

## **Imperial A.I. Credit Acquisition FAQs**

*Who is Premium Financing Specialists?*

Premium Financing Specialists (“PFS”) was founded in 1977. PFS is currently the fourth largest premium finance company in the U.S. by premium dollars financed and finances the largest number of accounts nationally. PFS operates 20 full service branch offices throughout the United States.

*How will this affect my contacts and/or branches?*

Your contacts at IAIC will remain the same, and you should feel free to contact them directly if you have additional questions. You may also contact the marketing department at 877-902-4242.

*How will PFS ownership affect service?*

IAIC and PFS are both committed to supporting our agents and brokers with superior service standards. We expect that the product features and benefits to which you’ve become accustomed will remain unchanged.

*Does this change the way I obtain quotes?*

You may continue to get quotes online, via fax, email or phone. Please continue to utilize your normal quoting channels.

*Does this change the way I am funded?*

The process by which premium finance loan proceeds are disbursed will remain the same.

*Will WebQuote or InfoCenter change?*

Our innovative online quoting and account information center will still be active and available for your use.

*How will I handle contracts that come in during the transition?*

Please continue to process contracts by following your normal procedures. The terms and conditions of existing loans will remain unchanged. Please contact your local branch if you have any additional questions about existing contracts.

*Will I need to change my bank/ACH set-up?*

Your existing bank set-ups need not be adjusted at this time; to the extent any paperwork needs to be updated prior to closing of the sale transaction, your marketing executive will contact you.

*Who do I call for additional information?*

Please contact your local marketing executive, branch office or our national marketing department at 877-902-4242.

*Will this change affect the types of industries or policies that I can finance?*

We do not expect any change to the types of policies that we currently finance nor to the types of industries to which we currently provide property and casualty financing.

*How quickly will the transition happen?*

The transaction is subject to satisfaction of customary closing conditions, including financing conditions, and certain regulatory approvals. We currently anticipate the sale to close in the first quarter of 2010.

*Will the company's name change?*

Although the company will no longer be marketed as "Imperial AI Credit," we plan to operate as Imperial Credit Corporation. Any additional details about name changes will be provided as they become available.

*Where can I obtain additional information about PFS?*

Please visit [www.premiumfinance.com](http://www.premiumfinance.com) for further information.