

Strength, stability, and a track record of more than **35 years** you can count on.

Warranty Solutions, an AmTrust Financial Company, offers finance and insurance aftermarket products and services. As the marketer, the insurer and the administrator, Warranty Solutions is vertically integrated, offering a wide array of product offerings and robust Dealer Participation Programs.

**We pride ourselves in partnering with the best agents and dealers in the industry.**

### In the Works in 2016

- Updating products with new component coverages
- Introducing new product offerings to provide a more robust product portfolio
- New marketing material and tools
- Improving the EcoMind® product option

<b>1979</b>	<ul style="list-style-type: none"> <li>• Heritage Indemnity Company formed</li> </ul>
<b>1988</b>	<ul style="list-style-type: none"> <li>• GE Capital enters the Vehicle Service Contract business</li> </ul>
<b>1990 – 2000</b>	<ul style="list-style-type: none"> <li>• GE acquires Heritage Indemnity Company</li> <li>• GE acquires Claims Administration</li> <li>• Use of Six Sigma redefines business processes</li> <li>• Launch of Agent Certification Course</li> <li>• Earnings Plus introduced</li> <li>• Claims workstation deployed</li> <li>• Two-hour claim payments made standard</li> </ul>
<b>2001</b>	<ul style="list-style-type: none"> <li>• Operations consolidated to Lakewood, Colorado</li> <li>• New B2B website</li> </ul>
<b>2002</b>	<ul style="list-style-type: none"> <li>• Maximum Rewards kick-off</li> <li>• Heritage Indemnity Company is rated A- (Excellent) by A.M. Best Company</li> </ul>
<b>2003</b>	<ul style="list-style-type: none"> <li>• Launch of Earnings Plus Elite (EPE)</li> <li>• Desktop rating engine, eRate</li> <li>• Launch of Certified Preowned Programs</li> <li>• Launch of Quality Plus Certified (QPC) Warranty</li> </ul>
<b>2004</b>	<ul style="list-style-type: none"> <li>• Launch of eGen (online contracting)</li> <li>• Online claims</li> <li>• Direct deposit claims payment</li> </ul>
<b>2005</b>	<ul style="list-style-type: none"> <li>• WebEx partner training announced</li> </ul>
<b>2006</b>	<ul style="list-style-type: none"> <li>• Third consecutive year prices lowered</li> <li>• Enhanced Reinsurance Company offerings</li> </ul>
<b>2007</b>	<ul style="list-style-type: none"> <li>• Streamlined claims process</li> <li>• Agent Certification Course II developed</li> </ul>
<b>2008</b>	<ul style="list-style-type: none"> <li>• GE Money - Warranty Services becomes part of the Wachovia Dealer Services family</li> <li>• Pilot launch of eRate Auto</li> <li>• Online supply ordering system</li> <li>• \$1.5 billion in paid claims to date</li> </ul>
<b>2009</b>	<ul style="list-style-type: none"> <li>• Warranty Solutions brand introduced</li> <li>• Warranty Solutions becomes a member of the Wells Fargo family of companies</li> <li>• Launch of cross-selling program to support dealer needs, enabling financial success</li> <li>• Online product training modules</li> <li>• Introduction of EcoMind®</li> <li>• Significant enhancements made to eRate Auto</li> </ul>

<b>2010</b>	<ul style="list-style-type: none"> <li>• Heritage Indemnity Company is rated A (Excellent) by A.M. Best Company</li> <li>• Revised and renamed ACC class to Warranty Solutions Certification Course (WSCC)</li> <li>• Launch of Express Limited Warranty</li> <li>• EcoMind — through 2010, nearly 50,000 trees planted as a result of this product option</li> </ul>
<b>2011</b>	<ul style="list-style-type: none"> <li>• Over \$1.6 billion in paid claims to date</li> </ul>
<b>2012</b>	<ul style="list-style-type: none"> <li>• Guaranteed Asset Solutions (GAS) GAP product offered</li> <li>• Reinsurance Program more robust, including new investment managers</li> <li>• EcoMind — through 2012, over 400,000 trees planted as a result of this product option</li> <li>• Since the new format in 2010, over 200 agent partners have completed the WSCC training course</li> </ul>
<b>2013</b>	<ul style="list-style-type: none"> <li>• Heritage Indemnity Company reaffirmed A (Excellent) by A.M. Best Company</li> <li>• EcoMind — through 2013, over 650,000 trees planted as a result of this product option</li> <li>• Introduced new and improved dealer Retro Program — Earnings Plus Elite 3</li> <li>• Expanded menu partner relationships</li> <li>• GAS/GAP Program delivered triple growth</li> </ul>
<b>2014</b>	<ul style="list-style-type: none"> <li>• Heritage Indemnity Company reaffirmed A (Excellent) by A.M. Best Company</li> <li>• Enhanced GAS / GAP Program with no LTV limits on franchise</li> <li>• \$1.8 billion in paid claims to date</li> <li>• EPE, a leading Retro Program, surpassed \$60 million in paid bonuses</li> <li>• Introduction of electric vehicle coverage</li> <li>• Introduction of commercial/fleet coverage option</li> <li>• EcoMind — created “Thanks a Million” campaign in celebration of 1 million trees being planted as a result of this product option</li> <li>• Launch of Lifetime Limited Warranty, Lifetime Wrap, and Mileage Select</li> </ul>
<b>2015</b>	<ul style="list-style-type: none"> <li>• Heritage Indemnity Company reaffirmed A (Excellent) by A.M. Best Company</li> <li>• Warranty Solutions and Heritage Indemnity Company acquired by AmTrust Financial, a multinational property and casualty insurer specializing in coverage for small to mid-sized businesses</li> <li>• Sales team reorganized for enhanced agent servicing</li> <li>• Agent foundation stronger than ever before with 80 agencies</li> <li>• Over \$1.8 billion in paid claims to date</li> <li>• EcoMind — through 2015, over 1.4 million trees planted as a result of this product option</li> </ul>

