

# Service Department Analysis for INFINITI of Lexington

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## STRENGTHS

1. We are the only INFINITI dealership in our DMA. The nearest competitor is more than 60 miles away.
2. Our facility is just over a year old and everything is in great working order with new equipment.
3. Customer satisfaction(ICS) is most often one of the highest in the area.
4. We have a hard working, good group that takes pride in what they do.
5. The service department has a good service director.
6. Our technicians are the most highly trained in the area. We have 2 INFINITI Master Technicians, along with the rest of our senior and junior staff a combined 120 years of experience.
7. We have a great place to work, with great staff and culture
8. The policy of the store is to always do the right thing over the cost.
9. We have a good phone system for the receptionist, knowledgeable advisors and great working hours.
10. Our 'fixed right the first time' rate is very high.
11. We provide loaner cars and pick up and drop off service.

# WEAKNESSES

1. Niche brand with lower new car volume.
2. Bad attitudes from too many people.
3. Parts not being ordered correctly, to include enough tires. Parts department should correct mis-billing before sending forward in the shop.
4. We run short on loaner cars often, possibly due to lending to customers not buying from INFINITI of Lexington.
5. The detail department is small and has inadequate heating.
6. There are concerns with some being unorganized and a low level of communication.
7. Not enough pay raises.
8. Both advisors leave their stations at the same time.
9. Lack of communication between advisors.
10. Software issues with lack of advance service usage.
11. Techs turning down work
12. Lack of good MPI and not test driving the vehicle.
13. Calls are being logged but what are we doing with them?

# OPPORTUNITIES

1. New products on the horizon.
2. Correct usage of the SPG
3. Cross training different skill sets, and promotions from it. Becoming a better person.
4. Pay raises.
5. More training with more INFINITI Certifications.
6. Headlight restoring more often.
7. Supplement loaners with rental company.
8. More loaner cars
9. Customer retention
10. Under promise and over deliver.
11. Inform the receptionist that vehicles are ready.
12. Be more visible.

# THREATS

1. Poor communication
2. Parts not ordered correctly
3. Low volume of customers
4. Someone taking my job and managers talking down to me.
5. Independent repair facilities
6. Quality of new products
7. Doing the same thing and expecting different results.
8. Not enough signs.
9. Advisors not returning calls.
10. Overscheduling loaner cars
11. Not following the SOP process.
12. Not written policy for cashiering RO's

# OBJECTIVES

1. To become the number one dealer in ICSI Nationally.
2. To put a process in place for better communication between employees and departments.

3. Insure that the Advance Service system is being utilized to it's maximum potential.
4. Increase Customer Pay RO's for both parts and labor sales
5. Increase the daily RO count.
6. Insure that proper communication with our clients is taking place. ie returning phone calls and follow up
7. Improve technician performance.
8. Insure that all necessary INFINITI certifications are done.
9. Have quarterly reviews of employee performance.
10. Insure that at least one advisor is always available for clients.

## STRATEGIES

1. Increase awareness of customer satisfaction and ICSI with Fixed operations staff.
2. Increased awareness of the need for better communication with each department.
3. Show the benefits of Advance Service for both ASM's and technicians.

4. Put in better control for ASM's ability to discount.
5. Implement the INFINITI Express Service Lane.
6. Increased awareness of the need for better communication with the client.
7. Increase technician performance.
8. All INFINITI of Lexington employees must be INFINITI Certified.
9. Begin Quarterly meetings for performance reviews.
10. Better communications between advisors is a must.

## TACTICS

1. Begin making calls to clients weekly as a reminder of the importance of a return survey with a Truly Exceptional Experience (10) marked on the survey. By increased awareness with the client the return survey count will increase and drive the ICSI scores up.

2. A weekly meeting with department managers to discuss issues and opportunities. Make it a point to review the communications between departments.
3. Implement a bi-weekly meeting the entire fixed operations department for continued reminders of the importance of the proper use of Advance Service and the benefits of using it and other topics. An open forum
4. All discounts greater than 10% must be signed off by the Service Director. We will increase our Customer pay and Internal rates and ultimately the Warranty rate. Put a competitive pricing board in the ASM's office and create a slide for our webpage.
5. Begin using the INFINITI Express Service lane as its intended. Start a spiff for the ASM's that pays them when a client brings a non-INFINITI vehicle in for maintenance. Both should increase the RO count.
6. As part of a weekly meeting with the ASM's a regular reminder of the importance of taking and returning phone calls. Make certain that our clients are being called and informed that their vehicle is ready or when it will be.
7. Implement a performance based weekly spiff to the technicians. Insure that proper MPI's are being done by following the correct procedures.
8. Verify through INFINITI University that all classes are being completed and all Certifications are up to date.
9. Quarterly meetings to discuss performance with each employee. A dialogue to discuss opportunities for personal and dealership growth.
10. Require advisors to communicate between one another to make certain that during business hours one of them is always available for the client.

## ACTION PLAN

Task  
Completion Date

By Whom

|  |                          |
|--|--------------------------|
| <p>Begin making calls weekly<br/>2/1/2018/weekly<br/>rather than monthly</p>   | <p>Service Advisors</p>  |
| <p>Weekly service meeting<br/>weekly</p>   | <p>Executive Manager</p> |
| <p>Fixed operations for Advance<br/>Bi-weekly<br/>Service usage and open forum</p>   | <p>Service Director</p>  |
| <p>Discounts greater than 10% require<br/>3/1/2018<br/>Service Director approval.</p>  | <p>Service Director</p>  |
| <p>Install competitive pricing board<br/>4/1/2018</p>  | <p>Service Director</p>  |
| <p>Increase customer pay rate<br/>2/1/2018</p>   | <p>Service Director</p>  |
| <p>Request warranty rate increase<br/>7/1/2018</p>   | <p>Service Director</p>  |
| <p>Spiff ASM's for bringing other makes<br/>2/1/2018<br/>in for maintenance</p>  | <p>Service Director</p>  |
| <p>As part of the ASM weekly meeting<br/>02/16/2018/cont.<br/>create awareness of properly<br/>communication with the customer</p> | <p>Executive Manager</p> |

Create a tech bonus program  
2/19/2018

Service Director

Require all Fixed operations  
Monthly  
staff to be INFINITI Certified

Executive Manager

Quarterly performance reviews  
4/1/2018 Quarterly

Service Director

Advisor communication standards  
2/16/2018  
and process put in place and enforced

Service Director

# SYNOPSIS

The INFINITI of Lexington fixed operations has many opportunities for growth. The store is almost always one of the top in the nation in customer satisfaction yet we are challenged in areas of gross profit.

With the changes that are planned in near future our growth in profit should see an increase. We have moved our customer pay labor rate and soon will increase the warranty rate this will have an immediate impact on the effective labor rates and gross. Having guidelines in place for discounts better controls the gross for both parts and service. Listing the competitive comparison in the service area and on our webpage will reduce the need to discount our services. Having a meeting that includes all fixed operations staff will provide a growth opportunity with the dialog and ideas that this will bring.

Creating clear goals and policies will set the standard going forward with the store. Demanding that communication with our clients and making certain we do all we can to meet their needs will only move us even more forward.

Regular spiffs and incentives will be created for the technicians increasing productivity and proficiency. We will be setting individual goals as well as team goals tied to the spiffs. The lack of vehicles to service will be solved by offering to service all makes and models. Express Service is also designed to drive more traffic to the department. We also have aggressive mailers that go to customers to create demand.

As we grow here at INFINITI of Lexington our team will grow. 2018 and beyond we will become the luxury standard in Central Kentucky.

- a. We have three major ongoing programs that allow us to keep INFINITI of Lexington on top of the list when INFINITI customers need service and maintenance.

The first is ISMP (INFINITI Seasonal Mailer Program), this program is an ongoing 60 day program that both mails and emails coupons and reminders.

The response rate on average is about 7.5%

The second is ODM (On Demand Marketing), this program allows us to market to 5 categories, new owners, retained, at risk, recapture and 8+ year old VINs.

The third is the INFINITI Inner Circle, this program enrolls clients that purchase a New or CPO INFINITI into a program that creates a follow up not only from us but from the manufacturer.

- b. See below our customer facing non-dealer survey.

# DARE to COMPARE

## INFINITI OF LEXINGTON BENEFITS AND ADVANTAGES



|    | OEM PARTS | INFINITI FACTORY TRAINED TECHNICIANS | FREE WARRANTY WORK | LOANER CAR | USE OF TABLETS | AIRPORT SHUTTLE SERVICE | PICK UP AND DROP OFF SERVICE | COMPLIMENTARY CAR WASH |
|---|-----------|--------------------------------------|--------------------|------------|----------------|-------------------------|------------------------------|------------------------|
| Convey's Auto   | NO        | NO                                   | NO                 | NO         | NO             | NO                      | NO                           | NO                     |
| S&S Tire  | NO        | NO                                   | NO                 | NO         | NO             | NO                      | NO                           | NO                     |
| Goodyear  | NO        | NO                                   | NO                 | NO         | NO             | NO                      | NO                           | NO                     |
| Ken Towery  | NO        | NO                                   | NO                 | NO         | NO             | NO                      | NO                           | NO                     |
| Import Auto Specialtis  | NO        | NO                                   | NO                 | NO         | NO             | NO                      | NO                           | NO                     |
| Jiffy Lube  | NO        | NO                                   | NO                 | NO         | NO             | NO                      | NO                           | NO                     |
|  | YES       | YES                                  | YES                | YES        | YES            | YES                     | YES                          | YES                    |

C.

| FACILITY POTENTIAL   |               |
|----------------------|---------------|
| Number of Bays       | 8             |
|                      | x             |
| Number of Days       | 264           |
|                      | x             |
| Number of Hours      | 8             |
|                      | x             |
| Effective Labor Rate | 91.68         |
|                      | <i>equals</i> |
| FACILITY POTENTIAL   | \$ 1,549,025  |

| FACILITY UTILIZATION |               |
|----------------------|---------------|
| Total Labor Sales    | \$ 1,152,922  |
|                      | ÷             |
| Facility Potential   | \$ 1,549,025  |
|                      | <i>equals</i> |
| FACILITY UTILIZATION | 74.43%        |

It's evident that there is an opportunity for nearly \$400,000 in additional sales for our facility. This assessment was done for all of 2017. We have put plans in place to increase our utilization.

d.

Performance

|                  | <b>Labor Sales / Month</b> |   | <b>Hourly Labor Rate</b> |   | <b>Hours Billed</b> |
|------------------|----------------------------|---|--------------------------|---|---------------------|
| Customer Car*    | \$ 540,778                 | ÷ | 91.67                    | = | 5899.2              |
| Customer Truck*  | \$ -                       | ÷ |                          | = | 0.00                |
| Customer Other*  | \$ -                       | ÷ |                          | = | 0.00                |
| Warranty         | \$ 317,515                 | ÷ | 108.29                   | = | 2932.1              |
| Internal         | \$ 294,629                 | ÷ | 78.68                    | = | 3744.6              |
| New Vehicle Prep | \$ -                       | ÷ |                          | = | 0.00                |
| <b>Total</b>     | <b>\$ 1,152,922</b>        |   |                          |   | <b>12575.9</b>      |

**POTENTIAL**

$$\begin{array}{r}
 \boxed{\$ 1,152,922} \div \boxed{12575.91} = \boxed{\$ 91.68} \\
 \text{Total labor sales for month} \quad \text{Total hours billed} \quad \text{Effective Labor Rate}
 \end{array}$$

$$\begin{array}{r}
 \boxed{6.00} \times \boxed{8} \times \boxed{264} = \boxed{12,672.0} \\
 \text{\# Service mechanical technicians} \quad \text{\# Hours/Day} \quad \text{Working Days/Month} \quad \text{Clock Hour Avail}
 \end{array}$$

$$\begin{array}{r}
 \boxed{12,672.0} \times \boxed{\$ 91.68} = \boxed{\$ 1,161,731} \\
 \text{Clock Hours Available} \quad \text{Effective Labor Rate} \quad \text{Labor sales potential}
 \end{array}$$

How proficient are your technicians ?

$$\begin{array}{r}
 \boxed{12,575.9} \div \boxed{12,672.00} = \boxed{99.24\%} \\
 \text{Hours Produced} \quad \text{Hours Available} \quad \text{Tech Proficiency}
 \end{array}$$

Again, opportunity for growth. If the department was running at 120% proficiency the would be an additional 2660 hours per year. At the effective labor rate of 91.68 that's an increase in revenue of over \$240,000.

- e. The production method we use is a work group. We have 2 INFINITI Master Technicians, 2 INFINITI Senior Technicians, an INFINITI Technician and an INFINITI Apprentice Technician. We use the group method to maximize the abilities of each.

f.



Another opportunity to increase our gross profit. We are top heavy with Master and Senior technicians, creating a high cost of labor.

| Expense Category    | Dollar Amount | % of Gross | Profile |
|---------------------|---------------|------------|---------|
| Department Gross    | \$ 845,104    |            |         |
| Variable Expense    | \$ 164,825    | 19.50%     |         |
| Selling Expense     |               | 0.00%      |         |
| Personnel Expense   | \$ 313,940    | 37.15%     | 45%     |
| Semi-Fixed Expense  | \$ 60,269     | 7.13%      |         |
| Fixed Expense       | \$ 102,012    | 12.07%     |         |
| Unallocated Expense |               | 0.00%      |         |
| Dealer's Salary     |               | 0.00%      |         |
| Total Expenses      | \$ 641,046    | 75.85%     | 80%     |
| Net Profit          | \$ 204,058    | 24.15%     | 20%     |

A bright spot for the Service department. This was done for all of 2017.

- h. Quarterly performance reviews for all service department employees will begin April 1<sup>st</sup> 2018. A review of the 2018 forecast was used to give the service manager an opportunity for addition bonus'. A few examples of the added bonus' to the service advisors and the technicians to create more revenue as follows. A bonus for higher average items needing attention, for sold details, for returning 'recommended not done' items in RED and for new business from existing clients for non-INFINITI vehicles we service.
- i. We have several processes in place for tracking objectives. Better communication is always a challenge even with the smaller size of our store. We have managers meetings weekly, I meet with the service director daily. The service manager sends a report to me with the previous day's hours, a report to the service advisors with current ICSI, travel rate and previous days closed dollars. We also have a board that updates hours produced with a daily and monthly goal. A google doc is accessible from any mobile or desktop device for travel rate in service, parts and sales.

Please see examples below.

● DANT

● LEONARDS

[Remove Myself](#)

[Add Contact](#)

PAULS [07:59]:

CSI 69 SURVEYS, 973, #3 & #12 KEEP  
PEDALING!!!

PAULS [08:01]:

TRACKING \$75K, CLOSE ALL RO'S! 6 DAYS  
TO GO !! NEED A BIG FINISH !!

PAULS [08:03]:

YESTERDAYS LABOR, DAN=\$694,  
BRIAN=\$1186... YOU WANT \$2500 EACH

New Message

Send

# Technician Performance

Report Type: Labor Dollar by Work Date

Date Range: 02/22/18 to 02/22/18

Makes: ALL MAKES

Departments: ALL DEPARTMENTS

| Tech#         | Name                 | CWI | Labor Sale      | Labor Cost    | Labor Gross     | Hours        | Average Charge/Hour | Average Cost/Hour | Average Gross/Hour | Unbilled Hours |
|---------------|----------------------|-----|-----------------|---------------|-----------------|--------------|---------------------|-------------------|--------------------|----------------|
| <b>1420</b>   | <b>(Items:2)</b>     |     |                 |               |                 |              |                     |                   |                    |                |
|               | INFINITI DETAIL TECH | C   | 179.95          | 0.00          | 179.95          | 3.50         | 51.41               | 0.00              | 51.41              |                |
|               | INFINITI DETAIL TECH | I   | 800.00          | 0.00          | 800.00          | 11.40        | 70.18               | 0.00              | 70.18              | 0.00           |
|               | <b>Group Total</b>   |     | <b>979.95</b>   | <b>0.00</b>   | <b>979.95</b>   | <b>14.90</b> | <b>65.77</b>        | <b>0.00</b>       | <b>65.77</b>       | <b>0.00</b>    |
| <b>010132</b> | <b>(Items:3)</b>     |     |                 |               |                 |              |                     |                   |                    |                |
|               | KENNY STEVENS        | W   | 22.00           | 15.00         | 7.00            | 0.20         | 110.00              | 75.00             | 35.00              | 0.30           |
|               | KENNY STEVENS        | C   | 129.24          | 54.00         | 75.24           | 1.80         | 71.80               | 30.00             | 41.80              |                |
|               | KENNY STEVENS        | I   | 286.50          | 60.00         | 226.50          | 2.00         | 143.25              | 30.00             | 113.25             | 0.00           |
|               | <b>Group Total</b>   |     | <b>437.74</b>   | <b>129.00</b> | <b>308.74</b>   | <b>4.00</b>  | <b>109.44</b>       | <b>32.25</b>      | <b>77.19</b>       | <b>0.30</b>    |
| <b>000104</b> | <b>(Items:3)</b>     |     |                 |               |                 |              |                     |                   |                    |                |
|               | MARK MAYS            | W   | 0.00            | 0.00          | 0.00            |              | 0.00                | 0.00              | 0.00               | 0.00           |
|               | MARK MAYS            | I   | 20.25           | 11.20         | 9.05            | 0.40         | 50.63               | 28.00             | 22.63              | 0.00           |
|               | MARK MAYS            | C   | 438.43          | 142.80        | 295.63          | 5.10         | 85.97               | 28.00             | 57.97              |                |
|               | <b>Group Total</b>   |     | <b>458.68</b>   | <b>154.00</b> | <b>304.68</b>   | <b>5.50</b>  | <b>83.40</b>        | <b>28.00</b>      | <b>55.40</b>       | <b>0.00</b>    |
| <b>888</b>    | <b>(Items:2)</b>     |     |                 |               |                 |              |                     |                   |                    |                |
|               | INFINITI TECH        | C   | 0.00            | 0.00          | 0.00            | 0.00         | 0.00                | 0.00              | 0.00               |                |
|               | INFINITI TECH        | I   | 0.00            | 0.00          | 0.00            |              | 0.00                | 0.00              | 0.00               | 0.00           |
|               | <b>Group Total</b>   |     | <b>0.00</b>     | <b>0.00</b>   | <b>0.00</b>     | <b>0.00</b>  | <b>-1.00</b>        | <b>-1.00</b>      | <b>-1.00</b>       | <b>0.00</b>    |
| <b>500032</b> | <b>(Items:2)</b>     |     |                 |               |                 |              |                     |                   |                    |                |
|               | TYLER MOORE          | W   | 143.00          | 26.00         | 117.00          | 1.30         | 110.00              | 20.00             | 90.00              | 0.00           |
|               | TYLER MOORE          | C   | 1,070.70        | 174.00        | 896.70          | 8.70         | 123.07              | 20.00             | 103.07             |                |
|               | <b>Group Total</b>   |     | <b>1,213.70</b> | <b>200.00</b> | <b>1,013.70</b> | <b>10.00</b> | <b>121.37</b>       | <b>20.00</b>      | <b>101.37</b>      | <b>0.00</b>    |
| <b>012066</b> | <b>(Items:3)</b>     |     |                 |               |                 |              |                     |                   |                    |                |
|               | NIK JETT             | W   | 76.20           | 27.00         | 49.20           | 0.90         | 84.67               | 30.00             | 54.67              | 0.00           |
|               | NIK JETT             | C   | 249.23          | 87.00         | 162.23          | 2.90         | 85.94               | 30.00             | 55.94              |                |
|               | NIK JETT             | I   | 635.61          | 183.00        | 452.61          | 6.10         | 104.20              | 30.00             | 74.20              | 0.00           |
|               | <b>Group Total</b>   |     | <b>961.04</b>   | <b>297.00</b> | <b>664.04</b>   | <b>9.90</b>  | <b>97.07</b>        | <b>30.00</b>      | <b>67.07</b>       | <b>0.00</b>    |
|               | <b>Report Total</b>  |     | <b>4,051.11</b> | <b>780.00</b> | <b>3,271.11</b> | <b>44.30</b> | <b>91.45</b>        | <b>17.61</b>      | <b>73.84</b>       | <b>0.30</b>    |

| ONE TEAM |            |           |            |          |
|----------|------------|-----------|------------|----------|
| 24 DAYS  |            |           |            |          |
| @ 100%   |            |           |            |          |
|          | Production | Run Total | Daily Goal | Run Goal |
| 28       |            |           | 40         | 800      |
| 27       |            |           | 40         | 760      |
| 26       |            |           | 20         | 720      |
| 24       |            |           | 20         | 700      |
| 23       |            |           | 40         | 680      |
| 22       | 28.4       | 551.8     | 40         | 640      |
| 21       | 30.5       | 523.4     | 40         | 600      |
| 20       | 18.0       | 492.9     | 40         | 560      |
| 19       | 12.1       | 474.9     | 20         | 520      |
| 17       | 19.1       | 462.8     | 20         | 500      |
| 16       | 37.2       | 443.7     | 40         | 480      |
| 15       | 26.1       | 406.5     | 40         | 440      |
| 14       | 29.7       | 380.4     | 40         | 400      |
| 13       | 29.5       | 340.7     | 40         | 360      |
| 12       | 8.8        | 313.2     | 20         | 320      |
| 10       | 21.4       | 304.4     | 20         | 300      |
| 9        | 31.1       | 283.0     | 40         | 280      |
| 8        | 39.9       | 251.9     | 40         | 240      |
| 7        | 40.6       | 212.0     | 40         | 200      |
| 6        | 31.3       | 171.4     | 40         | 160      |
| 5        | 9.5        | 140.1     | 20         | 120      |
| 3        | 52.5       | 130.6     | 20         | 100      |
| 2        | 44.8       | 78.1      | 40         | 80       |
| 1        | 33.3       | 33.3      | 40         | 40       |

- j. Training is always ongoing, INFINITI has criteria that is mandated in order to be an INFINITI Certified Technician, being certified is a condition of employment as well. Most of the training is done via INFINITI Online University although several times per year we send technicians and warranty clerks to training seminars that INFINITI offers. Our parts manager recently completed the week long NADA parts course, our Service Director will be attending the NADA Service course in May. We pride ourselves for having the best trained employees and do what's necessary to maintain the highest levels.

- k. Our tool room has some room for improvement but is overall in good order. All testing apparatus and tools are functional and in good working order. A full inventory will be completed by March 31<sup>st</sup> 2018. See pictures below.





Below is the RO analysis, it was a random run from the month of August. Our one line RO percentage is severely out of line and one of the things we are focusing on. Considering that 88% of these vehicles are 3 years and older. Clearly a huge opportunity for growth.

| Repair Order Analysis Summary Report |                  |               |                   |                       |         |        |       |
|--------------------------------------|------------------|---------------|-------------------|-----------------------|---------|--------|-------|
|                                      | Sales in Dollars | FRH's on RO's | Averages          | Analysis              |         |        |       |
| Competitive                          | \$ 4,429         | ÷ 47.60       | = 93.05           | FRH Average           |         |        |       |
| Maintenance                          | \$ 6,016         | ÷ 76.00       | = 79.16           | FRH Average           |         |        |       |
| Repair                               | \$ 3,926         | ÷ 32.80       | = 119.70          | FRH Average           |         |        |       |
| Totals                               | \$ 14,371        | ÷ 156.40      | = 91.89           | Customer ELR          |         |        |       |
|                                      |                  |               | Target Labor Rate | 112.00                | Per FRH |        |       |
| Total Ro's in Sample                 | 100              | Difference    |                   | -20.11                | Per FRH |        |       |
| Cost of Labor                        |                  |               |                   |                       |         |        |       |
| Total Cost of Labor                  | 3775.60          | ÷ Total Sales | = 26.27%          | Percent Cost of Sales |         |        |       |
| Total Cost of Labor                  | 3775.60          | ÷ Total FRHs  | = 24.14           | Cost per FRH          |         |        |       |
| Repair Order Measurements            |                  |               |                   |                       |         |        |       |
| Total Labor Sales                    | 14,370.97        | ÷ Total ROs   | = 143.71          | Avg Labor per RO      |         |        |       |
| Total FRHs                           | 156.40           | ÷ Total ROs   | = 1.56            | Avg FRH's per RO      |         |        |       |
| Menu Sales                           |                  | ÷ Total ROs   | =                 | Percent Menu Sales    |         |        |       |
| Competitive FRHs                     | 47.60            | ÷ Total FRHs  | = 30.43%          | Percent Competitive   |         |        |       |
| Maintenance FRHs                     | 76.00            | ÷ Total FRHs  | = 48.59%          | Percent Maintenance   |         |        |       |
| Repair FRH                           | 32.80            | ÷ Total FRHs  | = 20.97%          | Percent Repair        |         |        |       |
| One item ROs                         | 48               | ÷ Total ROs   | = 48.00%          | Percent One Item RO   |         |        |       |
| Model Year Analysis                  |                  |               |                   |                       |         |        |       |
| 2019                                 | 2018             | 2017          | 2016              | 2015                  | 2014    | Older  | Total |
| 0                                    | 0                | 3             | 10                | 14                    | 10      | 63     | 100   |
| 0.00%                                | 0.00%            | 3.00%         | 10.00%            | 14.00%                | 10.00%  | 63.00% |       |

