OSC
INSURANCE SERVICES

ILLUMINATING RESULTS

AUTO

COLLATERAL PROTECTION INSURANCE

Wide-ranging solutions for added peace-of-mind

OSC's vehicle insurance products offer lenders flexible solutions to protect their vehicle assets under wide-ranging circumstances. Our products can also be beneficial for dealer customers, with offerings ranging from Point-of-Sale collateral damage and hazard coverage to Guaranteed Auto Protection coverage for both leases and auto loans. Our A.M. Best "A" rated carriers, competitive rates, and efficient claims services provide additional administrative cost and time savings. When coupled with OSC's proprietary technology tracking system IrisX (Informed RISk eXchange) and rigorous compliance practices, we deliver timely and optimal outcomes.

Collateral

Eligible collateral includes:

- Private passenger vehicles
- Recreational vehicles
- Mobile homes
- Watercraft
- Motorcycles
- Miscellaneous chattels
- Farm equipment
- Business vehicles (private passenger)

Dual Interest

Collateral Protection Insurance paired with OSC's tracking technology.

- Automatic coverage
- Waiver of actual cash value
- Errors & omissions for physical damage
- Premium deficiency
- Liens coverage
- Repossession and return expenses
- Repossession storage
- Instrument non-filing
- Physical damage to repo property
- Insufficient insurance (named driver exclusion)
- Conversion coverage
- Worldwide coverage

Vendor's Single Interest (VSI)

Lender protection insures against damaged and/or repossessed vehicles.

- Special risk physical damage
- Conversion & confiscation (skip)
- Instrument non-filing
- Damage to repossessed vehicles
- Holder in due course
- Waiver of actual cash value (ACV)
- Assumption of coverage (for existing portfolios)
- Waiver of subrogation

Hybrid

The best of "dual interest" insurance married with a vehicle single interest (VSI) option

- Retain as much capital as possible for lending
- Reduce the risk of higher loss ratios

OSC | 3550 George Busbee Pkwy NW, Suite 300 | Kennesaw, GA 30144 | 800.432.1258
www.oscis.com | results@oscis.com

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STEAMBOAT GROUP