



Systems American Cargo Inc.

IATA # 01-1-8896 - FMC # 3136 - NVOCC # 033188NF • Bonded Warehouse # D-159- C.F.S.# D-412

May 29th, 2014

To Whom It May Concern:

I wish to recommend Frank Garcia and United Insurance & Financial to any business entity that is seeking to lower their insurance cost as well as increase benefits and service to their Employee Benefits package. We assigned our policy over to Mr. Garcia several years ago, and as soon as we did he was quickly able to review and analyze our medical insurance program, re-negotiate our policy with our incumbent carrier, lower our hospital inpatient out-of-pocket expense from \$1,250 to \$0, and the following month lower our premium by \$24,000 annually. We are also extremely impressed and happy with United Insurance & Financials, service and follow up skills. As a business owner I can conquer that insurance is a very complex and expensive and it is not easy to find a business partner like Mr. Garcia who assists you in getting something more cost effective and beneficial. I wish we could have found him and United Insurance & Financial much sooner than we did.

Sincerely,

Mauricio Mendoza
Owner and Managing Partner