

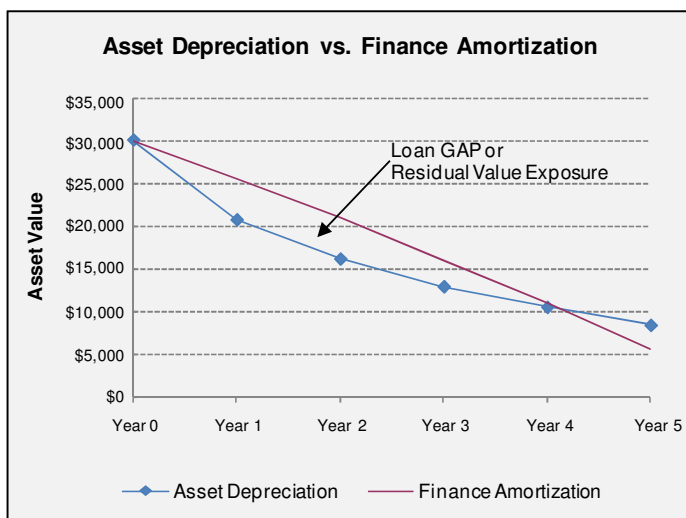
# RVI GROUP

## 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 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 to learn more about the full range of RVI products and services.

*Specialty Insurance, Financial Solutions, Analytical Services*  
Stamford, CT - New York - Bermuda

[www.rvigroup.com](http://www.rvigroup.com)

© 2009 RVI Analytical Services Inc. All rights reserved.

**OUR EXPERIENCE IS YOUR ASSURANCE**