

THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence



THE SUPREME COURT UPHOLDS DISPARATE IMPACT.

NOW WHAT?

Dealers have ramped up their own efforts to increase F&I product penetration on every vehicle sold.

One very strategic way to align yourself with dealer goals is to provide complimentary consumer protection products on your loans.

This provides you the ultimate control over F&I product pricing to ensure compliance, and it gives dealers the opportunity to maximize their profit potential through the sale of upgrades.

June

The Supreme Court upheld the theory of disparate impact.

The CFPB established their Larger Participant Rule and announced investigations of Honda, Nissan and Toyota.

BB&T launched a flat-fee dealer compensation program.

July

Honda Finance Corporation agreed to change its pricing and compensation system to "substantially reduce dealer discretion."