

F&I Director

Job Description



A Finance and Insurance (F&I) Director is responsible for leading, developing, and overseeing all aspects of the Finance and Insurance department. This role ensures the effective sale of finance and insurance products, regulatory compliance, lender relationships, and overall profitability across the dealership (or dealership group). Below, we have provided additional information about the position so you can better assess your interest in and qualifications for this role.

Position Requirements

A Finance and Insurance Director should possess an extensive background in business, finance, and automotive retail operations. A minimum of 5 years of experience in automotive sales and finance is preferred, including demonstrated leadership or management experience within an F&I department. Exceptional communication, organizational, and analytical skills are essential, and all F&I leadership must uphold the highest ethical and compliance standards.

Key Responsibilities

- Provide strategic leadership and oversight of the F&I department to maximize profitability, performance, and customer satisfaction.
- Establish and monitor competitive financing and leasing programs while ensuring all transactions comply with dealership policies and governmental regulations.
- Develop, train, and manage F&I Producers and staff, setting performance expectations and driving continuous improvement.
- Ensure consistent presentation and sale of VSCs, aftermarket products, and protection plans that enhance customer experience and dealership profitability.
- Maintain expert-level knowledge of all finance, lease, and insurance programs and ensure timely communication to executive leadership, sales teams, and F&I personnel.
- Oversee compliance with all local, state, and federal regulations affecting dealership sales and finance operations, including audits and process controls.
- Foster, negotiate, and maintain strong relationships with lending institutions, insurance providers, and product vendors.
- Analyze departmental performance metrics and financial reports to identify trends, opportunities, and areas for improvement.

Educational Requirements

A high school diploma or equivalent is required. A college degree in business, finance, or a related field is strongly preferred, along with advanced training or certifications in automotive finance and compliance.

Benefits

Benefits vary by dealership, but most dealers offer health insurance, retirement plans, and other employment benefits (dental, vision, disability, etc.).