



## Zurich helps Sport Automotive exceed F&I goals and plan for future growth!

Robert Fogarty, Jr., General Manager for Sport Automotive in Silver Spring, MD, never thought he would get into the car dealership business. However, now he could aptly be called the “F&I Trailblazer” for the family-owned stores (Sport Chevrolet, Inc. and Sport Honda, Inc.).



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Robert Fogarty, Jr.

Sport Automotive was founded in 1950 by Robert’s grandfather (George Fogarty) as a single-point Chevrolet dealership in Washington, DC. Robert’s father, Robert Fogarty, Sr., joined the organization in 1977 and 30 years later Robert arrived on the scene in 2007. After graduating from college, Robert worked in all the dealership’s departments through August 2009, prior to earning his MBA. During that time, he also attended NADA’s Dealer Candidate Academy – and it was when he attended the ‘New Car Week’ that he realized just how much more could be done in their F&I operation.

“For years we focused on selling vehicles and taking care of our customers in service without worrying about F&I,” Robert said.

While attending the ‘New Car Week’ of the Academy, Robert attended the F&I training session conducted by Zurich. Knowing their F&I profit and compliance results weren’t up to par, Robert was really looking forward to this course. Toward the end of 2007, Sport Automotive decided to team with Zurich to help improve their operation... and they have never regretted their decision.

From the beginning, Zurich helped Sport Automotive establish goals and a process for F&I. Zurich’s F&I consultants mentored Robert in the importance of consistency and establishing appropriate pay plans that motivate and incentivize their employees to achieve the F&I results Sport Automotive wanted. The Zurich F&I team worked with personnel to grow the dealerships’ F&I penetration and opportunities.

Zurich’s F&I consultants are at Sport Automotive on a monthly basis, and usually stop by many more times to work with their team on product training, F&I sales numbers and ideas. Zurich also helps track the dealerships’ progress, since Robert doesn’t always track as closely. “I spend a lot of time putting out fires, so Zurich’s watchful eye is very helpful,” Robert said. “We have 220 employees, including one F&I director and six F&I managers. Zurich provides a checkpoint for us, and that’s a big help.”

Most of the dealership’s F&I employees have attended Zurich F&I seminars, and Robert said he always sees a lift in F&I product sales and penetration afterwards.



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Sport Automotive sells Zurich's Vehicle Service Contracts, Guaranteed Asset Protection (GAP), Road Hazard Tire & Wheel, Zurich Shield® and Zurich Maintenance programs. They also use the Streamlined Selling System® and the back-end F&I RateTrack™ tool to track their results.

When asked about Zurich's reinsurance and contingent commission programs, Robert said they have been great. "I've been heavily involved with the reinsurance program since we've been with Zurich, and this year my dad has been able to take out a substantial dividend! The growth opportunity over the next 10 – 15 years is huge. This is my future in terms of being able to acquire new business, new buildings or more land to grow my business. Zurich has helped us with longer term wealth building and management."

Robert feels strongly that the timing of their switch to Zurich during the recession helped provide the extra income they needed to keep their dealership afloat. "We would have been in trouble," Robert admitted, "and that increase of 100 percent in F&I really helped make up some of the money we lost." Robert also said the reinsurance dividend will help pay down the loan they used to renovate one of their dealership locations.

Robert said Zurich has been in true collaboration with Sport Automotive by offering help every step of the way. "We've had the same Zurich reps day in and day out for nearly five years. Knowing who to speak to and get the information I need is great. They offer a personal touch. They not only know me, but they know my family and our staff, as well as our goals and culture. Zurich has some of the best programs and people. We're extremely happy where we are with Zurich."

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