

# THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

## ARE YOU PREPARED FOR WHEN THE MARKET TURNS?

Fitch analysts attribute the reduction of net losses and delinquencies in Q1 to the strength in demand and values of used vehicles as seen in the Manheim Used Vehicle Value Index. With delinquencies down and demand up, both F&I managers and lenders are sitting pretty. However, we also know that analysts from NADA expect this bubble to pop in the second half of the year.

Right now, smart F&I managers are looking to secure their business for when used vehicle supply overwhelms demand and prices begin to decrease. Those F&I managers will need an immediate means of increasing foot traffic and increasing profit per transaction.

Keep your loan at the top of their list by demonstrating your commitment to their success. Make your loan their differentiator by offering consumer protection products with the option to upgrade. Your loan will provide them the ability to move past the price game to a more value-based conversation to close more transactions while also driving profitability and mitigating loss for all parties on the loan.

