

# FRONT LINE

Q3 2024

KEY TO YOUR SUCCESS IS  
*Dealer Education*

STAY AHEAD OF THE CURVE WITH UPCOMING

- COMPLIANCE SEMINARS
- TITLE TRAINING
- PRE-LICENSING COURSES



— GET YOUR TICKETS NOW! —

**ANNUAL CHARITY FUND GALA: SATURDAY, NOVEMBER 16**

[CLICK HERE FOR TICKETS](#)

## FRONT LINE

The official digital publication of the  
**COLORADO INDEPENDENT  
AUTOMOBILE DEALERS ASSOCIATION**

950 Wadsworth Blvd., Suite 101  
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303-239-8000 • [ciada.org](http://ciada.org)

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970-209-7499

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CELEBRATING **83** YEARS STRONG

## STAY COMPLIANT:

## JOIN US OCTOBER 7TH

Our upcoming Compliance Course will be taught by CIADA's legal counsel Mike McKinnon who has represented us and our members for over 25 years at the Dealer Board and in the courtroom. We will also have CDPHE employee Dave Moreau, and his investigator present at the beginning of the class to discuss recent changes to catalytic converters and emissions tampering. This will be an open discussion where you will be able to get answers to all your questions. *You may register below!*



In a highly regulated industry like ours, the only way to stay compliant is through education and reviewing the policies and procedures you have in place. We will cover advertising, required disclosures, D&H, emissions and the use of vouchers, material particulars, insurance and repossession procedures.

Even if you attended our compliance class earlier this year, I guarantee you will benefit from being here.

Every year one dealer is chosen as the CIADA Quality Dealer. Are you this year's winner? If you want to be considered for this award, please submit the application ([ciada.org](http://ciada.org)) and we will send it to the committee, which is independent from the association and who will select the winner. CIADA encourages dealers to put in the application and even if you submitted in the past, we encourage you to do so again.

I look forward to seeing you October 7th in the class. ■

A MUST-ATTEND CIADA EVENT

# COMPLIANCE SEMINAR

Presented by Attorney Michael McKinnon  
With Special Guest CDPHE Employee  
Dave Moreau to Explain Emission Tampering

**MONDAY, OCTOBER 7, 2024**

**CIADA OFFICE**

**9:00 AM - 12:00 PM**

**MEMBERS \$50 / NONMEMBERS \$99**

**REGISTER NOW**

<https://members.ciada.org/events>



# R.I.P. WINDOWS 10 SUPPORT



## Your Dealership Could be at Risk

*Windows 10 support ends soon. Upgrade safely with Onsite Consulting's expert help and exclusive discounts*

In October 2025 Microsoft is scheduled to stop doing updates for all Windows 10 computers. This means Windows 10 computers will be more at risk to hackers and viruses. Please consider contacting **Onsite Consulting** to help you determine if you need a new computer or can upgrade your current one. Onsite Consulting has been in business for 42 years helping over 16,000 homes and businesses in Colorado and around the U.S. They also won the #1 IT Company in Colorado for the past three years from *ColoradoBiz* magazine.

Feel free to email their technician ([robert@onsiteconsulting.net](mailto:robert@onsiteconsulting.net)) with your name and number, and they will send you a free monitoring program, which will check whether you can upgrade to Windows 11, the age of your hard drive, and if the drive is showing signs of failure. If you want more information, you can email the company owner Scott Henke at [scott@henke.com](mailto:scott@henke.com). **They will also offer you \$100 off** a computer or do the Windows 11 upgrade for free for all CIADA members and their families.

You may visit their website at [www.onsitedenver.com](http://www.onsitedenver.com) for more information.

# QUALITY DEALER OF THE YEAR

NOMINATIONS ARE OPEN

GET THE RECOGNITION YOU DESERVE

ATTRACT MORE CUSTOMERS

VALIDATE YOUR HARD WORK

SET YOURSELF APART FROM THE COMPETITION

[LEARN MORE](#)

**QUALITY DEALER DEADLINE: OCT. 18, 2024**

# ADVERTISE WITH US 2024-2025!

To explore advertising opportunities with CIADA:

[CLICK HERE!](#)

COIADA is a not-for-profit industry trade association that has been the voice of Colorado's state's independent auto dealers since 1941. COIADA is committed to representing, educating, and informing Colorado's most successful independent motor vehicle dealers. Dealers turn to COIADA to provide them solutions and answers to business related questions and consumer related questions.

Our primary purpose is to identify and address the legal and legislative issues that confront the used car industry in Colorado, but we do much more.

Through COIADA's impressive network of a wide variety of companies who support our industry, our members enjoy pre-negotiated discounts on products and services they need to be successful in the car business. We encourage you to check out the Dealer Service Provider Directory. These services include, but are not limited to auto auctions, insurance companies, legal advice, and advertising.

COLORADO INDEPENDENT AUTO DEALERS ASSOCIATION

**ADVERTISING OPPORTUNITIES 2024-25**

[CLICK TO EXPLORE OPTIONS](#)

880 WADSWORTH BLVD SUITE 302  
LAKEWOOD, CO 80214  
303-234-8300 | INFO@CIADA.ORG

## CheckMy Driver Fixes the Broken Insurance Verification Process

# We Make Insurance Verification and Monitoring Easy

Did you know that 14% of drivers on the road are uninsured? Even if you properly verify their policy on the first day of their loan, how do you know in real time when it's cancelled? You can't count on outdated additional interest or database notifications, which can take up to 60 days and typically exclude coverage changes.

CheckMy Driver's **award-winning** technology is the only insurance verification and monitoring process that automatically works directly with your drivers to fix policy change issues when they arise.



**Automatically Verify Coverage with Carriers**



**Stop Wasting Time With Additional Interest**



**No-Touch Monitoring Throughout Loan**














**Mitigate Risk with Embedded Coverage Options**

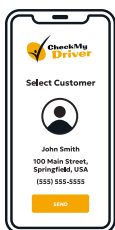
## Alerts and Notifications Aren't Good Enough

Being listed as an 'additional interest' on a borrower's insurance policy or getting notifications from an insurance updates database doesn't cover your assets, it leaves you with gaps and more work to do. CheckMy Driver fixes that problem, automating insurance monitoring and fixing problems with your driver when they arise.



<ul style="list-style-type: none"> <li> Immediate Notification at Check</li> <li> Alerts for All Policy Changes</li> <li> Automated Process and Remediation</li> <li> Data Secure, Encrypted End-to-End</li> </ul>	<p><b>Additional Interest Notifications</b></p> <ul style="list-style-type: none"> <li> Notice Could Take More Than 60 Days</li> <li> Notifications for Limit Reductions Inconsistent</li> <li> Letters to Open, Problems to Fix</li> <li> Compliance Violations Risks</li> </ul>	<p><b>Insurance Database Alerts</b></p> <ul style="list-style-type: none"> <li> Notice Could Take More Than 60 Days</li> <li> No Notifications for Limit Reduction</li> <li> Not Available for All Carriers, All States</li> </ul>
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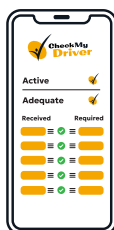
## How It Works - As Easy As 1, 2, 3



**Step 1**  
Verification Initiated



**Step 2**  
Driver Connects To Insurer



**Step 3**  
Everyone Receives Results



**Ongoing**  
Automated Monitoring



**Watch Our Overview Animation**

MAKE YOUR PLANS TO JOIN US NOW!



# 17th Annual USED CAR DEALERS OF COLORADO CHARITY GALA

Empowering Hope, Inspiring Change:  
*Together We Make a Difference*

**DON'T MISS THE EXCITEMENT!**

Silent & Live Auctions | Wine Pull & Prizes  
Quality Dealer Award Presentation  
and more!



SCAN ME



**SATURDAY, NOVEMBER 16, 2024**  
**5:00PM, WESTIN HOTEL, WESTMINSTER, CO**



STAY UP TO DATE ON ALL OF THE EXCITEMENT AND GREAT WORK AT [CIADACHARITYFUND.ORG](http://CIADACHARITYFUND.ORG)!



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OPENLANE brings the transparency you need to buy cars online, with comprehensive inspections, easy-to-read condition reports and best-in-class protections – all with lower fees.

Sign up now at [openlane.com/CIADA](https://openlane.com/CIADA) to receive \$350 buy fee credit.





## Pennsylvania man sentenced for odometer fraud

A Pennsylvania man was recently sentenced to 30 months in prison after being convicted in a federal court of tampering with an odometer and forging vehicle titles.

Earnest Fry, 49, of Harrisburg, Pa., pleaded guilty to the charges in U.S. District Court. He was ordered to pay \$47,000 in restitution along with serving two and half years in prison.

According to the U.S. Middle District of Pennsylvania, Fry was on parole when he started purchasing used vehicles, altering the mileage. U.S. Attorney Gerard Karam said in a press release that Fry would replace or reset the odometer on the vehicles. He is suspected to have sold 55 vehicles and rolled back more than 5 million miles. Fry also was found to have altered titles to reflect the lower mileage of the vehicles he sold at inflated prices.

The case is not an isolated incident and stresses the importance of purchasing from a licensed dealer. The National Highway Traffic Safety Administration estimates more than 450,000 vehicles are purchased each year with altered odometer readings, costing buyers more than \$1 billion. A CARFAX study from last year showed a 14 percent rise in vehicles with rolled-back odometers. California had a reported 469,000 vehicles with rolled-back odometers and Texas 277,000. ■

# Dealers Can Expect More Affordable Used Car Availability

*The latest Manheim report shows EVs have the highest depreciation.*

BY JIM HENRY

Dealers may soon find more affordable vehicles to acquire, according to the latest forecast from wholesale used-vehicle auction firm Manheim, a Cox Automotive company.

That's good news for dealers who have struggled to rein in costs as incentives chew away at their new-car profits.

"We definitely see pressure from incentives and growing discounts in the used market," Cox Automotive's chief economist, Jonathan Smoke, says during a discussion of the recent report.

Smoke means "incentives and growing discounts" on new vehicles because new vehicle incentives tend to reduce used vehicle values by similar amounts.

For the market as a whole, Cox Automotive says in a separate report that the average new-vehicle incentive as a percent of suggested retail was about 7% in April, up from about 2% in April 2022. However, that's down vs. more than 10% for the majority of 2019 and 2020.

Higher new-vehicle discounts cutting used-vehicle values applies to EVs, too, Smoke says. New EVs

have been the subject of manufacturers' price cuts — most notably Tesla, but others, including Ford, have followed suit.

### Lower EV manufacturers' prices contribute to the drop in value.

"The electric vehicle segment, that's where we've seen the highest depreciation" in used vehicles, Smoke says.

Cox Automotive reports that the Manheim Index for used EVs is down 16.6% so far this year, compared to minus-9.5% for used non-EVs.

At the end of the first half, the average used EV had a retail price of \$34,857, down 44.7% from a recent peak of \$63,069 in August 2022, and much closer to the average price of \$32,016 for vehicles with internal-combustion engines, Cox Automotive says.

Besides cutting some sticker prices, that's partly because OEMs have introduced a large number of more-affordable EVs.

For the market as a whole, including all body styles and powertrains, Manheim has reduced its forecast for the Manheim Index to minus-2.3% as of the end of 2024. At the end of the first quarter of 2024, Manheim expected the Manheim Index to be almost flat, down just 0.7%.

As of the end of June, Manheim reports the Manheim Index at 196.1. That's down from 215.1 in June 2023. For the first half of 2024, the Manheim Index was down 8.9% vs. a year ago.

The Manheim Index is designed to be a single measure that tracks used-vehicle wholesale price changes, weighted for a changing mix of product segments and mileage, and seasonally adjusted. The index is calculated relative to a starting point where January 1997 equals 100. ■

*Jim Henry is a freelance writer and editor, a veteran reporter on the auto retail beat, with decades of experience writing for Automotive News, WardsAuto, Forbes.com, and others. He's an alumnus of the University of North Carolina - Chapel Hill, where he was a Morehead-Cain Scholar.*



## Finally! Health Plan Designs All Employees Can Afford

A solution focused on Auto Dealerships with lower, middle and high income employees.

### New benefits from GIG Workers Universe and Ep6ix for members of CIADA, including



BlueCross.  
BlueShield.



- Healthcare member benefit program provided by Amalgamated Local 426 Health & Welfare Fund
- Anthem Blue Cross Blue Shield network
- Bronze, Silver & Gold plan options
- Guaranteed Issue (No group approval required)
- Minimum 1 enrolled
- Must become member of GIG
  - *Fee waived with enrollment in benefits*
- 8 plan design options to choose from

#### Health Plan – Increasing access to affordable healthcare

- Lower premiums than traditional offerings
- No Deductible options
- Guaranteed Issue (following group approval)
- Minimum 2 enrolled
- Open Access – No network required
- Unlimited Telehealth and Teletherapy
- 4 tier prescription plans (top 600 generics \$0 Copay)

#### Home & Auto Discounts

- Access to online quotes and live agents for any personal property lines of insurance (Auto, Home, etc.)

#### GIG Marketplace Shopping Discounts

- GWU discount marketplace to shop and save from thousands of companies locally or online

#### Dental & Vision

- Dental: Preventive, Basic & Major Services
- Vision: Eye Exam, Lenses, Frames

#### Voluntary Benefits

- Short-Term Disability
- Critical Illness, Accident & Hospital
- Term & Whole Life options
  - Employee, Spouse and Child options



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# Employ, enable, and empower your automotive workforce.

Deliver a comprehensive employee experience platform that simplifies business operations.

Operating an auto dealership requires careful precision and staying on top of a variety of tasks. Finding and using all available efficiencies is one key for success. For HR, payroll, time tracking, and benefits, isolved provides those needed efficiencies, coupled with a seamless connection throughout the entire employee journey.

This connected HCM solution goes beyond the typical HCM to seamlessly connect and manage your workforce while adapting to the future of work.

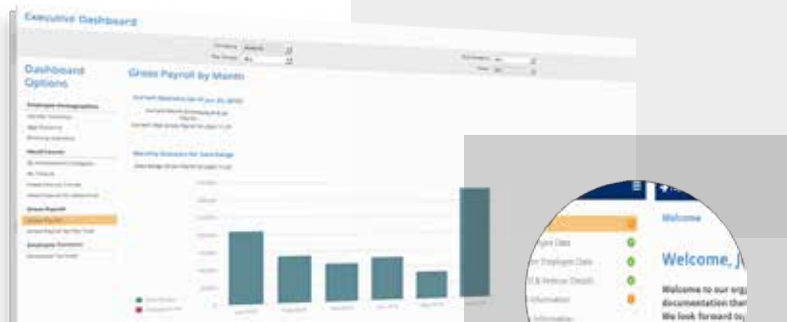


## Your benefits with isolved:

- More time to focus on growing your business and developing new revenue streams
- Effortless compliance with ever-changing regulations
- Higher level of employee engagement reduces employee turnover
- View labor data in real time and make informed business decisions
- Streamline HR, improving your bottom line
- HCM metrics and analytics to elevate HR to a strategic level for your business
- More time to focus on training your staff to elevate your customer experience
- Scalability of system to grow with your dealership

## isolved Features:

- Ease of use for employee/supervisor/manager self-service
- Manage and bring on new hires
  - Paperless, quick and painless onboarding
  - Candidates apply in three minutes
- Powerful, performance-ready mobile app
  - Employee access to schedules, pay history, time-off requests, and more
- Rich compliance reporting
- Executive Dashboard to control labor costs and OT
  - Real-time manager portal
  - Certified payroll
  - Labor allocation tracking
- OSHA management and reporting
- Tracking Worker's Compensation
- Integrate with dealership management software for GL, time, and commission data



Contact us today at **925.548.4634** for more information on how isolved can streamline and simplify your auto dealership.

*Transforming employee experience for a better today and a better tomorrow.*



[www.isolvedhcm.com](http://www.isolvedhcm.com)

# Simplify Your Way to Profitability

## Streamline workflows with Dealertrack solutions.

Everyone wins when your dealership simplifies workflows. Your team closes more deals with ease, your customers get out the door faster, and your dealership realizes revenue gains. Only Dealertrack offers a complete suite of solutions backed by Cox Automotive that seamlessly connect the deal process from DMS to finance, contract and signing, through to registration and titling. It's the key to simplifying the complex and sending profits soaring.

### Simple starts with your DMS

You want your team focused on taking care of customers, not struggling with the DMS. With a simple yet powerful system that's easy to use, you can do business the way you want to.

Dealertrack DMS delivers on all counts. Winner of the 2023 Dealer's Choice Diamond Award and named the #1 easiest-to-use DMS<sup>1</sup>, Dealertrack DMS is intuitive, simple and allows your team to focus on getting their jobs done. In addition, open integration means you choose your vendors and digital solutions so data flows wherever you need it to go.

### Flexibility flows to F&I

Don't let piles of paperwork, a complex purchasing path, and trade-in roadblocks chip away at a customer's excitement for their new vehicle during the F&I process. Frustrations like that can even put aftermarket sales at risk.

A complete digital contracting and remote signing solution keeps the excitement going. Shorten the deal process with DMS data flow that reduces re-keying, digital deal packages that speed funding and flexible signing that improves customer satisfaction. Ensure deals proceed smoothly with the ability to view complete trade-in titles before accepting a trade so any surprises, like an undisclosed co-owner, can be addressed before they slow down the process.

<sup>1</sup> CAI Retail Brand Health Study - July 2022.



### Smooth reg & title completes the process

A finishing touch that dealerships can offer customers is handling their registration and titling process in-house. But manual paperwork and processes can be slow and costly — especially for out-of-state deals that involve researching 300+ unfamiliar state taxes, forms and fees.

Eliminate the complexity and give your team the time to process more deals with a comprehensive suite of registration and titling solutions for in-state and cross-border customers. Your team can navigate each state's specific reg and title requirements quickly and accurately with a connection to every state DMV.

### Simplify your way to business growth

Backed by the power of Cox Automotive, Dealertrack's easy-to-use DMS, F&I and complete suite of registration and titling solutions — all with proactive support — connect seamlessly across departments, driving simplicity that leads to profit opportunity.

**Simplify your way to business growth today. Schedule a no-obligation call with Brian Ekstrand, regional sales manager for Colorado, to discuss how Dealertrack solutions streamline workflows to send profits soaring.**