

Case Study

How Westlake Financial Drives AI Gains While Saving \$12M+ Annually with Salient

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At a Glance: Westlake partnered with Salient to modernize loan servicing and strengthen compliance with AI

About Westlake:

Westlake Financial is a leading U.S. auto lender headquartered in Southern California. Westlake serves borrowers nationwide through a network of 50,000+ new and used car dealerships and manages approximately \$24 billion in assets.

Key Challenge:

Rising servicing costs, limited QA coverage, and fragmented borrower experiences were creating operational and compliance challenges. Westlake needed an AI-native platform that could unlock capabilities, improve oversight across interactions, and accelerate borrower and insurance resolutions.

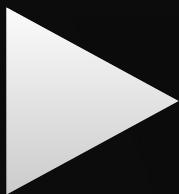
Current Salient Use Cases:

All Servicing Calls

QA Scorecards

Total Loss Copilot

+ more...



Outcomes Achieved with Salient:

45% Reduction in servicing headcount

\$12M+ annual savings

10M+ calls handled/mo.

100% QA coverage on selected calls

Partnership Approach: How Salient embedded with Westlake to rapidly develop and augment servicing operations

Before Salient:

Fragmented, expensive operations:

- Servicing driven by large teams with rising costs; low language flexibility
- QA/compliance teams could only sample a fraction of calls
- Servicing, collections, and insurance flows were spread across tools

Salient's Approach:

Embedded in Los Angeles: Salient relocated the company to Los Angeles to work directly with Westlake's leaders

Co-Designing an AI-native Stack: Instead of just layering AI onto IVRs, Westlake and Salient gathered every detail to create a compliant AI agent that could surpass human abilities. With AI, Westlake also unlocked functionality like auto language switching, full compliance oversight, and 24/7 coverage.

"Both our teams value the velocity of iteration. We gave constant feedback, and saw Salient consistently deliver changes."

-Brian Renfro, Executive Vice President of Servicing at Westlake

"Salient helped us create our perfect agent. We could even configure it to outperform where humans have historically lacked."

-Robert Engilman, Chief Compliance Officer at Westlake

Developed Capabilities: Westlake is now using the entire Salient suite, unlocking cross-department value and savings

Becoming an AI-native Lender:

By collaborating with Salient, Westlake has become an AI-native lender, unlocking value from the entire suite of products while maintaining full compliance oversight. With Salient, Westlake could configure its AI agents once, and scale firm-wide:

Taylor - AI Agents

Automate and improve **loan servicing calls** (incl. collections, inbound, welcome, and verification calls), while seamlessly updating systems

10M+ calls handled/mo.

Marshall - AI Compliance

Automate and **ensure full compliance coverage, surfacing alerts** across all calls, and providing agent coaching.

10K+ alerts/mo.

Flyn - AI Insurance

Automate total loss recovery process, from AI **price discovery** to **negotiation with insurers** to **maximize value** for borrowers.

25%+ avg. ACV increase

“We’re focused on driving down costs because we’re ultimately operating in a commoditized industry. If we can deliver the same quality at a lower cost, that’s a win — and Salient enables exactly that.”

-Paul Nestojko, VP of Finance at Westlake

**Use cases and performance metrics are non-comprehensive*

Looking Ahead: Westlake plans to deepen AI coverage across more use cases, unlocking new benefits

“Our view is simple: anywhere we’re doing manual, repetitive work today, we should improve with AI. Salient has shown us this is possible and we look forward to continuing to partner on new ideas.”

-Paul Nestojko, VP of Finance at Westlake

“We’ve seen Salient’s AI drive efficiency across servicing without losing performance, and now the opportunity is even bigger — including insurance. If AI can handle it consistently, we should be using it. There’s a lot more we want to build together.”

-Brian Renfro, Executive Vice President of Servicing at Westlake

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