/SEP Plans
- Competitive Universal Life & Term Life
- Long-Term Care Policies

The Agency represents quality health insurance companies to sell its group health and dental products. It also represents quality life and annuity companies with the best rates for universal, term life and annuities.

The agency also provides **property and casualty** insurance coverage to automobile dealers and offers competitive pricing, comprehensive coverage and prompt, personalized customer service to dealers.

For more information about GADA Insurance Services, call 770.432.1658 x240 or email insurance@gada.com.

TEMPORARY OPERATING PERMITS (TOPs)

GADA is a state-authorized vendor of Temporary Operating Permits (TOPs). Dealers set up to order TOPs online may order at <https://store.gada.com>. For more information, email top@gada.com.

TITLE SERVICES

GADA Services, Inc. offers a "problem title" service. This service assists dealers in obtaining duplicate Georgia and out-of-state titles, title transfers, applications rejected by the Georgia Department of Motor Vehicles, bonded titles for abandoned vehicles, title research and title histories and corrections on Georgia titles. Roseann Nichols, GADA Senior Director of Title Services, will answer any questions and advise solutions to your title or tag problems. She travels to the Motor Vehicle Processing Center every Monday, excluding holidays and vacations. She processes title applications and returns Georgia titles to dealers (or lien holder, if applicable). For more information, call 770.438.6855 or email titleservices@gada.com.

FORMS

GADA Services offers a number of forms essential to all retail automobile dealerships, ranging from Secure Power of Attorney to odometer statements, EPA certifications, employment applications, damage disclosure and much more.

Members may order forms online at www.gada.com or by phone at 770.432.1658 x226.



EDUCATION

GADA Services sponsors a wide variety of educational seminars and webinars annually as a service to our members. GADA education courses primarily focus on compliance issues and dealership employee training.

Popular course topics include:

- Beginner Title Clerk Training
- Tag & Title Updates
- F&I Training
- Wage & Hour Compliance
- Employment Law Issues
- Legal Issues
- Advertising Compliance

Non-members are permitted to attend some of GADA's classes at a higher fee, if space permits.

For more information, email education@gada.com.

BOARD MEETINGS

GADA's Board of Directors meets three times per year. These meetings provide an opportunity for members to submit questions or concerns that need to be addressed by the Board.

CONVENTION

GADA's annual convention is an excellent opportunity to spend a few days each year with fellow Georgia dealer and associate members, sponsors and exhibitors. The convention offers informative business sessions, fun-filled social and sporting activities and product-filled exhibit areas where vendors showcase the latest products and services available for dealerships. The convention takes place every June, usually in a beach location. For more information, email membership@gada.com.

AUTOCAP

The Automotive Consumer Action Panel (AUTOCAP) is a free, easy-to-use public service to mediate between the dealer and the consumer when a problem arises.

AUTOCAP aims to keep disputes between the consumer and the dealer within the industry. AUTOCAP's goal is to resolve disputes in a manner that is mutually agreeable to both the consumer and the dealer.

RESUMÉ SERVICE

GADA occasionally receives resumés from individuals seeking employment in dealership-related positions in Georgia. GADA works to match dealerships with job candidates whenever possible.

CARD OF GEORGIA

Officially known as the Committee of Automobile Retail Dealers of Georgia, CARD is GADA's political fundraising arm. CARD a voluntary, non-profit, unincorporated group that promotes and directly supports legislators concerned with the interests of the automotive business.

With the assistance of CARD-supported legislators, Georgia has passed legislation favorable to dealers, including vehicle registration legislation along with a dealer exemption for ad valorem taxes.

CARD is not affiliated with any political party, but chooses to select candidates based on their interests in the problems of the automobile industry. CARD contributes to the Georgia House of Representatives and the Georgia Senate, as well as the State Republican and Democratic Committees. CARD does not contribute to legislators on the national level. For information about, or to contribute to CARD, email legislative@gada.com.

LEGISLATIVE & REGULATORY COMMITMENT

One of GADA's primary functions is to act as the liaison between franchised motor vehicle dealers and the Georgia General Assembly, state government departments and agencies. GADA is one of the most respected lobbying associations at the state Capitol. Over the years, GADA has had great success pursuing a legislative agenda on behalf of franchised motor vehicle dealers.

One of the most comprehensive pieces of legislation adopted as a result of GADA's lobbying efforts is the Georgia Franchise Practices Act. Among the key provisions in the Franchise Practices Act are the following:

- A provision establishing a statutory "relevant market area", which consists of an eight-mile radius around a dealership in which a manufacturer may not generally establish a new dealership or relocate an existing one.
- A provision requiring manufacturers to give dealers a schedule of compensation for parts, work and service in connection with recall and warranty work. The provision also requires manufacturers to pay reasonable compensation for parts and labor based on prevailing retail prices and labor rates in the community where the dealership is located.
- A provision setting forth specific notice requirements and standards for the termination of a franchise as well as manufacturer repurchase obligations upon termination.
- A provision addressing succession of a franchise upon the death of a franchisee.
- Provisions making it unlawful for a manufacturer to (1) delay, refuse or fail to deliver new motor vehicles or parts in a reasonable time and in reasonable quantity; (2) propose or make a material change in any franchise agreement without giving a dealer written notice at least 60 days prior to change; (3) offer to sell or lease any new motor vehicle or accessory to any dealer at a lower actual price than the price offered to any other dealer; (4) to deny, delay payment for, or bill back a claim by a dealer for payment for warranty service or other amounts unless there is a material defect in the dealer's claim; (5) to refuse to allow, limit or restrict a dealers from acquiring or adding a sales or service operation for another line make of motor vehicle; (6) to unreasonably change the market area of a dealer.
- A provision establishing an administrative procedure through which an aggrieved dealer can challenge an alleged violation of the Franchise Practices Act by a manufacturer.

In addition to the passage of sweeping protections in the Franchise Practices Act, GADA assisted in writing the Georgia Motor Vehicle Warranty Rights Act ("Lemon Law"), which protects dealers by establishing that liability for motor vehicle defects belongs to the manufacturer.

GADA has also worked to get other legislation passed on behalf of franchised dealers. The following are just some examples of legislation that has been passed as a result of GADA's efforts:

- Legislation clarifying the definition of a "franchised dealer." Georgia law prohibits a non-franchised dealer, broker, wholesaler, from selling a vehicle for which the Original Certificate of Title has not yet been issued.
- Legislation exempting dealer inventory from ad valorem taxation.
- Legislation establishing the requirements for damage disclosure on new vehicles. According to Georgia law, manufacturers and dealers must disclose damage on a new vehicle when the repair cost exceeds 5% MSRP and/or \$500 paint damage.
- Legislation exempting the GADA Workers' Compensation Fund from paying local and premium taxes. This saves the Fund a minimum of \$200,000 a year.
- Legislation that allows officers and employees of a dealership to drive a dealership-owned vehicle with a dealer plate on it for business or personal use.
- Legislation amending the Motor Vehicles Sales Finance Act to allow the new vehicle finance charge to be negotiated between the buyer and seller when the amount to be financed is \$5,000 or more.
- Legislation making it a felony to knowingly sell, transfer or convey any motor vehicle which was not manufactured to comply with Federal Emission and Safety Standards until the vehicle is certified to be in compliance. The laws also prohibit the Department of Motor Vehicles from issuing titles to such vehicles.

- Legislation establishing a procedure for the issuance of a secure temporary tag at the time of sale or lease of all vehicles.
- Legislation eliminating the ability to "wash" salvage titles. Georgia law now requires a "Rebuilt" or "Salvaged-Repaired" branding when a salvage vehicle has been rebuilt.
- Legislation requiring Georgia residents to demonstrate proof of payment of Georgia sales tax before obtaining a Georgia Certificate of Title for a vehicle purchased out of state.
- Legislation allowing dealers to collect sales tax applicable in the county where a vehicle will be registered instead of the county where the vehicle is delivered.
- Legislation creating distinguishable dealer license plates for new and used motor vehicle dealers.
- Legislation restricting off premises sales to sales within the county of an established place of business or an adjoining county and establishing a permit procedure for all off premises sales.

In addition to supporting legislation that is beneficial to dealers, GADA works hard to prevent the passage of legislation that would be harmful to the interests of dealers. Some examples include:

- Legislation changing the definition of a "used" vehicle to include any vehicle with over 100 miles regardless of whether it has ever been titled or not.
- Legislation requiring the licensing of mechanics and repair facilities.
- Legislation severely restricting the practice of "Spot Delivery", which is popular with consumers.
- Legislation creating a Used Car Lemon Law.

GADA also works closely with state agencies and departments such as, but not limited to, the Department of Revenue, the Consumer Protection Unit, the Department of Insurance and the Department of Natural Resources to ensure that the interests of franchised motor vehicle dealers are considered in the regulatory and policy making processes of such departments and agencies.

NEXTGEN

The NextGen program brings together future dealership leaders. The program is ideal for young franchise dealership employees who are on the management track at their dealership.

The goals of the program are to bring together future dealership leaders to help them transition more smoothly into their leadership roles and become more involved with GADA and with the political process. GADA aims to provide networking opportunities for NextGen members in both business and social settings.

For more information about NextGen, call 770.432.1658 x231 or email legislative@gada.com.

The following companies have GADA Services, Inc's official endorsement on their products and services:

GADA WORKERS' COMPENSATION FUND

Georgia Automobile Dealers Association
Group Self Insurance
Workers' Compensation Fund

The GADA Workers' Compensation Fund was founded in 1982. The Fund currently provides more than 400 dealer members in Georgia with workers' compensation insurance. The program has a constant competitive premium, is financially sound and returns dividends quarterly.

Lisa Pritchett, Managing Director
866.646.8516 | wcfund@gada.com

GADA INSURANCE SERVICES



The GADA Insurance Services agency provides a comprehensive suite of insurance needs at competitive prices to GADA members. Services offered include group health plans, group life and disability, voluntary employee benefits, group dental and vision care plans, IRA/SEP plans, competitive universal life and term life plans and more. The Agency represents quality health insurance companies to sell its group dental and health products and represents quality life and annuity companies that offer the best rates for universal, term and annuities.

GADA Insurance Services also provides property and casualty insurance coverage to dealer members. The agency offers competitive pricing and comprehensive coverage to dealer members.

Shawn Presnell, Managing Director
770.432.1658 x240 | insurance@gada.com

DLRdmv



DLRdmv was founded by a team of ETR experts with years of experience who leveraged that experience to build a superior product. We stand behind that product with the most knowledgeable Customer Service and Account Management teams in the industry. Our product will save you time and money in every facet of the titling process.

404.287.2766 | sales@dlrdmv.com |
www.dlrdmv.com

Service Partner

AMERICAN FINANCIAL & AUTOMOTIVE SERVICES



AFAS has assisted dealers in maximizing profits for more than 40 years and proudly partners with GADA to offer Georgia dealers outstanding F&I Development Programs; MasterTech Vehicle Protection Program; F&I Products; and the Automotive Training Academy (ATA).

800.967.3633 | DealerInfo@afasinc.com |
www.AFASinc.com

THE ACADEMY



Metro Atlanta Automobile Dealers Association's (MAADA) Academy for Automotive Professionals provides training in automotive sales, service and collision repair. It is recognized as one of the premier automotive training institutes in the nation. Its high-tech, 40,000 square foot training facility features four large classrooms, 16 service bays, a downdraft spray booth, frame machine, detail workshop and more.

770.916.1741 | training@maada.com |
www.maada.com

AMERICAN FIDELITY



For over three decades, GADA has partnered with American Fidelity Assurance Company to bring the best supplemental insurance benefits to your employees. American Fidelity has been providing voluntary benefits since 1960 and is A+-rated from AM Best. American Fidelity offers, exclusively for automobile dealers, a special voluntary disability insurance plan that has a unique benefit for pre-existing conditions. American Fidelity can also help you with Cancer, Accident, Life and Hospital Indemnity Insurance, as well as Section 125 "Cafeteria Plan" compliance.

Jeff Wolters
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www.americanfidelity.com

GUARDIAN PRODUCTS



Guardian Products, Inc. is a major supplier of specialty advertising and promotional products to the automobile industry. They have been fulfilling the needs of automobile dealers since 1981. Guardian has the ability to customize any dealer promotional needs from license plates, key tags and slogans to embroidered shirts and hats. Guardian's warehouse facilities can handle all fulfillment and billing projects.

John Boston
770.448.6982 | jboston@gpcorp.com |
www.gpcorp.com

SMART SOURCE



Smart Source is one of the nation's largest providers of operational print and marketing communications. With annual volume in excess of \$ 125 million, Smart Source is uniquely positioned to provide innovative solutions to meet the needs of the ever changing automotive marketplace. Our understanding of the daily challenges faced by Georgia's automobile dealerships allows us to be proactive in presenting new products and services, each supported by industry-leading technology. Our experience in Georgia, combined with our national footprint, provide an outstanding resource for GADA members.

Bob Harth
770.449.6300 | bharth@smartsourcellc.com |
www.smartsourcellc.com

SPECTRIO



Spectrio provides telephone on-hold messaging services to dealerships in Georgia using the Internet to minimize turnaround time for script change. Spectrio offers professional script writing and editing, unlimited secure script changes, state-of-the-art remote digital equipment, toll-free customer service and support and downloadable script updates from its studio of licensed music.

800.584.4653 | www.spectrio.com



NADA RETIREMENT from Empower



NADA's affinity relationship with Empower Retirement offers members a competitive retirement program specifically designed for dealers and their employees. Dealer members have access to high-quality retirement plans with competitive fees and a wide array of investment tools. Empower Retirement, the second-largest retirement services provider in the U.S., brings knowledge, specialized service and a high-tech user experience through their interactive website.

Jeff Liwacz
609.529.3546 | jeff.liwacz@empower-retirement.com | www.empower-retirement.com

Armatus Dealer Uplift



Armatus Dealer Uplift provides the industry's only fully outsourced Retail Warranty Parts & Labor Reimbursement Submission Service. Armatus' many advantages include the following: Proprietary Software that assures each store is submitted with the highest possible mathematical parts markup or labor rate; extensive knowledge of factory protocols; a staff with over 600 years of combined automotive industry experience dedicated solely to Retail Warranty Reimbursement; and in-house legal. Dealers have virtually no administrative burden and are assured of optimal results that are delivered with unparalleled speed.

888.477.2228 | info@dealeruplift.com
www.dealeruplift.com



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INSURANCE- Workers' Comp Fund

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