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To Whom It May Concern:

It is my pleasure to recommend EFG as a company with which Assurant has maintained a positive, productive and stable relationship for more than 25 years. In fact, **EFG Companies is our longest-standing Third Party Administration partner.**

Assurant, Inc., a Fortune 500 company, provides specialty insurance products in the U.S. and select worldwide markets. The Extended Protection Solutions division of Assurant Solutions is a market leader in the vehicle service contract (VSC) industry and offers our clients customized solutions designed to manage their risk and maximize revenue. This service enables EFG to provide financial protection to its customers. Assurant Solutions serves market leaders in the fields of retail, original equipment manufacturers, and third party administrators.

Assurant views EFG as a leader in the design, development, marketing, and administration of vehicle service contracts and other risk management solutions for the automotive market. Our relationship is founded upon operational transparency and effective collaboration. Assurant conducts regular EFG reserve evaluations to ensure sufficiency to satisfy future claims and refunds. We perform an annual onsite audit of EFG's claims adjudication processes. These factors allow EFG to offer effective design and pricing flexibility.

In closing, EFG Companies is a worthy partner for your vehicle service contract's needs.

Sincerely,

A handwritten signature in black ink, appearing to read "J.E.S.", with a long horizontal flourish extending to the right.

Joe Erdeman  
President, Extended Protection Solutions  
Assurant Solutions

Assurant, a Fortune 500 company and a member of the S&P 500, is traded on the New York Stock Exchange under the symbol AIZ. Assurant has approximately \$29 billion in assets and \$8 billion in annual revenue. Assurant has approximately 14,500 employees worldwide and is headquartered in New York's financial district.