Automotive Intelligence Summit

| C | Creditors Only Session | K | Keynote | N | Networking | P | Panel | W | Workshop/P2P |

JULY 24 • TUESDAY

10:00am – 12:00pm   N   **Registration**   Main Lobby
Sponsors: Experian

12:00pm – 1:15pm   N   **Opening Luncheon & Keynote**   Glenwood Ballroom
Speakers: Dave Shevsky, Marguerite Watanabe, Bill Zadeits
Join us for a kick off lunch with opening remarks from Dave Shevksy of Ally and a keynote presentation about The Evolving Fintech Landscape from Marguerite Watanabe of Connections Insights.

The Evolving Fintech Landscape
The auto fintech landscape is a quickly evolving one, with auto-fintech market entrants each striving to convey their value propositions to auto finance companies and banks, dealers and/or consumers as financing sources are simultaneously defining their mobile and online strategies. Multiple options are being explored, among them to offer indirect and direct channels, use single-lender vs multiple-lender platforms, appeal to consumers or to dealers, implement a transaction based or lead generation based model. Find out how these auto fintech companies define themselves and their competitive advantages.

1:15pm – 1:30pm   N   **Networking Break**   Crabtree Foyer

1:30pm – 2:15pm   W   **Applying Artificial Intelligence & Machine Learning in Fighting Synthetic Fraud**   Sycamore
Speakers: Fernando Lopez
Synthetic identity fraud is on the rise and are you ready to prevent and detect the fraud problem. What is your strategy and analytic action? Our industry studies have shown that it is on the rise, and more and more auto lenders are embracing analytics to solve the fraud problem. This session will provide an overview of why synthetic identity fraud is so dangerous and how artificial intelligence and machine learning can solve the complex fraud problem while delivering savings, efficiency, progress and trust.

Takeaways:

- How do you define fraud and the magnitude of the problem, model interpretations and expedient execution?
- How do you apply AI and ML to solve your problem?
- How will AI will accelerate the speed of business?

1:30pm – 2:15pm   W   **Connected Services: The Point at Which Automotive, Financial Services & Insurance Intersect**
Speakers: Michael Perugi   Magnolia
Customers want their connected devices to seamlessly integrate, and vehicles can be included in that group. Exact experiences customers want from their connected vehicle are still being developed, but we all know customers want their info safe, secure and private; they want to be in control. OEMs and in-vehicle technology companies need help navigating this frontier. To learn more about how to deliver the best user experience for the future, Acxiom partnered with JD Power to conduct a large-scale, online quantitative study to evaluate four key topics: Connected Vehicle Services, Data Sharing, Autonomous Vehicles and Ride- & Car-Sharing.

Takeaways:

- Connected vehicles hold promises of transforming from a means of transportation to a smart system doing more than getting to a final destination.
- Connected vehicles keep us safe, share insights to make us better drivers, provide passenger entertainment options and connect with other smart systems around us.
- It is important for multiple industries to understand the smart services for loyal and engaged drivers and maintain owner perceptions of driver privacy and confidence.

1:30pm – 2:15pm	W	**P2P: The Endless Opportunities to Get and Use Data — Are There Legal Implications?** Braise Room

Speakers: Patty Covington

There is no shortage of opportunities to buy and analyze data for virtually every segment of an auto-finance company's business. Companies are being bombarded with fresh and innovative ways of using information — their own data and third-party. Then there's AI. When should red flags go up or caution lights appear? In this session, we'll discuss the legal issues businesses should consider when collecting, purchasing, handling, analyzing, and using data.

Takeaways:
What laws may apply to the collection, handling, analysis and use of data.
What data points require special consideration.
From colleagues attending the session, learn about how others are using data.

1:30pm – 2:15pm	W	**Predictive Modeling for High-Risk Debt Collections Using AI and Automated Workflow** Creedmoor

Speakers: John Lewis

Learn how modeling, automation and solutions that helped the mortgage industry during the Great Recession can prepare the auto-finance industry to handle the current challenges associated with having more dollars delinquent than any time in the history of the business.

Takeaways
Identify, plan and execute a winning strategy using future tech to collect on delinquent loans

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1:30pm – 2:15pm	W	**The Never-Ending Quest for Intelligence in Automotive** Salon F

Speakers: Jonathan Smoke

Jonathan Smoke, chief economist of Cox Automotive, will share insights from his more than 20-year quest to understand and predict consumer demand and how it interacts with changing economic and supply conditions and results in sales and price trends that are otherwise challenging to predict in a dynamic and evolving industry. Jonathan will illustrate the interconnection of the auto industry and will chart where we are in the cycles impacting sales and prices. He will provide a framework for analyzing consumer demand and how personal economics vary and are impacted by credit trends. Throughout this session, he will share his latest economic and industry forecasts with an emphasis on the key assumptions that drive the expectations.

Takeaways:

- Follow the cycles in the economy and the automotive market that set the stage for possibilities
- Connect the dots and understand how changes in the automotive landscape impact other parts of the ecosystem
- Focus on consumers, the source of real demand, and what matters most to them

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2:15pm – 2:30pm	N	**Networking Break** Crabtree Foyer

2:30pm – 3:15pm   W **If Cars Could Talk: Using Vehicle Intelligence to Improve Financial Performance**   Sycamore
Speakers: Sunil Marolia

While the consumer digital footprint continues to provide new insights into the automotive customer lifecycle, what about the physical activities of car buyers and owners? What can we learn from seeing how consumers test-drive, buy, use and service their vehicles? Vehicle telematics was once the purview of auto manufacturers only, but today, telematics solutions are available to a wide range of businesses that open the door to a new understanding of automotive consumers. This session will explore how vehicle telematics — and the insights gleaned from it — can be used by auto retailers, lenders, rental companies, insurance companies and many others to change the way they engage with consumers and thereby improve their financial performance.

Takeaways:

- Understand the current blind spots that exist in the automotive customer lifecycle and the impact they have on the bottom line.
- Learn how telematics technology — including GPS, vehicle diagnostics and driving data — can illuminate those blind spots to improve customer engagement and increase profitability.
- Explore opportunities for new and improved revenue streams by applying vehicle intelligence to operational problems around unused inventory, service growth, lease management and more.

2:30pm – 3:15pm   W **P2P: Break the "Same Data, Same Mistakes" Cycle with Location Intelligence**   Braise Room
Speakers: Jeremiah Wheeler

If knowledge is power, then the question becomes, "Where do companies go to find that knowledge? What data sets provide a point of difference? Which analytics drive results?" Insurance carriers, financial services companies and public safety organizations are turning to vehicle-location data and analytics to fight fraud, mitigate risk and fight crime, and the results might surprise you. Once considered alternative data, this data disrupts the old models that rely on customer-reported data and opens new opportunities to drive revenue and results.

Takeaways

- Learn why old data models that rely on self-reported data are failing companies.
- Understand how location data, once considered alternative data, is fast becoming a standard for insurance carriers, financial services companies and public safety organizations.
- Learn how vehicle location data and analytics become location intelligence and why location intelligence doesn't lie.

2:30pm – 3:15pm   W **The Dollars and "Sense" of Programmatic Fleet Maintenance**   Magnolia
Speakers: Sean Behr

As mobility services grow and expand to new geographical areas, mobility providers will be managing large-scale fleets of tens and hundreds of thousands of vehicles that dynamically move across our urban streets. Ensuring each vehicle is up and running, gassed up or charged and clean for each new trip is critical for winning over and retaining customers, as well as achieving profitability. This session will look at how predictive analytics and AI is being used to drive programmatic maintenance that maximizes vehicle up-time and the impact this will have on the profit/loss scenario for mobility companies.

Takeaways:

- How to create a service and maintenance strategy for connected mobility, including how much to invest and in what areas
- Best practices in achieving maximum vehicle up-time for connected vehicles, based on 24 months of data
- How to select the right technology for providing a programmatic approach to maintenance and how predictive analytics play a role

2:30pm – 3:15pm	W	**Transforming Automotive Remarketing Practices from an Art to a Science**	Salon F

Speakers: Mark Allers

In this session, Mark Allers will share the major trends that are shaping the automotive wholesale remarketing industry in 2018 and beyond. He will also share how data and artificial intelligence are disrupting the automotive industry and transforming remarketing practices from an art to a science. Mark will share proven strategies for maximizing return on investment for vehicle portfolios, solutions and case studies of industry-leading companies putting AI into practice.

Takeaways:

- Trends that are impacting decisions made by large vehicle portfolio owners
- Why data at the VIN level should be leveraged and what you should do with it
- How data analytics can be used to make smarter, better decisions
- Factors to consider when pricing, reconditioning and relocating vehicles in your fleet
- Using unsupervised AI to provide personalized vehicle recommendations

2:30pm – 3:15pm	W	**Unlocking the Mystery: How Sales-Based Attribution Transforms a Dealer's Bottom Line**	
		Speakers: Amy Hughes, Matthew Kolodziej	Creedmoor

Matthew Kolodziej, director of analytics for Experian's Dealer Intelligence team and Amy Hughes, senior director of dealer intelligence at Experian, will present findings from a recent study that shows how data and analytics transforms the way that dealers operate, enabling them to make smarter decisions on how to optimize and refine their advertising budget. The study highlights online activities of high-value users (HVUs) – web site visitors who are truly in market and likely to buy in the near future, as well as which marketing activities lead directly to sales by taking a nationwide view of automotive retail numbers and the marketing activities that are most effective.

Takeaways

- Look at shopper behavior, not isolated KPIs: traditional website metrics do not tie to sales.
- Optimize your paid advertising: traffic source has the best ROI for influencing sales.
- Evaluate third-party investments: third parties drive sales… they just may not be yours.

3:15pm – 3:30pm	N	**Networking Break**	Crabtree Foyer

3:30pm – 4:15pm	W	**How AI Can Identify Imminent Purchase Intent and Increase Margins**	Creedmoor

Speakers: Jason Knight

Artificial intelligence inverts traditional inventory merchandising, making obsolete the process of targeting thousands or even millions of consumers in hope of finding the one consumer who will purchase the car. Machine-learning AI opens a new cost paradigm for the merchandising of dealer inventory. As the machine learns, it optimizes to the dealers' marketing and promotional environment against the dealers' available inventory. This optimization results in significant increased levels of marketing proficiency, which equals less spend for the dealer and higher returns on capital.

Takeaways:

- Current digital marketing processes are backwards, or rather, inverted; AI allows us to know exactly where the "needles in the haystack" can be found, therefore, where consumers' intent exists.
- AI is able to find low funnel ready-to-buy shoppers by obtaining information from thousands of sources, delivering greater results over and over again.
- Accelerate sales velocity by as much as 78% and reduce cost by more than 80% when AI identifies intent and aligns buyer intent with a VIN-specific inventory-marketing strategy.

| 3:30pm – 4:15pm | W | **How to Use Alternative Data to Impact Profitability** | Sycamore |

Speakers: Peter Oburu

Traditional credit data is a valuable asset to give a snapshot of a borrower's historical payment performance and behaviors. However, despite its proven importance, it only tells part of the story. The addition of the trended data from applicant's historical performance can help provide you insights that drive smarter auto lending decisions. Knowledge of an applicant's historical payment trends provides incremental value to allow you to more accurately predict their future financial behaviors by taking into account the given trajectory of the applicant based on their prior trends.

In addition, consumers are not one-dimensional and neither are their credit profiles, as such auto applicants should not be viewed only through traditional credit data but also alternative data. The use of alternative credit-data sources such as phone and cable TV payment histories are gaining greater acceptance among automotive lenders in deciding whether to finance a vehicle purchase. This is because these data sources add tremendous value especially if you are moving from the prime to nonprime segments.

Takeaways

- Use trending data to improve everyday decision-making, increase profitability by maximizing opportunity in the auto-lending market, make better risk assessments and improve decision-making and lending.
- The value of alternative data sources, across the entire lending spectrum.

| 3:30pm – 4:15pm | W | **How Vehicle Information Informs Credit Risk Measures** | Salon F |

Speakers: Michael Vogan

In this presentation, we explore how vehicle choice can help predict probability of default, even after controlling for financial terms and borrower credit score. Our analysis suggests that vehicle information, including residual price forecasts, lifts the ability of traditional scores to classify borrowers from most likely to default to least likely. We will explore questions such as: Can vehicle information help assess the creditworthiness of borrowers? What vehicle types are associated with better credit performance? How economically significant is vehicle information?

Takeaways

- We can distill the underlying propensity of owners of different vehicles to default after a range of lender and borrower characteristics are carefully controlled.
- We suspect that this tendency to default measure may be an excellent new way to accurately assess customer satisfaction across vehicle brands.
- Default carries severe consequences for car owners. If stressed borrowers fight to keep their cars in the wake of financial difficulties, this is perhaps the strongest possible signal of esteem for a particular brand or for a particular vehicle segment

| 3:30pm – 4:15pm | W | **P2P: Are You Ready for the New Age of Auto Finance?** | Braise Room |

Speakers: Kartheek Veeravalli

Online presence, digital experience, mobility space and more. The new age of auto finance is here and set to rapidly change. Let's talk about what you're experiencing, and how change is influencing your business model, and take a look at the tools and solutions you're going to need for success in this emerging space.

Takeaways:

- How is the auto finance sector changing and what industry innovations are on the near horizon?
- What adjustments are others making or planning to get ready for the future?
- What technology solutions would help you with these adjustments and prepare you to take maximum advantage of the market?

3:30pm – 4:15pm	W	**Then & Now: The Big Data Pivot**	Magnolia

Speakers: Kayne Grau, Tom Kontos

Join KAR Auction Services' Kayne Grau, president of Data as a Service, and Tom Kontos, chief economist, as they look at what the "big data pivot" from descriptive and diagnostic to prescriptive and predictive has meant for the auto remarketing industry. These data pioneers will look at how evolving customer needs have fueled innovation in modeling, predictive analytics, AI and machine learning — and they'll also offer a peek at what new technologies and analytical techniques are coming down the pike and offering new opportunities for optimizing revenue streams.

Takeaways:

- Understand how new applications of predictive analytics fuel actionable insights for wholesale used-car buyers and sellers
- Understand how big data has evolved to offer more powerful tools to the automotive industry

4:15pm – 4:30pm	N	**Networking Break**	Crabtree Foyer

4:30pm – 5:00pm	K	**Is It the End of Car Ownership as We Know It?**	Glenwood Ballroom

Speakers: Scott Painter, Bill Zadeits

While other industries have had to fundamentally remake themselves amid today's unprecedented digital capabilities and the ever-changing demands of the modern consumer, the customer experience in the automotive industry has remained largely unchanged for decades. But with autonomous vehicles, ride-sharing, subscriptions and other innovations looming as threats to traditional car ownership, dealers must embrace new methods to help consumers shop, get qualified and pay for their cars. With a front-row seat to the ongoing evolution in the auto space, Fair founder and CEO Scott Painter will discuss with Cherokee Media Group President Bill Zadeits how the automotive customer experience will come to resemble the kinds of flexible, all-on-your-phone transactions common in other industries via vehicle subscriptions, flexible ownership solutions and other car-as-a-service options. Ultimately, these developments represent a truly transformative win-win for customers and dealers alike that will allow the auto industry to flourish well into the future.

5:00pm – 7:00pm	N	**Opening Night Reception**	Lobby Bar

C Creditors Only Session   K Keynote   N Networking   P Panel   W Workshop/P2P

JULY 25 • WEDNESDAY

| 7:30am – 8:00am | N | **Breakfast** | Crabtree Ballroom |

| 8:15am – 8:30am | N | **Welcome** | Glenwood Ballroom |

Speakers: Ghidah Assalimy, Bill Zadeits

| 8:30am – 9:15am | K | **Connected Strategies that Drive Monetized Results** | Glenwood Ballroom |

Speakers: Lonnie Miller

This pragmatic talk will illustrate what's necessary, proactive and prescriptive when it comes to monetizing connected data in the auto sector. Lonnie will draw from numerous conversations with manufacturers and suppliers that reveal why and how robust analytical strategies fuel emerging connected and mobility services. He'll also illustrate how companies both accelerate and get in their own way when it comes to delivering and acting on new customer insights.

Takeaways

- How can strategy teams think of generating new money from new data?
- Ways of "making the pitch" for specific use cases to your internal stakeholders
- Common barriers that prevent new value from being realized

| 9:15am – 9:30am | N | **Networking Break** | Glenwood Foyer |

| 9:30am – 10:15am | P | **Fintech for Auto — Boom or Bust?** | Glenwood Ballroom |

Moderators: Alex Maritczak
Speakers: Peter Gasparro, Jonathan Schenk, Joanna Sherry

This panel session, hosted by Alex Maritczak and including auto-finance executives, will engage on the question, "Fintech for auto: boom or bust?"
Just a few short years ago, many experts predicted that 35% of banking revenues were expected to be at-risk by 2020 because of disruption from fintech companies and new technologies. Alex and the expert panel will discuss potential reasons as to why that hasn't happened yet, as well as what *has* occurred in a rapidly changing car-buying and financing environment.

Takeaways:
How companies that were once considered disruptors may now be considered collaborators.
Which fintech companies and products are adding value to the auto-finance process.
What the auto finance industry is doing to prepare for what's next.

| 10:15am – 10:30am | N | **Networking Break** | Glenwood Foyer |

| 10:30am – 11:15am | K | **Used-Vehicle Residual Values Underpin Multiple Industries** | Glenwood Ballroom |

Speakers: Maryann Keller

During her 30-year career on Wall Street, Maryann Keller provided investment analysis of U.S. and selected international auto companies, auto parts producers, distributors, and retailers. From her days as the first female Wall Street auto analyst to her current position as principal of her own consulting firm, Maryann Keller & Associates, Keller has garnered accolades and measurable respect for her ability to dig deep into all facets of the automotive industry.

Recently, Keller partnered with RVI Group, the world's leader in residual value vehicle analysis, to analyze used-vehicle pricing trends and their relationship with multiple industries. Keller and RVI found that swings in used-vehicle prices are a coincident indicator of the automotive industry and the overall economy. Used-vehicles prices, which are predictive of vehicles' residual values, affect the collateral values and related risk in automotive loans and ABS issuances, the premiums for insurance policies, new- and used-car affordability and several other functions. Keller will take a deep dive into the volatile residual values of electric and hybrid vehicles to explain how used-vehicle price swings are causing ripple effects into other industries. Keller will also discuss the growing tide of vehicles being bought and sold via alternative remarketing channels.

Takeaways

- Used-vehicle values underpin the financial health of the entire automotive ecosystem.
- New vehicle-related technologies are increasing MSRPs while resulting in less predictable residual values.
- New forms of mobility, vehicle prices soaring due to greater technology content and alternative remarketing channels are broadening the definition of remarketing.

| 11:15am – 11:30am | N | **Networking Break** | Glenwood Foyer |

| 11:30am – 12:15pm | P | **Understanding Consumer Attitudes on Vehicle Ownership and Ridesharing** | Glenwood Ballroom |

Moderators: Mike Stanton
Speakers: Christopher Vester

In this session, Mike Stanton, COO of NADA will present key findings from a recent study that polled consumers, and specifically millennials, about their views and opinions on ridesharing, autonomous vehicles and more. Mike will also engage top dealers to share their opinions, and the views of their customers on these topics and what they are experiencing daily in their stores. The dealers will also share their views about "what's next" and what they believe the industry will see in the future.

Takeaways:

- How important personal car ownership is to Americans – including Millennials.
- The greatest consumer concern about autonomous vehicles.
- How consumers currently view ride-sharing and personal car ownership.
- How personal independence and freedom play into these topics.

| 12:15pm – 1:15pm | N | **Lunch** | Crabtree Ballroom |

| 1:30pm – 2:15pm | K | **Automotive Industry Outlook: Navigating the Waters with an Eye on the Horizon** | Glenwood Ballroom |

Speakers: Mike Wall

IHS Markit Executive Director of Automotive Analysis Mike Wall provides a high-level economic review and outlook for global sales, along with a deeper-dive discussion of IHS Markit's light-vehicle US sales outlook and discussion of powertrain, technology and mobility trends.

Takeaways:

- The outlook for the auto industry remains generally positive.
- Vehicle segment shifts and competition are intensifying, creating the potential for incremental margin pressures for weaker players.
- Technology represents a key opportunity and differentiator for industry players, and mobility dynamics are poised to impact the industry (and regions/stakeholders) in different ways.

| 2:15pm – 2:30pm | N | **Networking Break** | Glenwood Foyer |

2:30pm – 3:15pm	P	**The Future of Cybersecurity**	Glenwood Ballroom

Moderators: Tariq Bokhari
Speakers: Ed Goff, Chris Hart, Alexandra Villarreal O'Rourke

With a focus on emerging disciplines such as artificial intelligence, predictive analytics, blockchain, connected mobility and more, our panel of cybersec experts will shed light on how the industry leaders are thinking about the future of information security. Tariq Bokhari, executive director of the Carolina Fintech Hub, will moderate a panel focused on cybersecurity with his fellow CFH members Chris Hart (CTO, Levvel), Alexandra Villarreal O'Rourke (Partner, Fintech Co-Lead and Financial Regulatory Lead, Womble Bond Dickinson), and Ed Goff (EVP of Security Architecture & Strategic Planning, BB&T).

3:15pm – 3:30pm	N	**Networking Break**	Glenwood Foyer

3:30pm – 4:15pm	K	**Disruption in the Auto Industry**	Glenwood Ballroom

Speakers: Dennis Ephlin

A view into the technologies, trends and disruptions driving new value chains, new expectations and new business models in the auto industry. What will the future hold? What will the future value in the auto industry look like? Assessing major impacts and challenges, and how those can provide opportunities for transformation and reinvention.

Takeaways

- Understanding the major influences driving change
- Opportunities within the industry disruption
- How to best prepare ourselves for the future

4:15pm – 4:30pm	N	**Networking Break**	Glenwood Foyer
5:15pm – 8:00pm	N	**Second-Night Reception**	Lobby Bar

Sponsors: Paymentus

| C | Creditors Only Session | K | Keynote | N | Networking | P | Panel | W | Workshop/P2P |

JULY 26 • THURSDAY

| 7:30am – 8:15am | N | **Breakfast** | Crabtree Ballroom |

| 8:15am – 9:00am | P | **Leveraging New Technology and Analytics to Improve Collection Results** | Glenwood Ballroom |

Moderators: Ed Falco
Speakers: Rod Arends, Mark Tuggle, Chinh Vu

By using technology available today to improve efficiency and prevent loss, companies have been able to save upwards of billions of dollars in collections. However, knowing what is available and how it can help your organization is only half the battle. Join our panel to hear how the largest and most successful financial institutions are leveraging technology and analytics to solve real world collections problems and help combat losses.

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| 10:15am – 11:00am | W | **Unlocking the Mystery: How Sales-Based Attribution Transforms a Dealer's Bottom Line** |

Speakers: Amy Hughes, Matthew Kolodziej   Creedmoor

Matthew Kolodziej, director of analytics for Experian's Dealer Intelligence team and Amy Hughes, senior director of dealer intelligence at Experian, will present findings from a recent study that shows how data and analytics transforms the way that dealers operate, enabling them to make smarter decisions on how to optimize and refine their advertising budget. The study highlights online activities of high-value users (HVUs) – web site visitors who are truly in market and likely to buy in the near future, as well as which marketing activities lead directly to sales by taking a nationwide view of automotive retail numbers and the marketing activities that are most effective.

Takeaways

- Look at shopper behavior, not isolated KPIs: traditional website metrics do not tie to sales.
- Optimize your paid advertising: traffic source has the best ROI for influencing sales.
- Evaluate third-party investments: Third parties drive sales… they just may not be yours.

| 11:00am – 11:15am | N | **Networking Break**   Crabtree Foyer |

| 11:15am – 12:00pm | W | **How AI Can Identify Imminent Purchase Intent & Increase Margins**   Creedmoor |

Speakers: Jason Knight

Artificial intelligence inverts traditional inventory merchandising, making obsolete the process of targeting thousands or even millions of consumers in hope of finding the one consumer who will purchase the car. Machine-learning AI opens a new cost paradigm for the merchandising of dealer inventory. As the machine learns, it optimizes to the dealers' marketing and promotional environment against the dealers' available inventory. This optimization results in significant increased levels of marketing proficiency, which equals less spend for the dealer and higher returns on capital.

Takeaways:

- Current digital marketing processes are backwards, or rather, inverted; AI allows us to know exactly where the "needles in the haystack" can be found, therefore, where consumers' intent exists.
- AI is able to find low funnel ready-to-buy shoppers by obtaining information from thousands of sources, delivering greater results over and over again.
- Accelerate sales velocity by as much as 78% and reduce cost by more than 80% when AI identifies intent and aligns buyer intent with a VIN-specific inventory-marketing strategy.

| 11:15am – 12:00pm | W | **How to Use Alternative Data to Impact Profitability**   Sycamore |

Speakers: Peter Oburu

Traditional credit data is a valuable asset to give a snapshot of a borrower's historical payment performance and behaviors. However, despite its proven importance, it only tells part of the story. The addition of the trended data from applicant's historical performance can help provide you insights that drive smarter auto lending decisions. Knowledge of an applicant's historical payment trends provides incremental value to allow you to more accurately predict their future financial behaviors by taking into account the given trajectory of the applicant based on their prior trends.

In addition, consumers are not one-dimensional and neither are their credit profiles, as such auto applicants should not be viewed only through traditional credit data but also alternative data. The use of alternative credit-data sources such as phone and cable TV payment histories are gaining greater acceptance among automotive lenders in deciding whether to finance a vehicle purchase. This is because these data sources add tremendous value especially if you are moving from the prime to nonprime segments.

Takeaways

- Use trending data to improve everyday decision-making, increase profitability by maximizing opportunity in the auto-lending market, make better risk assessments and improve decision-making and lending.
- The value of alternative data sources, across the entire lending spectrum.

11:15am – 12:00pm	W	**How Vehicle Information Informs Credit Risk Measures**

Speakers: Michael Vogan

Salon F

In this presentation, we explore how vehicle choice can help predict probability of default, even after controlling for financial terms and borrower credit score. Our analysis suggests that vehicle information, including residual price forecasts, lifts the ability of traditional scores to classify borrowers from most likely to default to least likely.

Takeaways

- Can vehicle information help assess the creditworthiness of borrowers?
- What vehicle types are associated with better credit performance?
- How economically significant is vehicle information?

11:15am – 12:00pm   W   **P2P: Are You Ready for the New Age of Auto Finance?**   Salon C

Speakers: Kartheek Veeravalli

Online presence, digital experience, mobility space and more. The new age of auto finance is here and set to rapidly change. Let's talk about what you're experiencing, and how change is influencing your business model, and take a look at the tools and solutions you're going to need for success in this emerging space.

Takeaways:

- How is the auto finance sector changing and what industry innovations are on the near horizon?
- What adjustments are others making or planning to get ready for the future?
- What technology solutions would help you with these adjustments and prepare you to take maximum advantage of the market?

11:15am – 12:00pm   W   **Then & Now: The Big Data Pivot**   Magnolia

Speakers: Kayne Grau, Tom Kontos

Join KAR Auction Services' Kayne Grau, president of Data as a Service, and Tom Kontos, chief economist, as they look at what the "big data pivot" from descriptive and diagnostic to prescriptive and predictive has meant for the auto remarketing industry. These data pioneers will look at how evolving customer needs have fueled innovation in modeling, predictive analytics, AI and machine learning — and they'll also offer a peek at what new technologies and analytical techniques are coming down the pike and offering new opportunities for optimizing revenue streams.

Takeaways:

- Understand how new applications of predictive analytics fuel actionable insights for wholesale used-car buyers and sellers
- Understand how big data has evolved to offer more powerful tools to the automotive industry

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12:15pm – 2:15pm   C   **masterQueue Auriemma Strategic Workshop (Creditors Only)**   Magnolia

Speakers: Ed Falco, John Lewis

The goal of the masterQueue lender roundtable is to allow collaboration between senior leaders of companies using masterQueue to discuss best practices, KPI's, and what you'd like to see in masterQueue as we move into 2019. We'll also discuss how technology is impacting and solving the toughest industry challenges in early through late stage debt collection and skip tracing. Space is limited so please sign up early by clicking here and we look forward to seeing you in the Research Triangle.