

Dealer Group Achieves 38% Increase in PRU Through Process, Accountability, and Compliance Discipline

Executive Summary

A privately owned, 7-rooftop dealer group in Texas partnered with EFG Companies to **improve operational consistency, elevate F&I performance, and sustain long-term profitability**. Through a structured, hands-on approach focused on **process standardization, accountability, and compliance discipline**, the group achieved measurable, enterprise-wide results. Beyond performance gains, the organization evolved into a process-driven, scalable operation with stronger leadership alignment, improved employee engagement, and consistent execution across all locations.

38%

PRU Increase

67%

Total F&I Gross Increase

39%

Unit Sales Increase

The Challenge:

The dealer group faced challenges common to growing organizations:

✓ Inconsistent sales and FI processes across locations

✓ Compliance exposure tied to documentation inconsistencies

✓ Communication gaps between sales, F&I, and Accounting

✓ Heavy dependence on Top Performers

✓ Paperwork delays and funding inefficiencies

✓ Turnover-driven instability

While individual rooftops performed, the **lack of standardization** limited scalability, consistency, and **full revenue potential**.

The Solution: A 3-Phase Transformation

1 FOUNDATION: Establishing Operational Stability

EFG worked directly within the organization to stabilize operations and create a consistent execution baseline.

KEY ACTIONS:

- Interim F&I and management roles
- Standardized sales/F&I processes
- Implementation of structured workflows and checklists
- Road to the Sale training, defined role expectations

IMPACT:

- Improved communication/workflow predictability
- Reduced reliance on high performers
- Established consistency in menu execution and documentation

2 GROWTH: Driving Performance Through Accountability

With a stable foundation in place, the focus shifted to measurable performance improvement.

KEY ACTIONS:

- Cross-department training and 1:1 coaching
- KPI ownership through weekly action sheets
- Monthly performance contests tied to results
- Compensation plan to reinforce accountability
- Strategic staffing adjustments to optimize team performance

IMPACT:

- Increased product penetration across teams (+8% products per deal)
- Stronger, more consistent manager performance
- Improved employee engagement and alignment

3 SUSTAINABILITY: Protecting Performance Through Compliance

To ensure long-term sustainability, EFG helped the organization implement disciplined compliance and operational controls.

KEY ACTIONS:

- Standardized deal documentation & compliance checklists
- Quarterly deal audits across all rooftops
- Reinforced menu usage and rate compliance protocols
- Cross-department alignment between sales, F&I, and accounting
- Ongoing training through EFG

IMPACT:

- Reduced rework, streamlined funding timelines
- Strengthened documentation accuracy & audit readiness
- Ensured performance gains were supported by compliant execution
- Built a scalable, enterprise-wide operating framework

The Results: Sustainable, Scalable Profit Growth

The dealer group transformed into a **disciplined, high-performing organization** capable of **sustaining growth at scale**. Today, the organization operates with **greater control, higher profitability, and a clear path for continued growth**, supported by a framework that balances performance with compliance discipline.