

Reinsurance

Own it.  
Rely on it.

100%



*Portfolio*

It's Your Portfolio.™

# Why do so many reinsurance providers want to control your money?

They serve their own interests at the dealer's expense.

Choose the reinsurance provider that gives you 100% ownership.



## 1 Control your F&I business.

### Retain your customers.

Portfolio's 40-mile tieback (20 miles in California) adds built-in customer loyalty.

### Set your lineup.

Portfolio's full range of products will set you apart from the competition, deliver a better customer experience and drive profits.

### Customize your rates.

Build the pricing matrix that works best for your customers and your market.

### Customize terms and coverage.

Portfolio offers the flexibility you need to adjust preprinted terms, mileage and deductibles.

## 2 Control your cash flow.

### Don't wait for reimbursement.

Portfolio's unique net-net remit benefit allows you to deduct approved claims and cancellations.

### Know where you stand.

Portfolio will meet with you on a quarterly basis to review your earnings, claims and F&I performance.

### Invest your money.

Work with your trusted investment advisor to develop your own strategy within generous guidelines.

### Invest your money faster.

Portfolio will fund your investment account on a weekly basis — not monthly, quarterly or longer.

## 3 Control your distributions.

### Take dividends.

Take a dividend from earned profits for any reason, business or personal.

### Take loans.

Borrow from up to 75% of unearned premiums and up to 100% of earned premiums.

### Keep the interest.

Your reinsurance company earns the interest, giving you a guaranteed rate of return.

### Include your trusted advisors.

Portfolio will work with your attorney, accountant and investment advisor to ensure full transparency and compliance.

## 4 Control your peace of mind.

### Portfolio leads the industry.

Only Portfolio has been voted as a top reinsurance provider in every Dealers' Choice Awards since *Auto Dealer Today* added the category in 2008.

### Trust the TAMs.

Portfolio has earned two IRS Technical Advice Memoranda approving our program's structure, operations, accounting and recordkeeping.



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## Portfolio dealers reap real rewards.

**5.6 million**

Portfolio VSCs and  
warranties issued  
(1990 to 2019)

**\$1.7 billion**

Reinsurance profits earned  
by Portfolio dealers  
(1990 to 2019)

**\$476 million**

Total of dividends taken by  
dealers from their Portfolio  
reinsurance companies  
(2010 to 2019)

**\$844 million**

Total of loans made by  
dealers from their Portfolio  
reinsurance companies  
(2010 to 2019)

## Portfolio agents are on the leading edge.

Our network of independent agents, managing directors and reinsurance specialists delivers industry-leading results, reporting and technology to automotive, RV and powersports dealers across the nation. Take control of your future by partnering with Portfolio today.

[PortfolioReinsurance.com](http://PortfolioReinsurance.com)

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