



Commercial Alliance Insurance Company
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To Our Business Partners:

We are pleased to inform you of our affiliation with the IAT Group, who recently acquired CAIC Holding Company, Inc., the owner of Commercial Alliance Insurance Company, through its subsidiary, HARCO National Insurance Company.

IAT, with offices in Chicago, IL, Raleigh, NC, Bradenton and Fort Lauderdale, FL, Kansas City, MO., Omaha, NE, Phoenix, AZ, Los Angeles and Lancaster, CA and New York, has a Capital Surplus of more than one billion dollars and accumulated assets that exceeds a \$1.8 billion dollars from their various insurers and reinsurers with authority to operate in the United States and abroad. IAT Group has an AM Best rating of A-(Excellent), Category XI.

This is a time of great pride for CAIC, its employees and business partners. Since its origin, the company has been successful in developing niche markets, particularly our Non-resident Automobile Program. This success has motivated a company of IAT's magnitude, to invest its resources in the acquisition of CAIC Holding Company, Inc.

IAT intends to increase CAIC's range of operations providing economic resources, products and services through its various subsidiaries while keeping CAIC's current management team in place. Our operational structure in Mexico and the United States will remain unchanged and our commercial strategy will continue stronger than ever, searching for mechanisms to develop joint enterprises with the continued support of our producers.

We are confident that 2011 will bring a year full of challenges and great opportunities for those who are determined to achieve success. In the first two months of 2011, we will launch our new Simple Administration System (SAS), which will increase substantially our operational efficiencies, and will let us continue our growth in the International Market.

We are thrilled to contemplate the possibilities these new developments offer and we invite you to join us in our continued success.

Finally, we want to wish all of you a healthy and prosperous 2011!

Luis R. Bordes
President

JoAnn Schmidt
Vice President