

F&I MANAGER TRAINING & DEVELOPMENT

ADAS: A Game-Changer for Safety

A Lesson for Finance Professionals

Why today's advanced safety systems make every vehicle safer, smarter — and *far more expensive to protect*.

What Is ADAS — and Why Should You Care?

Advanced Driver Assistance Systems (ADAS) are cutting-edge safety systems built to reduce human error — the leading cause of accidents. Using sensors like cameras, radar, and LiDAR, they perceive the world around the vehicle, alert the driver to danger, and can even act on their own.¹

Collision avoidance

Detects an imminent impact and brakes before the driver can.

Adaptive cruise control

Holds a safe following distance and adjusts speed automatically.

Lane-keeping assist

Reads lane markings and steers the vehicle back on course.

These technologies are the first step toward autonomous driving — and for the F&I office, they're a massive opportunity to show a customer exactly why their high-tech vehicle is worth protecting.²

The F&I takeaway

Every sensor, camera, and control module on a modern vehicle is one more thing that can fail — and one more reason a Vehicle Service Contract is a genuine value, not a hard sell.

A Real-World Scenario to Share

This is the story to walk a customer through. It takes ten seconds to tell and it makes the value of protection real — because it puts them in the driver's seat.¹



65 MPH

The vehicle is cruising at highway speed — covering 95 feet every second, nearly a football field every 3 seconds.



1 s

A forward camera detects an object ahead. Within a second the object's image grows about 30% larger in the frame — the signature of a rapidly closing, imminent crash.



<40 ms

The vehicle signals the Braking Control Module to apply the brakes, tighten seatbelts, and even roll up the windows — while the Dashboard Control Module flashes warnings and sounds alarms.



1.4 s

That's how long it takes a human to react. The vehicle already responded — roughly 35 times faster than the driver.

1.3 seconds could save a life

The gap between the driver's 1.4-second reaction and the vehicle's sub-40-millisecond response is the whole point. That 1.3-second head start is what these systems buy — and it's why the customer paid for a vehicle this sophisticated in the first place.

Today's Vehicles Are Rolling Computers

When a customer hesitates on coverage, these are the numbers that reframe the conversation. A modern vehicle isn't a machine with some electronics — it's a computer network on wheels.⁴

50+

onboard computers

600M+

lines of code, climbing
toward 1 billion

20

networks

10,000

signals firing at once

40

wiring harnesses

700

connectors

3,000

individual wires

2.5 mi

of wiring, end to end

Drive it home

That's a staggering amount of technology to protect — and a single glitch or module failure can be costly without a VSC to cover the repair. The more advanced the vehicle, the stronger the case for comprehensive coverage.⁴

Turning ADAS Into F&I Success

Knowledge only helps if it changes the conversation. When you're in the box, slow down and connect — explain how ADAS makes the vehicle safer, but also more complex and more expensive to repair.⁵

“ *With all this incredible technology — like systems that react 35 times faster than you can — protecting it with a Vehicle Service Contract is a no-brainer. Let's make sure a small issue doesn't turn into a big expense.”*

1**Slow down & connect**

Don't rush the menu. Take a beat to talk about the car they just chose.

2**Tell the story**

Walk them through the crash scenario. Stories build trust that a pitch never will.

3**Tie it to the VSC**

Bridge the technology to the coverage — complexity is the reason protection matters.

The mindset that sells the right way

Let's use this to not just sell, but to genuinely help customers protect their investment in today's high-tech vehicles.

— Lloyd

The ADAS-to-VSC Script

Here's the whole lesson turned into something you can say out loud. Rehearse it until it's yours — then deliver it in your own voice. The left column is your cue; the right is the line.

OPEN — SLOW DOWN	"Before we go through your options, I want to take a second to talk about the vehicle you just picked out, because it's genuinely impressive what's built into it."
SET UP ADAS	"Your car has what's called ADAS — Advanced Driver Assistance Systems. Cameras, radar, sensors, all working together to watch the road for you. Things like automatic emergency braking, adaptive cruise, lane-keeping. It's the same technology that's leading toward self-driving cars."
TELL THE STORY	"Let me put it in real terms. Say you're on the highway at 65 — you're covering almost a football field every three seconds. A camera picks up something in your path, and within a few milliseconds the system knows a crash is coming. In under 40 milliseconds it's already braking, tightening your seatbelt, flashing warnings. You'd take about 1.4 seconds just to react. The car beat you by more than a full second — about 35 times faster. That gap is what saves lives."
PIVOT TO COMPLEXITY	"Here's the flip side. To do all that, this vehicle is really a computer on wheels — over 50 onboard computers, more than 600 million lines of code, and enough wiring that, laid end-to-end, it would stretch over 2.5 miles. It's incredible when it works, and it's expensive when any one piece of it doesn't."
TIE TO THE VSC	"So with all this technology — systems that react 35 times faster than you can — protecting it with a Vehicle Service Contract is really a no-brainer. Let's make sure a small issue doesn't turn into a big expense down the road."
CLOSE ON TRUST	"My job isn't just to sell you something — it's to help you protect the investment you just made. Let me show you how the coverage works."

Make it natural

Don't recite it — internalize the beats: connect, tell the story, pivot to complexity, tie it to coverage, close on trust. The numbers are memory hooks, not a script to read off a card.

Sources

Technology figures and ADAS descriptions in this lesson are drawn from the following sources. Specific vehicle statistics illustrate industry trends and will vary by make, model, and year.

- 1 NI, "What is ADAS? Advanced Driver Assistance Basics" — <https://www.ni.com/en/solutions/transportation/adas-and-autonomous-driving-testing/what-is-adas.html>
- 2 Synopsys, "What is ADAS (Advanced Driver Assistance Systems)?" — <https://www.synopsys.com/glossary/what-is-adas.html>
- 3 Spiceworks, "ADAS Working, Types, Applications" — <https://www.spiceworks.com/tech/iot/articles/what-is-adas/>
- 4 focus2move / Statista, "The Software Behind Modern Vehicles" (≈650M lines of code, 2025) — <https://www.focus2move.com/the-software-behind-modern-vehicles-what-automotive-oems-and-suppliers-build-in-2026/>
- 5 Synopsys, "Cars Will Have 600 Million Lines of Code by 2027" — <https://www.synopsys.com/blogs/chip-design/600-million-lines-code-cars-2027.html>
- 6 Car and Driver, "ADAS: Everything You Need to Know" — <https://www.caranddriver.com/research/a31880412/adas/>
- 7 F&IQ Training and Development — <https://fandiq.com>

Prepared by F&IQ Training & Development as an F&I manager training lesson. For educational and sales-training use; not legal or engineering advice. ADAS performance varies by vehicle — always refer to the manufacturer's specifications.