

DEALER PRINCIPAL

Diversity, Inclusion, Equity & Belonging

Why fostering a culture of diversity is important for your people and your business

Women Play Key Role in Delivering for Direct Markets

Virtual Training Opportunities for Your Team

Employee Wellbeing Shaping a brighter future at work

Dealer Showcase: Lessons Learned from the Pandemic



Editor's Letter

Dear Leader,

Zurich remains well positioned to weather the pandemic, to continue to grow, and to help you maximize every opportunity. We believe our strength is evidence of the effectiveness of our strategy — becoming more customer-led, driving innovation and simplifying our businesses. Our new CEO, Kristof Terryn remains keenly focused on these pillars of our strategy, positioning Zurich North America for continued success. Kristof shares his thoughts on the road ahead in this issue.

Our article “Diversity, Inclusion, Equity & Belonging” takes a broad look at diversity and explores benefits of fostering a diverse and inclusive culture in your organization. We also feature the 2021 Barbara Cox Woman of the Year winner and Zurich customer, Corina Diehl, sharing her extraordinary story and the work she’s done to build a legacy through tragedy. And we showcase diversity within our Direct Markets organization, featuring the many women in market-facing roles who work hard for our customers every day.

This issue also highlights the many training and educational opportunities Zurich offers dealers and their teams to help increase sales, improve customer retention, and elevate the customer experience.

Find all of these stories and much more in this issue.

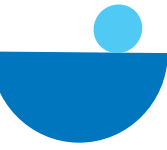
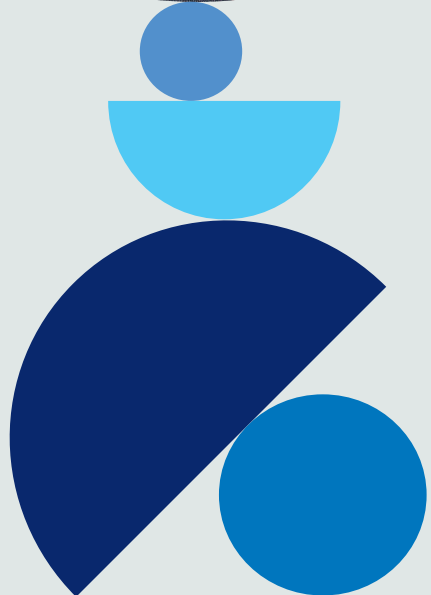
Regards,



Vince Santivasi
Head of Direct Markets
Zurich North America

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Our Company

A message from Kristof Terryn, our new Zurich North America CEO

This is a great and exciting time to be leading Zurich North America. Our mutual ability to persevere through the formidable challenges of the past year makes me optimistic about the path ahead. Zurich is well positioned to help you navigate through challenges and opportunities in a rapidly evolving market. We are focused on your needs and remain committed to simplifying how we work with you. We will continue to leverage technology and data to innovate and enhance our products and services.

We also are investing in ways to be even better. We're developing parametric solutions like a public-private pandemic risk solution concept. We're helping dealers with innovative technologies and digitalization to help meet customer needs in the virtual buying environment. We're working with our Executive Diversity & Inclusion Council to accelerate progress on diversity, inclusion, equity and belonging in our business, industry and communities, and we're expanding our pioneering apprenticeship program.

I want to express my appreciation for your trust in Zurich. In the days ahead, I'll be listening carefully and working to better understand your needs. We are stronger together.

Looking forward,

Kristof Terryn
Chief Executive Officer
Zurich North America



Kristof Terryn assumed his role as CEO of Zurich North America on January 1, 2021. He began his career in 1993 in the banking industry, where he worked in capital markets. In 1997, he joined McKinsey & Company, where he held various positions within the financial services practice in Brussels and Chicago. He joined Zurich in 2004 in the Finance department. In 2007 he became Chief Operating Officer (COO) for the Global Corporate business division and in January 2009 he was named COO for General Insurance.

Terryn became a member of the Executive Committee in 2010 upon his appointment as Group Head Operations. In September 2013 he was appointed CEO Global Life and, after becoming CEO General Insurance in October 2015, continued to serve as CEO Global Life on an ad interim basis until the end of December 2015. He was appointed Group Chief Operating Officer effective July 2016.

He holds a law degree and a degree in economics from the University of Leuven, Belgium, as well as an MBA from the University of Michigan.

Our People

Women play key role in delivering for Zurich Direct Markets

Gender diversity in the workplace offers many benefits. Having a strong representation of women can have many positive effects across your entire organization, from the diverse perspectives that serve to challenge a singular way of thinking, to enhanced collaboration that leads to improved problem-solving, and a better reflection of your customers. Perhaps most importantly, gender diversity in the workplace can result in greater profitability. According to McKinsey, the most gender-diverse companies are 21% more likely to experience above-average profitability!

Women play a crucial role in delivering for Zurich Direct Markets and in achieving results for our customers. Vince Santivasi, Head of Direct Markets, says, "The women who work with our customers in Direct Markets represent the best in our organization and our industry. Smart and motivated, each draws on their own unique experience and skill set to inspire new ideas, find new ways of solving problems and ultimately, drive results."

Get to know the women who work hard for our customers every day. We asked them to share something about themselves, offering insight into what inspires, motivates and challenges them to be so effective in their roles at Zurich.

Amy Matyas

Regional Finance Executive

What I enjoy most about my job are the challenges. I enjoy the people, the competition and constantly improving my skill set. I am very competitive, and I thrive on winning. This position has me constantly in selling situations and I thoroughly enjoy the socialization aspect, constantly meeting new people and growing my network.

Inspirational quote: "Why fit in when you were born to stand out?"

I feel it's so important to differentiate myself in the market and to make my own decisions, be a leader not a follower.



Amy D. Allen

Assistant Vice President - DM National Accounts

I love my role at Zurich because the leaders truly care about their employees. From continuing education, mental health programs, physical fitness sponsored apps, employee resource groups, Zurich recognizes the value of each employee and this has helped me grow personally and professionally.



Anna Sackel

Regional Finance Executive

What I enjoy most about my job is working with struggling finance managers. They are eager to learn and increase their overall production, and once they do, often times it is a life-changing event for them. They see their numbers jump, they move up to the leader board. It's exciting and extremely motivating.



Leadership

Marie Knight, Kathi Ingham and Dawn Hiestand are part of Direct Markets' Leadership Team.



Marie Knight

Vice President and Head of Direct Markets Strategic Services

Kathi Ingham

Vice President, F&I Underwriting



Dawn Hiestand

Head of Operations



About Zurich *Continued*

Cindy Conley

Area Finance and Insurance Manager

Inspirational Quote: "Women who seek to be equal with men, lack ambition." - Timothy Leary



Colleen Rogers

Regional Finance and Insurance Producer

I have gotten a lot of good advice over the years, but one thing that has stuck with me is: "Learn something old." It's easy to get caught up in the latest and greatest new, shiny object. While it goes without saying that adapting and being nimble is important, is a good reminder to remember the basics. Sometimes just remembering the basics, like asking good questions and truly listening, can get you the result you are looking for.

What I love about my job with Zurich is the people I get to work with every day. Both our dealer partners and internal team at Zurich are truly the best and brightest in the industry, and I am constantly learning from them. I love the teamwork and collaboration with both groups to bring more profitable processes and solutions to our dealer partners.



Crystal Stretch

Regional Finance Executive

Best advice: "Show up for the job you want, not the one you have, in everything you do; how you dress, how you move, how you speak." This was from my first boss.

What I love most about my job is that I am surrounded by some of the top minds and talents in the industry. I have the unique opportunity to work alongside so many leaders who I consider to be elite, and as a result I am always challenging myself and striving to be a better version of myself.

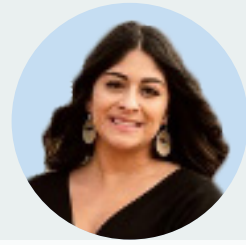


Dianna Rios Martinez

Regional Finance Executive

The best advice I ever received in my professional work life is, work hard when you're working, but really enjoy your family when you're at home.

One of my favorite quotes is from Mary Lou Retton: "Working hard becomes a habit, a serious kind of fun. You get self-satisfaction from pushing yourself to the limit, knowing that all the effort is going to pay off."



Elizabeth Roman

Regional Income Development Executive

One of my favorite quotes, or one that really motivates me is, "A successful woman is one who can build a firm foundation with building the bricks that others have thrown at her."
- Unknown

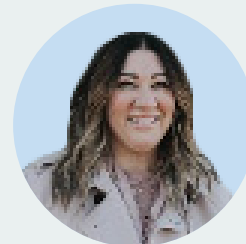


Heather Brown

Regional Finance Executive

What I enjoy most about my job is helping people develop, watching them step outside of their comfort zones, not afraid to fail, then succeeding out of those failures. I get to witness that every day and it drives me.

I also love relationships with our customers and dealers. I work with several brilliant female dealers and watching them climb in this industry inspirational.

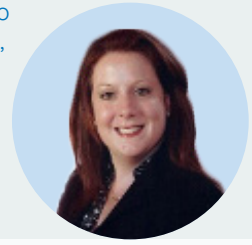


Kathleen Allen

Regional Finance Executive

Best advice I've received was from a mentor: "This journey is not a sprint but a marathon. In order to sustain long-term success and happiness, we must continuously look for ways to better ourselves, improve our performance and adapt." And, also, "Be your authentic self!"

What I enjoy most about my job is the consultative relationship I have with clients. It is very gratifying to help owners and shareholders improve their business and delivering profitable results. Working with customers to navigate the challenges we have all faced over the past year has been rewarding. Helping dealers adapt and evolve was crucial in 2020.

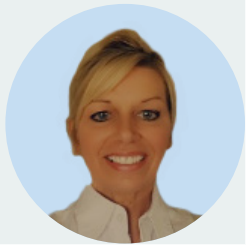


Kim Nordman

Regional Income Development Executive

I love my role at Zurich, it is a perfect fit for me because of my passion to help others succeed and maximize their income.

One of my favorite quotes is from Walt Disney: "All our dreams can come true, if we have the courage to pursue them."



Kristie Ban

Regional Income Development Executive

Advice I would offer to other working women would be to enjoy what you do. Bring that passion and enthusiasm to work and you'll make the most of every day.

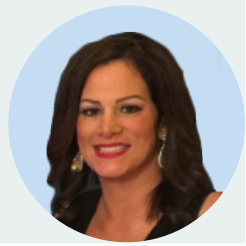


Kristy Scharmer

Regional Income Development Executive

I enjoy working in the auto industry because every day is different and offers me new opportunities and challenges. Being a female this auto space has been extremely rewarding and continues to push me to new levels in my career. We need more women in this industry!

An inspirational quote I like, "The road to success is always under construction." I like this quote because we are continually challenging ourselves to push limits, to always be growing in our professional and personal lives. We are continually under construction, and that is a good thing.



Lacey Bryant

Regional Income Development Executive

My favorite part of my job is coaching a new business/F&I manager and watching them grow in their career. The automotive industry has provided me a lot of opportunity and I was lucky to have some amazing mentors and coaches along the way. Now, in my current position, I love to coach others so that they can be successful and can provide a better life for themselves and their families.

There is so much to like about our industry. It is unique in that it draws people from all different professions and experiences. I like having the opportunity to learn about people and hear their stories. At the same time, the industry has a lot of challenges and I like being able to help dealers find solutions through training and processes.

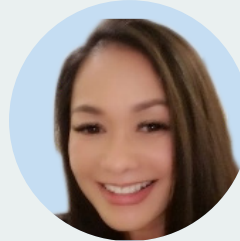


About Zurich Continued

Myra Miell

Regional Finance Executive

Advice I would offer other professional women is, stay true to yourself and your vision. Listen to other opinions, but be confident in your own.



Pat Beckham

Regional Finance Executive

The best advice I have received in my professional career is to extend a strong handshake, a warm smile and eye contact. You only have one chance to make a first impression. One of the things I love about my job is the excitement and electricity of a dealership's showroom floor. There really is something very unique and special about it. And I love helping people to not only reach their goals, but to exceed them.

A quote that inspires me is, "Success is no accident. It takes hard work, perseverance, learning, studying, sacrifice and most of all, love of what you are doing." - Pelé



Paula Stutheit

AVP, National Account Manager

The best career advice I've been given was from a former manager to build a positive work relationship with everyone I have the opportunity to interact with, because you never know when your paths will cross again. Advice for other women: Take a risk and raise your hand for a project or opportunity that makes you nervous!

Inspirational quote that I like:

"I'm a success today because I had a friend who believed in me, and I didn't have the heart to let him down." - Abraham Lincoln



Shanna Smith

Regional Income Development Executive

The best advice I was ever given was to always be upfront and honest no matter what the cost. I live this advice every day. Sometimes the truth is not pleasant, but telling it can earn trust and respect for a lifetime.

Honesty and open communication are the most important aspects of my relationship with my customers.

Inspirational quote:

"Nothing is impossible; the word itself says 'I'm possible!'" - Audrey Hepburn



Sky Behrens

Regional Income Development Executive

A quote that motivates and inspires me is from Denzel Washington. He said, 'Ease is a greater threat to progress, than hardship. So, keep moving, keep growing, keep learning. See you at work.'

I love helping people become better at their job; whether it's selling a car, negotiating, deskings and structuring a deal, or delivering the value of F&I products. It is very gratifying to work with so many smart and hard-working dealership personnel across my region, to assist them with their challenges and hear the excitement in their success stories.



Stephanie Cooper

Regional Income Development Executive

The role I have at Zurich is very important to me. I spent almost 12 years in the finance office working for a large dealer group. My hands-on knowledge and experience help me relate to dealership employees on a different level than a traditional trainer. Seeing others succeed is how I measure my performance, so being directly involved provides me that satisfaction.



Tracy Pannuto

Regional Income Development Executive

The best advice I've received is, "Look your customers in the eye and tell the truth, call people back when you say will, and enjoy what you do." Advice I would give others is "Believe in yourself, set goals, find your path, find a mentor, know your skills, and don't let anyone else determine your success."

What I like most about working with customers in dealerships is being their exception. Too many car buyers have horror stories about their dealership experience. I also like watching F&I Managers I train have their "lightbulb" moments.

When all the pieces click and they realize how to do their job effectively, I know I'm legitimately helping someone. An inspirational quote that always inspires me is from Ruth Bader Ginsburg. She said, 'Women belong in all places where decisions are being made. It shouldn't be that women are the exception.'



Veronica "Ronni" McNeill

Divisional Business Manager

"No country can ever truly flourish if it stifles the potential of its women and deprives itself of the contributions of half of its citizens." -- Michelle Obama



Debbie Mills

Regional Income Development Executive

A quote that inspires me is, "Each day is a chance to do something great."



Susan Gallatin

Regional Income Development Executive

The price of success is hard work, dedication to the job at hand, and the determination that whether we win or lose, we have applied the best of ourselves to the task at hand."



1. Hunt, Vivian, et al. "Delivering through Diversity." McKinsey & Company. January 2018. https://www.mckinsey.com/~media/mckinsey/business%20functions/organization/our%20insights/delivering%20through%20diversity/delivering-through-diversity_full-report.ashx

Building a culture of diversity, inclusion, equity and belonging

Why it matters to your people and your business

Every company seeks to be an attractive workplace to join, creating an environment where people are engaged and productive. A good salary, steady raises and regular promotions are no longer enough to attract and retain top talent. Today's employees seek a culture where they are treated as individuals and valued for their unique perspectives and contributions. Increasingly, companies that demonstrate a strong commitment to diversity and inclusion outperform competitors in talent attraction and retention, employee decision-making and satisfaction, and financial results.

Diversity efforts are more easily tracked through reporting on hiring, composition of workforce and other data. Inclusion then becomes the daily behaviors and actions that make an employee feel valued in their contributions. Fostering an inclusive culture requires developing intentional behaviors each day, which takes leadership commitment and modeling of these desired behaviors among staff.

Inclusion starts with human connections

In a study by Catalyst, a nonprofit focused on creating more inclusive workplaces, employees indicated that personal connections with team members and colleagues were the most defining experience of inclusion within their organization.³ Strong personal relationships were considered to be respectful, collaborative and transparent in their communication styles. Employees in the study reported feeling included when they experienced both of the following:



A sense of uniqueness
where they were recognized and valued for their individual contributions and values these differences.



A sense of belonging,
where they were welcomed as part of their team and among colleagues

Feeling valued for uniqueness and having a sense of belonging nurtures employees to behave in more team-oriented and innovative ways. When an employee feels empowered, they are more confident in bringing new ideas to light. They collaborate more successfully and are more productive


“Am I being inclusive?”

It's a question every leader, manager and employee must ask themselves as they seek to make inclusion part of the day-to-day culture. Here are some questions to check your own actions:

- Am I intentionally getting to know my colleagues on a more personal level?
- Do I let someone else run staff meetings?
- Have I called on someone who usually doesn't speak up in meetings to ask for their input?
- Do I ask people for an opposing or differing view of the situation?
- Am I willing to spend time exploring ideas that I don't initially agree with?

According to a Bersin by Deloitte research study¹ of more than 450 organizations worldwide, companies that embrace diversity and inclusion programs in their cultures experience a higher level of performance:

 **3.6X** more able to deal with personnel performance problems

 **2.3X** higher cash flow per employee over a three-year period

 **1.7X** more likely to be innovation leaders in their market

 **3.8X** more likely to be able to coach people for improved performance

 **2.9X** more likely to identify and build leaders

A diverse workforce is also likely to be more reflective of your customer base, which can result in improved service as well as the development of new products and services to meet the needs of your various target demographics.

A diverse and connected workforce is your growth engine

The business world is always changing and increasingly complex. Adopting new technologies and developing innovative products and services are strategic priorities for any organization. But growth through these methods can't happen without an engaged and agile workforce. Developing a diverse talent base that feels included will energize your organization and improve its results.



Building a Culture *Continued*

How do you start building a strategy of diversity and inclusion?

- Show commitment starting at the top. The messages and actions from executives and managers set the tone for the entire organization.
- Consider assigning a top executive to sponsor the diversity and inclusion program, even if it is managed by the HR team.
- Create a company statement that explains why diversity and inclusion need to be embedded within the organization, and why they require everyone's participation. Share it with all employees and post it on your website or other company communication channels.
- Develop measures to track diversity in recruiting and promotion, as well as employee perception and experience of inclusion, and share results throughout the organization.
- Support your teams in achieving diversity and inclusion goals with resources, including outside consultants and management tools.
- Integrate diversity and inclusion strategies in recruitment, performance reviews, leadership assessment and employee training.
- Nurture an open environment that welcomes and seeks out different voices, opinions and perspectives.
- Ensure conflict resolution processes are collaborative.
- Hold everyone accountable for results

Leadership focus and commitment

In a study of 100 top global companies by Thomson Reuters, the consulting giant Accenture took the top spot in the Diversity and Inclusion Index.⁴ Managing these efforts takes a strategic focus and commitment by Accenture's leadership.⁵

- Establishing a diverse board of directors across geographies and genders
- Setting a goal of having women represent 50% of its workforce by 2025 (up from 41%)⁵
- Being transparent by publishing its workforce data, including data related to gender, ethnicity, persons with disabilities and veterans
- Creating an employee movement and platform

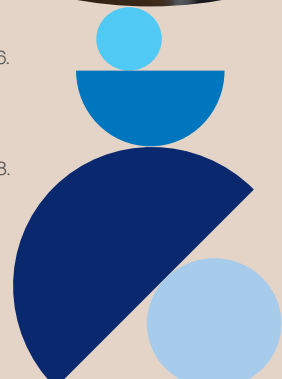
"Research shows direct managers, even more than senior leaders in many cases, have an outsized impact on employees' workplace experiences," Young says. In addition, companies lacking diversity in top leader positions could be missing out on opportunities for increased innovation, greater financial returns and stronger talent acquisition.

As a society, as a company and as individuals, we can do more to foster diversity, inclusion, equity and belonging. That includes being intentional and vigilant about the daily practice of creating an environment where every employee feels heard and respected, and able to reach their full potential.

For the third year in a row, Zurich Insurance Group has been named to Forbes' list of "America's best employers for diversity"⁶ and makes the top 10 on Forbes' list of "America's best employers for women."⁷

These rankings are based on a survey of more than 30,000 employees and an examination of employer diversity policies, as well as diversity in executive roles and on boards.

1. Bersin, Josh. "Why Diversity and Inclusion Has Become a Business Priority." JoshBersin.com. 7 December 2015, updated 16 March 2019. <https://joshbersin.com/2015/12/why-diversity-and-inclusion-will-be-a-top-priority-for-2016/>
2. S&P Global. "Demand for Representation." <https://www.spglobal.com/en/research-insights/featured/diversity-in-insurance>
3. Nugent, Julie S., Alixandra Pollack, and Dnika J. Travis. The Day-to-Day Experiences of Workplace Inclusion and Exclusion. New York. Catalyst, 2016.
4. "Thomson Reuters D&I Index Ranks the 2018 Top 100 Most Diverse & Inclusive Organizations Globally." Thomson Reuters. 6 September 2018. <https://www.thomsonreuters.com/en/press-releases/2018/sepember/thomson-reuters-di-index-ranks-the-2018-top-100-most-diverse-and-inclusive-organizations-globally.html>
5. "Accenture Ranks No. 1 on Thomson Reuters Index of World's Most Diverse and Inclusive Companies." Accenture press release. 6 September 2018. <https://newsroom.accenture.com/news/accenture-ranks-no-1-on-thomson-reuters-index-of-worlds-most-diverse-and-inclusive-companies.htm>
6. "America's Best Employers for Diversity." Forbes. 21 January 2020. <https://www.forbes.com/best-employers-diversity/#90f05189b9e9>
7. "America's Best Employers for Women." Forbes. 28 July 2020. <https://www.forbes.com/best-employers-women/#61b4867de9c4>



Zurich Service Advisor Training

Power Training 2021

Zurich Power Training 2021, led by Steve Shaw, one of the industry's premier service advisor trainers, takes the key elements of success in the service drive and breaks each down into simple, easy-to-implement training bites. The result? It's one of the most interactive and impactful service advisor training programs.

“Zurich's Service Advisor Training teaches a practical approach to selling and objection handling that just makes sense in today's climate. Our team appreciates the energy that trainer Steve Shaw brings to the virtual classroom, and we are seeing the results in operations. I highly recommend Zurich's Virtual Service Advisor Training.”

Chris Miranda
Bergstrom Auto
VP of Fixed Operations

Ready to increase your labor hours per repair order by 0.1, 0.2 or even more than 0.5? Then don't miss out on the opportunity to attend Zurich service advisor training: Power Training 2021!

This training is designed for all skill levels – from the new hire to the seasoned advisor. Topics include:

- Multi-Point Inspection Training**
Using pass-fail to create the need to buy. Need=Required!
- Objection Handling**
Understanding why customers buy and how to gain acceptance by presenting facts.
- Time Management**
Discover how to better manage your day and gain back precious minutes and more of your day. Plan, process, review.
- Bonus Topics**
Selling service contracts on the drive. Receive an insider's guide to creating GROSS with one question.

Register Today!

Seats are limited!

August 23, 24 and 25, 2021
Two sessions: 10:00-11:30 a.m. CT or 1:00-2:30 p.m. CT
Virtual via Zoom Video Conferencing
Register online: zurichna.com/serviceadvisor

Discounted Rate Available

Zurich F&I customers: \$249.00
(Promo Code: CUSTOMER – will be validated)

All other dealerships: \$349.00

Scan with camera to register



Lessons-learned from the pandemic lead to business transformation

While none of us would choose to repeat the distress and disruption caused by the pandemic, the experience provided some very important insights for many auto dealers. Dealers gained valuable new tools, skills and — most importantly — new ways of thinking that position them to be more efficient, effective and successful in the future.

Gary Brown, dealer principal at Brown's Chrysler Dodge Jeep Ram Fiat shared a look-back over the past year and the lessons his team learned.



"When the pandemic started to take hold last March, no one was prepared," Gary said, "It came super-quick and every other day we were getting messages from our Governor about safety protocols and new measures to try to stop the spread. So much was changing, and there was no roadmap."

Gary's operation is on Long Island. With New York at the epicenter of the first surge of COVID-19, Gary and his team experienced the full effect of the pandemic. High mortality, stunning rates of infection, businesses shuttered, people in fear, employees and a business in turmoil. "There were so many deaths early on, it was truly scary, and we took it very seriously" Gary said.

The first major move came when New York Governor, Andrew Cuomo, shut down the state for eight days. Gary assembled his core managers and started to make tough decisions. Gary explained, "We shut down sales 100%, operated service with a skeleton crew based on seniority, we had people working three days on, four days off to stagger staff. We were making a lot of changes on the fly and tweaking those changes as we went along."

Lessons learned

Leaders prove themselves, or reveal themselves, in times of crisis

At the time dealerships physically shut down, a series of decisions had to be made. Gary said, "Our staff was extremely flexible and right away we all fell into a 'working together' mentality. A few people really stepped up and showed they were leaders. They really helped us, and inspired a lot of good ideas, and it was cool to see leaders revealed."

Advancing your digital strategy should remain a priority

"We had been thinking about our technology and changes we intended to make for some time, but once we started to get the green light to start opening and sell cars remotely, we really had to figure out how to do everything virtually," Gary explained, "Again, a few people really stepped up with ideas, and learned how important it was to have a comprehensive digital strategy. That was key."

Expanding skill sets and empowering employees is a win for us all

"When we started thinking about how to bring employees back, we had to think through who to bring back and how. We decided we needed our people to wear more hats. We made simple changes, but those changes made a big difference. Our detailer, for example, started to have responsibility for taking photos of the cars. We asked people to perform multiple and different functions and what we found was they appreciated and enjoyed the challenge. They felt empowered to try new things and take on more responsibility. We became leaner as an organization, gained new skill sets and we were working more closely as a team." Gary explained.

Transparency in vendor relationships is crucial to long-term success

"Right at the start of the pandemic, vendor relationships became very transparent," Gary noted, "We reached out to every one of our vendors and asked what they could do to help us. Over 90% came up with ideas to help us cut back on our expenses. A few didn't call us back and that was telling. 'I called one of my vendors and said, 'I've got to change quite a few things, I'm in survival mode.' He came back with, 'Do whatever you have to do to get through this. We're here for you', "Gary added. "Our Zurich rep, Amy (Matyas) was calling and talking to the F&I guys all along. She worked with us to figure out what changes could be made, how to move forward, again with no road map. It was invaluable."

Cost savings from inventory management

"Our manufacturer pushed us to carry inventory for years. Now, we realize we don't need as much inventory. The cost savings are huge. Not having to maintain such a huge inventory means our carrying costs are significantly reduced, and that really helped," Gary said.

Protecting people, each other is a priority

"At the start of the pandemic, everyone was taking a reduction in pay," Gary explained. "We wanted to protect our employees and their families, so we decided to continue to pay for healthcare coverage and cover out of pocket copays throughout the shut-down"

As the industry moves forward, dealers are operating much leaner than they had before and looking to vendor partners and manufacturers to find ways to operate more efficiently. They're keeping a much sharper eye on technology, trying to anticipate change and stay ahead with digital advancement. Finally, there is a renewed focus on people — empowering employees to try new things, take on new responsibilities and being there for one another along the way. These lessons make us all stronger and leaner and will position us for greater success in the future.

Virtual learning opportunities from Zurich

Unmatched training services to help your dealership thrive

Zurich's virtual training platform offers employee training that does more than help you increase sales — it can improve the customer experience, optimize customer retention, and even help you attract and retain employees in a tough labor market. After working with you on a thorough needs assessment, Zurich can customize a plan that draws from a broad set of proven, results-driven training programs.

Our virtual training opportunities include:

Zurich University

Zurich University offers dealership employees engaging, easy to understand, role-based training. Through the Zurich University portal, training can be assigned, measured and documented to ensure maximum engagement and efficiency.

One of the most appealing features of Zurich University is its convenience. Dealership staff can take training at their own pace, when and where it works best for them. Plus, the portal can be accessed on multiple devices, including desktops, tablets and smartphones.

Sample training modules include:

- F&I Sales and Lease Presentations Skills
- Harassment and Discrimination
- Objection Handling
- Service Advisor Training
- Compliance
- Product knowledge

Virtual Service Advisor Training

Zurich, in collaboration with Steve Shaw — one of the industry's leading service advisor trainers — strategies and practices that help service personnel of all skill levels improve their repair order profit. Topics include buying motives, power words, presenting the Multi-Point Inspection, and objection handling.

F&I Training Seminars

Zurich offers virtual F&I training seminars designed for dealership management and their F&I teams. Attendees walk away with stronger sales presentation skills, ways to integrate technology into the process, a broader knowledge of compliance issues, and the ability to deliver improved results and an optimal customer experience.

National Training and Business Development Solutions

Our national training team is dedicated to delivering skills-based, professional development training and tools for our customers. Training covers a broad spectrum of topics to help individual contributors and teams drive results. Offerings are available for all levels within the dealership.



Virtual Training *Continued*

Overview

Sales Effectiveness Training Solutions

- The Art and Science of First Impressions
- Advanced Presentation Skills including Virtual Presenting
- Fundamentals of a Great Elevator Speech
- Understanding and Using Buying and Selling Styles
- The Art of Effective Questioning
- Fundamentals of Effective Listening
- Objection Handling
- The Art of Negotiating
- Successfully Navigating Renewal Conversations

Management Training Solutions

- Fundamentals of a Performance-Based Individualized Development Plan
- Developing Organizational Succession Planning
- Six-Step Management: The Path to Process and Accountability
- Creating Your Logline & Developing Your Value Proposition
- Time Management
- Effective vs. Ineffective Management Styles and Developing a Culture of Learning
- Fierce Conversations Training
- Operational Analysis and Blueprint Creation

Leadership Coaching and Training Solutions

- “What’s Your Signature Move?”
- The Five Dysfunctions of a Team
- Train the Trainer
- Leading through Influence Using the DiSC Profile Assessment
- The Zurich Coaching Model
- John Maxwell Leadership Training
- Winning through Change
- Mentoring Program
- Personal Leadership Practice

Training is continually updated to keep pace with changing regulations, customers’ buying styles and relevant automotive industry trends. Contact your Zurich representative to find out more about Zurich’s National Training and Business Development Solutions.



1. Susan Scott. *Fierce Conversations*
2. Patrick Lencioni. *The Five Dysfunctions of a Team*

Employee Wellbeing

Employees expect companies to play a bigger role in wellbeing

Keeping employees healthy in a holistic way is a priority for employers who value their people, and they are aware that it can be costly in many ways if they fail to do so.

Employers are increasingly taking responsibility for the health and wellbeing of their people, recognizing that employees are their most valuable asset and have a right to expect that they will be cared for, experts agree.

Shaping a brighter future of work

“The days of considering people as just a workforce are over and their physical, mental and financial health should be supported in a holistic way,” said Helene Westerlind, CEO of Zurich Insurance Group’s LiveWell, which offers digital health and wellbeing services. Dr. Katja Raithel, Zurich’s Group Head of Diversity, Inclusion & Wellbeing, agrees. “Supporting employee wellbeing should be a priority for every employer,” she said. “And, it is good for people and the organization. Promoting wellbeing can help prevent stress and create an environment where individuals can thrive and organizations can prosper.”

As employers take a greater role in the health and wellbeing of their people, employees say they welcome and expect such support. Research for the report, “Shaping a brighter future of work: Global and Local Market Insights,” produced by Zurich and the Smith School of Enterprise and the Environment at the University of Oxford, revealed that employees around the world are looking to their employers to participate more in their overall wellbeing. Employers have a high “duty of care,” particularly in the wake of a global pandemic that has reshaped the world of work, those interviewed for the report noted.

At a time when the workplace continues to be shaped by changes brought by a global pandemic, one thing remains certain, Dr. Raithel emphasized. “People need more support and they are turning to their employers for help.”

In providing that help, employers help themselves, Ms. Westerlind pointed out. “It has a massive impact on business and the ability to drive it forward. Employees want to know that their health is valued, and they will choose employers for that reason. If you want to attract and retain talent, you should show that you care about them as individuals.”

Keep it simple

“Health solutions don’t have to be over-complicated,” said Dr. Sally Phillips, Chief Product and Proposition Officer at LiveWell. “Solutions that focus on the foundational aspects of good health, such as diet, exercise and sleep can have a positive effect. Start by showing employees you care enough to provide these opportunities for health and wellbeing support, and lead with a holistic and personal approach.”

A well-rounded and employee wellbeing program takes time to develop, according to Dr. Raithel. “The organization needs to evaluate its priorities and resources before a long-term plan can be put in place,” she

said. “As the workplace continues to evolve, we will see innovative new approaches to health and wellbeing. Providing support through human interaction and technology will reduce employee stress and anxiety, ultimately creating a more positive work culture for everyone.”

It is important to make sure employees participate in crafting wellbeing solutions, Dr. Phillips advised. “It should not be a tick-box exercise. Make sure solutions are holistic and aimed at preventing conditions from occurring, detecting health problems early and supporting management of existing conditions.”

“Behavioral change is at the core of every efficient wellbeing program,” Dr. Raithel pointed out. “With the right education, skills, motivation and social support, people will change behaviors. Wellbeing programs are good at helping people adopt and maintain healthy behaviors, and this is perhaps the biggest benefit of having such a program.”



Women to Admire Corina Diehl: Powerhouse auto dealer

"My husband Matt was always the car guy," explains Corina Diehl, Owner and CEO of Diehl Automotive Group. "I got involved in the business every now and then, organizing charitable programs or in customer service, but Matt was the genius in the car business, and I was focused on our kids. Then in March 2007, Matt broke his ankle in a fall at home. Six weeks later, the healthy, 47-year-old suffered a massive stroke from a staph infection he got while in the hospital. He was brain dead and paralyzed. After three days, the heartbreaking decision was made to remove him from life support.

Reeling from Matt's death, Corina was left with the monumental decision to sell or take over the dealership. "Our previous partner, Bob was with me at the house. He said, 'we'll do whatever you want to do, do you want to keep it, do you want to sell it?'" It took about 30 seconds to make the decision," she says, "I wanted to take over the business. It was our dream together; it was our dream for our children."

At the time, Corina's daughter was 12, and son, 18. They had one location, two franchises. "After Matt died, I was trying to get from day-to-day," she explains, "I needed something to focus on, but at the same time, I would go into my office, close the door, and cry a lot. I spent those days getting myself integrated into the store with the team we had in place. I learned and I learned and asked a lot of questions. I didn't get a lot of respect from my co-workers. The OEMs were really tough on me. One of them did not want to give me the franchise because I was someone's wife." Then in 2008, the financial markets crashed and the world fell into turmoil as a result. "Those were the toughest times," Diehl says, "Revenue declined so dramatically. It was truly an insane time. Looking back, I really don't know how I did it or how we, as a business, survived."

Navigating the crisis tested every industry. Diehl says auto dealers were struggling just like every other business. She had to make a lot of tough decisions. "Every decision was made to keep the house standing," she says, "just as I was doing at home in my own personal life, I was making decisions to keep the house standing. And as an employer, you carry a huge burden. You have all of your employees to think about."

To get through it, she says she became a 'bulldozer', using whatever means she could to keep the business going, making tough decision after tough decision. "But I treated people the right way all along, she says, "Even when I wasn't getting the same back. I had to fight a lot harder for everything because I am a woman."

As the economy recovered, Diehl, with her feet now solidly under her, began acquiring more dealerships and expanded into the collision business.

Fast-forward to 2021. Corina's two children, now adults, work alongside her in the business. She has five locations, nine rooftops, and three collision centers. "My son is truly my right hand. He's vice president of the organization. He handles the front side of the business. He is his father's son, smarter than most and he's a major part of what we do. My daughter runs one of our offices, so she's also playing an important role." At 58 Diehl says she thinks often about slowing down. She says, "I think to myself, I can't run at this pace any longer, I'm going to cut back, let go, not take on new projects, then an opportunity comes across my desk and I say, let's look at the numbers."

About a month before Matt died, he told Corina, "if something ever happens to me, sell the business." When asked what would Matt think of what she has achieved for their business and their family?, she says "I don't know, I think he'd be very proud, and he'd probably say, "you're as crazy as the day I met you."



Diehl was named to Automotive News' list of 100 Leading Women in the North American Auto Industry in 2020 and named Cox Automotive 2021 Barbara Cox Woman of the Year.



Teamwork drives success

To be successful, you have to be prepared for every eventuality. Collin Morikawa has his caddie, JJ Jakovac, for guidance. In business, 90% of FORTUNE 500® companies have Zurich Insurance.



Bringing our brand to life

Zurich launches a new brand framework

As we roll out our new brand framework, you will see a fresh updated look and may notice references to our new Purpose, Aspiration and Promises in Zurich North America messages. You will hear more about our **Values** — Optimism, Caring, Reliability, Determination, Togetherness and Forward-thinking. You will also see more about our **Customer Promise**, - **Your needs at the center of everything we do**, which we use as a guiding principle as we continue our pursuit of becoming a more customer-led organization.

“Your needs at the center of everything we do.”



Results Driven by Zurich

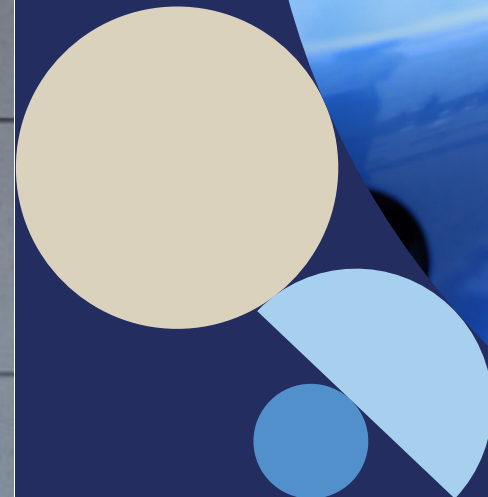


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