

# THE REINSURANCE HEALTH CHECK

## 6 QUESTIONS EVERY DEALER SHOULD BE ASKING RIGHT NOW

### Product Mix & Volatility

Are you offering the right balance of products to reduce volatility while still driving income and customer satisfaction?

**What to look for:** Heavy reliance on high volatility products that increase strain on overall reinsurance performance.

### Coverage Structure Alignment

Do your coverage options reflect current market realities and customer needs, rather than legacy assumptions?

**What to look for:** Coverage terms, deductibles, surcharges, and limits that are misaligned with recent loss experience.

### Underwriting Discipline

Are underwriting standards guiding performance and mitigating loss, or are you reacting after losses occur?

**What to look for:** Sudden or steep pricing swings instead of measured, proactive adjustments.

### True Risk Exposure

Do you have a clear view of your outstanding underwriting risk and participation?

**What to look for:** Blind spots in how much risk remains on the books and where profitability may be leaking.

### Early Claims Signals

Are early claims being monitored as warning signs? Or ignored until losses snowball?

**What to look for:** Repeated early claims pointing to process, product, or training issues.

### Lender & Financing Effectiveness

Are lender rates and loan structures supporting both customer affordability and dealership goals?

**What to look for:** Financing structures that limit product flexibility or create customer friction.



**Know Where You Stand:**

Schedule a brief, no-obligation conversation with EFG's reinsurance experts.

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