



Superior solutions from people you trust.™



AUTO RISK MITIGATION

Protect your portfolio and recover your claims faster.



If you do not have the systems to track and recover insurance on damaged and repossessed vehicles, you may be writing off millions of dollars to your bottom line. By leveraging the Balboa Insurance Group auto risk mitigation program, you will know if your customers are maintaining their insurance coverage and you can recover claims with speed and efficiency.

Balboa is the industry leader in auto collateral protection insurance coverage and insurance tracking services. We provide tailored risk management and loss mitigation solutions based on our innovative technology, measurable performance excellence and consultative approach.



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Trust the CPI Leader.

While other insurers and market participants have exited and returned to the collateral protection insurance (CPI) market over the years, Balboa has remained committed to the needs of auto lenders since 1976 and is the industry leader currently tracking millions of loans.

Our collateral protection insurance provides comprehensive and collision coverage in the event that other insurance coverage is not in force at the time of loss. We help keep premium rates low by developing innovative products that reduce the financial impact to your customers, including risk-based pricing, which takes into consideration factors such as vehicle type, age and location.

Advanced insurance tracking systems show you which customers are maintaining insurance as required by their loan agreements. Our tracking services include an effective follow-up process with your customers reminding them of their insurance requirements. This helps ensure that

a high percentage of your customers will maintain their own insurance. And, you can easily access a complete history of all insurance records.

We also offer a direct repair¹ program that relieves you of the time-consuming tasks of verifying repairs and making payments to the repair facility, while potentially minimizing the number of customer claims you have to process by 50 percent or more.

Our detailed, flexible program includes these additional benefits:

- We do not charge a premium for policy lapses that occur if your customers obtain their own policy before CPI coverage would have been placed.
- We cancel our policy as soon as we receive proof of outside insurance to prevent your customers from paying overlapping coverage.
- We do not charge additional or hidden policy fees.
- We refund the full premium when evidence of insurance is received and our CPI coverage has been in force for less than 30 days and no claim has been filed.

Advantages of Partnering with Balboa

Our comprehensive auto risk mitigation program offers you and your customers many advantages:

- **Advanced Insurance Tracking Systems** – Our ongoing focus on quality and customer care allows us to be an industry leader for insurance tracking.
- **ClientSource™** – Our sophisticated client Web site allows you to monitor your portfolio's performance by providing access to account history, insurance documents, claims' status and key management reports.¹
- **Flexible policy** – We provide comprehensive and collision coverage with multiple deductible options and pro-rata refunds.²
- **Superior loss mitigation** – Our fully integrated RepoSource™ insurance recovery program helps you collect a significant amount of recoveries from insurance carriers on your repossessed vehicles.
- **Compliance focus** – Balboa proactively monitors insurance regulatory changes and provides quarterly compliance updates to our customers.
- **Financial strength** – We have an "A" rating (Excellent) from A.M. Best Company.^{®3}

Total Repossession Management System

RepoSource, our integrated and comprehensive insurance recovery program, helps you collect a significant amount of recoveries from outside insurance carriers on your repossessed vehicles. And we make sure you are covered from all sides: Our CPI program mitigates your potential loss for damage to your uninsured collateral, and RepoSource provides another layer of savings by pursuing insurance recoveries in instances where your customers have maintained their own insurance.

RepoSource is completely integrated with your auction lots and the Balboa claims system. This allows us to manage the claims process quickly and efficiently so you can sell your vehicles immediately following inspection. Vehicle status information is available 24/7 via our secure, online client portal.

Since we launched our RepoSource program, we have recovered over \$25 million for our clients through outside insurance carriers.

¹ Program not available in all states. Terms and conditions apply.

² Pro-rata refunds are not available in all states.

³ The underwriters of our CPI policies (Balboa Insurance Company, Meritplan Insurance Company or Newport Insurance Company) have earned an A.M. Best Company "A" rating (Excellent). These ratings were affirmed by A.M. Best on November 24, 2008.