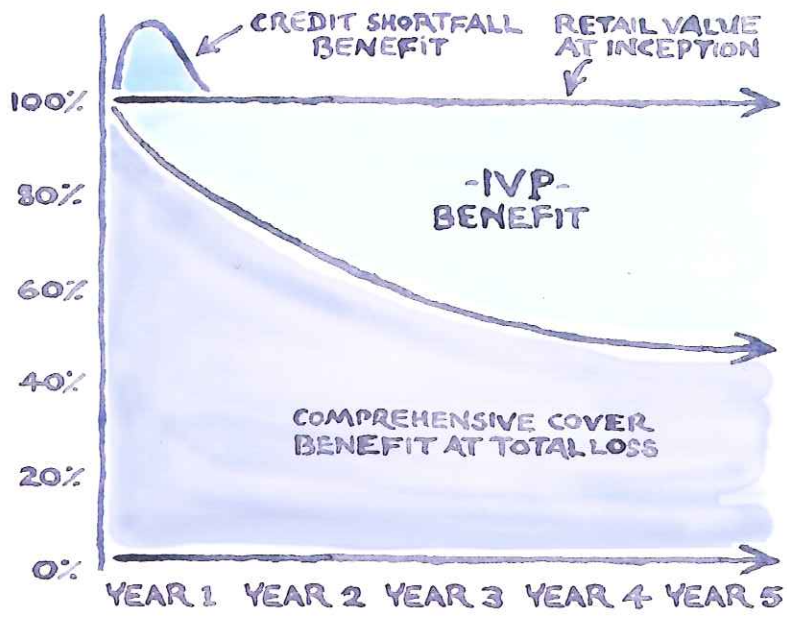




RENASA'S UNIQUE
INCEPTION VALUE POLICY
IVP

PAYS THE DIFFERENCE
BETWEEN RETAIL VALUE
AT INCEPTION, AND
RETAIL VALUE AT DATE OF LOSS.





BENEFITS FOR INSURED CUSTOMERS

- FOR TOTAL LOSSES
 - pays out the difference between retail value at inception and retail value at date of loss.
- CREDIT SHORTFALL
 - automatically included for financed vehicles.
- DEPRECIATION INSURED
 - for all vehicles - financed and non-financed.
- ANY AGE
 - of vehicle qualifies.
- BENEFIT INCREASES
 - as vehicle depreciates.
- COST EFFECTIVE
 - cost of cover is highly economic.

BENEFITS FOR INTERMEDIARIES

- ENCOURAGES RETENTION
 - benefit increases over time.
- INTERGRATED
 - to dynamic Rating Engine ("Black Box") already integrated to all major policy and claims administration systems.
- CROSS SELLING OPPORTUNITIES
 - income benefit.



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