

Ascent Dealer Services F&I coaching and reinsurance program gains attention in auto retail

Ascent Dealer Services F&I coaching and reinsurance program has become a point of discussion among auto dealers looking to strengthen their finance and insurance operations. The program, designed to support dealers in improving their sales processes and capturing more revenue from vehicle transactions, is being adopted by a growing number of retail automotive businesses across the United States.

The initiative combines targeted coaching for sales staff with a structured reinsurance model that allows dealers to participate in the underwriting profit from the insurance products they sell. This dual approach is intended to help dealerships move beyond simply offering financing and extended warranties as ancillary services, turning them into more substantial profit centers. [Ascent Dealer Services F&I coaching and reinsurance](#)

Coaching component focuses on process improvement

The coaching element of the program works directly with dealer floor personnel. It is built around the idea that many dealerships leave money on the table because sales teams lack the confidence or the script to present finance and insurance products effectively. Coaches work with staff to refine their approach, covering topics such as how to introduce F&I options early in the sales conversation, how to handle common objections, and how to explain the value of protection products without pressuring the customer.

The training is not a one-time seminar. It involves ongoing support, with coaches visiting the dealership floor regularly and providing real-time feedback. Dealers who have participated report that their teams become more consistent in offering F&I products to every customer, not just those who appear likely to buy. This consistency is often cited as the key to lifting attachment rates and average revenue per vehicle.

Reinsurance model gives dealers a stake in underwriting

On the reinsurance side, the program allows dealerships to form their own captive reinsurance company. When a dealer sells a service contract or a guaranteed asset protection (GAP) waiver through the program, a portion of the premium is set aside in the captive. If claims on those contracts are lower than expected, the captive retains the surplus. That surplus is returned to the dealer as underwriting profit.

This structure is not new in the auto industry, but Ascent Dealer Services F&I coaching and reinsurance program makes it accessible to smaller and mid-sized dealerships that may not

have the resources to build a captive reinsurance operation on their own. The program handles the administrative and compliance work, leaving the dealer free to focus on sales.

Industry observers note that the reinsurance model can transform the economics of a dealership's F&I operation. Instead of earning only a commission on each contract sold, the dealer can earn a second stream of income from the same contracts, provided loss ratios remain favorable. This aligns the dealer's incentives with the insurer's, encouraging careful underwriting and customer education.

Market context and dealer adoption

The release of this combined coaching and reinsurance offering comes at a time when auto dealers are under pressure to diversify their revenue streams. New vehicle margins have thinned, and used car profits, while strong in recent years, are subject to market volatility. F&I products have long been a steady source of high-margin income, but many dealerships have not optimized their approach to selling them.

Dealers who have adopted the program describe it as a way to professionalize their F&I sales floor without adding overhead. The coaching component is delivered by people who have worked in dealerships themselves, which helps the advice land with skeptical sales staff. The reinsurance component is explained in clear terms, with the program provider handling the legal paperwork and regulatory filings.

One dealer in the Midwest, who requested not to be named, said the program helped his store increase its per-vehicle F&I revenue by more than 30 percent within six months. He attributed the gain to the combination of better training and the incentive structure created by the reinsurance pool. "When our salespeople saw that the store had a direct stake in the profitability of the contracts, they started treating F&I differently," he said. "It was no longer just about closing the deal. It was about selling the right product to the right customer."

Training as a differentiator in a competitive market

Auto retail is a relationship business, and customers are more informed than ever. Many walk onto the lot having already researched financing options and extended warranties online. That makes the salesperson's ability to add value in person critical. The coaching element of Ascent Dealer Services F&I coaching and reinsurance program is designed to help salespeople become trusted advisors rather than order takers.

The program teaches techniques for uncovering customer needs and matching them to appropriate products. It also covers compliance basics, ensuring that sales staff understand the regulations governing credit insurance, service contracts, and GAP waivers in their state.

This reduces the risk of regulatory fines and customer complaints, both of which can be costly for a dealership.

Several dealer groups have begun requiring F&I coaching as part of their onboarding for new sales staff, and some are making it a condition for existing staff to maintain their positions. The emphasis on continuous improvement reflects a broader shift in the industry toward professionalizing the sales role.

Potential pitfalls and considerations

While the program offers clear benefits, it is not without risks. The reinsurance model requires a dealer to assume underwriting risk. If claims are higher than expected, the captive can lose money, and the dealer may receive no profit or even owe additional capital. The program provider mitigates this by using actuarial data to set premium rates and by offering guidance on which products to sell, but the risk ultimately remains with the dealer.

Dealers considering the program should also be prepared for the administrative burden of running a captive, even with outside support. State insurance regulators have specific requirements for captives, and the dealer must maintain proper records and file annual reports. The program handles much of this work, but the dealer remains responsible for compliance.

Another consideration is that the coaching program requires a commitment of time from the dealer's sales staff. Some dealers have found that salespeople resist the training, especially if they have been selling F&I products their own way for many years. The program provider addresses this by tailoring the coaching to the dealership's culture and by using experienced coaches who can relate to the sales staff's perspective.

Outlook for the program

Ascent Dealer Services F&I coaching and reinsurance program is part of a broader trend in auto retail toward more sophisticated F&I operations. Dealers who once treated F&I as a necessary but minor part of their business are now seeing it as a strategic priority. The combination of coaching and reinsurance addresses two of the biggest barriers to F&I profitability: a lack of sales skill and a lack of financial incentive.

Whether the program will achieve widespread adoption remains to be seen. It requires a dealer to trust an outside provider with sensitive sales data and to accept a degree of financial risk. But for dealers who are willing to make that commitment, the potential rewards are significant. The program offers a clear path to higher per-vehicle revenue and a more sustainable income stream from the contracts they sell.

Industry analysts will be watching to see how the program performs over the next several quarters, particularly as interest rates and vehicle affordability continue to affect consumer demand for financing. If the program can help dealers maintain F&I margins in a challenging market, it may well become a standard offering in the sector.