

# RVI GROUP

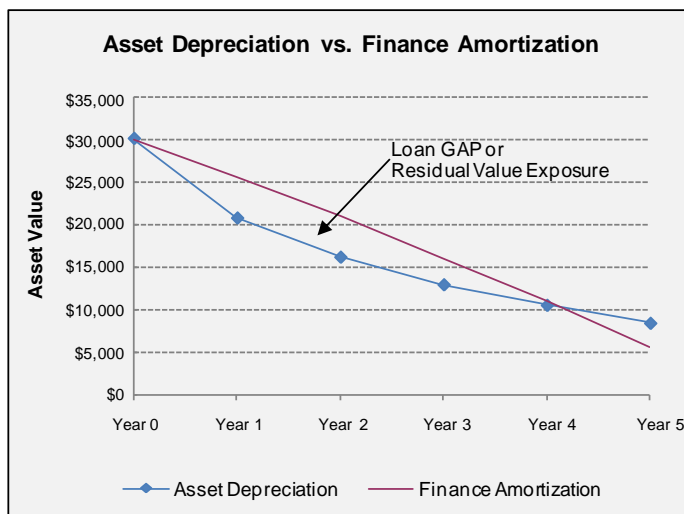
## ANALYTICAL SERVICES

The pioneer in residual value insurance makes its underwriting expertise available to the Auto Finance Industry by providing a broad range of risk assessment and management products and services

### Customized Risk Assessment and Management Tools for the Auto Finance Industry

- ◆ Residual Value Forecasts
- ◆ Custom Residual Forecast Models
- ◆ Portfolio Evaluation
  - Benchmarking
  - Reforecasting
  - Stress-testing
- ◆ End-of-Term Floor Pricing

- ❖ For auto leases, RVI forecasts are used to estimate residual risk between contract residuals and expected outcomes derived from RVI's time- and experience-tested methodologies.
- ❖ For auto loans, RVI forecasts provide stress scenarios to measure the gap between loan balance and asset value.
- ❖ For auto securitizations, RVI portfolio valuations are used during structuring to enhance the process of determining (over) collateralization.
- ❖ For measuring the performance of assets, and therefore the investment, periodic portfolio reforecasts/value assessments are used to gauge reserves or to quantify exposures.
- ❖ **PLUS** Each RVI product or service comes with transparency in our assumptions, and RVI's best-in-class customer service.



Call Rene Abdalah at 203.975.2147 or Wayne Westring at 203.975.2150 to learn more about RVI's products and services.

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**OUR EXPERIENCE IS YOUR ASSURANCE**

