

# DEALER PRINCIPAL



## Electric vehicle batteries:

### Handling and storage safety considerations

Zurich F&I gains highest  
consumer rating ever

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Large Loss Lessons Learned

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Zurich Golf community impact

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All-New Fixed Operations  
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# Editor's letter

For more than a century Zurich has worked alongside dealers to understand their needs, aspirations, opportunities, and challenges.

In 2023, we took an in-depth look at claims trends, particularly large claims that had a significant financial impact on our customers. Hear from Craig Davidson, Zurich's Head and Standard Retail and Rental, as he shares lessons learned from our large claims analysis and offers actions you can take to mitigate large losses in your dealership.

Our article, EV Battery Handling and Storage, explores the risks associated with electric vehicle battery safety at the dealership and provides critical considerations to help dealerships manage these risks to prevent loss.

We're proud to say our VSC customers have weighed in on our performance through reviews with Consumer Affairs, giving Zurich its highest-ever customer rating, 4.6 out of 5 stars! The result showcases the hard work and expertise of our F&I team!

We're also excited to have introduced new product and claims enhancements this year, with the roll out of the Zurich Online Claims submission tool, ZOC, and our recently enhanced F&I product.

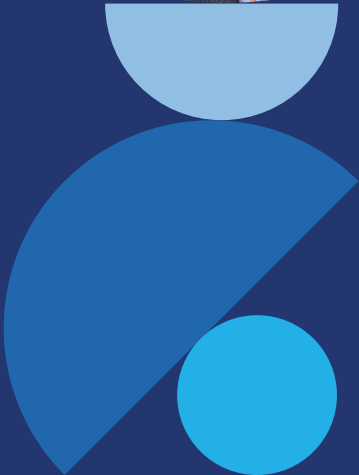
You'll find these articles and much more in this issue!

Best,



**Vince Santivasi**

Head of Direct Markets  
Zurich North America





# Zurich VSC achieves its highest-ever Consumer Affairs score

## The results are in, customers rate Zurich VSC 4.6 out of 5 stars!

We've been tracking our Consumer Affairs score for 4 years now, and the feedback is consistent and overwhelmingly positive. In fact, the two most recent months saw Zurich's F&I highest score ever ... 4.6 out of 5 stars!

According to Head of Strategic Services, Marie Knight, "We get feedback from our dealership and auto repair service customers through Zurich's Technical Net Promoter Score (TNPS) survey, but the Consumer Affairs score also lets us know that vehicle owners rate us highly as well."

## Credit to Zurich's F&I Claims team

Zurich F&I Claims is a very important component of Zurich's world-class capabilities. What sets Zurich's claims organization apart is extensive technical expertise in the automotive industry, a commitment to continuous improvement, and our shared commitment to our customers' success.

The auto claims team is made up of committed professionals with deep technical knowledge that comes from decades of experience in the auto industry. Many team members have more than 20 years of service with Zurich alone. We focus on continuous education and technical training to advance and elevate our technical skills. Our program focuses on training in the areas of emerging technology, process improvement, and customer service skill advancement. Our highly trained specialists process claims efficiently, and deliver a tremendous amount of ancillary value helping positively impact customer satisfaction, offering expertise and insights to help optimize sales, maximizing the lifetime value of a customer, and helping improve customer retention.

Now if a customer isn't familiar with Zurich VSC, dealers can boost buyer confidence by sharing Zurich's outstanding Consumer Affairs score!

[Click here to read all our customer reviews](#) on the Consumer Affairs website and [watch a customer video](#) to hear from a customer about his experience with Zurich.

## Zurich Online Claims (ZOC) Improving experiences through digital transformation

Zurich's new [Zurich Online Claims](#) tool ZOC offers an alternative, streamlined method for submitting Mechanical, Tire & Wheel, and Maintenance claims. This complimentary tool is available for Zurich customers to use via My Zurich Navigator customer portal and offers many great benefits, including:

- Intuitive tool that is simple and easy to use
- 24 x 7 claim submission – submit claims at your convenience, even after hours
- Ability to save claims in draft status
- Upload completed repair order for quicker payment
- Supported by dedicated claims professionals
- Integrated data to reduce claims input time
- Dashboard to view claims status and any pending actions

Zurich customers can visit our [Zurich Online Claims](#) site to access the My Zurich Navigator customer portal, view the ZOC Quick Start guide and find a variety of training aids.

To learn more, contact your Zurich representative.

### Customer reviews from Consumer Affairs



#### Joseph from Wisconsin gave 5 stars:

"The first time I used Zurich, there was something wrong in the motor that shifted the gears. The second time, there was something wrong with the valve that would force the gas into the engine. ... They told me that it could take a couple of weeks for me to get my car back because of the payment processing, but I've never had it gone for more than two days. Zurich is quick on getting the payments to the dealership so the car can be released. I made a call to Zurich and they sent the funds within 45 minutes while I was waiting at the dealership."

#### Brandon from Virginia gave 5 stars:

"Dealing with Zurich was a very straightforward experience, and it was easy to get all my questions answered. Zurich exceeded my expectations."

#### Timothy from North Carolina gave 5 stars:

"It's been a great experience with Zurich. They did everything they said they'd do."

#### Gretchen in New York gave 5 stars:

"I got a gasket replacement and Zurich fully paid for everything. They called the dealership and the rental car company for me and paid for the days that I needed it. They were a big help during that time. Everything was smooth. ... They were helpful in explaining my warranty. I like Zurich. If I would get another car, I would go with them again."

#### Ararat in California gave 5 stars:

"I used Zurich twice and it was so clean. The process was excellent and pretty easy. It was same-day service for both claims."

#### David from New York gave 5 stars:

"I'm happy with what was covered by the warranty. Zurich is well worth the value. I'm very happy with the service."

**Customer satisfaction is a high priority.** Hearing from customers helps Zurich and dealers know what we are doing well. Happy customers let us know we're on the right track!





# Zurich North America Awards and Recognition

## FORTUNE

Fortune Global 500

## BUSINESS INSURANCE

Business Insurance U.S. Insurance Award - Underwriting Team of the Year

## Forbes

Forbes America's Best Employers for Women

## Forbes

Forbes America's Best Employers for Diversity

## Bloomberg

Bloomberg Gender-Equality Index

## Achievers

Achievers 50 Most Engaged Workplaces

We aspire to be one of the most responsible and impactful businesses in the world.



### Purpose

**We have defined our purpose to create a brighter future together**



### Behaviors

**Our behaviors are how we work together every day**

*Collaborate together, develop and grow, put customers first, fuel innovation, provide clear direction, make it happen*



### Strategy

**Our strategy provides our direction**

*Customer focus, simplify, innovate*



### Values

**Our values guide our decisions and action**

*Optimism, caring, reliability, determination, togetherness, forward-thinking*



### Sustainability

**Our sustainability commitment ensures we are here for the long term, as a responsible business**

*Climate, digital society, future of work*





# Large Loss Lessons Learned

An important part of Zurich's commitment to customers is helping them evaluate and understand their risk landscape and take action to prevent loss. Zurich actively and continuously monitors key risks to help identify trends and emerging exposures, including analysis of risks with the potential for significant financial and reputational impact.

Large claims can be found in almost all lines of business, including auto and general liability, employment practices, and in vehicle recall-related incidents. After completing an in-depth analysis of recent large claims, Zurich engaged risk management specialists to provide an assessment for each claim type and offer guidance for reducing exposure and preventing similar losses.

To glean insights from our Large Loss analysis and learn about actions you can take to mitigate large loss risks, [watch Zurich's Large Loss Lessons Learned webinar.](#)

During this webinar, Zurich's Head of Standard Retail and Rental, Craig Davidson, and Risk Engineer Executive, Daryl Allegree, provide:

- An in-depth look at actual large loss claims
- The potential financial impact of each claim to the dealership
- Lessons that can be learned from each type of claim
- Actions that can be taken to help you avoid the same type of exposure
- Loss prevention/risk management resources to help you manage or avoid certain exposures

In addition to the webinar, *large claim profiles* were created to build awareness of specific types of risks that could potentially be prevented or at least limited if action is taken.

## Large Loss Lessons Learned profiles



Demo Vehicles 1



Demo Vehicles 2



Harassment - Discrimination



Inexperienced Drivers



Loaner Agreements



Technician Training and Selection 1



Technician Training and Selection 2



Vehicle Recalls

Zurich continues to monitor large claims and share insights with dealers. Visit Zurich's [automotive resource hub](#) for these insights and all auto dealer risk management tools.





# Emerging Risk: Storage and Handling of EV Batteries

Electric Vehicle (EV) sales are on the rise and are expected to continue to increase in the years to come. In February 2023 the Bureau of Labor Statistics (BLS) stated that electric car sales in the United States increased from a mere 0.2 percent of total car sales in 2011 to 4.6 percent in 2021.<sup>1</sup> S&P Global Mobility forecasts that electric vehicle sales in the United States could reach 40 percent of total passenger car sales by 2030, and more optimistic projections foresee electric vehicle sales surpassing 50 percent by 2030.<sup>2</sup>

As EV popularity grows and numbers rise, more and more of them will be visiting your service departments and landing on your pre-owned lots. Ultimately these 'large format' EV batteries will need to be repaired or replaced, thus dealerships must be prepared for their safe handling and storage. OEMs are the best source of information about EV battery repair, replacement safe handling, and storage. The purpose of this article is to provide high-level guidance to help you protect your buildings and property from fire and share additional.



## Handle with care

The issue of electric battery safety, storage, and repair is relatively new and is a continuously evolving risk for dealerships. Most full EVs are still 'young' in vehicle years and their batteries are still strong and in good working order, however, as EV batteries age, more will fail prematurely, sustain damage in collisions, or simply wear out. Dealerships must be educated and prepared to move, handle, and store them.

'Large Format' lithium-ion batteries such as those found in EVs can weigh between 1,000 and 2,000 pounds. Heavy-duty equipment including jacks, lifts, forklifts, and other OEM-specific accessory equipment will be needed to remove old batteries and install new ones. Moving them within your facility will take planning.

Assign specific service stalls where EVs can be worked on safely. These stalls should be somewhat isolated from high traffic and other areas where hazardous tasks are performed – like welding, cutting, flammable liquid storage or transfer, and so on. EV work stalls and charging stations should be located close to overhead doors or exits to allow access by responding fire departments. Ideally, EV work stalls should be cut off with at least a 1-hour fire-rated separation from other building occupancies to reduce the potential fire and smoke damage to other building areas.



## Safe storage

Because EVs are in the early stages of adoption, receiving, storing, and shipping EV batteries is not a common practice for many dealerships. However, in the coming months and years, these activities are sure to become part of the dealerships' daily protocol. EV batteries will move in and out of the service department, parts, and body shop. And since they are heavy and take up a great deal of space, the time to start planning for their storage is now.

Upon being accepted by the parts team, incoming batteries will need a holding place until they can be installed in a vehicle. Defective, depleted, or damaged batteries will need a short-term storage area. Some situations may require long-term storage arrangements. Once a bad battery has been replaced, it is best to crate it up and ship it out the same day to avoid storing the battery overnight and exposing the dealership to a costly fire hazard.

## Best practices are essentially the same for all storage situations:

- First, avoid storing defective, damaged, or depleted EV batteries. Return defective batteries to the OEM as quickly as possible, following their packing and shipping instructions.
- Move all EV battery storage out of and away from your primary facilities. The idea is to separate the fire hazard from high-valued property. It is critical to protect your primary business assets (showroom, parts, service department, and body shop) from loss.
- All storage facilities and areas should be equipped with automatic sprinkler systems. Until NFPA 13, Standard for the Installation of Sprinkler Systems, includes guidance for the storage of lithium-ion batteries, consider the following guidance<sup>3</sup>:
  - For piled storage not exceeding 5 feet tall under a 30-foot ceiling, provide sprinklers designed for an Extra Hazard Group 1 occupancy in accordance with NFPA 13-2023. Keep the piled storage at least 10 feet from other combustibles. Limit batteries to those not exceeding a 60% state of charge.
  - For racked storage, provide in-rack sprinklers in accordance with Option 1 of NFPA 13-2023, Section 25.6 (Sprinkler Protection Options Independent of Ceiling-Level Sprinklers).
- Consult with the OEM regarding Lithium-ion battery storage practices. General guidance is that Lithium-Ion batteries should be stored at a maximum of a 50% charge level.
- Maintain at least 10 m (33 ft) of separation between EV battery storage and charging areas and any combustible materials.

## Increased hazard when wet

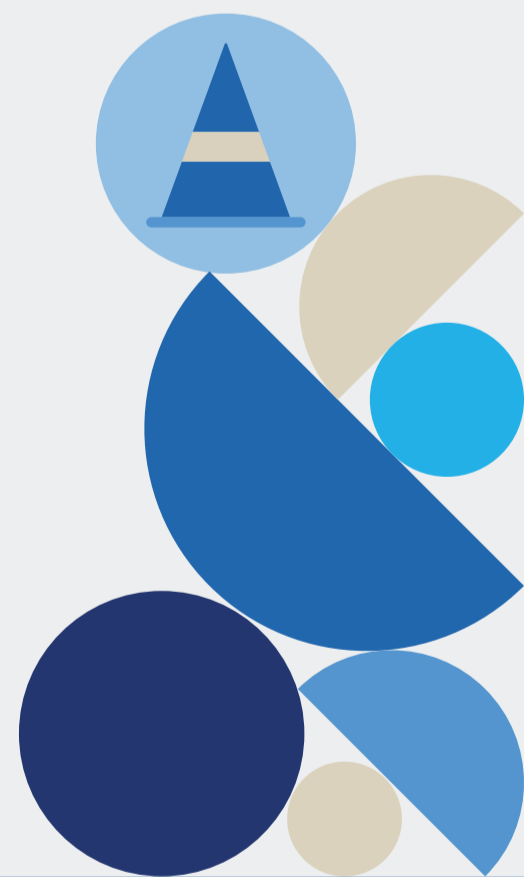
Flooded, damaged, or compromised EV batteries represent an increased fire risk. A short circuit inside the battery can result in a discharge of energy and heat, which can lead to a "thermal runaway". When these batteries catch fire, they burn intensely hot and are much more difficult to extinguish than a traditional car fire. Assess your storage facilities for flood and water issues and use extreme caution.

If your facility is prone to flooding, especially in coastal areas where seawater may enter the building, be aware EV batteries can become extremely dangerous if immersed in water. FEMA shared multiple stories about batteries catching fire following recent hurricanes and flooding in Florida - (Electric Vehicle Fires Caused by Saltwater Flooding (fema.gov)).

The NHTSA offers the following guidance for flooded vehicles:

- the batteries in hybrid and electric vehicles are highly corrosive and should not be exposed to standing water.
- Flooded vehicles may have high voltage and short circuits that can shock and cause fires.
- Do not park a damaged vehicle with a lithium-ion battery in a garage or within 50 feet of your house or other structure, another vehicle, or combustibles.

The transition from fossil fuels to all-electric vehicles offers new challenges and unforeseen risks. Dealers should be in constant communication with their OEMs as new technology, policies, and procedures emerge. Moving forward, cautiously, in this new environment is our best advice.



## Additional Resources

- U.S. Bureau of Labor Statistics, Charging into the future: the transition to electric vehicles: Beyond the Numbers: U.S. Bureau of Labor Statistics (bls.gov)
- National Highway Transportation Safety Administration guidance for first responders: 811575-interimguidehv-batt\_lawenforceems-firedept-v2.pdf (nhtsa.gov)
- Interim Guidance for Electric and Hybrid-Electric Vehicles Equipped with High Voltage Batteries (U.S. Dept of Transportation; National Highway Traffic Safety Administration) interimguide\_electrichybridvehicles\_012012\_v3.pdf (nhtsa.gov)

For more information about Zurich's products and Risk Engineering services, contact your Zurich representative, visit [www.zurichna.com/automotive](http://www.zurichna.com/automotive), or call us at 800-840-8842 ext. 7449.

1. Data includes plug-in hybrids. For more information, see "Global EV data explorer," International Energy Agency (IEA), <https://www.iea.org/data-and-statistics/data-tools/global-ev-data-explorer>.

2. Stephanie Brinley, "EV chargers: How many do we need?" S&P Global Mobility, January 9, 2023, <https://www.spglobal.com/mobility/en/research-analysis/ev-chargers-how-many-dowe-need.html>; and Michael Wayland, "Auto executives say more than half of U.S. car sales will be EVs by 2030, KPMG survey shows," CNBC, November 30, 2021, <https://www.cnbc.com/2021/11/30/auto-executives-say-more-than-half-of-us-car-sales-will-be-evs-by-2030-kpmg-survey-shows.html>.

3. Ditch, Benjamin, and Jaap de Vries. "Research Technical Report, Flammability Characterization of Lithium-Ion Batteries in Bulk Storage." Norwood, MA: FM Global, 2013. <https://www.fmglobal.com/research-and-resources/research-and-testing/~media/1F9682742FCD4F7FA8939A351A5D6517ashx>

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## Customer Spotlight: Ed Martin Automotive Group Indianapolis, Indiana

For more than a century, Zurich has worked alongside dealers to understand their needs, aspirations, opportunities, and challenges. Each customer is unique, and the relationships we form help dealers across the U.S. overcome obstacles and prosper in challenging times. The valuable relationships we share are reflected in the stories of our long-standing customers. The Ed Martin Automotive Group is a great example of a growing family business that prioritizes support in its community, gives generously to the communities they serve, and continues to grow and thrive.

## History of Ed Martin Automotive Group

Ed Martin began selling and wholesaling used cars in 1955. He purchased his first new car store, an Oldsmobile dealership in Shelbyville, Indiana. In 1960 Ed became the youngest Ford Automotive dealer in the United States. In the years that followed, the Ed Martin Automotive Group expanded with the additions of Nissan, Honda, Acura, and finally, Pontiac and GMC.

When Ed passed in 2005, his daughter and son-in-law Kathy and Mark Harrison took over. With Ed's legacy in mind, they continued to seek expansion opportunities, adding two new dealerships in 2022, reaching 11 total dealerships that sell 1,200 to 1,500 cars per month.



Owners:  
Kathy and  
Mark Harrison

## Growth and acquisition

Mark described how the 2022 acquisition came about, "We have had dealerships in Anderson since the 1970s, and I've gotten to know the family that owned two dealerships there. I maintained a great relationship with the owners, and I frequently reminded them that we'd like the opportunity to purchase the dealerships when they were ready to retire. So, last summer, the owner called and invited me to lunch. We made a little small talk, and then she slid me a piece of paper and said, 'You always said you wanted to buy the dealership; here's what it would take.' I put the paper in my pocket and said, 'done deal'. As part of the transition, Mark and Kathy moved the business to Zurich's F&I products. He added, 'We retained 90% of the existing team and trained them to sell Zurich's products, which they did fairly easily, and they're doing a great job! This acquisition means a great deal to us because Kathy's dad had a Ford dealership from 1960-83, and we made a commitment when we took over that we would obtain a Ford dealership to honor his memory and his legacy, so we've accomplished that."

## Community Involvement

The Ed Martin Automotive Group and Kathy, in particular, lend generous personal and financial support to a variety of community groups, supporting and sponsoring a wide range of organizations. Kathy said, "I've been involved in relationships in the community since I was a kid. I love being involved, and I love giving back to the community that gives so much to us as a business. We're heavily involved in the schools around Indianapolis, central Indiana, and in the surrounding counties where we have dealerships. We graduated from the Lawrence township schools in Indianapolis, so we're super involved there and have been for at least 30 years."

Kathy was a founder of Indy SurviveOars, an organization in its 16th year that supports breast cancer survivors through the sport of Dragon Boat Racing, offering hope, inspiration, and camaraderie to survivors while focusing on health and physical activity.

Kathy is also on the board of trustees for Butler University and sits on the Boy Scouts of America (BSA) Board of Directors. Kathy said, "I am very involved in the BSA, I'm very proud of this organization, and I'm a strong proponent of the future leaders -- the boys and girls who graduate as Eagle Scouts in this organization." Kathy added, "We're also huge animal people, and we support a variety of animal welfare and rescue organizations. Zurich has been very supportive in this area.

For example, in the past few years, we've held a fundraiser called Rock the Dock for the Hamilton County Humane Society, and we raise money with a concert at the lake. Zurich has been instrumental in those for us, and then Zurich has also been an important contributor to Wine, Wags and Whiskers, another fundraiser for the Hamilton County Humane Society as well."



## About the relationship with the Zurich team.

Zurich's relationship with the Ed Martin Automotive Group first began with garage keepers' coverage through Universal Underwriters. When Zurich acquired Universal, Ed decided to stay with Zurich because of the strong relationship. Mark said, "We're big on relationships. We look to do business with companies where we feel it is a partnership, and we've always had a great relationship with the entire Zurich team. There have been many reps over the years, everyone we've worked with has been very good to us and to our team.

Kathy added, "It's all about the relationship. I love my rep; I love what he's done. He's there for us all the time, and that means a lot to me personally.

One of the most important services Zurich provides the Ed Martin Auto Group is F&I training. Mark says, "Zurich has always been there for us, whether it's with our existing team or when we hire a new person. Zurich delivers the training we need to develop our people and be most effective in selling F&I products. At least one person from the Zurich team is in our stores every week. They've been critical to our success, especially in the F&I department."

Mark explains that part of the advantage Zurich has over others is in the coverage. Mark explains, "On the F&I product side, Zurich offers great products, and provides excellent support. They're also competitive in price. On the P&C side, hail damage has probably been our biggest problem over the years, and whenever we've had an issue, it's always been taken care of right away. Zurich has people on site right away to ensure we don't experience any business interruption."

"We appreciate Zurich for providing the products that provide value to our consumers and we appreciate Zurich for all the support and training. We've seen immense progress when our team goes through Zurich training," Mark added. Zurich is excited about the future and remains steadfast in our commitment to the success of your dealership. We are grateful for our business relationship!







# VSC and Maintenance Product Refresh

In mid-September, Zurich announced the rollout of a refresh of our VSC and Maintenance product offerings.

## Highlights, features and benefits:



Expansion of EV component coverage to all VSC products



New coverage specifically for Technology components



Enhanced Additional Benefits



Additional terms for New and Manufacturer Certified vehicles



Expanded eligibility for Used vehicles



Form updated to include a URL and QR Code to minimize printing and enable electronic delivery

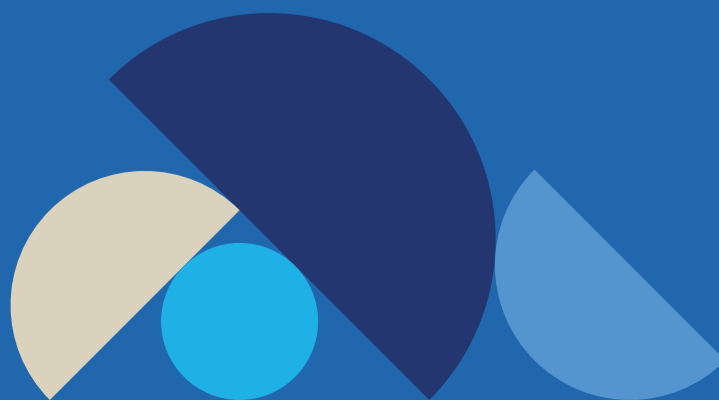


Elimination of lender-specific plans in product drop-down list



Introduction of Maintenance Plus – Enhanced services beyond oil changes and tire rotations for ICE, Hybrid and EV.

Talk to your local Zurich representative for more information. Zurich customers can access the 2023 Dealer Guide for detailed, comprehensive information.





# Zurich Golf – More than a tournament

The Zurich Classic is a key touchpoint for Zurich, offering unique opportunities to engage with customers, brokers, media, and other stakeholders to strengthen relationships and showcase how we live our brand, but its impact goes far beyond the links, generating much-needed funds for the city of New Orleans, New Orleans-based charities, and communities through southeastern Louisiana.



## Personal interaction with PGA Pro Ambassadors exemplifies the Zurich brand

A critical part of our value proposition focuses on developing deep and lasting relationships with our customers. Leveraging our golf ambassadors this year, for example, Zurich Direct Markets invited customers to attend regional events providing an opportunity for interaction with Zurich golf-pro ambassadors, Zurich executives, and senior leaders, as well as with local Zurich representatives.

Playing golf with a professional can be a 'bucket list' item for golf enthusiasts. Zurich's regional events combine a unique opportunity to meet golf-pro ambassadors, network with the broader Zurich team.

For Zurich, it's an invaluable opportunity to talk with customers and to listen and understand what's on their minds – what they are thinking about outside of regular, more formal stewardship meetings.

## Community impact: Where golf becomes more than a game

Off the links, the Zurich Classic generates over **\$45 million** in annual economic activity for New Orleans and has generated over **\$645 million** since 2005.



### Fore!Kids Foundation

Since 1958, the Fore!Kids Foundation has raised money to fund children's service organizations through golf events – like the Zurich Classic of New Orleans.

In fact, as a 501(c)(3) corporation, Fore!Kids has raised just over **\$45M** to date, providing healthcare, education, and hope for **over 200,000 children** each year.



### Community Impact Award

During Executive Women's Day, Zurich named Junior Achievement of Greater New Orleans the 2023 Community Impact Honoree and donated **\$30K** to the organization.



### St. Michael Special School Visit

Zurich donated **\$100K** to the school

**\$1.9M** donated to St. Michael Special School to date



### Blessings in a Backpack

**\$46K** donation in 2023

**\$573K** total donated to date

**1K backpacks packed** throughout the Classic weekend



### Veterans Outreach

Zurich and the ForeKids Foundation donated **500 total grounds tickets** to the Veteran Tickets Foundation.





# Zurich expands its popular Service Advisor Training platform to Fixed Operations

In 2023, Zurich expanded and improved its popular Service Advisor Training to include the entire Fixed Operations team. The ALL-NEW, Fixed Ops Training platform goes beyond the Service Advisor to offer training and certification for most Fixed Ops roles, including parts, service, and even the BDC. Like the Service Advisor Training platform, Zurich's Fixed Ops Training is designed to improve KPIs for all levels from the novice to the seasoned veteran!

The enhanced program offers complete flexibility with individual courses, dealership rooftop plans that offer enrollment of up to fifty team members, unlimited group access, monthly or annual plans, and more! All training is instructor-led and held in a live virtual environment. Attendees can choose a single course or take advantage of EIGHT certification programs.



## Dealership teams who have completed this training have seen improvement in key performance indicators, including:



Higher dollars and hours per RO – up to 20% or more!



Enhanced CSI



Improved retention



Increased technician billable hours



Stronger service drive sales closing ratios!

This training platform is open to all dealerships and is ideal for onboarding new employees as well as the ongoing development of your Fixed Ops team.

Three live, virtual training courses are available monthly, plus more than fifty on-demand courses. All this for an incredibly low price:



Individual Team Member:  
**\$499 / month\***



Single rooftop plan  
(includes access for up to fifty team members):  
**\$699 / month\***  
**BEST VALUE**

**Plus, Zurich customers receive a \$150/month discount! (Use promo code: ZMonthly or Zannual when enrolling.)**

\*Pay for 12 months in advance and receive two months free!

To find out more, and see how Zurich can help you take your Fixed Ops Team skills to the next level, visit <https://fixedopstraining.zurichna.com/>.