

Ascent Dealer Services F&I coaching and reinsurance model gains attention in automotive retail

Ascent Dealer Services F&I coaching and reinsurance program is being closely watched by dealers and industry analysts as a structured approach to improving performance in the finance and insurance segment of automotive retail. The company has developed a model that combines hands-on coaching for sales teams with a captive reinsurance structure, a combination that is relatively uncommon in the sector. The approach is designed to help dealerships retain more of the premium income generated by vehicle service contracts and ancillary products, rather than passing it entirely to third-party providers.

Industry observers note that the traditional dealer model for finance and insurance often treats training as a one-time event. Ascent Dealer Services F&I coaching and reinsurance program embeds ongoing coaching into daily operations, with the goal of increasing both attach rates and per-unit revenue. The reinsurance component allows dealers to participate in the underwriting risk and reward of the products they sell, creating a recurring income stream that is not tied to a single transaction. This dual structure is drawing interest from dealer groups that are looking for ways to stabilize revenue in a period of fluctuating vehicle sales volumes.

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How the coaching component works

The coaching element of the program is built around regular, in-person sessions conducted at the dealership. Coaches work directly with sales staff on presentation skills, product knowledge, and objection handling. The focus is on integrating finance and insurance conversations into the natural flow of the vehicle sale, rather than treating them as an add-on or afterthought. Dealers who have adopted the model report that the coaching helps reduce customer friction and increases the likelihood that buyers will understand and accept the products being offered.

Coaching is not delivered as a classroom seminar. Instead, it is a continuous process of observation, feedback, and practice. Coaches sit with sales representatives during live customer interactions, then provide immediate, specific guidance. This real-time feedback loop is intended to build confidence and competence faster than traditional training methods. The program also includes measurement tools that track individual and team performance over time, allowing managers to identify areas that need attention.

The reinsurance structure explained

Reinsurance in the automotive context allows a dealership to assume a portion of the insurance risk on the products it sells, such as extended warranties or guaranteed asset protection (GAP) waivers. When the dealer participates in a captive reinsurance arrangement, it receives a share of the premium income after claims are paid. This income is typically held in a trust and distributed over time, creating a long-term asset for the dealership.

Ascent Dealer Services has built a reinsurance platform that is designed to be transparent and accessible to smaller and mid-sized dealer groups, not only the largest publicly traded chains. The company provides the administrative and actuarial support needed to manage the trust, while the dealer retains control over the underwriting decisions that affect their own book of business. This structure is intended to give dealers a direct financial stake in the quality of the products they sell and the claims experience of their customers.

Why the combination matters

The combination of coaching and reinsurance is central to the value proposition. Without effective coaching, a dealer may sell low volumes of F&I products and generate little premium income to reinsure. Without the reinsurance structure, a dealer who does sell well has no way to capture the long-term income from those sales. Ascent Dealer Services F&I coaching and reinsurance model ties the two together, so that improvements in sales performance directly increase the dealer's reinsurance income.

This integrated approach is resonating with dealers who are under pressure from rising vehicle prices and tighter margins on new and used car sales. Finance and insurance products have historically been a reliable source of profit for dealerships, but capturing that profit requires a sales force that is both skilled and motivated. The coaching component is meant to build that skill, while the reinsurance component provides the motivation by linking compensation to long-term results rather than short-term commissions.

Market context and timing

The automotive retail sector is in a period of transition. Inventory levels have normalized after the pandemic-era shortages, and consumers are more price-sensitive than they were two years ago. In this environment, dealerships are looking for ways to increase revenue per vehicle without relying solely on higher vehicle prices. F&I products offer a path to that goal, but only if they are sold effectively and managed profitably.

Ascent Dealer Services is positioning its program as a solution that addresses both the sales and the financial sides of the equation. The company does not disclose the number of dealerships currently using the program, but industry sources indicate that interest has grown

steadily over the past 18 months. Several dealer groups have publicly stated that they are evaluating the model as part of their broader strategy to improve F&I performance.

Potential challenges and considerations

Implementing the Ascent Dealer Services model requires a commitment from dealership leadership. Coaching is not a quick fix; it takes time for sales teams to change ingrained habits. The reinsurance trust also requires a longer time horizon to realize meaningful returns, as the income streams build gradually. Dealers who are accustomed to immediate commission payouts may need to adjust their compensation structures to align with the new model.

Another consideration is the regulatory environment. Reinsurance arrangements in the automotive industry are subject to state insurance regulations, and the trust structures must be set up in compliance with those rules. Ascent Dealer Services provides guidance on these matters, but the dealer remains ultimately responsible for legal compliance in their own jurisdiction.

Despite these challenges, the program appears to be gaining traction. The concept of combining coaching with reinsurance is not entirely new, but Ascent Dealer Services has packaged it in a way that is more systematic and scalable than previous attempts. If the model continues to produce results for early adopters, it could become a more common feature of the F&I landscape in the coming years.