



[WEALTH BUILDER]

- Suite -

FREQUENTLY ASKED QUESTIONS

STRUCTURE

How many dealers has EFG worked with in participating retro and reinsurance programs?	EFG:	More than 10,000
Once business is remitted, how long before it's deposited into the bank?	EFG:	Almost immediate.
Can you invest both un-earned and earned premiums from day one?	EFG:	Yes
Can I borrow against both un-earned and earned premiums from day one?	EFG:	Yes (75% from NCFC day one)
Can you reinsure all products sold in F&I?	EFG:	Yes
Do you receive 100% of the investment income (un-earned and earned) and underwriting profits from day one?	EFG:	Yes
Do I have to sell a certain number of policies a year?	EFG:	Yes We have a production minimum of 600 policies per year to ensure position viability
Has this structure been tested and approved by the I.R.S and issued a technical advice memorandum stating so?	EFG:	Yes

ADMINISTRATION

Do you provide ON DEMAND reporting covering claims, loss ratios, claim frequency, claim severity, loss per contract, % earned, by store, by group, trend analysis and prediction?	EFG:	Yes
Do you provide on-line contract submission with DMS integration for all products sold in F&I?	EFG:	Yes
Can you request a cancellation quote for all products on-line?	EFG:	Yes
Can you remit contracts on-line?	EFG:	Yes

CLAIMS

Who is your claims administrator?	EFG:	EFG Companies has adjudicated its own claims, since inception, more than 40 years.
Do you have a 50 mile tie back clause in your policy?	EFG:	Yes, all new and used car customers will be encouraged to return to the selling dealer.
Will I be notified on any transient claim over \$500?	EFG:	Yes



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EFG COMPANIES' INDUSTRY RECOGNITION

EFG is the only provider that has AFIP-Certified our entire Dealer Field Services team. We are also the only provider that has been awarded the ASE Blue Seal of Excellence.



In EFG's most recent national client satisfaction study:

- EFG's Net Promoter score ranked higher than Nordstrom, Ritz Carlton, Amazon, and Netflix.
- 99% of dealers said they would highly recommend EFG.
- 97% of EFG's clients stated that EFG representatives are F&I education and compliance leaders.
- 100% of clients regarded EFG as an expert of the F&I landscape.
- 99% believed that EFG has expert knowledge about government regulations and economic trends that affect their business.
- 94% of dealers stated that EFG understands the performance drivers of their F&I organization

EFG WEALTHBUILDER: FINANCIAL INDEPENDENCE HAS YOUR NAME ON IT

www.efgcompanies.com