



Auto Insights

Delivering comprehensive insights about the automotive market and consumers when you need it most



Lost Sales Analysis

Imagine knowing where lost opportunities lie

If you're losing business to more competitive offers, or passing on deals that are now performing well for other lenders, you could be taking a painful one-two punch to your bottom line. You sacrifice the immediate profit of the sale and the long-term revenue generated over the life of the loan. More importantly, you lose the priceless opportunity to build a customer relationship that drives future auto purchases and word-of-mouth references. Leverage Equifax and Dealertrack data and don't miss another opportunity. Use Lost Sales Analysis to help you:

- Track approved, but unbooked or declined, transactions to see where competitors are winning potentially profitable business, and adjust your sales and lending strategies accordingly
- Gain market intelligence around loans that were lost to help maximize immediate and long-term profitability.



Auto Target Marketing

Help reach the right audience with your marketing campaigns

Identifying and targeting your best prospects is the goal for any marketing campaign. Reach the right households, maximize response rates, and reduce your cost of acquisition by leveraging the robust consumer databases from Equifax and Dealertrack. Use Auto Target Marketing to help you segment by:

- Postal Code: Number of consumers and car owners, auto penetration rates, etc.
- Neighbourhood Credit Segments: Prime or non-prime segments
- Loan Segments: Monthly payment ranges, percentage paid, time until loan is paid
- Vehicle attributes: Year, make, model, condition, etc.

Equifax Ignite®

Equifax Ignite® Marketplace is a collection of pre-built, configurable applications that accelerate your ability to source and understand large amounts of industry specific data in pictures, rather than spreadsheets. With visualizations that represent aggregations of billions of data points, this intuitive interface can help you understand dynamic insights across all facets of your business — without requiring any data science or IT expertise. Auto Target Marketing, Auto Benchmarking and Dealer Performance are available as online Ignite Marketplace apps and offline custom analytics products with data exports available on request. Lost Sales Analysis is available as an offline custom analytics product, with data exports available on request.



Auto Benchmarking

Help win more now, and later

Building a more profitable lending strategy requires market intelligence for deeper insight into your business and emerging auto industry trends. Use Equifax and Dealertrack data to tailor your marketing and financing strategies. This helps you spot and track emerging risks and opportunities and provides a portfolio benchmark view by dealer and defined peer segments. Get granular, relevant and actionable data to support well informed decisions, refined strategies and improved business agility. Use Auto Benchmarking to help you summarize:

- Comparative benchmarking between Lender and peer groups over a period a time



Dealer Performance

Fuel profitable lending opportunities and strengthen dealer relationships

To fuel more profitable portfolio growth, auto lenders need greater visibility into dealer behaviours. What dealer performance and trend information do you care about? By integrating Equifax and Dealertrack data, you can filter by sales volume, car price, consumer credit score and more to get the dealer(s) data you need. Use Dealer Performance to segment metrics including:

- Dealer Sales Metrics: Auto sales volume, average auto loan, average car price, etc.
- Dealer Rate Metrics: Book-to-look rate, book-to-approve rate, early payout rate, average loan to value percentage, etc.
- Dealer's Consumer Credit Metrics: Average score at time of purchase, average bankruptcy score at time of purchase, 30/60/90 days delinquency rates, charge-off rates, etc.

1.855.233.9226 • equifax.ca/business

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