

5/5/2026



## ***Superstition Harley-Davidson Job Description Finance & Insurance Manager***

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### **Job Data**

Job Title..... Finance & Insurance Manager  
Department..... Finance & Insurance Department  
Supervisor..... General Manager  
Pay Class/FLSA Status. Salary + Commission/Exempt

### **Summary Description**

Receive customer(s) from salesperson turnover, and use a consultative and menu driven sales approach to explain features and benefits of the following F&I products & services:

- Retail Financing Plans.
- Harley-Davidson Extended Service Plan (ESP).
- Debt Protection Plan (DCA).
- Financial Protection Plan (GAP).
- Seller Assist Financing.
- Other F&I products and services as they become available.
- Available accessory packages.

### **Key Result Areas**

- Sales penetration rates for F&I products and services.
- Point spread on finance contracts.
- F&I gross profit per unit sold and per unit financed.
- Customer Satisfaction Index (CSI) performance.

### **Major Duties and Responsibilities**

#### **1) Consumer Credit Prospects**

- Attain specific product sales and performance quotas as assigned
- Confer with prospective credit customers to gather specified information for loan application, get signed authorization from customer, and initiate credit bureau review.
- Correspond with creditors (bank or dealer) to get loan approval or answer any outstanding questions regarding application information or credit history. Approve loan within specified limits. Inform applicant of loan denial or acceptance.
- Using a menu format, present financing options to customer, including principal borrowed, interest rate, term, monthly payment, and other costs associated with financing.
- Answer customer questions, make adjustments as necessary, to close the deal.
- Work closely with Sales Representatives to schedule loan closing, vehicle delivery, and compile and generate proper forms, contracts, and other documentation as required.
- Maintain relationships with Eagle Credit, local banks, and credit bureau reporting agencies to ensure smooth operation of F&I transactions.
- Ensure regulatory compliance with regard to the security of personal, non-public information from our customers.
- Other duties as assigned.

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### **2) Insurance Services**

- Interview customer to obtain information and explain available insurance products.
- Explain features and benefits of policies and products offered, recommending to customer amount and type of coverage based upon analysis of the customer's circumstances.
- Calculate and quote premium rates for recommended policies.
- Call policyholders to deliver and explain policy, to suggest additions or changes in insurance options, or to make changes in beneficiaries.

### **3) Extended Service Plans, GAP Insurance, Debt Protection, & Other F&I Products.**

- Present the features and benefits of all products to all customers, all of the time.
- Competitively position HDFS products and services against outside vendors.
- Practice a menu driven feature/benefit selling methodology so that all customers receive consistent treatment when doing business.

### **4) Other Duties**

- As assigned.

### **Supervisory Responsibilities**

- No Supervisory Responsibilities

### **Commitments**

- Treat all employees and customers fairly, courteously, and with dignity.
- Greet customers immediately, in a courteous and friendly manner.
- Handle telephone transactions quickly, and courteously.
- Model superior customer service behavior for all sales personnel by maintaining positive relationships with customers, employees, dealership management, and owner(s).
- Handle customer complaints reasonably, showing empathy and a positive attitude, and demonstrate our commitment to "Make Things Right".
- Be prompt and available for flexible scheduling.
- Be honest and fair in all business dealings.
- Meet or exceed sales quotas on a regular basis.
- Continually learn more about the products and services available. Attend training sessions to keep current with F&I products, sales techniques and other sales department issues.

### **Qualifications & Job Requirements**

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- Must have the ability to get along with broad customer base.
- Excellent communication skills and demonstrated “closing skills”.
- Knowledge and experience with sales of F&I products, and other products sold by the dealership, or the demonstrated ability to quickly learn them.
- Must be able to work effectively with all areas of the dealership to maximize both the buying experience for the customer and the profitability of the dealership.
- Powersports or car dealership experience a must.

### **Physical Demands**

- The noise level in the work environment is occasionally loud.
- Occasionally requires the ability to balance and push an 840lb. motorcycle.
- Must possess ability to work under pressure and handle stress.
- Must have ability to meet regular required attendance and tardiness policies.

### **Working Conditions**

- Is potentially exposed to battery acid, gasoline, chemical cleaning materials or other toxic materials commonly found in a motor vehicle service department.
- Occasionally, exposed to exhaust fumes or other airborne particles.
- Superstition Harley Davidson is an “Employee at Will” company. Either employee or Superstition Harley Davidson may terminate the employment relationship at any time, for any reason, with or without cause or notice.

### **Salary & Benefits**

- Salary range \$100,000. - \$125,000 + Benefits. Pay depends on experience.
- Our group offers great benefits for you and your family! Full-time employees are eligible for Medical, Dental, Vision, other insurances, 401K and Vacation!
- PT employees are eligible for PTO, Paid Holidays, EAP, and employee incentives.
- Major Medical Insurance
- Dental Insurance
- Vision Insurance
- Disability & other insurance
- Vacation Benefits
- Holidays: Paid Holidays (for PT and FT employees)
- Employee Incentives (PT and FT employees)
- 401(k) plan (FT employees only)
- *Subject to change*

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