

Elite FI Partners Helps Dealers Unlock Profits With Customized Reinsurance & Profit-Sharing Programs

Profit-Sharing Programs That Capture More Revenue, Improve Compliance, and Build Dealer Wealth



Tucson, Arizona Aug 20, 2025 ([IssueWire.com](https://www.issuewire.com)) - [Dealer reinsurance](#) and profit-sharing programs have become essential tools for modern auto dealerships looking to boost F&I profitability and build long-term wealth. By participating in automotive reinsurance – essentially owning or co-owning the underwriting of F&I products – dealers can recapture profits that would otherwise go to third-party insurers. These programs not only improve the bottom line but also deliver significant **tax advantages, compliance benefits, and scalable wealth-building opportunities**.

In a new comprehensive guide, Elite FI Partners explains what dealer reinsurance is, why profit sharing matters, and how different reinsurance structures—**CFC, Super CFC, NCFC, and DOWC**—work for dealerships of all sizes.

Why Profit-Sharing Matters for Dealerships

Profit-sharing programs unlock an additional profit center for dealerships. Dealers gain the ability to:

- Capture underwriting profits and create recurring revenue.

- Build long-term reserves that stabilize operations and fund growth.
- Enjoy tax-efficient structures that allow profits to grow faster.
- Improve compliance and customer satisfaction through claims control.

“Every F&I sale is an opportunity to build long-term wealth when structured correctly,” said Michael Aufmuth, Principal at Elite FI Partners. “We help dealers stop leaving money on the table and take control of their profitability.”

Comparing Reinsurance Models

Dealers can choose from several profit-sharing structures, each with unique advantages:

- **Retro Profit-Sharing** – Simple, no upfront investment, limited control.
- **Controlled Foreign Corporation (CFC)** – Offshore, dealer-owned, capped premiums, strong tax benefits.
- **Non-Controlled Foreign Corporation (NCFC)** – Group-owned, tax efficient, less control.
- [Super CFC](#) – Removes caps, offers upfront tax advantages, scalable for high-volume dealers.
- **Dealer-Owned Warranty Company (DOWC)** – Full control, maximum profit potential, higher responsibility.

Trusted Partner for Dealers Nationwide

[Elite FI Partners](#) specializes in designing and implementing dealer wealth programs that fit each dealership’s goals. From simple retro plans to advanced Super CFC formations, the company provides compliance expertise, transparent reporting, and ongoing F&I training to maximize profitability.

“With the right structure, dealers don’t just improve today’s performance—they build a legacy of wealth that continues for years to come,” Aufmuth added.

About Elite FI Partners

Elite FI Partners is a national leader in F&I development, profit-sharing programs, and reinsurance strategies. Founded by industry veterans Michael and Emilia Aufmuth, the company works with dealerships across the U.S. to deliver **industry-leading products, training, and customized reinsurance solutions** that create lasting profitability and long-term financial security.

<https://youtu.be/4EgHor78Cgs>

Media Contact

Elite FI Partners
Tucson, AZ

www.elitefipartners.com
info@elitefipartners.com

Reinsurance Review Maximize Dealer Profits & Reduce Fees

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- Super CFC
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Media Contact

Elite FI Partners

*****@elitefipartners.com

844-334-1945

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