

# From Incentive Program to Performance Multiplier: The Moritz Eagle Award

**MORITZ**  
DEALERSHIPS

- 50-year-old family-owned auto group
- EFG client since 1991
- Brands: Chevrolet, Chrysler, Jeep, Dodge, Ram, Kia
- Locations: Fort Worth, Hurst, Alliance, TX

## Executive Summary

In partnership with EFG Companies, Moritz transformed the **Moritz Eagle Award** from a **traditional incentive program into a strategic performance engine**—one that drives accountability, healthy competition, and measurable F&I results across all rooftops. By aligning recognition with the metrics that matter most, Moritz has **strengthened engagement while reinforcing sustainable profitability**.

## The Challenge:

### A Successful Program Ready for Its Next Evolution

Launched more than 20 years ago, **the Moritz Eagle Award** was designed to recognize top-performing teams, with performance measured primarily on VSC penetration. While effective, this single-metric approach captured only part of the total F&I opportunity.

As Moritz expanded across brands and rooftops, leadership recognized that **differences in product mix, customer base, and operating environments required a more comprehensive and equitable way** to measure performance.

## Moritz Needed a New Incentive Structure To:

- ✓ Motivate Consistent Execution Across Rooftops
- ✓ Encourage Balanced F&I Performance, Not 1-Dimensional Success
- ✓ Reinforce Accountability While Maintaining a Competitive Culture
- ✓ Directly Support Higher PRU and Long-Term Wealth-Building Goals

# The Solution:

## A Data-Driven Recognition Program Built for Real-World Performance

EFG **evaluated performance by rooftop** and assessed **how award incentives could better align with Moritz's broader F&I objectives**. In 2023, EFG restructured the program using a data-driven framework designed to reflect real-world dealership performance. Key enhancements included:

### Expanded Performance Criteria

The award criteria expanded beyond **VSC penetration** to include **aftermarket penetration** and **PRU**, creating a more balanced measure of F&I performance at each rooftop.

VSC %

Aftermarket %

PRU

### Rooftop-Level Evaluation

Performance was evaluated at the **rooftop level**, enabling fair comparisons and **goal-setting aligned to each store's** operating environment.



### Stronger Incentive Alignment

To underscore the importance of the expanded objectives, **EFG recommended doubling the Eagle Award payout**.



### Recognition for Consistency

Under the redesigned model, **every Moritz rooftop that achieved all three objectives earned the full award**—rewarding consistency, teamwork, and sustained performance rather than short-term spikes.



The redesigned Eagle Award is supported by **EFG's broader in-store engagement model**, including ongoing **F&I training, performance reviews, and coaching**. Together, these elements ensure that competition remains healthy, goals are attainable, and success is repeatable.

# The Results:

## Q4 2025 Eagle Award Performance

### Moritz CDJR/Chevrolet

121% of VSC Goal = **Additional 49% Gross Profit**

109% of AM Goal = **Additional 23% Gross Profit**

123% of PRU Goal = **Additional 35% Gross Profit**



### Moritz Kia

100% of VSC Goal = **Additional 35% Gross Profit**

111% of AM Goal = **Additional 26% Gross Profit**

107% of PRU Goal = **Additional 22% Gross Profit**



*“EFG doesn't just track performance—they help us understand it. The Eagle Award creates healthy competition, but it's the coaching, transparency, and clear benchmarks behind it that really elevate our team. Everyone knows what success looks like, and that clarity has made a real difference in both engagement and results.”*

**Matt Ducote, GM**