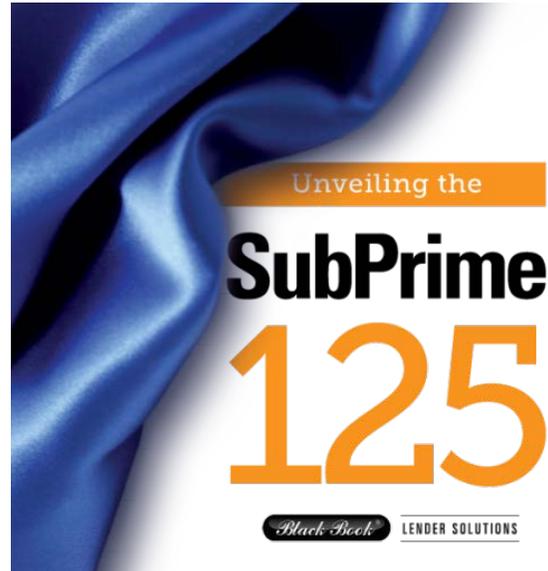




EFG Companies Recognized as One of the Best Companies in the Subprime Auto Finance Space

-Subprime Auto Finance News Lists EFG in the Subprime Top 125-

DALLAS, TX (March 16, 2015) EFG Companies, the innovator behind the award-winning Hyundai Assurance program, announced today that it has been named as one of the top 125 most influential firms serving the subprime auto finance industry by *Subprime Auto Finance News*. Organizations included in the SubPrime 125 profile are heavy hitters from the multiple facets of the auto finance industry, including from financing companies, rapidly advancing service and technology firms, industry associations and more. The Subprime 125 companies were chosen based upon nominations and editor's picks.



"The SubPrime 125 issue is one of the highlights of our entire editorial calendar. Working as a team to craft a listing of the best companies and organizations in the subprime auto finance space is a challenging and gratifying experience. It's our opportunity to showcase how important these operations are to industry growth and our economy's health. Each one mentioned should be proud of the great work completed by their management teams and invaluable employees," said Bill Zadeits, publisher of *SubPrime Auto Finance News*.

For close to 40 years, EFG has developed products to protect consumers from the risks associated with costly vehicle mechanical breakdowns.

"With EFG's retail automotive roots, we are uniquely equipped to successfully assist our lending partners in growing both their loan volume and their non-interest bearing income. Our custom consumer protection products also have the potential to decrease risk across their loan portfolio," said John Pappanastos, President and CEO, EFG Companies. "We plan to continue our expansion in this category."

EFG surrounds its clients with an engagement model that incorporates an array of training and marketing services to facilitate the compliant and successful sales of consumer protection products.

Most recently, EFG announced the Consumer Credit Compliance Certification of leadership team member, Karen Klees. Klees was one of the first 100 officers to be certified under the new program by the National Automotive Finance Association, a designation that qualifies her to serve as a compliance officer in a lending institution. This comes on the heels of EFG being the only product provider to AFIP-certify its entire dealer services field team.

As a product administrator, EFG pays 96 percent of all claims within the operating business hour. On average, claims calls are answered in 30 seconds and are handled in

3.5 minutes, with a call abandon rate of less than one percent. EFG also invests substantial resources to enhance the efficiency of its claims process. For example, many of the company's proprietary technology solutions are fully mechanized with secure online portals that allow clients to enroll customers and file claims in real time with no EFG intervention required.

Troubadour Research and Consulting, who conducts national research with brands such as Kaiser Permanente, Toyota, and Samsung Mobile, recently administered an EFG Companies client satisfaction study, analyzing both qualitative and quantitative metrics. Among the key findings, EFG's net promoter score ranked higher than Apple iPhone, Southwest Airlines, USAA Banking and Insurance, and Nordstrom. In addition, EFG is the only product provider awarded the Automotive Service Excellence (ASE) Blue Seal of Excellence, with EFG's claims adjusters averaging 15 years of experience; and, EFG is also the only administrator to be certified as a Center of Excellence by Benchmark Portal – a customer service designation that less than 10% of companies evaluated achieve.

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About EFG Companies

EFG Companies combines almost 40 years of experience serving as an industry innovator of consumer and vehicle protection programs with the company's commitment to raising the industry bar in providing superior client engagement. With their field and administrative teams AFIP and ASE certified, EFG's professionals provide world-class product development and administration, go-to-market strategies, training and auditing support across a multitude of channels. www.efgcompanies.com

About *Subprime Auto Finance News*

Launched in 2006, *Subprime Auto Finance News* is published six times a year and has a total and has a total readership of 45,000+ independent, franchise and BHPH dealers across the country. The magazine aims to keep readers informed on best practices, trends and changes in order to remain profitable.