Welcome to Lenders Protection™

Lenders Protection™ is a risk management program featuring default insurance coverage for near/non-prime automotive loans. Our program allows financial institutions and other automotive lenders to model their specific overhead and funding costs and set desired ROA targets for their insured portfolio. The result is a profitable auto loan portfolio with carefully managed pricing and risk characteristics.

Generate Automotive Loan Growth
The program allows financial institutions to approve more automotive loans outside of normal lending guidelines.

Sophisticated Analytics
State-of-the-art data driven risk-based pricing model includes up to date default rates, pre-payment speeds, and loan level loss severities.

Quick Decisions
A seamless user experience allows quick decisions in seconds through multiple LOS interfaces.

Great Support
A dedicated Account Manager provides ongoing reviews and supports financial institutions in reaching goals.
REV UP
Your Automotive Loan Performance

INCREASE YOUR VEHICLE LENDING VOLUMES
Lenders Protection™ allows lenders to fund loans that fall outside their normal lending guidelines. With the program, lenders can approve more loan applications that they previously declined or conditioned.

EARN HIGHER YIELDS
With Lenders Protection™, lenders can take advantage of existing application flows already being processed. The program improves the efficiency of lending operations and increases a lender’s overall portfolio return on assets.

✓ Over $6 billion in insured auto loans
✓ Extended terms up to 78 months
✓ Consistent customer ROA of over 2.25%
✓ Auto FICO scores 560 and higher eligible
✓ Generous back-end allowances
✓ Loan-to-Value up to 145%

“With the Lenders Protection™ Program, clients see more applications and more funded loans that they would note have seen previously.”

- John Flynn
  Co-Founder, President/CEO

Contact Us

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