



AmTrust North America  
An AmTrust Financial Company

August 23, 2010

Mr. Wright Brewer, President, & CEO  
CareGard Warranty Services, Inc.  
1900 Champagne Blvd.  
Grapevine, Texas 76051

Dear Mr. Brewer:

AmTrust North America ("AmTrust"), through its AmTrust Group of carriers, is excited to now be supporting CareGard Warranty Services and its affiliates ("CareGARD") in all states to serve as an underwriter of CareGARD products including vehicle service contracts, GAP waivers and insurance, warranties, etch security programs, and other related F&I products.

As you know, AmTrust underwrites warranty programs across several industries, including automotive specialty risk coverage. Parent company AmTrust Financial Services, Inc. (NASDAQ: AFSI), a billion dollar multinational specialty property and casualty insurer, and its insurance carriers are rated "A" (Excellent) by A.M. Best Company. We believe this specific warranty expertise, as well as our market reach, will greatly benefit our new relationship with CareGARD and further support CareGARD's providing of world class products to its agent and dealer clients.

With our teams working together over the past nine months building relationships while getting CLIPs in force, we have built solid pathways of communication which will support the continued growth of our strategic partnership.

Thank you for the opportunity to underwrite CareGARD products. We look forward to many great years of working with you.

Sincerely,

Bruce Saulnier, Vice President