



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.

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.



REV UP

Your Automotive Loan Performance

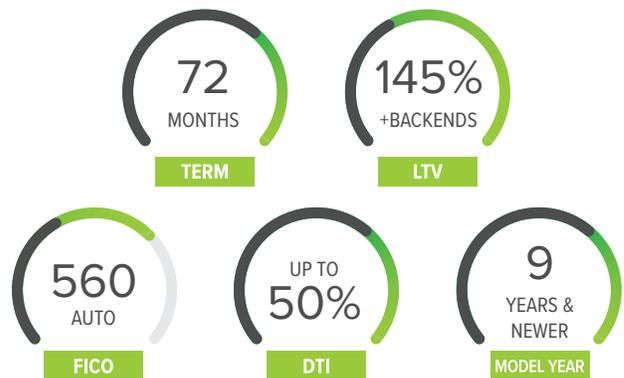
INCREASE YOUR VEHICLE LENDING VOLUMES

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%**



■ Current Lending ■ Lenders Protection

“With the **Lenders Protection™** Program, clients see more applications and more funded loans that they would not have seen previously.”

- John Flynn
Co-Founder, President/CEO

Contact Us

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