



FOR IMMEDIATE RELEASE

EFG Companies Receives Top Client Satisfaction Recognition in National Research Study

- 95 Percent of Clients Would Proactively Recommend EFG -

DALLAS, TX (December 6, 2016) EFG Companies, the innovator behind the award-winning Hyundai Assurance program, today released the results of its most recent dealer services client satisfaction study, in which EFG's net promoter score* ranked higher than Nordstrom, USAA Banking and Insurance, Ritz Carlton, JetBlue, Apple Laptops, Amazon and Netflix.

Among the key findings of EFG's client satisfaction survey conducted by national research firm Troubadour Research and Consulting, EFG's performance was rated highest in those areas that are considered the most important among the company's client base: compliance oversight, engagement, and F&I training. On a scale of one to ten, where ten is the highest for attributes in a given area, dealers ranked EFG as:

- **9.6** for account representative engagement;
- **9.7** for compliance oversight; and,
- **9.2** for F&I training.

Research study participants noted the high quality and depth of EFG's account service team as one of the company's greatest strengths, describing EFG as a true partner with "skin in the game" who cares about their account and is focused on maximizing compliant profitability. Training and compliance were deemed as the most critical service provided, along with reinsurance. On a ten point scale, EFG was rated:

- **98 percent** of EFG's clients stated that EFG representatives are F&I education and compliance leaders.
- **96 percent** of clients regarded EFG overall as an expert of the F&I landscape.
- **96 percent** of dealers stated that EFG understands the performance drivers of their F&I organization.
- **95 percent** believed that EFG has expert knowledge about government regulations and economic trends that affect their business.

"Once again, results were impressive. From our interviews with dealer principals, EFG is universally viewed as a partner, not a vendor," said Stephanie Vance, Troubadour's Chief Research Officer. "This is also reflected in the customer service metrics, which are not only outstanding overall, but are strongest in the areas that are most important to dealers."

Troubadour Research and Consulting conducts national research with brands such as USAA, JetBlue, Apple and Netflix. In administering EFG's client satisfaction study, they analyzed qualitative and quantitative metrics from dealer principals, finance managers, general managers, and F&I directors.

"Our partners' feedback is an invaluable driver in the evolution of our business as we constantly work to provide the most effective engagement at the executive level to directly impact our partners' profitability and growth," said John Pappanastos, President and CEO, EFG Companies. "We are constantly asking ourselves if there is a better, more proactive way to accomplish our partners' goals. This requires a

commitment to empirically measuring our efforts by soliciting direct, objective input on our effectiveness as a whole.”

In the qualitative analysis, recurring comments from dealer principals said the following about EFG:

“I have a very proactive relationship with my rep and VP. It's an open door all the way up to John P. Anything we need, EFG is here for us. There's not one thing I've asked for that EFG hasn't supplied.”

“We don't want to be the guy on the 10 o'clock news fined for non-compliance. EFG is a good partner in that area. They keep us informed and we don't finalize a deal until every piece of paperwork has been done perfectly.”

“I would hate to think I had to run these two stores without EFG in the deal. I could do it cheaper, but it doesn't matter what the rates are. These people are class acts. They're the kind of people I want to go to dinner with, and just have a real partnership.”

For close to 40 years, EFG has set the example in servicing its clients. EFG is the only product administrator awarded the ASE Blue Seal of Excellence, and 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. EFG’s field team is 100% AFIP-certified and is the only product administrator with a vice president with a Consumer Credit Compliance Certification from the National Automotive Finance Association. The company’s stalwart commitment to superior client engagement is delivered through its proprietary portfolio of products and services that increase penetration, fortify compliance, and drive maximum F&I profitability.

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About EFG Companies

EFG Companies drives the industry’s highest-reported compliant F&I profitability through its distinct engagement model in which the company operates as an extension of the dealer’s management team. EFG addresses total dealership performance, and its client satisfaction net promoter score is higher than national corporate leaders such as Southwest Airlines, USAA Banking and Finance, and Nordstrom. Learn more about EFG at: www.efgcompanies.com

* Net Promoter Score (NPS) is a metric developed by Satmetrix to measure customer experience and predict business growth. Satmetrix is a customer retention consultation service that combines software, data, and 10 years of expertise in business consulting to drive results. <http://www.satmetrix.com/nps-score-model/>

Troubadour Research and Consulting utilizes the Satmetrix Net Promotor Score as a key element in their research and support services. <http://troubadourconsulting.com/>

The Net Promotor Score is based on one question – How likely would you be to recommend [Company] to a friend or colleague. Customers respond on a 0 or 1 to 10 point scale and are categorized as follows:

- Promoters (scores 9-10) are loyal enthusiasts who will keep buying and refer others, fueling growth
- Passives (scores 7-8) are satisfied but unenthusiastic customers who are vulnerable to competitive offerings
- Detractors (scores 0/1-6) are unhappy customers who can damage your brand and impede growth through negative word of mouth

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The top 10 NPS leaders as measured in Satmetrix 2016 Net Promoter Industry Benchmark research include:

1. USAA – Insurance = 80%
2. USAA – Banking = 78%
3. Costco = 78%
4. Apple – Laptop = 75%
5. Dillard's = 75%
6. Nordstrom = 75%
7. Apple – iPhone = 70%
8. Amazon = 69%
9. Southwest Airlines = 66%
- 10. Apple – iPad = 65%**