

Dealer Principal

FALL/WINTER 2025

Litigation risks for dealerships: What you can do to protect your business

Driving success:
Todd Kaminski's Zurich journey

Preventing vehicle theft

Employee well-being and retention re-imagined

5 smart ways to promote F&I Online

Customer Spotlight:
Envision Motors

From the desk of Todd Kaminski

I've spent over 30 years and most of my career with Zurich, so it feels a little strange to introduce myself here, but as this is the first issue of Dealer Principal since I became President of Direct Markets last July, I do want to say "hello" to this readership.

This magazine will continue to share insights on important industry topics and trends, as well as some updates on what's happening here at Zurich. In this issue, we take a look at social inflation — liability losses significantly above the level of general inflation — and how it can impact auto dealerships in litigation. We also offer guidance on vehicle theft prevention, explore how prioritizing employee well-being can improve retention, and detail effective ways to promote your F&I Online landing page to help boost sales growth at your dealership.

Our Customer Spotlight shines on Envision Motors this issue. It's great to see the success this group has enjoyed since launching in 2018. Zurich's work with them includes collaborating on a unique program to find potential new F&I professionals to join their team.

As always, we welcome your feedback on Dealer Principal and would love to hear any suggestions you have for topics to cover in future issues. And, if you'd like to know a little more about me, see this issue's "Our People" feature.

Thanks for reading.

Sincerely,

Todd Kaminski

President of Direct Markets
Zurich North America



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Fighting legal system abuse to protect your business



Dealerships are not immune from the phenomenon of social inflation, third-party litigation funding and other threats to a fair legal system.

Turn on any newscast or look at your social media feed and you'll likely see stories about billion-dollar lottery jackpots, sports contracts worth hundreds of millions, or the latest rankings of the world's richest people. The media we consume can create a public mindset that normalizes extremely large sums of money. It can also skew legal outcomes for individuals and businesses — including auto dealerships.

Someone sitting on a jury for a court case might see a potential \$20 million verdict as an everyday, transactional occurrence when compared to the hundreds of millions or billions they see in the types of stories mentioned above. In reality, \$20 million significantly exceeds what most would consider to be generational wealth. There's a reason why jury awards of \$10 million or more are called "nuclear verdicts."

"Nuclear verdicts" stem from a trend called "social inflation," or liability losses that have grown significantly above the level of general economic inflation. While plaintiff's attorneys may position large verdicts as a win for society, the costs of oversized jury awards ultimately trickle down to consumers as higher prices for goods and services. The American Tort Reform Association (ATRA) has calculated every American ends up paying a "tort tax" of \$1,666 per year to cover the costs of increased litigation.¹

Dealerships and social inflation drivers

Auto dealerships see claims and litigation largely in Auto Liability, Employment Practices Liability and Premises Liability. A 2024 U.S. Chamber of Commerce Institute for Legal Reform study ranked commercial auto accidents as one of the top two types of cases most frequently resulting in nuclear verdicts in personal injury and wrongful death cases.² With the volume of vehicle movement on their lots and in transport, dealerships can be vulnerable to auto accident claims.

To better understand social inflation and lawsuit abuse, let's look at what's driving the trends:

1. **Plaintiff's attorneys often focus on safety** when presenting their case to a jury. A common tactic is to argue a business is placing "profits over safety." They may also use a psychological technique called "anchoring" to introduce large figures in trial in order to make the jury comfortable with those numbers when awarding damages. The public has demonstrated a greater skepticism towards corporations over the last decade and more willingness to issue large awards.
2. **There is a growing industry of third-party litigation funding (TPLF)**, now valued at \$15 billion.³ Funders offer plaintiffs non-recourse loans with high interest for living expenses while their cases are pending, or make loans to law firms seeking a portion of the recovery from the case as a profitable investment. In either scenario, the plaintiffs may not be motivated to settle due to additional costs associated with the non-recourse loan. Zurich is working with industry partners to advocate for TPLF disclosure laws allowing for more transparency in cases. (Listen to [this episode of Zurich's Future of Risk podcast](#) for more on third-party litigation funding.)

3. Insurance fraud still occurs at a consequential rate.

The Coalition Against Insurance Fraud estimates fraud occurs in 10% of property-casualty insurance losses.⁴ There have been reported instances of staged falls, staged auto accidents, exaggeration of injuries, and unauthorized tampering of vehicles. In addition, some fraud schemes can involve medical providers that recommend or perform unnecessary treatment in order to increase damages in the case.⁵

“The litigation environment is simply more complicated than before and requires a greater understanding of what is happening for businesses to adapt,” said Mahima Raghav, Senior Consultant with Zurich Claims Judicial and Legislative Affairs. “My team works to educate insurer partners and customers alike so we can be prepared.”

What can dealerships do to combat legal system abuse?

Dealerships are not powerless. In consultation with their attorneys, dealership leaders can work to optimize policies and procedures to demonstrate reasonable efforts to address safety risks and other exposures to help prevent claims. They can work with claims professionals and defense counsel to identify suspicious cases as quickly as possible. And a defense attorney can review policies and procedures to provide guidance on best practices and employee training.

Zurich’s claims expertise can also assist dealerships. Following through on sound advice from legal and claims experts can help lower risks of adverse outcomes.

As members of the communities where they do business, auto dealership leaders can also speak to their representatives in government about the challenges they face. Discussing these issues before litigation can help lawmakers better understand the consequences of the bills they vote on.

To advocate more effectively, Zurich has been a leader of a multi-industry coalition working for tort reform. A collective effort is needed to help ensure a more fair and balanced legal system. And we’ve seen good results from this effort, including the passage of tort reform packages in Florida in 2023, Georgia in 2025, and legislation seeking greater transparency of third-party litigation funding in Arizona.

Speaking to [Insurance Business](#) in May regarding TPLF, Allen Kirsh, SVP, Head of Claims Judicial and Legislative Affairs for Zurich North America said, “More and more legislators are pushing for rules requiring disclosure and clarity around conflicts of interest and permissible actions. That’s a step in the right direction.”⁶

However, more work is needed. Zurich has an ongoing initiative, led by our Claims Judicial and Legislative Affairs team, to educate customers and brokers about the drivers of lawsuit abuse, including a frequently updated resource hub that encourages visitors to learn more and get involved in the coalition.

“Tort reform is important for both businesses and consumers,” said Raghav. “We are proud of Zurich’s efforts to help level the playing field.”



Additional resources

[Legal System Abuse and Social Inflation](#)
(Zurich’s information hub)

[Social Inflation and Juror Attitudes](#)

[What’s Driving Large Claim Settlements for Auto Dealerships?](#)

1. American Tort Reform Association. “America’s \$367 Billion Lawsuit Epidemic.” 7 April 2025.
2. U.S. Chamber of Commerce Institute for Legal Reform. “Nuclear Verdicts: An Update on Trends, Causes, and Solutions.” May 2024.
3. U.S. Chamber of Commerce Institute for Legal Reform. “What You Need to Know About Third Party Litigation Funding.” 7 June 2024.
4. Coalition Against Insurance Fraud. “Fraud Stats.” Accessed 1 October 2025.
5. Theodorou, Jerry. “Viewpoint: Rampant Fraud in Staged Accidents.” Insurance Journal. 19 September 2025.
6. Snape, Gia. “Insurers seeing progress in fight against social Inflation.” Insurance Business. 15 May 2025.



Our People: Todd Kaminski, President of Direct Markets



It's not so unusual for someone to leave an employer and return later in a new capacity, but Todd Kaminski's homecoming to Zurich certainly had a different trajectory than most.

After dedicating over 30 years to the company, Todd was widely regarded as a Zurich "lifer." His brief departure to work as a leadership consultant lasted only a few months before he returned — this time stepping into the role he had aspired to throughout his career: President of Direct Markets.

Kaminski admits his transition from former employee to leading the business unit seemed sudden, but the brevity of his absence, coupled with his decades of experience, meant he could hit the ground running in his new position. Those decades saw Kaminski rising from Account Executive to positions of increasing responsibility. From Regional Sales Management positions in Direct Markets to Head of Sales Practices across Zurich North America, Kaminski has led vital initiatives and developed customer-focused strategies for Zurich here in the U.S. and abroad (as a Sales and Distribution Executive in the U.K.).

As short as his time away from Zurich was, Kaminski understands in a fast-moving industry, even recent plans need to be scrutinized.

"I had many ideas from my past years with Zurich, but if I just walked in and ignored what's happening today and started implementing them immediately...that wouldn't be a great idea," he said. "So, we test all ideas to see if they make sense here and now."

That caution does not mean Kaminski intends to move slowly, however. He knows that being overly methodical can result in great ideas getting lost in endless meetings.

"There can be too much talk," he explained, noting one of his favorite sayings is a quote often attributed to Benjamin Franklin: "Well done is better than well said."

And while testing ideas includes fully considering other team members' challenges to them, Kaminski knows successful businesses must take some informed chances to grow. He thinks it's a common mistake to take something off the table for fear of a possible downside, instead of finding paths to overcome potential pitfalls. As he puts it, "Find a way to do it; not a way to not do it."

This proactive approach is being taken as Zurich explores opportunities to bring AI technology solutions and other innovative products and services into dealership stores and training rooms to help improve the customer experience and grow F&I opportunities.

While future technology tools and product rollouts are important, Kaminski emphasized Zurich's people remain the backbone of Direct Markets' strength. Beyond his own team's strengths, Kaminski will also benefit from regular communication with others in senior leadership — a great asset in aligning business unit strategies with organization-wide priorities.

Announcing Kaminski's appointment to President of Direct Markets last July, Zurich North America CEO Kristof Terryn noted, "Todd's proven leadership within the automotive dealer sector and deep sales and distribution expertise will make him invaluable as we continue to support our auto dealer customers and drive growth across our business." (As of January 1, Terryn will move to leading Zurich's new Global Retail and Europe and Middle East Unit.)



Todd Kaminski's Zurich journey

Kaminski promises a leadership style that will balance hard work and commitment with a convivial atmosphere. His mantra for ensuring Direct Markets delivers for customers is, "We're going to be prepared, persistent and passionate." But, while he acknowledges that many Direct Markets roles are very demanding, he emphasizes the need to find joy on the job. "It's not worth it if we're not having a few laughs."

The Pennsylvania native works out of Philadelphia, traveling as needed to other Zurich offices. When not working, he enjoys time with his wife and pet cats, going to concerts, and culinary adventures at Philly's wide variety of restaurants. He's also a competitive racket sports enthusiast, playing tennis, pickleball and padel (a mixture of tennis and squash).

Outside of a couple of years with Aetna after college, Kaminski's entire working life had been with Zurich prior to his recent consulting tenure. Brief as it was, he says his time away gave him a greater appreciation for the business where he built his career.

"The longer I was away from Zurich, the more I realized how great the company is and how badly I wanted to be back."

1993-1997 / 2000-2003

Account Executive, Philadelphia

1998-1999

Regional Sales Manager, San Francisco

2004-2007

Regional Sales Manager, Philadelphia

2007-2009

Vice President | General Manager,
Northeast Division

2010-2011

Sales and Distribution Executive
(U.K. General Insurance)

2012-2013

Vice President | General Manager,
Southwest Division

2013-2017

Vice President | Head of Sales and
Distribution

2017-2019

Vice President | Head of Sales Practices
(across Zurich North America)

2019-2021

Senior Vice President | Head of Sales and
Distribution (Alternative Markets)

2021-2024

Senior Vice President |
Head of Business Development

JULY 2025 - PRESENT

President of Direct Markets

Putting the brakes on stolen vehicles



Whether at the dealership or on the road, your vehicles are at risk from theft. Enhanced security measures can help protect your inventory.

Motor vehicle theft remains a serious concern in the U.S., with over 850,000 vehicles stolen in 2024.¹ While motor vehicle theft dipped slightly last year, the trend has significantly increased since 2019.²

Dealerships continue to be a major target for criminals. Recent incidents — such as a wave of thefts by unauthorized transport carriers — show how criminals are using increasingly sophisticated tactics within large, organized crime rings. But even thefts from dealership lots by just one or two criminals are a risk, especially as criminals learn to exploit modern vehicle systems.

Criminal techniques evolve as security measures advance. However, a diligent approach to protecting your current inventory and vehicles in transit can help greatly reduce your chances of being victimized.

Emerging theft trends

Effectively reducing opportunities for theft requires an up-to-date understanding of risk exposures. Modern vehicle technology has created great conveniences, but also new exposures. Some techniques for theft that have become common include:

- **CAN injection:** Criminals bypass alarms by injecting signals directly into the vehicle's Controller Area Network wiring.
- **OBD port cloning:** Thieves exploit on-board diagnostic systems to program new remote key fobs.
- **Keyless entry exploits:** Remote fobs and keyless ignition systems can be exploited via relay attacks and signal boosters that enable remote unlocking and ignition.

Auto manufacturers have developed technology to address these exposures, such as Ultra-Wideband (UWB) technology to combat relay attacks and signal-boosting, and they will certainly roll out other theft-reduction tools in the future. However, as mentioned above, criminals innovate as well, so dealerships need to implement technological and physical obstacles to theft.



Protecting on-site vehicle inventory

Imagine a high-end jeweler or art gallery leaving valuable necklaces or paintings exposed to anyone passing by. Yet, for dealerships, displaying vehicles worth tens of thousands of dollars is standard practice. Protecting your on-site inventory requires tried-and-true security measures and the latest surveillance technology.

- **Secure entry and exit points:** Despite risks of theft and vandalism, many dealerships still operate without perimeter fencing or controlled gate access. Whether it's due to costs or the belief it ruins sales display, lack of perimeter security leaves your vehicles at greater risk. Theft isn't just an after-hours problem. Vehicles can be stolen in broad daylight, even during test drives. Having authorized personnel near property access points and hiring security services can help safeguard your lot.
- **Alarms and surveillance:** Make sure every building on your property is protected by up-to-date security and alarm systems, monitored and tested regularly. Video monitoring systems should include motion-activated cameras and, if possible, be observed by a security professional for maximum coverage.
- **Key control:** Keys and fobs change hands many times throughout the day, whether vehicles are on the lot, in the showroom or the service department. Maintaining strict key management is essential and should include these steps:
 - *Store keys and fobs in locked cabinets or drawers and limit access to required staff.*
 - *Keep a log of keys and fobs removed from cabinets or drawers and conduct end-of-day key counts.*
 - *Use an electronic key-tracking system.*
 - *Store fobs in signal-blocking metal mesh bags when not in use.*
 - *Disable keyless features on vehicles when not part of active transactions.*
 - *Keep fobs away from exterior walls, doors and windows.*
- **Customer-facing deterrents:** Visible deterrents such as steering wheel locks, window security decals, and immobilizers help prevent theft while also reassuring customers.

Track your inventory

GPS tracking makes it easier to know exactly where every vehicle is, whether it's on the lot, out for a test drive, or temporarily offsite. Zurich's latest product offering, **RecovR**, has powerful advantages over standard GPS trackers. The compact, stand-alone device can be easily hidden, installs in less than a minute, and is supported by user-friendly web and mobile apps. RecovR's value goes beyond theft prevention. It can quickly locate vehicles, reducing customer wait times during a sale or service visit. Plus, you can offer RecovR to your customers as a valuable F&I product.



Protecting vehicles in transit

Criminal, unauthorized transport dispatchers target dealerships by directing vehicle deliveries to fraudulent locations. Once the vehicles arrive, the thieves simply drive away. These operations can be very convincing, but there are actions that can thwart the scheme:

- Ensure any external transport services you work with are reputable and follow your security protocols and conduct rigorous background checks on their employees.
- Whether drivers are your employees or from an outside transport service, make sure they know approved routes and drop-off sites, and always verify any changes.
- Make thorough security training part of driver training, including how to spot suspicious instructions and steps to take when identified.
- Implement emergency protocols and train drivers to follow them, including when to contact law enforcement.
- Use GPS tracking, alarms and immobilizers. If vehicles are being transported from your dealership, our RecovR tool mentioned above can be a great asset.
- Keep detailed records of all communications during vehicle transport.

These are just some actions that can help reduce the risk of theft by unauthorized carriers. For more guidance, refer to our Loss Prevention bulletin, [Auto Transport Theft](#).

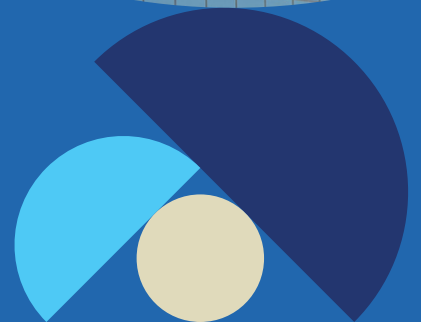
Where F&I Excellence Boosts Dealership Success

As a leading provider of F&I products and services with over 100 years of proven results, we are passionate about supporting the growth and success of many of the nation's largest dealership groups. Discover how Zurich's dedicated automotive specialists provide the training and solutions that empower dealerships to build sustainable revenue while delivering an unparalleled customer experience.

For more information,
visit zurichna.com/dealer.



Universal Underwriters Service Corporation (UUSC), an individual member company of Zurich in North America, is the issuing provider and administrator of Zurich's vehicle service contracts in all states except Florida. In Florida, the issuing provider and administrator is Vehicle Dealer Solutions (FL License #60132). In California and New York, UUSC operates under its DBA, UUSC Service Company (CA License #0C17302).
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Future-ready solutions

Building on foundational theft-prevention strategies, Zurich Resilience Solutions (ZRS) equips auto dealerships with advanced risk engineering tools and guidance to address emerging threats and evolving criminal tactics. Here are some tools and practices designed to strengthen your dealership's security:

- **AI-powered surveillance:** Smart cameras can detect suspicious behavior and trigger real-time alerts.
- **Telematics integration:** Monitor vehicle movement and access using connected data.
- **Cybersecurity for connected vehicles:** This can help safeguard digital systems from hacking and unauthorized access.
- **Internal controls:** Strengthen security with role-based access, employee vetting and digital audit trails.

Enhancements like these can complement traditional theft prevention strategies and position your dealership for long-term resilience. With a commitment to innovation and tailored support, ZRS helps dealerships safeguard their inventory, reputation and long-term profitability.

For more information, contact your Zurich Risk Engineering representative.



Additional resources

[Loss Prevention: Auto Transport Theft](#)

[National Highway Traffic Safety Administration: Vehicle Theft Prevention](#)

[National Insurance Crime Bureau: Prevent Auto Theft](#)

1. "Facts + Statistics: Auto theft." Insurance Information Institute. 2024.
2. "Vehicle Thefts Nationwide Surpass One Million For the First Time Since 2008." National Insurance Crime Bureau (NICB). 8 March 2023.



Let's connect at NADA Show 2026!

We look forward to connecting with dealers at NADA Show 2026 in Las Vegas this February. Stop by booth 4501W to chat with our team and learn how Zurich supports dealerships every day. We're also joining the conversation on the NADA Live Stage on Wednesday, February 4 at 2:00 p.m. See you at the show!



The balancing act: A holistic approach to improving retention

Yes, the dealership work environment can be both competitive and healthy!

"The only way to do great work is to love what you do." - Steve Jobs

Mr. Jobs' famous words above may not be true in every case, as certainly many dedicated professionals deliver top-quality work despite being unenthusiastic about their careers. Still, the sentiment rings true, as we've all known people unhappy at work and they not only often do the minimum expected, but they are usually also thinking about an exit plan.

Unfortunately, statistics indicate auto dealerships have more than their share of discontented workers. The employee retention challenge for dealerships is nothing new. Turnover rates have far exceeded most other business sectors for many years. As of last fall, annual dealership turnover was approximately 46% overall and an astounding 80% for sales consultants.¹

A common reason given for this is that auto retail is highly competitive — and can be highly stressful — with sales professionals feeling the most pressure. However, that explanation doesn't help address the problem. What can help is determining where your dealership stands in terms of some universally valued job qualities:

- Good pay and benefits
- Growth opportunities
- A healthy workplace culture
- Pride in the work
- Work/life balance

Think of employee satisfaction like preparing a great meal. It's not so much about individual ingredients, but how they work together. Even when employees are well compensated and receive great benefits, they may look for other opportunities if the work environment feels stressful or unwelcoming. Conversely, a positive atmosphere isn't enough to keep someone with an employer if they are struggling financially or don't see promising prospects ahead.

Fortunately, your dealership can become an employer of choice by finding a balance between the competitiveness inherent to the industry and the security and satisfaction that all workers desire.

Compensation: Go beyond the basics with profit participation

Competitive base pay and benefits are important, especially in an industry where commissions and bonuses can be impacted by things beyond individual performance: economic downturns, global trade conflicts, supply chain issues and more. If regular, significant pay hikes are not workable within your operational budget, wealth generated through [profit participation programs](#) can be used to enhance bonuses or implement new rewards for key employees.



Culture: Good attitudes flow from the top down

Despite the famous “Glengarry Glen Ross” speech (“First prize is a Cadillac El Dorado. Second prize is a set of steak knives. Third prize is you’re fired.”), fear and stress are not good motivators for long-term success and certainly not good tools for retention. Relevant [leadership and management training](#), and consultations with outside human resource and employee well-being specialists can reveal how to better connect with your people. Like all skills, encouragement and empathy need guidance and practice. Make sure the examples your leaders set are constructive and positive.

Career growth: Don’t block ambition

One of the challenging aspects of retention is that the aspirations of valued employees may be overlooked in the busy day-to-day aspects of running a business. There can also be a concern that promoting someone may mean losing the productivity they brought to the role they are leaving behind. Just like a successful sports team, it’s important to develop a talent pipeline within your dealership. Team members ready to take the next step up often have the skills to be great mentors and trainers. On the negative side, if people feel their careers are at a standstill, they may look elsewhere. Encourage ambition and it can inspire a positive, infectious drive throughout your workforce.

Job performance: Confidence is the key

“Imposter syndrome” at work is a feeling that you are constantly hiding professional inadequacy. While dealership-specific data on the phenomenon is limited, it is widespread across different industries. One study reported that 71% of North Americans feel like an imposter on the job.² A different study showed the exact same percentage of American CEOs experience similar feelings³, suggesting a confidence crisis at all professional levels. It’s hard to take pride in your job without feeling you know how to do it well. That takes us back to training — specifically thorough, [role-specific training](#).

Many training programs are too broad, and businesses also tend to emphasize learning on the job. While no training can cover every real-world business scenario, the more prepared employees are, the better they can adapt to unexpected developments.

Supportive job training is important, but the need for encouragement and guidance doesn’t end when training is completed. That’s where a strong mentorship program can fill the void. If you think mentorship doesn’t generate concrete results, think again. Research from 2024 showed that median profits for Fortune 500 companies with mentoring programs were twice as high as those without them.⁴ Here at Zurich, our F.A.S.T. (Field Accelerated Success Track) mentorship program has been helping Direct Markets team members since 2012.

Life is messy... in and out of the office

While the importance of a good work/life balance has become more widely accepted, that acceptance means nothing without taking steps to help your employees achieve it.

Work/life balance isn’t just about ensuring workers have enough vacation days to spend quality time with loved ones, limiting excessively long workdays, or providing flex time to reduce the stress of navigating medical appointments, childcare and other personal matters. It’s also about a wide spectrum of mental health support. A benefits package that makes in-person or remote professional therapy affordable and accessible is fantastic, but if that’s out of reach, there are other ways to help your people manage life’s inevitable challenges:

- Offer short blocks of personal time beyond scheduled lunch breaks.
- Provide qualified financial advisor services. Reducing money-related stress is a mental health issue as well as a budgetary one.
- Simply asking employees about problems at home, as well as on the job, and allowing time to discuss those problems can be liberating for many. Of course, you need to confirm the employee wants to discuss those issues and respect their privacy and conversational boundaries if they don’t.

There’s no magic wand to wave to improve job satisfaction for every employee, but a combination of clear communication, strong incentives and a focus on employee well-being can foster a positive workforce and keep top talent with your business longer.

1. Netchex. “Car Dealership Employee Turnover: The Complete Guide to Understanding, Measuring, and Reducing Turnover.” 2 November 2024.
2. Kickresume. “Is Imposter Syndrome Holding You Back? 71% of Americans Struggle With Self-Doubt, Europe Close Behind.” 1 May 2025.
3. Korn Ferry. “71% of U.S. CEOs Experience Imposter Syndrome, New Korn Ferry Research Finds.” 6 June 2024.
4. Cook, Sam. “40+ Definitive Mentorship Statistics and Research for 2024.” MentorcliQ. 2 February 2024.

5 smart ways to promote F&I Online

Realize F&I sales growth by enhancing the visibility of your website's vehicle protection product information.

If your dealership is enrolled with Zurich's F&I Online, you're already ahead of a lot of your competitors. Surprisingly, many auto dealers still don't offer detailed F&I product information on their websites. This despite data showing 57% of potential buyers, across the generations, prefer to research these products online ahead of a purchase. Younger consumers value this experience even more.¹

By sharing this information, you're meeting the expectations of today's consumers. Great! But are potential customers finding that information? If not, here are five smart ways to get the word out:

1 Make F&I product information easy to find

Help customers discover your vehicle protection products quickly. With lots of content on your website, clear and visible navigation is essential. Include links to your F&I products page on your main menu, finance and shopping drop-down menus, or anywhere vehicle protection is mentioned. And take advantage of the banner ads available from Zurich by placing them prominently across several pages, not just your home page.



Drive with confidence

Leave your worries in the rearview mirror

Unexpected repairs can happen anytime.
Be prepared with a vehicle protection plan.

Explore more >

Example of a banner ad available to Zurich customers.

2 Ensure email and text messages address specific needs

Personalized communication makes a big difference. Instead of merely linking to your vehicle protection product page, tailor your communications to the stage of the customer's buying cycle. A few examples:

- For someone inquiring about a new auto purchase, call out how protection products can alleviate high repair costs over the lifetime of a vehicle
- For customers with a vehicle in for service, send a follow-up text that points to an F&I product that would have covered that specific repair (for instance, Paintless Dent Repair for someone whose car is in for minor exterior damage).
- If a customer lives in an area with high vehicle theft rates, share the benefits of Universal Security Guard® or RecovR immediately after a new vehicle sale, when owners are most concerned about protecting their cars.

3 Make your F&I office an F&I Online hub

If you're thinking of F&I Online mainly as a tool to reach customers at home, you're not maximizing the value of the platform. Once a potential buyer is in the office, F&I Online is a great way to easily share product information so they can feel informed and confident about a potential purchase. Keep a tablet or desktop computer ready with the products menu already showing, so customers can quickly access our informative videos and interactive brochures.

4 Turn waiting time into discovery time with in-store advertising

Whether customers are just entering your store or finishing a transaction in the F&I office, don't underestimate the allure of strong, simple point-of-purchase advertising for promoting vehicle protection products. Even if your sales professionals are the best in the business, sometimes a powerful slogan and eye-catching visuals can sway a customer more effectively. Utilize showroom videos, posters, banners, window clings and other ads to grab attention and illustrate the need for the products succinctly. Be sure to include a QR code that directs the customer to your vehicle protection page and the F&I Online products menu. Beyond F&I Online materials, printed product brochures, and posters and tabletop ads highlighting Zurich claims-paid data and strong consumer reviews can also be useful assets.

5 Social media: Use storytelling to make your sale

Whether your business relies on paid social media campaigns or organic posts, content that looks like an ad often gets ignored. People are most engaged by eye-catching images, compelling videos, statistics and — most of all — stories they can relate to. Consider highlighting a customer whose repair was covered by a vehicle protection product. Most importantly, encourage your employees to share dealership posts frequently and widely within their own networks.

1. "Youngest F&I Shoppers Want Convenience." Auto Dealer Today. 4 June 2024.



These are just a few effective ways to promote vehicle protection product information and maximize the benefits of your F&I Online web page. Remember, consumer education is your greatest sales tool. Zurich is happy to discuss ways to best share the information customers want, and increasingly expect, to see on your website.

Not enrolled in F&I Online? [Click here](#) for details or [submit a request](#) for more information.

Customer spotlight: Envision Motors

Photos courtesy of Envision Motors.

Founded in 2018, Envision Motors is a relatively young dealership group, but experience and industry knowledge are in the company's DNA. President and CEO Simon Sarriedine brought nearly 30 years in the automotive sector to the business he co-founded and gathered a team of proven professionals around him, including Chuck Schofield, Group Director of Finance for Envision.

Schofield had known Sarriedine since 2009 and was well acquainted with the CEO's record of success and Envision's potential when the group launched. As the dealership acquired more stores and more brands, its F&I management needs greatly increased, leading to Schofield joining the company in 2022.

With Envision ranked among the top 50 auto dealership groups in the nation for F&I revenue by Automotive News for 2024,¹ it's clear their working relationship is yielding impressive results.

Schofield attributes this partly to the organization's ability to be strategic yet move quickly.

"We're aggressive when it comes to moving inventory," he said. "We'll exhaust any and every avenue if somebody's sitting in front of us to make sure they get in a car. I like that we're not overly bureaucratic."

Envision already has 14 locations across California (selling Mercedes-Benz, Chrysler/Dodge/Jeep/Ram, Ford/Lincoln, Honda, Toyota and Genesis models) and Schofield says they remain in "acquisition mode." Of course, continuing growth demands consistently high performance at existing stores. A key element in achieving this is a company culture where both veteran employees and new, outside talent are valued.

"One of our key pillars is mobility throughout the organization," Schofield explained. "We've got folks going from porters to parts to Service Advisors; from salesmen to F&I to management; from sales management to GSM and from GSM to GM. People can see a path to a future with the company."

Envision's search for new team members includes being open to those without deep industry background but with the drive and ability to learn quickly. To that end, the group started what Schofield calls an "experiment" with some college graduates brought in for a two-week immersion period to see if that may be a path to developing future F&I professionals.

"It's a bit revolutionary, but our thought was that people coming out of college can get paid pretty decently if they can become a capable F&I manager, and they can possibly bring a fresh perspective to the business."

Schofield said Envision plans to continue testing this program, which was developed in close collaboration with Zurich. From coming up with questions to interviewing candidates to helping select finalists, Zurich representatives helped Envision plan and roll out this new method of talent recruitment.



“We collaborated deeply in this onboarding with a rotating group of people,” he explained. “It’s what a true partnership looks like. We’re trying to move the needle here and distinguish our company from others, and Zurich is a big part of that.”

Whether new to the industry or possessing years of experience, employees at Envision are expected to build and maintain a high skills set. With so many team members across multiple stores, charting that progress was a challenge, but the online training portal [Zurich University](#) is helping to solve that problem.

“We needed a training platform that was professional, useful at scale and effective in tracking learning and tying the data together,” Schofield explained. “Now, with Zurich University, we have all our stores on board. This allows me, at any point and time, to look up an F&I Manager, a Service Advisor — whatever role it is — and see where they’re at in their training. And the training is digestible; it’s offered in increments that help information stick with the employees. And, of course, they have to pass the tests, so I can get a meaningful level of expectation of performance.”

He continued, “Our Zurich representatives have access as well, so they can point to where different employees are with their training. This lets them be more intentional and impactful in their calls with us. Zurich University is the next step in bringing us into the modern age of performance evaluation.”

Training services (in person as well as online) and proven vehicle protection products were instrumental in Envision selecting Zurich as an F&I provider, but Schofield noted another major reason for the decision.

“Your folks contextually understand how a dealership works, how product sales happen, and all the dynamics surrounding that,” he said. “So, they’re really good at tailoring the time and effort they spend at a store to the people at the dealership, the speed of business at our stores, what the level of expertise is, and how deals are handed off.”

“The Zurich people we deal with here are really good about making smart suggestions,” he added. “They’re professional but not overly deferential. You’re not going to insult me by seeing something that I need to know and bringing that to my attention.”

Even with all their success, Envision is not idle about looking at challenges ahead, including ways to break through the information clutter of our digital world.

“If you look at many dealership websites through a software lens or how engineers would build a product, it’s a catastrophe,” Schofield said with a smile. “There are pop-ups, loads of text and just too much going on. A dealership offers a lot and the challenge is how do you present all this information in a digestible way?”

Envision’s websites are more streamlined than many dealerships, but Schofield knows there’s still work to do in terms of presentation and even more so in terms of using technology to connect with customers more fully.

“Any big store with a major brand in a major market probably gets 25,000 to 30,000 unique visitors to their website every month,” he noted. “But actual store engagement remains challenging.”

To enhance customer communication, Envision is exploring how to leverage information available to them, including mining their own DMS (document management system).

Schofield explained, “We need to identify data points in real time that signal a near-term or immediate transactional opportunity. That’s the next step.”

Envision Motors: Giving back to West Covina

Envision is committed to supporting the communities where they do business and that’s reflected in some of their work and recognitions received in West Covina, California, home base for the auto group.

- Supporting the West Covina Police Department
 - *Donations to the canine unit to help acquire police dogs*
 - *Sponsoring “Coffee with Cops,” an annual event fostering communication between the department and residents*
- Sponsoring the department’s entry in the [“Baker to Vegas”](#) race
- Sponsor of the [Film It West Covina](#) film arts nonprofit group
- State of the City Business Honoree – West Covina (Envision is one of the largest sales tax generators in the city.)

1. “Top 100 Dealership Groups: Finance & Insurance.” Automotive News. 4 August 2025.

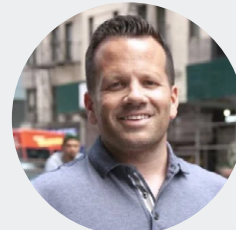
Around Zurich

A quick view of some of what's happening with Direct Markets.



Recent moves to strengthen our team

Following **Todd Kaminski's** appointment as President of Direct Markets in July (read more about Todd on page 6), our organization has made some changes to help us meet the challenges ahead and continue to deliver for our customers. A key move was the promotion of **Dante Pileri** (top image) to Head of Sales in September. Kaminski called Pileri (previously East Division General Manager) "a proven winner, and I believe he can make us even more successful nationwide." Other developments in recent months included the creation of a new Key Accounts and F&I Programs team. 25-year industry veteran **Patrick McKeever** (bottom image) was chosen to lead that group in October.



Join us at NADA this February!

The automobile industry's largest event comes to Nevada's citadel of excitement in February and Zurich will be there! Look for us during **NADA Show 2026** at booth 4501W, where we'll have lots of information and opportunities for you to meet with our F&I and Property & Casualty specialists. We'll also be participating in a live presentation on the NADA Live Stage on Wednesday, February 4 at 2:00 p.m. Sports fans can look forward to the event's three scheduled main stage speakers: basketball legend **Magic Johnson**, NFL veteran and magician **Jon Dorenbos**, and trailblazing former sports agent **Molly Fletcher**. Keep up with what Zurich has planned for the gathering at zurichna.com/industries/auto/nada.

2026 NADASHOW LAS VEGAS
EXPO • WEDNESDAY-FRIDAY • FEBRUARY 4-6

F.A.S.T. joins in the fight against cancer

Every September, our F.A.S.T. mentorship program mounts a charitable campaign to support a worthy cause. This year, the **American Cancer Society** (ACS) was the focus of the campaign, with a goal of raising \$20,000 to help fund research, patient care and advocacy. We're happy to report we exceeded our goal with a final total of \$24,284, presented in a check to the ACS at Zurich's Schaumburg headquarters in December. Several team members also participated in ACS Relay For Life fundraising walks in their local areas to raise additional money and awareness. Launched in 2012, F.A.S.T. (Field Accelerated Success Track) was developed to promote a culture of excellence in Direct Markets.



Zurich contributes to NAMAD conference

Zurich was proud to participate at the 45th Anniversary Membership Meeting of NAMAD (National Association of Minority Automobile Dealers) at the Wynn Las Vegas in August. Vice President/General Manager of our East Division, **Michael Naim** (at right, with NAMAD President **Perry Watson IV** to his left) received great feedback from attendees on his presentation on maximizing reinsurance profits during the meeting's General Session. Zurich also sponsored the event's Legacy Award, which was given to **Joseph "Joey" Huang**, owner of the Great Lakes Auto Network, for his philanthropic work.



Building a better tomorrow in Nebraska

We'd need to add many pages to this publication to mention all the volunteering efforts across the country involving members of Zurich's Direct Markets teams, but just one great example came from our Omaha office last summer. Members of the Rental and Marketing teams in the city donned construction helmets and grabbed some tools to help build a deck and work on some siding as part of a **Habitat for Humanity** project. Kudos to the Omaha crew and thanks to all our people who contribute to their local communities and charitable organizations throughout the year.





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