

# Detroit Auto Scene®

## Tech Center News® –Online

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We Put a Face on the American Auto Industry

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## GM Aims to Use 100 Percent Renewable Power by 2040

by Jim Stickford

GM's recent announcement about the company's plans to partner with DTE Energy on the state's largest renewable energy investment, called MIGreenPower, is just the latest step in the company's plan to use renewable energy for all its facilities around the world.

The plan unveiled on April 20 calls for GM's additional 500,000 MWh solar investment in DTE's MIGreenPower program and brings the automaker's total renewable energy investment to more than 800,000 MWh, the equivalent of 63 million gallons of gasoline in CO2 emissions, said Rob Threlkeld, global manager for Sustainable Energy Supply and Reliability.

And the plan, once enacted will mean that 100 percent of GM's DTE-supplied facilities in Southeast Michigan are expected to be powered by wind or solar energy by 2023, Threlkeld said.

"Our partnership with DTE is the largest renewable energy investment in Michigan," Threlkeld said. "We at GM think of it as phase two of the company's plan for clean energy."

In 2016, GM CEO Mary Barra announced goals that would

have GM using renewable energy for 100 percent at all the company's facilities around the world by the year 2050. The domestic goal was to have 100 percent renewable energy in all the company's U.S. sites., Threlkeld said.

But GM's efforts proved so successful that the company has moved up its timetable, Threlkeld said. Now it's 100 percent renewable energy globally by the year 2040, and 100 percent renewable energy domestically by the year 2030.

"I've been working at GM for 20 years," Threlkeld said. "During my entire tenure, I've been working on improving our use of renewable energy. The strides we've made in the past two decades has been amazing."

Part of that effort is developing partnerships with power providers like DTE to produce renewable energy, Threlkeld said. GM's efforts with the company include funding two new DTE solar parks that are currently in development and will be among the largest in the state.

GM's initial MIGreenPower commitment was used to fund three wind parks scheduled to achieve commercial operation at

CONTINUED ON PAGE 2



Bella Cirenese reviews a design video on FCA's new virtual "Bring Your Kids to Work Day @Home" experience.

## COVID-19 Doesn't Stop FCA's Takes Kids To Work Day as Tech Connects Youths

FCA hasn't let a little thing like the COVID-19 pandemic lockdown stop "National Take Our Daughters and Sons to Work Day" from happening.

For what would be "National Take Our Daughters and Sons to Work Day," many companies were gearing up to celebrate the day by opening their doors to kids across the country, said FCA spokeswoman Dianna Gutierrez.

FCA was in the midst of event planning and excited to host hundreds of employees' children at its U.S. headquarters in Auburn Hills.

But, instead of canceling due to the pandemic, FCA took the event online to host students via its "Bring Your Kids to Work Day @Home" virtual experience, Gutierrez said. Now, the children of the more than 60,000 employ-

ees in the U.S. will be able to experience a day in the life of FCA from the comfort and safety of their own homes.

"Now more than ever, parents are seeking creative ways to educate and entertain their school-aged children who are home while they're working," said Kelly Tolbert, FCA's vice president -

CONTINUED ON PAGE 2

## 'Fast Lane Truck' Gives Gold to Detroit's OEMs

Detroit automakers are keepin' on trucking to success with their lineups.

Ford, GM and FCA took all the top spots in the Fast Lane Truck (TFLtruck) awards for 2020.

The Web site named two FCA vehicles as winners of the 2020 Gold Winch awards, said FCA spokesman Trevor Dorchie.

The 2020 Jeep Gladiator Rubicon earned the Gold Winch award as the Best Mid-size Off-Road truck of the year. The 2020 Ram Power Wagon earned the Gold Winch award as the Best Heavy-Duty Off-Road truck of the year.

"The competition was very tough this year," said Andre Smirnov, managing editor at TFLtruck.com. "In the end, the Jeep Gladiator Rubicon stood above the rest based on its raw off-road capability and the fun aspect of top-down doors-off adventure driving. The final decision was unanimous."

"The Ram Power Wagon won the 2020 Gold Winch award due to its laser focus on off-road capability and equipment. It still has the best suspension flex, many trim options and an included winch to boot."

Judges stated that "there is more competition than ever in the heavy-duty off-road truck segment. The team was split in half between the Ford Tremor and Ram Power Wagon. The Ram won with a tie-breaker due to its laser focus on off-road capability and equipment."

For Gold Winch evaluations, TFLtruck's editors tested vehicles on grueling paths in Colorado, reaching high elevations with terrain that varies from loose gravel to rocks and snow, Smirnov said.



2020 Ford Super-Duty Power Stroke V8



2020 Chevy Silverado Diesel



2020 Ram Power Wagon

Jeep Gladiator Rubicon's overall performance on-road combined with its capability and open-air freedom unanimously won judges over, Smirnov said.

Judges noted the Ram Power Wagon's off-road capability and equipment, such as the unique suspension, 2-inch factory lift, locking front and rear differen-

tials, disconnecting front sway bar and a 12,000-pound winch, put it over the top of its respective category.

After all votes were counted,

the 2020 Jeep Gladiator Rubicon and 2020 Ram Power Wagon were determined to be the winners of each respective segment.

Ford took the top spot in the 2020 Gold Hitch Heavy-Duty Truck category with the 2020 Ford Super Duty Diesel (F-350 Dually) as the 2020 Gold Hitch award winner, as well as the Best Heavy-Duty Towing Truck of the year, Smirnov said.

Judges wrote, "2020 competition was tougher than ever. TFLtruck tested three trucks with the heaviest trailer to date. We towed a 30,000-pound trailer up and down the Ike Gauntlet - world's toughest towing test. All three trucks were also tested on our highway towing MPG loop and a 0-60 MPH acceleration test."

"The new 2020 Ford F-350 Power Stroke diesel V8 was the quickest up the mountain grade with the trailer by a significant margin of over 1 minute. The F-350 was the most fuel-efficient with the trailer on the flat highway, and it was the quickest 0-60 MPH dually truck we tested this year. It takes the award by an unanimous vote."

The 2020 Chevrolet Silverado 1500 Diesel is the 2020 Gold Hitch award winner and the Best Half-Ton Diesel truck of the year, Smirnov said.

Judges wrote: "Renewed competition in the full-size 1500 Diesel truck segment made the Gold Hitch testing fun and interesting. TFLtruck put all of the competitors on the Ike Gauntlet - world's toughest towing test. All trucks were tested on our highway towing MPG loop."

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**view this week's edition at [DetroitAutoScene.com](http://DetroitAutoScene.com)**



## Auto Parts Firm Enjoying Profits

SPRINGFIELD, Mo. (AP) — O'Reilly Automotive Inc. on April 22 reported first-quarter net income of \$300.4 million.

On a per-share basis, the Springfield, Missouri-based company said it had net income of \$3.97.

The results exceeded Wall Street expectations. The average estimate of seven analysts surveyed by Zacks Investment Research was for earnings of \$3.86 per share.

The auto parts retailer posted revenue of \$2.48 billion in the period, also surpassing Street forecasts. Four analysts surveyed by Zacks expected \$2.43 billion.

O'Reilly Automotive shares have decreased 16 percent since the beginning of the year, while the Standard & Poor's 500 index has declined 13 percent. In the final minutes of trading on April 22, shares hit \$368.26, a drop of slightly more than 6 percent in the last 12 months.

# Kids at Work Day a Virtual Event for FCA

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Global Talent, Leadership and Learning. “Rather than postpone our event until next year, we decided to create a program that allows our U.S. employees to participate with their children.”

The new virtual experience is designed to explore the many careers available within the automotive company from design to production and everything in between, Gutierrez said.

The program, exclusive to FCA employees, features videos and online and off-line activities. It begins by encouraging kids to share a picture of their “at-home” office and by taking a career assessment test to see where they might like to work.

The virtual program provides a behind-the-scenes look at areas such as manufacturing, IT, design, product development and marketing.

Each section includes a Think!

Act! and Do! activity that can be shared to an internal community page.

Some examples include:

**DESIGN – Think!** The video – Wonder what it’s like to be an automotive designer? Get a peek inside the FCA Design Studios with designers who have created some of the most exciting vehicles on the road today.

**The Do!** portion allows participants to draw, paint or sculpt the next greatest vehicle design (interior or exterior) and create something totally new or design the next generation of an existing vehicle.

**The Act!** portion lets participants take a picture of their design and share it to the community page. Under their picture, in comments, they can provide its brand name and/or explain the design and describe the people who would buy it.

**PRODUCT DEVELOPMENT/ENGINEERING – The Think!** segment uses a video titled, “What is an engineer?” Participants get to watch a video about some of FCA's engineers at work.

**For the Do!** segment, participants face the challenge titled, “Do you have a new idea?” Can the participant invent something new or create an improvement to make something better?

**For the Act!** segment, participants take a picture of their invention or improvement and share it to the community page. Under this picture, in a comments section, participants provide its brand name and/or explain the innovative improvement.

**VEHICLE SAFETY –** Participants can watch a video titled, “Nothing Takes a Backseat to Safety.”

In it, Mark Chernoby, who over-

sees FCA's Global Vehicle Safety and Regulatory Compliance, meets with a group of third grade students from Bowling Green Elementary in Missouri to discuss an idea they had for their science fair project.

**The Do!** segment tests participants’ own safety knowledge by designing and building a system to protect an egg being dropped from a 39-inch (1 meter) height above the floor.

**The Act!** portion lets participants share their results. So, did they manage to keep their egg intact?

How many eggs broke before you got it right?

Participants can take a picture of their design and share it to the community page.

The FCA “Bring Your Kids to Work Day @Home” program rolled out April 23 to all U.S. FCA employees.



This is one of GM's solar power sites, which is helping the company reach its renewable energy goals.

## GM’s DTE Alliance is Only the Beginning

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the end of 2020. Based on similar projects, DTE expects this investment to support approximately 1,500 clean energy jobs in Michigan during project construction.

GM also has several renewable energy projects in other states where it has facilities, Threlkeld said. In Northern Ohio, the company has a 105-megawatt wind project that will generate clean energy for General Motors for at least the next 15 years.

In Illinois, the company has a wind farm that's capable of churning out 570 gigawatt hours worth of electricity every year. A part of the constellation will send 100 megawatts worth of energy to GM facilities, Threlkeld said.

All this work is based on what Threlkeld calls a four-pillar strategy.

“These plans are meant to balance our goals,” Threlkeld said. “Those goals are to be energy-efficient, use renewable energy, leverage the use of energy storage and use GM’s scale of renewable energy production to transform the auto industry.”

Energy storage, for example, is important because there are days when the wind doesn’t blow and days when clouds cover the sky. These conditions affect the production of power at wind farms and solar panel installations, Threlkeld said.

But by improving energy storage and having different types of renewable energy production, GM is covering all its bases.

“We have to work different power companies in different parts of the country,” Threlkeld said. “Regional solutions matter

because you can’t transfer power from California to Maine. You have to have power generated close to where you have facilities.”

In addition to working with DTE in Michigan on such projects as two solar parks and three wind farms, GM is using gas generated from a landfill to power the company’s Orion Assembly plant.

The MIGreenPower commitment is part of a larger strategy, Threlkeld said. The company is developing EV technology, but executives realized that it did no one any good to build zero-emission vehicles that got their power from dirty, smoke-producing factories.

And this green initiative has meant changing attitudes within the company, Threlkeld said.

“The utility industry is changing as fast as the auto industry when it comes to renewable energy,” Threlkeld said. “But Internal Combustion Engines and coal power plants have been around for more than a century. That means designing new vehicles, and new power sources require a new mindset for people who have had their entire careers centered around ICE vehicles and coal plants.”

This has required GM and its partners like DTE to invest in the development of technologies that didn’t exist even a few years ago.

But there are advantages, Threlkeld said, beyond just being green.

“While gasoline prices have dropped dramatically during the COVID crisis, prices will go up,” Threlkeld said. “That’s also true

for natural gas prices, which is being used more and more for electricity generation.”

Prices constantly going up and down can make it difficult for companies to budget funds for the future.

“How are you going to set up your energy budget a year in advance, when you have no idea what the cost of natural gas will be in a year?” Threlkeld asked. “An advantage to the use of solar parks and wind farms is that you have more stable energy generation costs. The price of wind and sunshine doesn’t change.”

And GM is now much better, thanks to modern computer technology, at measuring energy usage.

“In the old days, we’d have to estimate how much energy a plant might use over a year,” Threlkeld said. “Energy use rates weren’t broken down by the hour. Now we get real-time energy usage data, and that makes planning for the future a lot easier.”

Threlkeld said that phase two of GM's long-term energy goals have been focused on Michigan, which makes sense given the fact that the company’s headquarters and tech center, as well as many production facilities are located in the state.

But GM has sites across the country and around the world. Phase three will concentrate on these facilities.

After all, 2030 and 2040 are right around the corner.

“It’s just amazing how much has changed in the last 20 years,” Threlkeld said. “Now our goal is to continue that change for the next 20 years.”

## GM Aims to Use 100 Percent Renewable Power by 2040

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“We tested 0-60 MPH acceleration of all of the trucks, including the new 2020 GMC Sierra 1500 AT4 Diesel. One thing became clear very quickly, the new 3.0-liter Duramax I6-powered trucks were quickest up the mountain with a heavy trailer.

“The Chevy Silverado 1500 was the most fuel-efficient truck on our flat highway loop with the trailer or unladen. It also was the quickest half-ton diesel truck we tested this year. The final vote was unanimous.”

Gold Winch award-eligible

trucks include 2020 model-year pickups (or trucks from previous model years that have not significantly changed for 2020). Trucks are only eligible for the award if they were tested before March 1, 2020.

TFLtruck is the most popular online video reviews, news and views publication. Millions of truck buyers watch TFLtruck video reviews and tests every month, Smirnov said. This includes the signature “TFL Ike Gauntlet” extreme towing test, which challenges trucks to the absolute maximum of their performance capability.



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Prototype Ford Mustang Brings EV Torque

Who says EVs being a drag is a bad thing? Not Ford.

The company's battery-powered Mustang Cobra Jet 1400 prototype is something to behold, said Ford spokeswoman Emma Bergg.

It won't hurt your ears and doesn't use a drop of fuel, but it's projected to crush the quarter-mile in the low-8-second range at more than 170 mph.

For the first time ever, Ford Performance introduces a one-off Mustang Cobra Jet factory drag racer with all-electric propulsion, Bergg said.

All this power is no happy accident, Bergg said. The battery-powered Mustang Cobra Jet 1400 prototype is purpose-built and projected to deliver more than 1,400 horsepower and over 1,100 ft.-lbs. of instant torque to demonstrate the capabilities of an electric powertrain in one of the most demanding race environments.

"Ford has always used motorsport to demonstrate innovation," said Dave Pericak, global director of Ford Icons. "Electric powertrains give us anew kind of performance and the all-electric Cobra Jet 1400 is one example of pushing new technology to the absolute limit. We're excited to showcase what's possible in an exciting year when we also have the all-electric Mustang Mach-E joining the Mustang family."

Following the debut of the all-electric Ford Mustang Mach-E SUV – the first-ever, all-electric Mustang, the Mustang Cobra Jet



The EV Mustang Cobra Jet 1400 prototype

1400 prototype represents another opportunity to advance Mustang heritage and performance while simultaneously incorporating some of the most advanced technology coming to Ford's future powertrains, Pericak said.

Mustang Cobra Jet 1400 also honors the original Cobra Jet that first dominated drag strips in the late 1960s and still is a major force in sportsman drag racing today, Bergg said.

"This project was a challenge for all of us at Ford Performance, but a challenge we loved jumping into," said Mark Rushbrook, global director of Ford Performance Motorsports. "We saw the Cobra Jet 1400 project as an opportunity to start developing electric powertrains in a race car package that we already had a lot of experience with, so we had performance benchmarks we wanted to match and beat right now."

Ford Performance continues to test Cobra Jet 1400 ahead of its

world debut later this year at a drag racing event where fans, media and competitors alike will get to see it, as well as learn what it's capable of up on the asphalt.

Before that, Mustang lovers and drag race enthusiasts had the opportunity to catch a sneak peek starting on April 26 by watching MotorTrend On Demand's "Hard Cell," a showcase of electric vehicles pushing innovation boundaries, Bergg said.

To maximize the efficiency and effectiveness of the project, Ford Performance has teamed up with several capable and specialized suppliers:

- MLe Racecars – Vehicle builder, designer, integrator and tuner.
- Watson Engineering – Chassis support and development, roll cage builder.
- AEM EV – Software and motor calibration and controls.
- Cascadia – Inverter and Motor supplier.



GM's renewable energy plans for Michigan use solar and wind power.

DTE, GM Make Green Power

GM is working toward a zero emissions automotive world, said GM spokeswoman Jessica James, and part of zero emissions is making sure that the energy used to power EVs is clean as well.

To that end, General Motors and DTE Energy are working together to accelerate Michigan's transition to renewable energy with a deal to source 500,000 megawatt hours of solar energy as part of DTE's MIGreenPower program, said James.

This follows an initial investment of 300,000 MWh of wind energy purchased by GM in February 2019, bringing the total amount to more than 800,000 MWh, or the amount of electricity consumed by more than 100,000 homes in an average year, according to the EPA Greenhouse Gas Equivalencies Calculator.

The MIGreenPower program is available to all DTE Electric customers who want to attribute a greater percentage of their energy use to DTE's wind and solar energy operations, James said.

GM's investment in MIGreenPower should deliver enough clean energy to supply GM's Southeast Michigan facilities by 2023, James said. This includes the Renaissance Center global headquarters in Detroit, the GM Global Technical Center in Warren, the Milford Proving Ground in Milford and two local assembly plants – Orion and Detroit-Hamtramck – as well as several smaller GM sites across Southeast Michigan.

By 2023, GM's Orion, which builds the Chevrolet Bolt EV, and Detroit-Hamtramck assembly plants are expected to be powered by renewable energy. Detroit-Hamtramck will build the GMC Hummer EV, Cruise Origin and other future EVs.

GM has also committed to expanding the availability of workplace charging stations at its facilities in Southeast Michigan. The stations will also be powered by wind and solar, said GM's Chief Sustainability Officer Dane Parker.

"Projects like this can have a substantial impact on reducing emissions and we're proud to lead the way in clean energy procurement in our home state," said Parker.

"Not only should this agreement reduce emissions in the near term, it's a glimpse into a world with electric vehicles, built by renewable energy, and in the

case of our workplace chargers, charged by a green grid, too. And as we scale our EV portfolio and access to a green grid around the world, the future looks brighter than ever."

This investment will fund two new DTE solar parks that are currently in development and will be among the largest in the state, Parker said. GM's initial MIGreenPower commitment was used to fund three wind parks scheduled to achieve commercial operation at the end of 2020.

Based on similar projects, DTE expects this investment to support approximately 1,500 clean energy jobs in Michigan during project construction.

"DTE is grateful to GM for their commitment to building a clean energy future for Michigan," said Trevor F. Lauer, president and COO, DTE Electric. "We developed MIGreenPower to provide all of our customers, business and residential alike, with access to more clean energy."

"We have enrolled thousands of residential customers in the program as well as some of our state's most well-known companies. We encourage all of our customers to sign up and help us accelerate renewable energy development in Michigan and help mitigate the impacts of climate change."

DTE has also accelerated its carbon reduction goals to reduce carbon emissions 80 percent by 2040 and to achieve net-zero carbon emissions in its electric company by 2050. Growing participation in its MIGreenPower voluntary renewable energy program will play a key role in achieving these targets.

Customers who match their electricity use to DTE's utility-scale wind and solar projects increase the amount of renewable energy DTE can build beyond what is required by law, accelerating the demand for clean energy and providing more access to these projects.

"This investment is in line with GM's accelerated renewable energy commitment to source 100 percent of GM's U.S. facilities with renewable energy by 2030 and global facilities by 2040," said Parker.

DTE Electric customers interested in signing up for the MIGreenPower program can enroll by going to migreenpower.com or calling 855-613-4445.

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## Hospitals Receiving GM-Made Equipment

It happened fast – and thank heaven for that.

The first VOCSN V+Pro critical care ventilators produced by General Motors and Ventec Life Systems in Kokomo, Ind., were delivered by UPS to Franciscan Health Olympia Fields in Olympia Fields, Ill., and Weiss Memorial Hospital in Chicago at the direction of the Federal Emergency Management Agency on April 17.

The milestone shipments are putting important tools in the hands of frontline medical professionals treating patients seriously ill with COVID-19, said GM spokesman Dan Flores.

Franciscan Health Olympia Fields got its shipment early in the morning of April 17 and Weiss Memorial received theirs during the afternoon of the 17th.

A third shipment from GM-Kokomo were delivered by UPS to FEMA at the Gary/Chicago International Airport on April 18 for distribution to other locations where the need is greatest, Flores said.

The deliveries are the culmination of a partnership between GM and Ventec Life Systems that began with a phone call a month prior, Flores said.

Since then, the combined teams have sourced thousands of parts, transformed GM's advanced electronics facility in Kokomo for medical device production, contracted with the U.S. Department of Health and Human Services to provide 30,000 ventilators by the end of August and launched mass production.

More than 1,000 men and women from the Kokomo community will be building ventilators.

"The passion and commitment that people at GM, Ventec and our suppliers have put into this work is inspiring, and we are all humbled to support the heroic efforts of medical professionals in Chicagoland and across the world who are fighting to save lives and turn the tide of the pandemic," said GM Chairman and CEO Mary Barra.

Said White House Assistant to the President Dr. Peter Navarro: "Not only has GM/Ventec and the UAW set a new Trump Time standard in rapid industrial mobilization – just weeks from site construction to ventilator production – the GM/Ventec ventilators are now rolling off the line, and on the wings and tires of Big Brown-UPS. And through the seamless coordination of FEMA, these lifesaving devices are equally rapidly being delivered to hospitals in need in Chicago and Gary. A patriotic White House salute to the full power of private enterprise joining hands with the full force of the federal government to fight the invisible enemy."

"Patients deserve access to the best technology to keep them in the fight as their bodies combat the virus," said Ventec Life Systems CEO Chris Kiple. "Critical care ventilators deliver precise airflow to protect the lungs, include accurate monitors to assess patient well-being, and most importantly, they include advanced controls that help respiratory therapists and physicians wean patients off ventilators as fast as possible."

"UPS always stands ready to meet the urgent needs of the American people, and we are proud to be selected to make this historic delivery," said UPS Chairman and CEO David Abney. "This monumental effort is a testament to the unbridled ingenuity and innovation of American companies. In the words of our

founder, determined people working together can accomplish anything; and GM, Ventec and UPS have accomplished this together with the speed, quality and exacting precision that the world expects from America's private sector."

"For a community hospital that was already struggling with budgetary constraints prior to this crisis, these ventilators are a much-needed infusion of critical resources to care for our patients, which includes a significant elderly population," said Mary Shehan, CEO of Weiss Memorial Hospital.

"We have healthcare heroes who are on the front lines in this pandemic and we're grateful to know there is support to attain more of the essential resources they need to care for the most critically ill patients," said Allan M. Spooner, president and CEO of Franciscan Health Olympia Fields.

## General Motors Ends Company Maven Service

DETROIT (AP) – General Motors is sending its Maven car-sharing business to the junkyard.

The automaker says it's winding down the app-based business after trying to make a go of it for more than four years.

Customers were told about the move April 21. GM says it will gradually phase out Maven by market with operations expected to end during the summer.

Maven suspended its service because of coronavirus fears and government restrictions about a month ago.

The suspension gave the company a chance to look at Maven critically and the challenges it faces. GM said in a statement that it will transfer resources and assets to other areas of its business.

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# COVID-19 Keeping Cars Off Roads Saves Drivers Cash

by TOM KRISHER  
AP Auto Writer

DETROIT (AP) – Those lightly traveled freeways and streets could be putting a few dollar bills into your wallet.

With most states under stay-at-home orders from governors, traffic is down almost everywhere, and that means lower crash rates and fewer insurance claims.

As a result, most auto insurance companies are cutting rates, sending checks or offering credits on monthly bills.

But consumer advocates say the refunds and rate cuts in many cases aren't big enough to correspond with the falling number of crashes. In Washington and New York, for example, state police reported 30 percent fewer crashes in March than the same month a year ago. And stay-at-home orders in those and other states weren't imposed until late in the month.

Consumer groups say here's what to look for on your auto insurance bills:

**REFUNDS AND CREDITS:** Most major insurance companies have promised to send checks, credit future bills or reduce premiums because people are driving so much less. State Farm and American Family tied for top letter grades of "A" from the Consumer Federation of America.

State Farm is offering credits on future bills amounting to 25 percent on premiums from March 20 through May 31.

That's about \$20 per month per vehicle. American Family is refunding \$50 per vehicle, which is equal to 21 percent of premiums for April and May, the federation says. Some companies have made vague promises of future rate cuts, but that won't help owners who are out of work and need money now, the federation says.

In most cases auto owners won't have to do anything to get the refunds, which will be automatic.

**WHAT IF MY INSURER ISN'T PLAYING?** The Consumer Federation suggests calling your company and doing two things: Tell them you want a rate reduction because you're driving far less than you were when you signed up for the policy.

Most insurers reduce rates when cars are driven fewer miles. The other thing is to ask if the company plans to offer credits or cut rates because overall crashes are down. If the company refuses to do this, protest on social media and threaten to take your business to another company that's offering lower rates, the federation says.

If you are with a smaller company that's affiliated with a larger insurer, the smaller company

may not be offering the refunds or rate cuts. Also, most insurers that serve low-income drivers haven't been offering anything, the federation says.

**WHAT ELSE CAN I DO TO CUT MY PAYMENTS?** Most companies will work with customers to delay payments for a month or two, but customers need to ask for help, the federation says. Some, like Allstate, will defer payments for a couple of months and spread them out over the remainder of the policy term.

**SHOULD I JUST CANCEL MY INSURANCE?** Insurance companies and the consumer federation say no.

Doug Heller, a federation insurance expert, says nearly all states require you to have insurance coverage, and if it lapses, in many states companies will charge you more when it restarts.

"Insurance companies can punish you," said Heller. Insurers also say that weather or other events can damage a car, so you should keep it insured even if it stays parked in the garage.

**AS THE LOCKDOWNS CONTINUE, WHAT SHOULD I EXPECT?** In April, discounts should be larger because stay-home orders will have been in effect in many states for the entire month, the federation says.

As some businesses gradually are allowed to reopen, traffic still will be down into the summer, and that should bring further discounts, the group said. But it remains to be seen if the discounts will grow or stay in effect longer.

"We'll have to see where the data takes us," said Glenn Shapiro, president of personal property and liability for Allstate, which is offering 15 percent discounts for April and May that amount to about \$60 per customer.

Passenger vehicle travel was down 48 percent nationwide the week of April 6 when compared to the final week of February, when automobile travel was normal, according to the traffic information firm Infix.

But Shapiro says lower traffic doesn't automatically translate to reduced costs for insurers. As the crisis goes on, the collision repair parts supply chain is being disrupted, driving up costs, he said.

Allstate also incurs costs when payments are deferred, and it could see people switch to other companies after the two-month deferral period, he said.

Also, companies still have expenses such as claims departments, which won't be downsized even though crashes are down, because they'll be needed later, he said. "Accidents are only part of the expense of insurance," Shapiro said.

## Company Uses AVs for Food Delivery

Beep, an Orlando-based autonomous shuttle service provider, today announced it is using its autonomous shuttles to deliver pizzas to the Orlando VA Medical Center located in Lake Nona, an innovation hub where the company is headquartered, said company spokeswoman Erica Olson.

Last week, Beep partnered with the Lake Nona community and local favorite Park Pizza & Brewing Company to donate and deliver lunch with the autonomous shuttle to health care workers on the front lines at the Orlando VA Medical Center.

Typically, the shuttles operate daily on a daily fixed route throughout Lake Nona. With operation temporarily paused due to COVID-19, the company is finding new and in-

novative ways to support the community.

"It's an honor to provide for those who are on the frontlines of this pandemic," said Joe Moye, CEO of Beep. "Mobilizing our team and partnerships in any way we can to support our communities is necessary in this time of need."

"There are hundreds of health-care workers in our backyard in Lake Nona Medical City that are on the frontlines of this crisis each and every day," said Jennifer Thompson, area director of Tavistock Restaurant Collection. "Our restaurants have demonstrated ongoing support for our health-care workers in these challenging times, and this latest lunch delivery is a wonderful example of the generosity and collaboration that Lake Nona is known for."

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