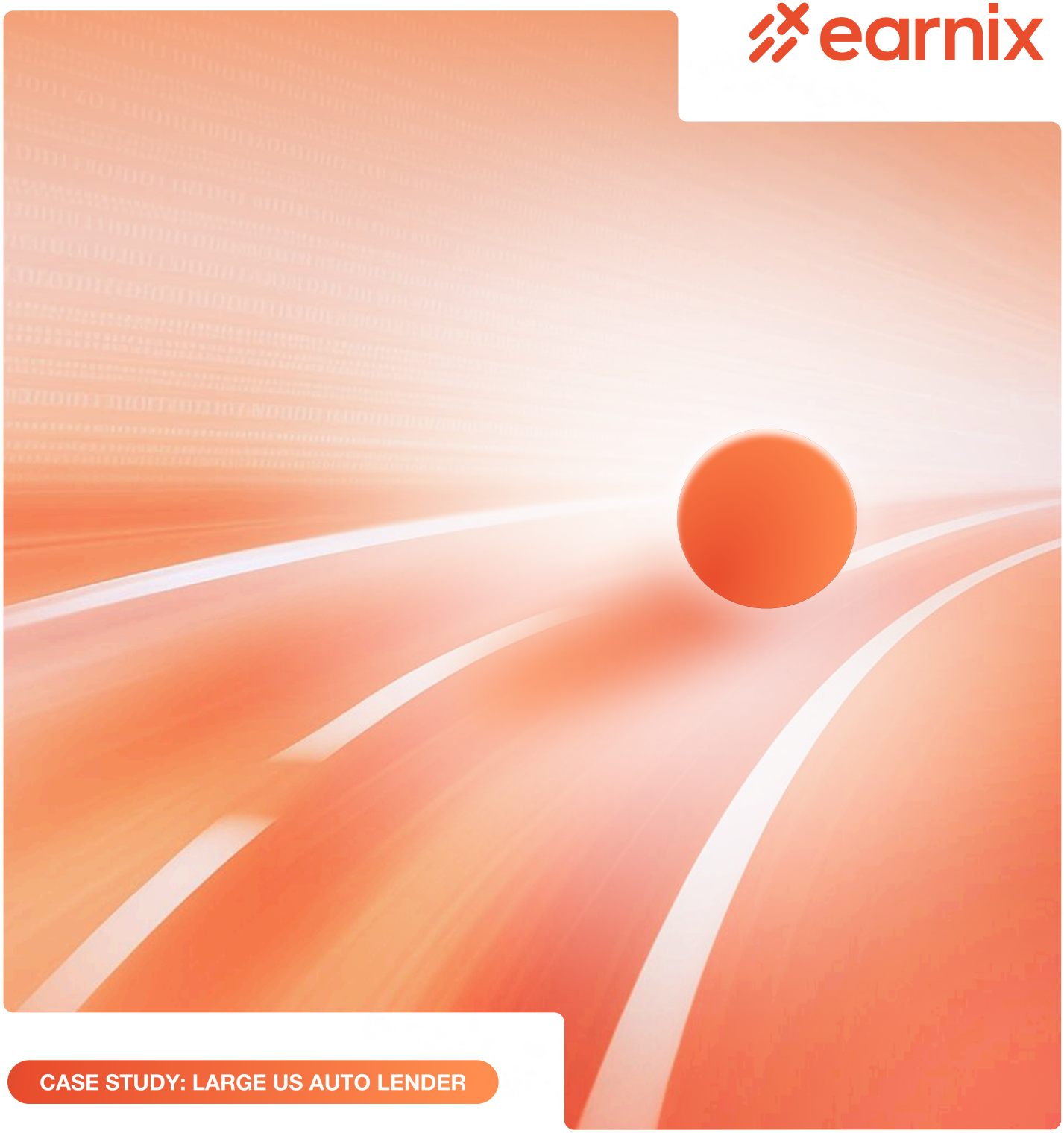
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CASE STUDY: LARGE US AUTO LENDER

Major U.S. Financial Institution Achieves 50% Faster Auto Loan Pricing with Earnix Managed Services

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About the Client

A major U.S.-based financial services provider serving millions of auto loan customers nationwide had built a reputation for trust and customer service excellence. While their data science team had developed solid credit risk capabilities, they lacked the specialized pricing expertise and dedicated resources needed to elevate their auto loan pricing sophistication to the next level.

Industry
Financial Services - Auto Lending

Company Size
Large Enterprise

Location
United States

Solution
Earnix Managed Services; Price-It



THE CHALLENGE

When Expertise Matters, Resource Constraints Don't Cut It

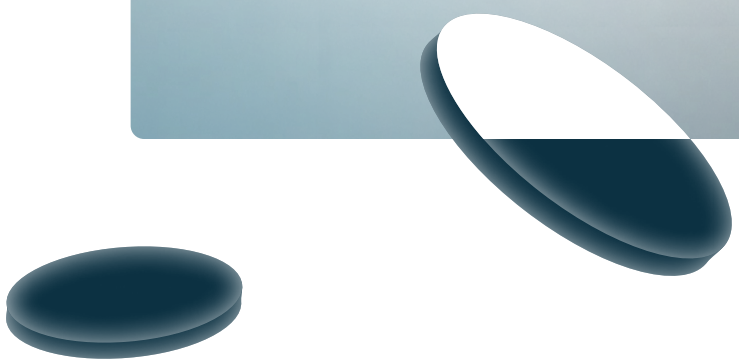
This financial institution faced a costly gap between their pricing ambitions and operational reality. Their leadership recognized the need for sophisticated pricing models to remain competitive in the auto lending market, but internal constraints were creating significant barriers to advancement.

The operational impact was substantial. Their data science team was primarily focused on credit risk modeling, with limited bandwidth for pricing initiatives. Despite having strong analytical foundations, they were stuck managing pricing decisions through manual processes that couldn't leverage advanced modeling techniques or respond quickly to market changes.

The real frustration was watching competitors gain market share with more sophisticated pricing strategies while their own pricing capabilities remained static. They had the business vision to implement advanced pricing optimization but lacked specialized expertise, dedicated resources, and systematic processes to execute effectively.

Key Pain Points

- **Limited Specialized Expertise**
  Data science team focused on credit risk with minimal pricing bandwidth
- **Resource Allocation Challenges**
  Competing priorities preventing investment in dedicated pricing talent
- **Manual Pricing Processes**
  Ad-hoc approaches that couldn't scale or adapt to market dynamics
- **Complex Governance Requirements**
  Need for audit-ready models with comprehensive documentation
- **Time-to-Market Pressures**
  Lengthy internal development cycles hindering competitive response
- **Cost of Internal Development**
  Building equivalent expertise would require multiple additional FTE positions across pricing and analytics



THE SOLUTION

Turning Resource Constraints into Partnership Excellence

Limited Specialized Expertise
The institution chose Earnix Managed Services after recognizing they needed more than a platform - they needed a partner that could deliver immediate expertise while building long-term capability.

Turnkey Pricing Expertise
Earnix Managed Services worked as an embedded extension of the team through a clear engagement model. Rather than standing up new internal functions, Earnix Managed Services supplied hands-on experts to accelerate value.

Full Model Build & Governance by Earnix Experts
Earnix Managed Services delivered end-to-end model work - development, documentation, governance preparation, and maintenance - aligned to the institution's internal standards and compliance requirements through close collaboration across teams.

Smooth Launch, Continued Support
The engagement began with frequent alignment meetings during setup and approvals to ensure a clean implementation. Once live, the cadence shifted to weekly/bi-weekly touchpoints to maintain momentum and respond quickly to evolving needs.

From Vision to Execution
Earnix Managed Services connected the team's strategic vision for advanced pricing with real execution - turning complex strategies, comprehensive documentation, and regulatory readiness into a managed, repeatable capability.

The Impact

Real Results That Matter

The partnership delivered results that exceeded expectations across every dimension critical to the business.

Key Metrics & Outcomes:

50% Faster Model Implementation

Faster model implementation - from months-long internal development to days with expert support

Hours (vs. Weeks)

Hours, not weeks for model adjustments and optimizations - enabling rapid market responsiveness

Cost Savings in the Hundreds of Thousands Annually

By avoiding the need to hire multiple full-time resources, while still gaining immediate access to specialized expertise

Comprehensive Governance Support

Expert documentation and validation meeting all compliance requirements

Enhanced Price-to-Risk Alignment

Sophisticated modeling improving profitability and competitive positioning

Instant Access to Pricing Expertise

Gained specialized capabilities immediately rather than investing months in building internal competencies

Strategic Partnership Support

Included ongoing touchpoints (weekly to bi-weekly) with no additional fees, ensuring continuous alignment and rapid response to changing needs

Beyond the Numbers

From Constraints to Capability

The institution moved from limited bandwidth to embedded expertise, shifting from delays to scalable, on-time delivery of pricing initiatives.

One Source of Truth, Governed

A unified model with centralized approvals creating clear, auditable governance and tighter strategy and execution alignment.

A Sustained Advantage

What began as a resourcing fix became a scalable, repeatable capability, delivering better pricing outcomes at lower cost to operate.

Control Retained, Effort Reduced

The client kept strategic control while Earnix Managed Services handled execution, maintenance, and optimization - and the partnership continues to scale with the business.

Looking Forward

The success of Earnix Managed Services has positioned the institution to take the next step toward becoming a pricing leader in auto lending. Working closely with Earnix Managed Services, they're exploring advanced optimization capabilities and considering expansion to additional product areas.

The partnership exemplifies Earnix's commitment to growing value with clients, not just delivering solutions, continuously helping organizations unlock new levels of pricing sophistication and competitive advantage through sustained collaboration.

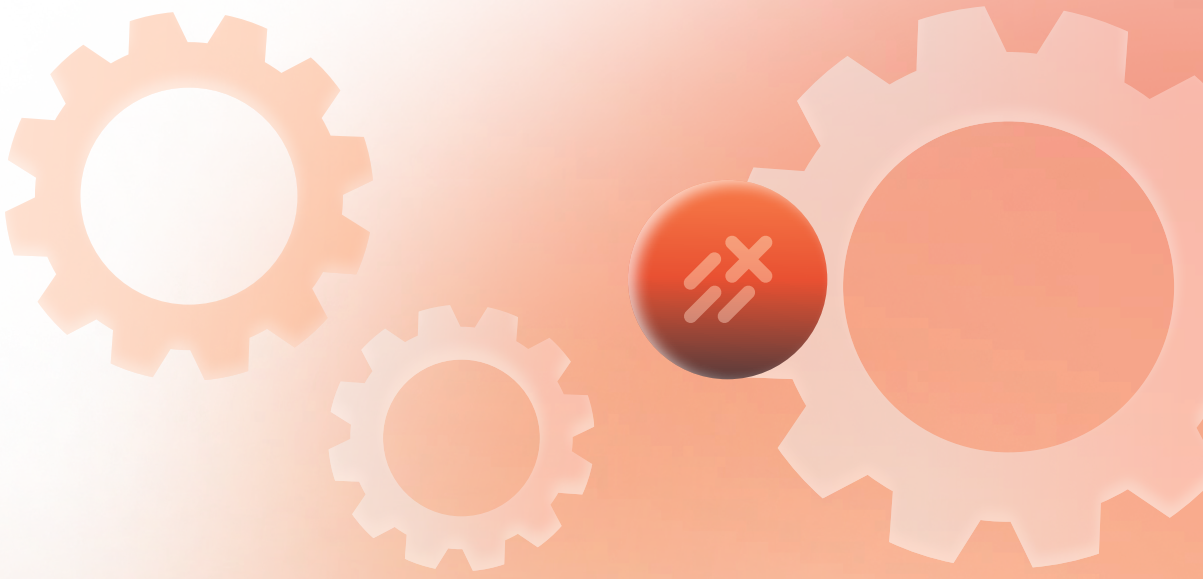
From a resource-constrained organization unable to implement advanced pricing to an institution deploying sophisticated strategies with expert support, that's the power of turning partnership into operational excellence.

The ongoing relationship ensures continuous value delivery while maintaining complete client control over strategic decisions, proving that the right partnership model can deliver enterprise capabilities without enterprise complexity or cost.



About Earnix Managed Services

Earnix Managed Services combines the power of the Earnix platform with dedicated expert support, providing financial institutions with enterprise-grade pricing and risk capabilities through a true partnership model. From model development to ongoing optimization, Earnix Managed Services continuous value delivery while maintaining complete client control over strategic decisions.



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Unlock Possibilities

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.