



Flexcar Utilizes Carrington Labs to Advance Credit Risk Analytics for Month-to-Month Car Leases

NEW YORK & SYDNEY — Dec. 4, 2025 — [Carrington Labs](#), a leading provider of credit risk analytics and cash flow underwriting models, is working with [Flexcar](#), the first and only month-to-month car lease company, to improve their credit risk capabilities that will enhance Flexcar's support its goal of making flexible car access more accessible to drivers.

Carrington Labs' credit risk models use data science, machine learning, and explainable AI to help lenders assess creditworthiness with greater accuracy. The models are designed to provide a more complete view of applicant risk, including insights that can help identify creditworthy applicants who might not have extensive traditional credit histories.

"At Carrington Labs, we're passionate about using data and technology to make finance fairer and more accessible," said Jamie Twiss, CEO of Carrington Labs. "Our work with Flexcar brings these ideas to life, combining innovation with responsible credit practices to help more people get the support they need, when they need it."

Based on a sample set of anonymized data, Carrington Labs' models can help lenders achieve up to 14% higher margins with integrated limit-setting, 30% more accuracy in scoring high-risk customers and 250% more accuracy in scoring low-risk, high-value customers, as opposed to traditional solutions. For Flexcar, this means the ability to assess applicants more accurately while maintaining responsible lending practices.

Flexcar's month-to-month lease model gives drivers flexibility without the commitment of multi-year loans. The company aims to make car access more affordable and convenient by including insurance, maintenance, and roadside assistance in a single monthly payment.

"Flexcar is focused on giving people a more affordable and accessible way to have a car, without the burden of multi-year loans or hidden costs," said Ryan Quinlan, President of Flexcar. "Carrington Labs' expertise helps us continue delivering on that promise for our members."

[Learn more](#) about how Carrington Labs' credit risk model can integrate into lenders' products and strategies.

About Carrington Labs

Carrington Labs builds cash flow underwriting models as well as tools for loan and limit sizing, post-origination limit management, and early-warning systems for banks and non-bank lenders. It uses contemporary data-science techniques, machine learning, explainable AI, and alternative sources of data to help lenders modernize their decision-making processes, provide the right

offers to customers, increase approval rates, and improve margins. Working across the consumer and small-business lending space, Carrington Labs can pilot a tailored risk model for a lender in days, and onboard a lender in weeks, driving significant improvements in growth and returns.

For more information, visit carringtonlabs.com.

About Flexcar

Flexcar offers month-to-month flexible car leases with the ability to change cars or cancel anytime. Drivers can choose their car on the Flexcar website or mobile app and drive it for as long as they'd like. With Flexcar, everything is included in one monthly payment — insurance, maintenance, and roadside assistance. Learn more at flexcar.com.

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