

Corporate Overview 2011



for
Mercorp



ROAD | **AMERICA**

a **MAPFRE** company

MAPFRE S.A.

- ✓ Multinational group which provides insurance, finance and services for companies and individuals.
- ✓ Among the top 10 insurers in Europe. Leader in Non-Life insurance in Spain and Latin America.
- ✓ Present in 43 countries through 250 MAPFRE companies.
- ✓ More than 35,200 employees and over 6,000 offices.
- ✓ Consolidated revenue in 2009: 18.8 billion euros.

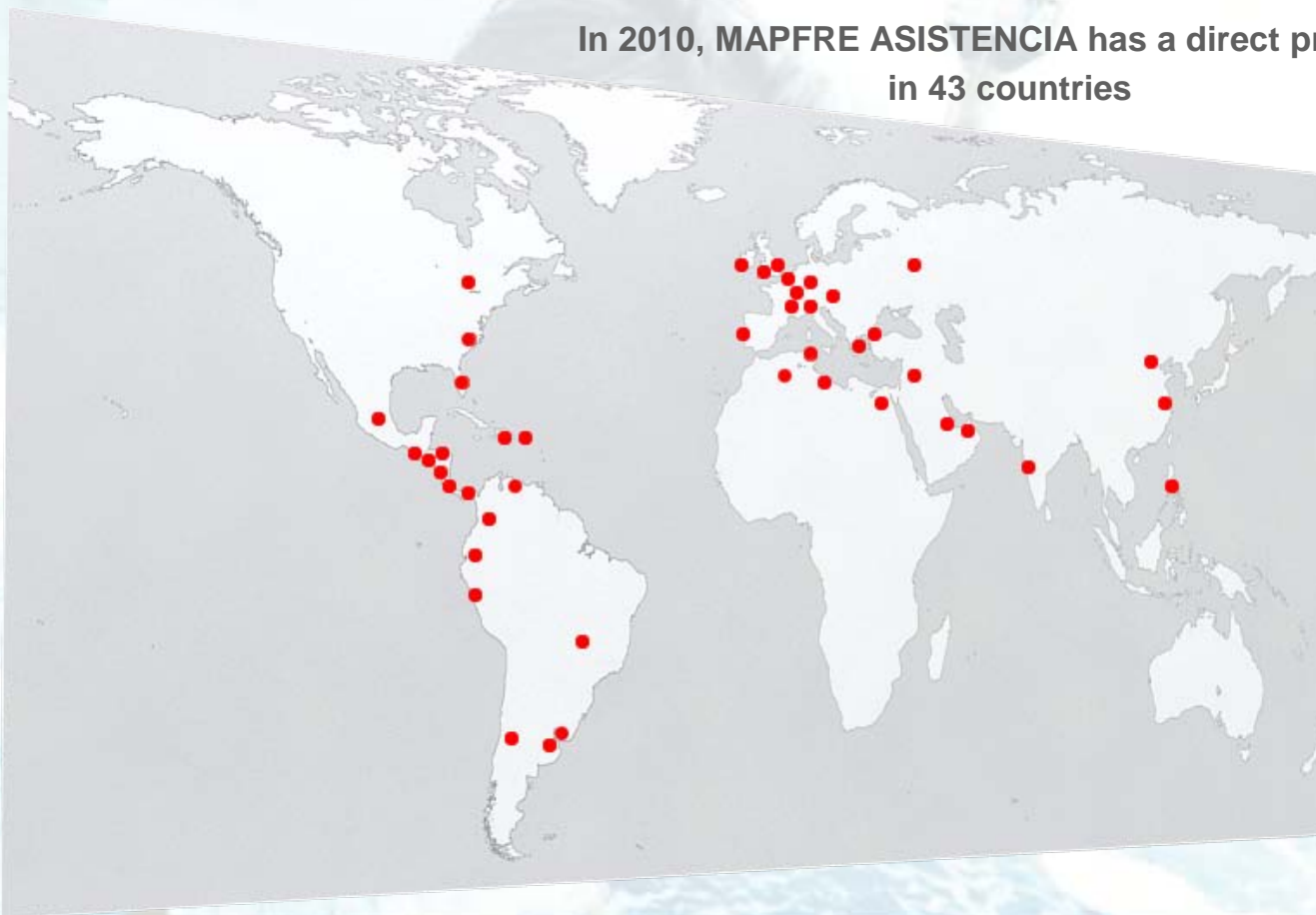


MAPFRE ASISTENCIA

- ✓ MAPFRE ASISTENCIA is a multinational insurance, reinsurance and services company with a direct presence in 43 countries.
- ✓ The unit within MAPFRE S.A. specialized in Assistance and Specialty Risks services.
- ✓ Offers clients integral solutions to suit their business segments: automobile, home, travel and health.
- ✓ Satisfying more than 1,300 corporate clients, 74 million insured and 181 million beneficiaries in 2009, designing quality products and services tailored to meet the needs of our clients.
- ✓ Certified as conforming to the ISO 9001:2000 International Quality Standard and have warranted Moody's A1 financial rating since 2002.

International Presence

In 2010, MAPFRE ASISTENCIA has a direct presence in 43 countries



Road America

- ✓ Road America is the US MAPFRE Asistencia subsidiary providing assistance services for the United States, Canada, Puerto Rico and the US Virgin Islands.
- ✓ More than 30 years of experience, founded in 1978 as a high quality provider of 24-hour roadside and assistance services.
- ✓ Programs marketed successfully for corporate clients in the following sectors:
 - ✓ Insurance
 - ✓ Automotive
 - ✓ Association
 - ✓ Original Manufacturer (OEM)
 - ✓ Financial Institutions
 - ✓ Telecom
 - ✓ Utilities
- ✓ More than 120 corporate clients and servicing more than 21.6 million of their valued customers with high quality assistance services.



A Selection of Our Valued Clients

- ✓ Affinion Group
- ✓ Affinity Group, Inc. (*Good Sam*)
- ✓ Ameriprise Financial
- ✓ A.U.L. Corp.
- ✓ Balboa Insurance Group
- ✓ CNA National Warranty
- ✓ Commerce Insurance
- ✓ CountryWide Insurance
- ✓ GMAC
- ✓ Fleet Clients include: PHH &ARI
- ✓ Mercury Insurance
- ✓ The Warranty Group (*formerly AON*)



Powerful ideas. Amazing results.™



Superior solutions from people you trust.™

A Selection of Our Valued Clients

- ✓ Harley-Davidson (*Harley Owners Group*)
- ✓ American Suzuki Motor Corporation
- ✓ Kawasaki (*ROK*)
- ✓ Honda Motorcycle
- ✓ Polaris / Victory
- ✓ Moto Guzzi
- ✓ Piaggio / Vespa
- ✓ Aprilia
- ✓ Yamaha Star Rider



THE NEW AMERICAN MOTORCYCLE



ROADSIDE ASSISTANCE



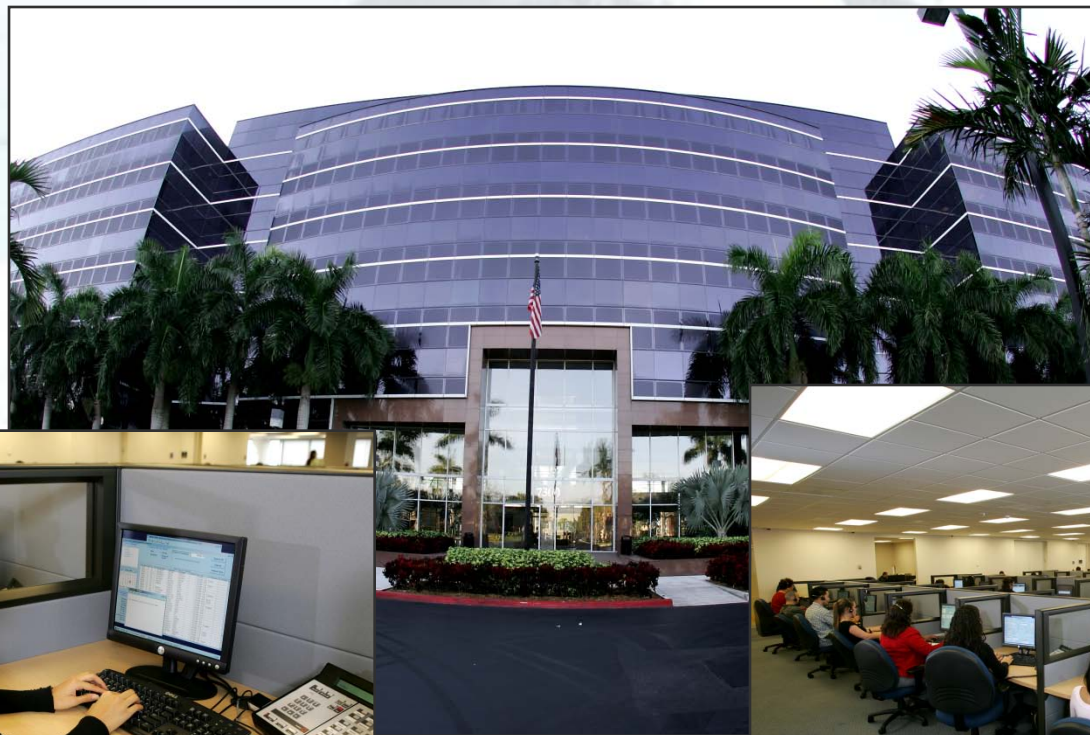
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A Selection of the MAPFRE Worldwide OEM Agreements



Our Headquarters & Response Center in Miami, Florida



Our Response Center in Columbus, Georgia



Not just roadside assistance.....



Motor Solutions

Road America has been operating in the motor industry for more than 30 years, consistently identifying and designing the most comprehensive selection of quality, vehicle related assistance services.

- ✓ **Roadside Assistance Services**
- ✓ **Call Center and Customer Care Services**
 - ✓ Recall Assistance
 - ✓ "Reunite" Service Programs
 - ✓ Dealer Locator Services
- ✓ **Specialty Automotive Assistance Services**
 - ✓ KeyAssist Services
 - ✓ TechAssist Services
 - ✓ Dealer "Tie-Back" and Dealer Preferred Services
 - ✓ Auto Deductible Benefit
 - ✓ Paintless Dent Repair Programs
 - ✓ Involuntary Unemployment Insurance – Car Payment

Roadside Assistance for C.N.A. National Warranty



Auto Assist®

24-Hour Roadside Assistance Services providing peace of mind and reliable, qualified and high quality emergency assistance your customer's want where and when they most need your services.

- ✓ Towing Assistance
- ✓ Tire Assistance
- ✓ Lock-Out Assistance
- ✓ Battery Assistance
- ✓ Collision Assistance
- ✓ Extrication / Winching Assistance
- ✓ Additional Services
 - ✓ Dealer "Tie-Back" Towing Services
 - ✓ Dealer Locator Services
 - ✓ Emergency Message Relay

Our 24-Hour Operations

✓ 24-Hour Operations Overview

- **Response Center Locations** Miami, Florida
Columbus, Georgia
Cambridge, Ontario (*Road Canada*)
- **Capacity** Total capacity for all centers is: 500+ seats
- **Availability** Services are provided 24 / 7
- **Languages** Services provided in English, Spanish and French
- **TTY** TTY service availability for the hearing impaired
- **Teams** Response Center Management Team, Assistance Coordinators, Quality Assurance, Workforce Coordinators, Corporate Trainers, and Operations Administrators
- **Team Ratio** 15:2 (*AC : Team Lead & Supervisor*)
- **Call Center Employees** Miami, FL (224), Columbus, GA (132), Canada (18)
(as of 12.31.09)

Our Training Programs

✓ Corporate Training Commitment & Philosophy

- ✓ Dedicated Corporate Training Team
- ✓ Motivated Employees = Long Term Employees = Higher Quality Services = Customer Satisfaction = Client Satisfaction = Client Profit = Long Term Client Relationships
- ✓ Standard Training Programs include: New Hire, Refresher, Certification, Branding, Employee Mentoring, Leadership and *Train the Trainer* Programs with clients.

✓ Branded Client and Specialty Services Training Programs

- Branded Client and Specialty Services Training programs are built in coordination with our clients prior to launch of new clients, new programs or new vehicle models.
- *Train the Trainer* events are coordinated with clients to meet the client's exact needs
- Specialty Client Training and Quality Assurance Campaigns include:
 - Tenure and Performance Requirements for recruitment into Specialty Services
 - Client Certification Process, including Branded Training
 - Quality Assurance Scoring and Goals
 - Joint Quality Assurance Calibration Program with Client
 - Re-Certification Programs, Brand Training, New Vehicle Launch Training.

Our Service Provider Network

- ✓ **Proprietary, Independent Roadside Assistance Service Provider Network**
 - **USA, Canada, Puerto Rico, and the US Virgin Islands**
 - **Rated, qualified, insured, trained and inspected network**
 - **Over 15,000 qualified & rated providers for:**
 - **Light Duty** *(Auto, Trucks, Vans, Motorcycles)*
 - **Medium Duty** *(RV, Trucks, Fleet Vehicles)*
 - **Heavy Duty** *(RV, Trucks, Fleet Vehicles)*



Our Service Provider Network

- ✓ **In addition to our standard roadside assistance services fleets, Specialty Networks have been built to meet our client's unique needs :**
 - ✓ Motorcycle services
 - ✓ Medium, Heavy and Super Duty fleets
 - ✓ Collision Management and Secondary Towing Services

- ✓ **Dedicated and Experienced Service Provider Management Team**
 - Dedicated teams managing the Northeast, Southeast, Central, Western regions, as well as the Specialty Networks and Canada
 - Responsibility of managing the proprietary network including:
 - Recruitment
 - Inspection of locations
 - Qualification of service capabilities
 - Review of service performance within region

Technology at the Service of Clients

Road America has invested considerable resources to build state of the art Response Centers that utilize the best available information technologies in telecommunications and computing

Each Road America 24-Hour Response Center houses a data center equipped with:



- ✓ Firewalls
- ✓ Intrusion Protection Systems
- ✓ High-Survivability Servers
- ✓ Dedicated HVAC Systems
- ✓ Power Conditioning and Continuity Systems
- ✓ Generators
- ✓ Fire Protection Systems

Technology at the Service of Clients

Road America Systems and Capabilities:

- ✓ RADIISNT Dispatch System
- ✓ Automated Dispatch Confirmation System
- ✓ Total Recall Call Recording
- ✓ CTI Technology
- ✓ Lucent CenterVu - CMS
- ✓ Blue Pumpkin
- ✓ Avaya S8710 PBX and CM R13
- ✓ Dedicated T-1s
- ✓ DNIS and DID Inbound Call Scripting



Technology at the Service of Clients

The design and development of in-house technological tools and infrastructure produces truly optimum solutions and benefits for our clients, as well as differentiating us from the competition.



- ✓ RADIISNT and **futura**
- ✓ Automation of processes
- ✓ International data centers
- ✓ Data transmission by GRPS/GPS, Voicemail messages and SMS
- ✓ Secure client data and integration portals
- ✓ Intelligent wireless transmission system

A Selection of Road America Services



ROAD | AMERICA

a **MAPFRE** company

A Selection of Road America Services

Roadside Assistance & Specialty Vehicle Services

- 24Hour Roadside Assistance Services
 - Towing Assistance
 - Lockout Assistance
 - Battery Assistance
 - Winching/Extraction Assistance
 - Tire Assistance
- 24Hour Mobile Mechanic Assistance
- RVDA Certified Tech Assistance
- Specialty Tire Assistance Services
- Specialty Battery Assistance Services
- Specialty KeyAssist Services
 - Vehicle Lock-out Assistance
 - Home Lock-out Assistance
 - Key and Keyfob Replacement Services

Vehicles Serviced

- Light Duty (Auto)
- Medium Duty
- Heavy Duty (Fleet & RV)
- Fleet Vehicles
- Motorcycles

Assistance Services - Insurance Sector

- Primary Towing (*collision towing*)
- Secondary Towing (*non-drivable vehicle transport services*)
- 24-Hour Roadside Assistance
- First Notice of Loss

A Selection of Road America Services

Motor Club Services

- Motor Club Compliance / Licensing / Form Filings
- Claims Administration
- Customer Care Services
 - ✓ Information
 - ✓ Retention
 - ✓ Member Survey
 - ✓ Recall and Notification Services
- Membership Administration
 - ✓ *(enrollments and renewals)*
- Fulfillment

Home Services

- Plumbing Assistance Services
- Electrical Assistance Services
- Telecom Assistance Services
- Glazing Assistance
- Home Lock-Out Services

Call Center Services

- Customer Services
- After Hours Client Call Center Services
- Recall and Notification Services
- Survey Services
- 24-Hour Response Center Services

A Selection of Road America Services

Security Services

- Emergency Message Relay
- Involuntary Unemployment Benefit
- Security Credit Card Registration
- \$1,000 Vehicle Theft Reward
- Legal Defense Benefit
- 24-Hour Emergency International Medical Services
- Accidental Death Benefit
- Track It Back Service – Telecom
- Lost Key Recovery
- \$500 or \$1,000 Emergency Travel Expense
- Auto Deductible Benefit
- Identity Theft Services

Saving Services

- Auto Rental Savings
- RV Rental Savings
- Automotive Service Savings
- Access Dining Savings
- Access Hotel Savings
- Vacation Condo Savings
- Travel Savings Programs
- Theme Park, Entertainment, and Attraction Savings
- Specialty Services (*flowers, gifts, etc.*)