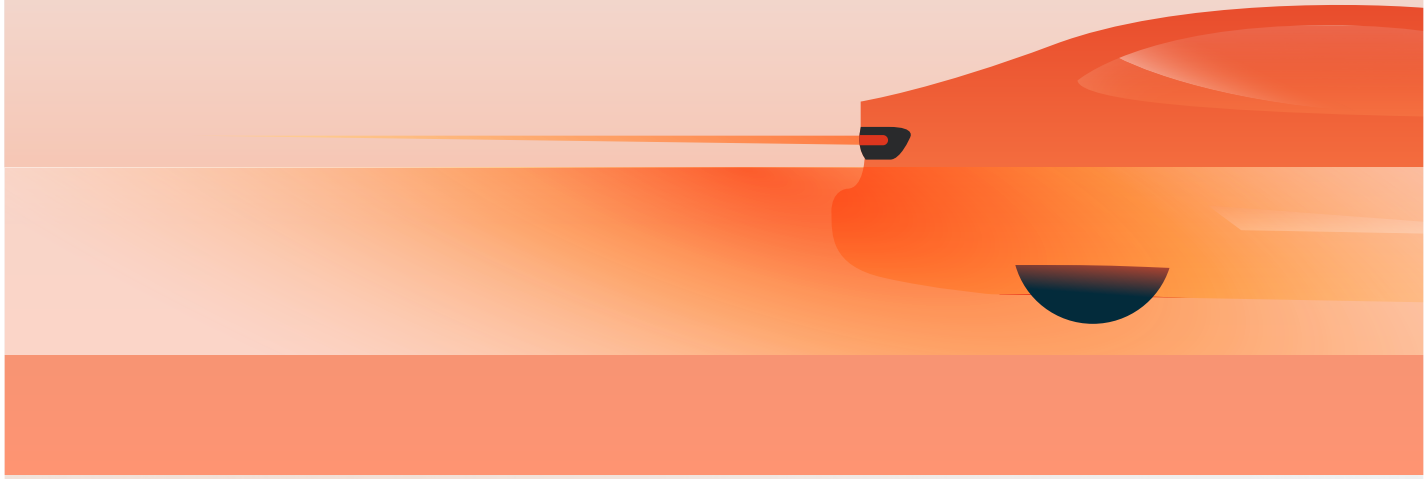
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CASE STUDY: LARGE US AUTO LENDER

Major US Auto Lender Shrinks Time to Operationalize Pricing from Days to Hours While Achieving 20X ROI

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About the Client

A major U.S.-based auto lender processes tens of thousands of loan applications daily through their nationwide dealer network. While their team had built sophisticated pricing models for buy rates delivered to dealers, outdated manual processes were creating a bottleneck that cost them deals and competitive advantage.

INDUSTRY
Financial Services - Auto Lending

COMPANY SIZE
Large Enterprise

LOCATION
United States

SOLUTION
Earnix Price-IT™





THE CHALLENGE

When Speed Matters, Manual Processes Don't Cut It

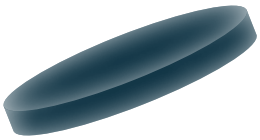
This auto lender faced a costly disconnect between their analytical ambitions and operational reality. Their pricing team had invested significant time and resources building sophisticated models designed to take their pricing to the next level – including conversion probability models, churn models, pre-payment models – but they couldn't operationalize these models within their existing pricing process. Despite having advanced analytical capabilities, they were stuck managing rates the same way they always had through manual excel-based processes that took a full week to implement changes.

The operational impact was significant. Pricing analysts spent days coordinating between departments just to update rate grids, while competitors could respond to market changes in hours. The manual nature of these processes introduced constant risks—errors were common, audit trails were non-existent, and there was no way to simulate how pricing changes would impact profitability across different customer segments.

The real frustration was watching their investment in advanced analytics and price optimization capabilities go unused. They had the modeling capabilities to run sophisticated simulations and segment-level analysis that could maximize both profitability and competitive positioning, but their infrastructure couldn't support it. All that investment in sophisticated modeling was sitting on the shelf while they continued making pricing decisions using outdated methods that couldn't leverage their analytical advances.

Key Pain Points

- 3–4 days to deploy rate changes (sometimes up to a week)
- Limited price optimization testing capabilities across customer segments
- Manual, error-prone excel-based processes across siloed teams
- No real-time simulation capabilities for pricing impact analysis
- Fragmented governance with no single source of truth
- Sophisticated models that couldn't be operationalized effectively





THE SOLUTION

Turning Analytical Power into Operational Excellence

The lender chose Earnix after recognizing they needed more than just software—they needed a transformation partner. The implementation wasn't just about technology; it was about reimagining how pricing decisions get made and executed.

Earnix Professional Services worked together with the lender's team over a phased rollout. Rather than forcing the organization to abandon their existing models, Earnix helped them unlock their full potential within an integrated platform.

The transformation connected previously siloed workflows into a unified system. Now, the same sophisticated analytics that once took days to implement can be tested, validated, and deployed in about an hour. The pricing team finally had the tools to match their analytical ambitions with operational reality.

Most importantly, the solution bridged the gap between what the team knew was possible and what they could execute. Advanced simulations, segment-level analysis, price optimization testing, and dynamic pricing strategies moved from wish list items to daily operational capabilities.

The Impact

Real Results That Matter

The transformation delivered results that exceeded expectations across every dimension that mattered to the business:

Key Metrics & Outcomes:

- 20x ROI due to pricing optimization across all customer segments gains, turning analytical capabilities into profit margin
- Price optimization cycles reduced from days to hours, enabling continuous market responsiveness
- 16% margin increase through dynamic, data-driven pricing strategies
- 3–4 days to 1 hour rate deployment time, from operational bottleneck to competitive advantage
- Target conversion rates met/exceeded, proving that precision pricing drives both profitability and growth
- Eliminated 3–4 days of manual analytical work per pricing cycle, freeing the team for strategic initiatives (~42 days saved in time to market)

Beyond the Numbers

The real success story isn't just about metrics—it's about transformation. The pricing team went from being frustrated by operational limitations to being empowered by their analytical capabilities. They're no longer playing catch-up with market conditions; they're anticipating them.

The organization now has the governance and audit capabilities they always desired, with a single source of truth for all pricing decisions. More importantly, they achieved true harmony between audit, pricing analysis, execution, risk management, and results—everyone is finally on the same page. Risk management improved dramatically, while regulatory compliance became straightforward rather than stressful.

Perhaps most importantly, the lender is now positioned to compete on their terms. They can implement sophisticated price optimization strategies while maintaining operational efficiency that keeps them competitive. What started as solving an operational problem became creating a sustainable competitive advantage.



Looking Forward

Success has been so compelling that the organization is taking the next step toward becoming a true market innovator. Working closely with Earnix, they're increasing the sophistication of their price optimization capabilities and exploring advanced analytics opportunities to further enhance their understanding of customer behavior and market dynamics. The partnership exemplifies Earnix's commitment to growing value with clients, not just selling a solution—continuously helping organizations unlock new levels of analytical capabilities and competitive advantage.

From a pricing team trapped by manual processes to an organization that can deploy sophisticated pricing strategies in real-time—that's the power of turning analytical capabilities into operational excellence.



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Rev Up Your Pricing Models

Schedule a Demo

Earnix is the premier provider of mission-critical, cloud-based intelligent decisioning across pricing, rating, underwriting, and product personalization. These fully-integrated solutions provide ultra-fast ROI and are designed to transform how global insurers and banks are run by unlocking value across all facets of the business. Earnix has been innovating for insurers and banks since 2001 with customers in over 35 countries across six continents and offices in the Americas, Europe, Asia Pacific, and Israel.