

Portfolio

MICHAEL KONTRAS

(614) 561-8577 | michaelkontras2009@gmail.com

Graphic Designs for



Table of Contents

B2B

Posters / Signs

Flyers

Print

Mail Campaigns

B2C

B2B

**A trusted partner
in insurance sales**

 **MAPFRE | INSURANCE**™



1

*MAPFRE Insurance
will partner with you
to develop smart,
creative marketing
materials that target
your customer segment.*



2

Making insurance easy to sell

We make selling personal lines insurance easy and efficient. We start by offering a full portfolio of quality, customer-focused products* to meet insurance needs. We go the extra step to provide marketing materials to support your selling efforts.

Marketing Brochures:

- Automobile Coverage
- Home/Condo/Renters
- Motorcycle, ATV and Snowmobile
- Motorhome and Travel Trailer
- teenSmart®
- 24-Hour Claims
- Importance of Credit



* Not all products are available in all states.

3

Sharing marketing expertise

We help you market our lines of insurance through agent resources that keep you informed and provide tools for communicating with your audience.

World of MAPFRE
Quarterly Agent
Newsletter



Public Website

4

Reaching your audience with tailored marketing support

We offer our agents a variety of materials and advertising to assist with lead generation, cross-selling services and customer retention.

Marketing Materials:

- Marketing Plan Template
- Consumer Flyers
- Sales Letters
- Postcards
- Office Posters
- Magazine Ads
- Phone Scripts
- E-mail campaigns

The Agent Resource Website is your source for all marketing materials!

5

Customized Marketing Campaigns

Want Great Service?

Reinforces value and customer service.

Some things are better when you put them together.

Increase cross-selling opportunities by focusing on the benefits of combining home and auto policies.

6

How would you spend your savings?

Focus on money-saving opportunities for consumers.

Consumer Flyers

Beyond the basics

These consumer flyers help to create additional cross-selling opportunities by introducing policy enhancements for both auto and home.

7

MAFPRE INSURANCE

3590 Twin Creeks Drive | Columbus, Ohio | 43204 | 800-848-2945 | www.mapfreinsurance.com

MAFPRE Insurance™ is a brand and service mark of MAFPRE U.S.A. Corp and its affiliates American Commerce Insurance Company (Columbus, Ohio), Citibank Insurance Company (Windsor, MA), The Commerce Insurance Company (Windsor, MA), Commerce West Insurance Company (California COA No. 0617), Pleasanton, CA, MAFPRE Insurance Company (California COA No. 19642), Fort Worth, TX, MAFPRE Insurance Company of Florida (Miami, FL), and MAFPRE Insurance Company of New York (Garden City, NY). Not all companies are licensed in all states. Not all products are available in all states.

8



Connect your Agency.



**excel
experience**

MAPFRE U.S.A. Corp. and its subsidiaries are proud members of the MAPFRE family. MAPFRE S.A., with a presence in 43 countries at the end of 2009, provides services to millions of clients worldwide.

We welcome
the opportunity to speak with you.
Please contact us.



MAPFRE U.S.A. Corp. is comprised of the following property and casualty insurance subsidiaries: American CompanyTM (Columbus, OH), Citation Insurance CompanyTM (Webster, MA), The Commerce GroupTM (Webster, MA), Commerce West Insurance CompanyTM (California COA No. 06715; Pleasanton, CA), Commerce Insurance CompanyTM (California COA No. 06843; Florham Park, NJ), MAPFRE Insurance Company of FloridaTM (Garden City, NY), MAPFRE USATM is a service mark of MAPFRE U.S.A. All companies are licensed to do business in all states. Ask your marketing representative for the companies.

Partner with



Strength and Stability

"A++" (Superior) by A.M. Best, MAPFRE U.S.A. Corp. represents a financially sound group with \$1.7 billion in 2009 direct premium writings. MAPFRE USA places a strong emphasis on building agency relationships built on a solid foundation for profitable growth.

Property and casualty insurance subsidiaries of MAPFRE U.S.A. Corp. are committed to consistently superior insurance products to their agents and insureds and the highest level of service to all of them. Extraordinary customer service has long been a hallmark of MAPFRE U.S.A. Corp., and we serve to guide and influence the way in which we conduct business.

RECOGNITIONS

MAPFRE USATM ranked 18th among Top U.S. Private Passenger Writers by *Business Week* based on direct written premium (2008)

MAPFRE USATM featured in Ward's Top Performing P&C Insurers (2010)

MAPFRE U.S.A., our parent company, recognized by *Business Week* as one of the 2009 "40 World's Best Companies" (2009)

* Formerly known as The Commerce Group, Inc.

Quality Products

Research, innovative solutions, and strategic product planning are not just lofty phrases but actions that demonstrate our approach to insurance product development and design. We offer a variety of product features to give your agency a competitive edge in the marketplace and provide our customers with comprehensive and affordable coverage customized to fit their needs.

Personal Lines Products[†]

- Automobile
- Homeowner
- Umbrella
- Renters
- Dwelling Fire
- Specialty Vehicles
- Condominium Owner

† Available only in select states



Set Yourself Apart...

AAA Oregon/Idaho and American Commerce Insurance Company, a subsidiary of MAPFRE USA, have partnered to provide agencies with a unique opportunity to offer their clients co-branded personal lines insurance products. Pre-approved agencies can even sell AAA Memberships! Put brand power to work and set your agency apart from the competition through an appointment with American Commerce.

World-Class Service

Over the years we've teamed up with independent agents just like you to develop, market, and administer insurance products that offer customers unique advantages in coverage, price, and service. What has been the key to our long-standing relationships? PEOPLE. The knowledge, responsiveness, and compassion of our associates is essential to our success.

Outstanding Claim Support

Dedicated professionals are available to ensure that your customers receive fast, friendly claim service, including 24/7 claim reporting.

Superior Customer Service

Through continued education and a commitment to finding innovative ways to service customers, our representatives are readily available to assist you.

Established Underwriting Relationships

We value personal connections. Our agency partners receive dedicated territorial underwriting support.

Focused Marketing Presence

We take our partnerships seriously. To fulfill our high service standards, we provide regionalized marketing expertise through well-qualified professionals who understand your market and needs.

Dedicated Technical Support

Our experienced team provides immediate technical support and system guidance when you're in need.



Connect
your Agency with
MAPFRE | USA
Call us!

* Compensation arrangements subject to applicable law.

Welcome to **Simplicity.**



Adding **Value** to **Your Business**

Increase the value of your business in the eyes of your employees or customers. An auto and home insurance program would be a great benefit to offer and will increase the trust, loyalty and appreciation of your business and its services.



MAPFRE USA seeks to create Business2Business relationships that promote profitable growth opportunities while enhancing the overall customer experience. And that's a great reflection on you.

Why **Partner** with



Your employees, members and clients are valuable. You have their best interests in mind. Now it's time to ensure they have the insurance they need. Together, we can offer a sensible option that can simplify the selection process, offer competitive rates, and provide them with the absolute best service they'll find anywhere.

Offering personal lines auto and home insurance through MAPFRE USA shows that you care. It's a wonderful way to generate loyalty and trust, providing added benefits to your employees, customers or members. Best of all, it's simple to implement. We'll handle all the details.

Let us welcome you to **simplicity.**

Superior Service. **Superior People.**

You can trust MAPFRE USA for service that is respectful, responsive and reputable, surpassing customers' expectations at every contact point. So what sets us apart from other insurance companies? Superior service and superior people.

MAPFRE USA is committed to service excellence. Over the years we've teamed up with independent agents to develop, market and administer insurance products and programs that offer customers unique advantages in coverage, price and service. And, we pride ourselves on building and maintaining long-standing relationships. It's people that make a difference. The knowledge, attentiveness and compassion of our associates is essential to our success.



Trust Our Experience.
Expect Excellence.

Rated "A+" (Superior) by A.M. Best, MAPFRE U.S.A. Corp. represents a financially sound business group with \$1.7 billion in 2009 direct premium writings. MAPFRE U.S.A. places a strong emphasis on establishing relationships built on a solid foundation for profitable growth.

Extraordinary customer service has long been a hallmark of MAPFRE U.S.A. Corp., and our values serve to guide and influence the way in which we conduct business.

MAPFRE U.S.A. Corp. and its property and casualty insurance subsidiaries are proud members of the MAPFRE family.



Our parent, MAPFRE, maintains a presence in 43 countries and provides services to millions of clients worldwide.



The Agent
Advantage

Many people perceive the insurance buying process as a confusing and daunting task. At MAPFRE USA, our agents are changing that perception by producing quick and thorough quote results to prospective clients in just a matter of minutes.

With more than 4,200 independent agents and brokers located across the country, MAPFRE USA believes in providing simple insurance solutions through a dedicated and caring agent network that exemplifies service excellence. That's the MAPFRE agent advantage.

High-Quality Products

Through American Commerce Insurance Company, MAPFRE USA offers all the standard auto and homeowners policy features our customers expect at discounted group rates, including comprehensive and collision coverage and variable deductibles. We've also developed endorsements that extend liability coverage and benefits to provide even greater value.

Personal Lines Products

- Automobile
- Homeowner
- Umbrella
- Renters
- Dwelling Fire
- Specialty Vehicles
- Condominium Owner



Auto Extras

- Peace Of Mind™ -- at-fault accident forgiveness
- AutoMaster Plus™ -- extended protection at no extra charge
- New car replacement options
- One policy/one bill for all vehicles

Homeowners Extras

HomeMaster Plus™ -- discount package on popular endorsements including:

- Increased liability limits
- Water and sewer backup coverage
- Home contents replacement cost coverage
- Additional protection options

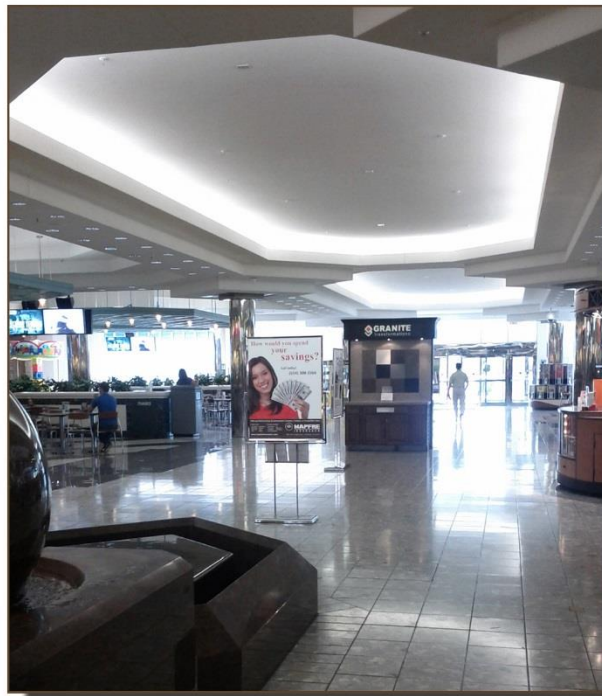
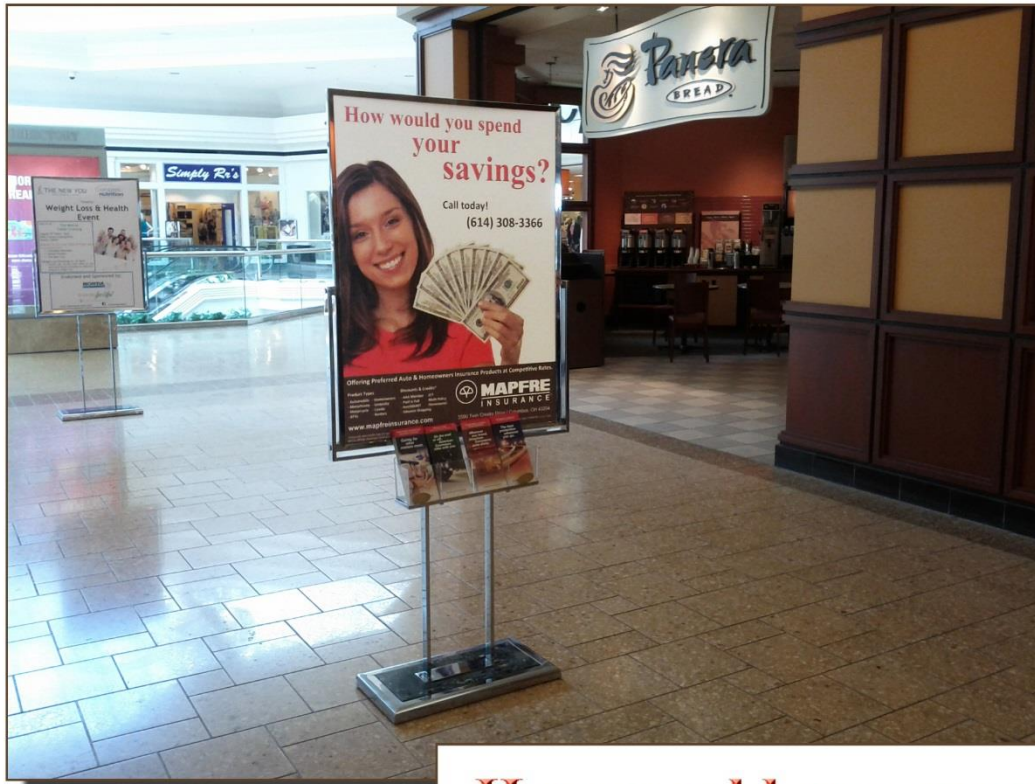


For more information contact:



Personal lines insurance products in the state of Ohio are underwritten by American Commerce Insurance Company of Columbus, Ohio. Coverages are subject to policy terms and conditions. Limits, exclusions and deductibles may apply. Coverages, credits and discounts vary by state and may not be available in every state. Discounts and credits may not apply to all coverages.

Posters / Signs



How would you spend your savings?

Call today!

(614) 308-3366



Offering Preferred Auto & Homeowners Insurance Products at Competitive Rates.

Product Types

- Automobile
- Homeowners
- Motorhome
- Motorcycle
- ATVs
- Renters

Discounts & Credits*

- AAA Member
- Paid in Full
- teenSMART
- Advance Shopping
- EFT
- Multi-Policy
- Homeowner



MAPFRE
INSURANCE

www.mapfreinsurance.com

3590 Twin Creeks Drive | Columbus, OH 43204

*Discounts and credits may not apply to all coverages, vehicles and product types. Not all discounts listed above. MAPFRE Insurance™ is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance Company™ of Columbus, Ohio.



Want great service?

MAPFRE InsuranceSM is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliates: American Commerce Insurance CompanySM (Columbus, OH); Citation Insurance CompanySM (Webster, MA); The Commerce Insurance CompanySM (Webster, MA); Commerce West Insurance CompanySM (CA COA No. 06715; Pleasanton, CA); MAPFRE Insurance CompanySM (CA COA No. 18643; Florham Park, NJ); MAPFRE Insurance Company of FloridaSM (Miami, FL); and State-Wide Insurance CompanySM (Garden City, NY).





MAPFRE | INSURANCESM

a *simple* solution

for your **Vehicles**



Let us take care of your auto insurance needs. It's our policy and your protection.



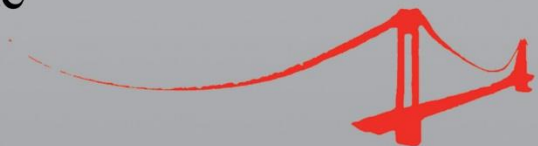


a *simple* solution

for your **Property**



Be right at home with our wide range of insurance coverages.





*Kiosk at Tuttle Mall
Columbus, Ohio*

Flyers

ATTENTION RESIDENTS:

Get the Renters Insurance You Need and the Protection and Service You Deserve!

Receive a
\$15 Meijer Gift Card*
with a completed
Renters Insurance quote



Conveniently located across the street
in the Hamilton Crossing Centre

Stop in or call for a
Renters Insurance quote today!

12453 North Meridian Street (317) 844-5900

What protection does a Renters Insurance Policy offer?

- Your personal belongings
- Some living expenses should your apartment become temporarily unlivable
- Your liability or damage caused to others or their property

You can depend on a MAPFRE Insurance Agent to keep your best interests in mind with a full review of your current renters and auto policies.

Product Types

- Auto
- Home
- Condo
- Renters
- Umbrella
- Motorhome

Discounts & Credits

- Multi-Vehicle
- Good Student
- Paid-In-Full
- Homeowner
- Electronic Funds Transfer
- Loyal Customer

www.mapfreinsurance.com



MAPFRE Insurance™ is a brand and service mark of MAPFRE U.S.A. Corp and its affiliates: American Commerce Insurance Company™ (Columbus, Ohio), American Commerce Insurance Company™ (Webster, MA); The Commerce Insurance Company™ (Webster, MA); Commerce West Insurance Company™ (California COA No. C-00000000); Commerce West Insurance Company™ (California COA No. C-00000000); MAPFRE Insurance Company of Florida™ (Miami, FL); and MAPFRE Insurance Company of New York™ (Garden City, NY). Not all companies are licensed to do business in all states. Not all products are available in all states. *Limit: one gift card per policy.

Picture Yourself in Paradise

Agent Incentive

April 5 - 9, 2013
Casa Dorada Resort
Los Cabos, Mexico
www.casadorada.com



Win a **trip for two** which includes:

- Round trip airfare
- All inclusive accommodations
- \$250 gift card for spending

Contest Period: July 1 thru December 31, 2012

HOW TO QUALIFY

Guarantee Yourself a Trip

- Write a minimum of 80 new business auto policies and guarantee yourself a trip.
- Unlimited number of guaranteed trips available.

or

Enter the Wild Card Drawing for a Chance to Win 1 of 3 Trips

- Write a minimum of 30 new business auto policies and receive one Wild Card Entry.
- For every additional 10 new business auto policies, you'll receive 1 additional entry.
- Opportunity to have up to 5 entries in the Wild Card Drawing!
(Example: 60 new business auto policies = 4 wild card entries)

General Rules

Qualifying policies must be effective during the contest period. Qualifying policies must be active as of December 31, 2012. Agent must be in good standing with agency and company to receive prizes. New business auto policies must be active and effective during the contest period to qualify.



Good Luck!





Uphold the highest standards of service excellence.

Exceeding customer expectations is a core value infused throughout our organization. Superior service and genuine, caring attitudes have long been hallmarks of both our employees and agents. We strive to impress each customer with the quality and timeliness of our services by treating each client as we wish to be treated – with courtesy and by name, not by a policy number.

Handle claims quickly and efficiently.

We pride ourselves in promoting an environment where our customer can rest easy knowing their claim situations will be handled as quickly and efficiently as possible. Feedback from customer satisfaction surveys allows us to closely measure each claims experience - ensuring our customers are satisfied. Going the extra mile to provide superior service is our commitment to you.

Promote innovation to enhance the customer experience.

Through research and development, we continuously explore new ways to leverage technology, products and services to enhance our customers' experience. Whether in person, on the web or by phone, we're committed to making it convenient to do business with us.



Live our values.

As strong advocates of community involvement, our associates demonstrate caring attitudes each and every day at all levels of our organization. Whether hosting a fundraiser or volunteering at events within the community, to enrich the lives of our neighbors, family and friends in the places where we live and work.



Trust MAPFRE for your auto insurance needs.

Enjoy these great Value-Added Benefits

- teenSmart® safe driving program
- Disappearing deductibles
- At-fault accident forgiveness
- New car replacement coverage
- Numerous discounts
- Multiple product lines

It's easy to get an auto quote!

Go online:
www.mapfreinsurance.com
 Call:
(614) 308-3366



Submit a complete auto quote and receive a \$15 gas card.**

More about MAPFRE...

Located in the Columbus area since 1946, MAPFRE Insurance offers a full portfolio of auto and home insurance products to meet your needs. You can also depend on a MAPFRE Insurance Agent to keep your best interests in mind with a full review of your current auto policy.

Product Types:

- Auto
- Home
- Condo
- Renters
- Umbrella
- Motorhome
- Motorcycle

Discounts & Credits:

- Multi-Policy
- Multi-Vehicle
- Homeowner
- Paid-In-Full
- Electronic Funds Transfer
- Loyal Customer
- Advanced Shopping

Insurance is underwritten by MAPFRE Insurance, a brand of American Commerce Insurance Company of Columbus, Ohio. Not all applicants may be eligible. Coverages are subject to policy term and conditions. Limits, exclusions and deductibles may apply. Discounts and credits may not apply to all coverages or vehicles. ** Offer valid thru October 31, 2012. Current auto policyholders with MAPFRE Insurance are ineligible. To receive gas card, online instant auto quote must be complete, meet auto eligibility guidelines, and be submitted to MAPFRE Insurance for consideration on or before the offer expiration date. Recipient must reside in the state of Ohio and have an Ohio mailing and street address. P.O. Boxes are invalid. Only one gas card is permitted per household per mailing address.

Print

SCORE BIG *Go Rocks!*

with great value-added benefits from **MAPFRE Insurance**

- teenSmart® safe driving program
- Disappearing deductibles
- At-fault accident forgiveness
- New car replacement coverage
- Numerous discounts including multi-policy and homeowner
- Multiple product lines such as auto, specialty vehicles, home and umbrella

HOME 17 T.O.L. 3:16.16 GUEST 0 T.O.L. 0

DOWN TO GO MAPFRE INSURANCE BALL ON QTR 35 4

It's easy to get an auto quote!

Go online:
www.mapfreinsurance.com

Call:
(614) 308-3366

SCAN

MAPFRE | INSURANCE SM

MAPFRE Insurance® is a brand of American Commerce Insurance Company™, 3590 Twin Creeks Drive, Columbus, Ohio 43204. Not all applicants may be eligible. Coverages are subject to policy terms and conditions. Limits, exclusions and deductibles may apply. Discounts and credits may not apply to all coverages and vehicles.

TOYS FOR TOTS

Holiday Toy Drive

3590 Twin Creeks Drive
Saturday, December 8th
10:00am to 2:00pm

Have your photo taken with Santa!

Donate a new, unwrapped toy and put a smile on a child's face.

MAPFRE | INSURANCE SM

AUTO • HOME • UMBRELLA

3590 Twin Creeks Drive | Columbus, Ohio 43204 | www.mapfreinsurance.com

MAPFRE Insurance® is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance Company™ of Columbus, Ohio.

AUTO SAFETY DAY

**Friday
May 20, 2011**

The Mall at Tuttle Crossing

5043 Tuttle Crossing Blvd., Dublin, OH

10:00 am to 2:00 pm

MAPFRE | INSURANCE SM

- **FREE** car seat checks courtesy of Safe Kids Coalition
- A chance to win an **Emergency Roadside Kit** and MORE!
- On-site agents to provide **driving safety tips**

If you can't stop by, call us for a FREE auto and home insurance review.

(614) 308-3366

The MAPFRE U.S.A. Group of Companies are rated "A+" (Superior) by A.M. Best Company. MAPFRE Insurance™ has provided superior personal lines auto and home insurance solutions since 1946. MAPFRE Insurance™ is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance Company™ (Columbus, Ohio).

Some things are better when you put them together.

Enjoy big savings by pairing your auto and home insurance.

Save money immediately with a multi-policy discount from American Commerce Insurance Company. Plus you may qualify for additional savings with one or more of the following discounts:

- AAA Member
- Homeowners
- Paid in Full
- Multi-Car
- Protective Devices
- Good Student

Call or visit us today for a no-obligation quote.

American Commerce INSURANCE™
© A MAPFRE COMPANY

Happy Holidays
 from all of us at
MAPFRE Insurance

 **MAPFRE | INSURANCE**SM
 AUTO • HOME • UMBRELLA

3590 Twin Creeks Drive Columbus, Ohio 43204 | 614.308.3366 | www.mapfreinsurance.com

MAPFRE InsuranceSM is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance CompanySM of Columbus, Ohio.

Happy Holidays

from all of us at  **MAPFRE | INSURANCE**SM

AUTO • HOME • UMBRELLA
 3590 Twin Creeks Drive Columbus, Ohio 43204
www.mapfreinsurance.com

MAPFRE InsuranceSM is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance CompanySM of Columbus, Ohio.

 **MAPFRE | INSURANCE**SM
 American Commerce Insurance Company

We are **MAPFRE** Insurance.

Rated "A" by A.M. Best, we are the 19th largest auto carrier in the U.S. We provide auto and home insurance products with one of the highest levels of service and support in the industry.

JOIN OUR TEAM!

A new opportunity awaits you

- Do you have entrepreneurial spirit?
- Are you goal-oriented?
- Are you looking for great benefits and advancement opportunities?

If you answered "yes" to these questions, then we may have the career you're pursuing.

Contact us at jobs.mapfreusa.com to review the opportunities at our branch office in Columbus, Ohio.

We are proud to be an Equal Opportunity Employer.

To learn more about us, go to: www.mapfreinsurance.com




The MAPFRE U.S.A. Group of Companies are rated "A" by A.M. Best Company. MAPFRE InsuranceSM has provided superior personal lines auto and home insurance solutions since 1946. MAPFRE InsuranceSM is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance CompanySM (Columbus, Ohio).



*Serving
Ohio residents
since 1946*

The Best Service in the Business

- Exceptional claim handling
- Superior customer satisfaction
- Outstanding agents and personal service
- Rated "A+" (Superior) by A.M. Best Company
- Providing quality protection at competitive prices

CALL TODAY! **317.844.5900**

Free insurance reviews and no-obligation quotes



3590 Twin Creeks Drive | Columbus, Ohio 43204 | www.mapfreinsurance.com

MAPFRE InsuranceSM is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance CompanySM of Columbus, Ohio.

Want Great Service?



Let us serve your insurance needs.

AUTO | HOME | UMBRELLA

Expect Excellence

- Providing great service since 1946
- Exceptional claims handling
- Quality protection at competitive prices
- Outstanding agents and personal service
- Rated "A+" (Superior) by A.M. Best Company

CALL TODAY!

614.308.3366

Free insurance reviews and no-obligation quotes



3590 Twin Creeks Drive | Columbus, Ohio 43204 | www.mapfreinsurance.com

MAPFRE InsuranceSM is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance CompanySM of Columbus, Ohio.

SPORTS

CALL 740-888-6054

WEB www.ThisWeekSPORTS.com

FAX 740-888-6006



**Boys Soccer
Munday seeks to inspire Wildcats**

By AARON BLANKENSHIP
THISWEEKSPORTS.COM

As a soccer player, Michael Munday prided himself on making the most of his ability. After graduating from Fairborn High School in 1996, Munday played four seasons at Oberlin, where he scored a team-record 65 goals over his career. During his senior season in 1999, Munday set team records in goals (24) and points (52) while leading the Cardinals to their third consecutive Ohio Athletic Conference tournament title and second OAC regular-season championship in three years.

DRAMATIC

FROM >> 16

Current North coach Kevin Thurman, an assistant on the 1994 team, said he was reminded of the state final before the Warriors defeated Whitrow 65-55 last Jan. 7. "Before the game, I walked past the scorer's table and the Whitrow scorekeeper said, 'You know that was a change,'" Thurman said. "George Jackson, who coached Whitrow (from 1993-94) and is now an assistant coach at the University of Cincinnati) was at the game (in January). He reshaped the game with me for about a half hour, so it's still on his mind to this day."

Stonerook's basket put the Warriors ahead, but there still were 10 seconds left in overtime. After a timeout, the Tigers threw an inbounds pass intended for Jeff Carter, who led all scorers with 22 points.

North senior Pat Brown intercepted the pass and was fouled. He missed the front end of a one-and-one, but a half-court shot by Whitrow's James Jones fell short at the buzzer. "When Hoover told me to stay close to (Carter), it reminded me of a cover-2 (pass defense) in football," said Brown, who played football at Kautz. "Then they fouled me and I got to go to the foul line. That's something you always dream of and practice when you're a kid, making foul shots at the end of a state championship. I missed the first one, but things worked out."



Shawn Stonerook scored the winning basket with 10 seconds left in overtime to lift Westerville North to a 50-46 victory over Cincinnati Whitrow in the 1994 Division I state final. Courtesy of The Columbus Dispatch

Counting down to No. 1

Nov. 10-13
10. Upper Arlington vs. Solon, Division I football championship game (Dec. 2, 2009) — Last by Ohio's 16 football senior athletes was only Jeff Backler, the Golden Bears won 15-9 at Forewell Stadium in Canton to give central Ohio its first big-school title since the inception of the playoffs in 1972. With Solon at a 22-yard line with 48 seconds left, Backler intercepted a pass and ran 66 yards to seal a 16-9 season.
8. Philadelphia vs. North Canton, Division I softball championship game (June 5, 1998) — Philadelphia lost 7-1 in a state-tournament record 13 innings at Rockside Park in Ashland. However, the Stallions' first state championship since 1975 in the girls' Division I softball was to give the Stallions a 6-0 record in Division I football championship games (Dec. 5, 2008) — Cleveland's Senior Orioles scored a 2-yard option pitch with 1:04 remaining and quarterback Alex Teriano ran in the two-point conversion to give the Orioles a 16-10 victory at Forewell Stadium. Teriano set off the touchdown with a 73-yard run to the Ohio State line.
6. Northland vs. Cincinnati Presentation, Division I boys basketball championship game (March 28, 2009) — Ohio's Mike Bakula, made two of three 27 seconds left in the 67-65 win. It's the championship in the history program.
Christian vs. Fort Jean 19 boys basketball championship game (Nov. 19, 2008) — Loveland senior J.P. Knott led the Knights to their second state title after Jerry Lancaster's 2-1 win in a three-handed third out in the second round in Lake in the fourth.



Earning the trust of Ohio drivers since 1946.

- Enjoy value-added benefits including:
- Disappearing deductibles
 - At-fault accident forgiveness
 - New car replacement coverage
 - Numerous discounts including multi-policy and homeowner
 - Multiple product lines such as auto, specialty vehicles, home and umbrella

It's easy to get an auto quote!

Go online: www.mapfreinsurance.com
Call: (614) 308-3366



MAPFRE InsuranceSM is a brand of American Commerce Insurance CompanySM, 3590 Twin Creeks Drive, Columbus, Ohio 43204. Not all applicants may be eligible. Coverages are subject to policy term and conditions. Limits, exclusions and deductibles may apply. Discounts and credits may not apply to all coverages and vehicles.

Westerville North boys basketball coach Dave Hoover (left) instructs his team as the Warriors in the 1994 Division I state final at St. John Arena. Eric Aueroff/The Columbus Dispatch

Most Dramatic State Tournament Events: No. 2 North title aided

By SCOTT HENNING
THISWEEKSPORTS.COM

The "Most Dramatic State Tournament Event" series marks the fourth summer. ThisWeek has taken a look back at some of the greatest high school sports moments since 1900. Retrospective articles on each of the top five events began July 12, with one story running each week through Aug. 5 when the most dramatic state tournament event will be revealed. The series began July 5 with No. 5-10 and an honorable mention list.



Earning the trust of Ohio drivers since 1946.

Enjoy value-added benefits including:

- Disappearing deductibles
- At-fault accident forgiveness
- New car replacement coverage
- Numerous discounts including multi-policy and homeowner
- Multiple product lines such as auto, specialty vehicles, home and umbrella

It's easy to get an auto quote!

Go online: www.mapfreinsurance.com

Call: (614) 308-3366



MAPFRE InsuranceSM is a brand of American Commerce Insurance CompanySM, 3590 Twin Creeks Drive, Columbus, Ohio 43204. Not all applicants may be eligible. Coverages are subject to policy term and conditions. Limits, exclusions and deductibles may apply. Discounts and credits may not apply to all coverages and vehicles.

Hilliard Pediatrics Welcomes Elizabeth Schloss, M.D. to the practice.



Please call 777-1800 to schedule your child's appointment with Dr. Beth today.

Hilliard Pediatrics Inc.
3855 Trueman Court, Hilliard, Ohio
www.hilliardpeds.com





MAPFRE | INSURANCESM

Get an auto quote today!

(614) 308-3366

www.mapfreinsurance.com

Enjoy value-added benefits including:

- Disappearing deductibles
- At-fault accident forgiveness
- New car replacement coverage
- Numerous discounts including multi-policy and homeowner
- Auto, specialty vehicles, home and umbrella products

Earning the trust of Ohio drivers since 1946.

MAPFRE InsuranceSM is a brand of American Commerce Insurance CompanySM, 3599 Twin Creeks Drive, Columbus, Ohio 43204. Not all applicants may be eligible. Coverages are subject to policy term and conditions. Limits, exclusions and deductibles may apply. Discounts and credits may not apply to all coverages and vehicles.



MAPFRE | INSURANCESM

Earning the trust of Ohio drivers since 1946.

Enjoy value-added benefits including:

- Disappearing deductibles
- At-fault accident forgiveness
- New car replacement coverage
- Numerous discounts including multi-policy and homeowner
- Multiple product lines such as auto, specialty vehicles, home and umbrella

It's easy to get an auto quote!

Go online: www.mapfreinsurance.com

Call: (614) 308-3366



SCAN

MAPFRE InsuranceSM is a brand of American Commerce Insurance CompanySM, 3599 Twin Creeks Drive, Columbus, Ohio 43204. Not all applicants may be eligible. Coverages are subject to policy term and conditions. Limits, exclusions and deductibles may apply. Discounts and credits may not apply to all coverages and vehicles.

Want Great Service?



CALL TODAY:
(317) 844-5900

www.mapfreinsurance.com

12453 N. Meridian St., Carmel
Hamilton Crossing Centre
Next to Starbucks

MAPFRE | INSURANCESM
American Commerce Insurance Company

MAPFRE InsuranceSM is a brand and service mark of MAPFRE U.S.A. Corp and its affiliates: American Commerce Insurance CompanySM (Columbus, Ohio); Clifton Insurance CompanySM (Woburn, MA); The Commerce Insurance CompanySM (Woburn, MA); Commerce West Insurance CompanySM (California COA No. 98718, Pleasanton, CA); MAPFRE Insurance CompanySM (California COA No. 18643, Fort Lauderdale, FL); MAPFRE Insurance Company of FloridaSM (Miami, FL); and MAPFRE Insurance Company of New YorkSM (Garden City, NY). Not all companies are licensed to do business in all states. Not all products are available in all states.



MAPFRE | INSURANCESM
American Commerce Insurance Company

Enjoy **STARBUCKS?**

Let us *serve* you!

Contact us for a *free quote* and receive a *free STARBUCKS Gift Card!*

(317) 844-5900

Hamilton Crossing Centre
12453 N. Meridian Dr. | Carmel, IN 46032
www.mapfreinsurance.com

The MAPFRE U.S.A. Group of Companies are rated "A+" (Superior) by A.M. Best Company. MAPFRE InsuranceSM has provided superior personal lines auto and home insurance solutions since 1946. MAPFRE InsuranceSM is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance CompanySM (Columbus, Ohio).

Want great service?



We've provided Indiana residents with quality auto and home insurance since 1957.

Call or visit us for a *free insurance review and no-obligation quote.*

(317) 844-5900 www.acilink.com

MAPFRE | INSURANCESM
American Commerce Insurance Company

Hamilton Crossing Centre | 12453 N. Meridian Drive | Carmel, IN 46032

MAPFRE InsuranceSM is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance CompanySM of Columbus, Ohio.



MAPFRE | INSURANCESM

Get an auto quote today!

Go online: www.mapfreinsurance.com

Call: (614) 308-3366

Enjoy value-added benefits including:

- Disappearing deductibles
- At-fault accident forgiveness
- New car replacement coverage
- Numerous discounts including multi-policy and homeowner
- Multiple product lines such as auto, specialty vehicles, home and umbrella

Earning the trust of Ohio drivers since 1946.

MAPFRE InsuranceSM is a brand of American Commerce Insurance CompanySM, 3599 Twin Creeks Drive, Columbus, Ohio 43204. Not all applicants may be eligible. Coverages are subject to policy term and conditions. Limits, exclusions and deductibles may apply. Discounts and credits may not apply to all coverages and vehicles.

Mail Campaigns

Don't leave it on the table.



Your AAA membership can save you a bundle on auto insurance.



Independent Insurance Agent

Personal Service is just a phone call away.



Now available!



IDENTITY THEFT FRAUD EXPENSE COVERAGE

A little extra protection goes a long way.



American Commerce INSURANCE

live madrid

2011 Agency Incentive Trip



presented by



Want great service?



We'll take it off your hands.

Community Recycling Event 

Saturday
September 17, 2011
10AM to 2PM

3590 Twin Creeks Dr.
Columbus, OH 43204
(Map on back)



Enter to win 2 OSU FOOTBALL tickets!
(Compliments of ABCS / FOX28)

Co-sponsored by



IDENTITY THEFT FRAUD EXPENSE COVERAGE from **American Commerce** INSURANCE

- Reimbursement of certain expenses related to identity theft
- Access to experienced fraud specialists at **Identity Theft 911®**
- Proactive services to help protect your identity
- Resolution services to recover from identity theft and fraud
- Document replacement assistance

Dear John and Jane,

As a valued policyholder, I'd like to inform you of this new endorsement feature available that can be added to your American Commerce Insurance homeowners policy.

Please call me for more information on this very important coverage. I look forward to speaking with you!



Agent Name
Phone Number

12398127313-1278-3389

AAA Insurance
1745 114th Ave. SE
Bellevue, WA 98004

PRE-SORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
CLICK2MAIL
22202

3*****AUTO**ALL FOR AADC 520

John and Jane Doe
12345 Main Street
AnyCity, WA 55555-5555

(-----space reserved for bar code-----)

(---space reserved recycle emblem and text---)



Community Recycling Event
Saturday, September 17th
10am - 2pm

We'll take it off your hands!
 ▶ Document Shredding
 ▶ Electronics Recycling
 ▶ PLUS:
 Enter to Win 2 OSU Football Tickets!

MAPFRE INSURANCE
 AUTO - HOME - UMBRELLA
 614.308.3366
 www.mapfreinsurance.com

ACCEPTED ITEMS

Paper:	Electronics:
Financial statements	Cell phones
Sales receipts	Computers
Old tax records	Monitors
Credit card information	Laptops
Medical records	Keyboards
Canceled checks	Digital cameras
Social security numbers	Gaming systems

MAPFRE Insurance™ has provided superior personal lines auto and home insurance solutions since 1948. MAPFRE Insurance™ is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance Company™ (Columbus, OH).

MAPFRE INSURANCE
 3590 Twin Creeks Drive | Columbus, OH 43204
 www.mapfreinsurance.com

It's time you enjoy **premium customer care** and **quality insurance** coverage.

Together we can **maximize your savings** and build a personalized plan with coverage that makes sense for you.

Call or visit us TODAY for a **FREE** insurance review and no-obligation quote.
(614) 308-3366

No MAPFRE U.S.A. Corp. of Columbus, Ohio, 43204. (Excluded to S.M. Best Company) MAPFRE Insurance™ has provided superior personal lines auto and home insurance solutions since 1948. MAPFRE Insurance™ is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliate American Commerce Insurance Company™ (Columbus, OH). AD40209 (Rev. 01/10)

MAPFRE USA

3590 Twin Creeks Dr., Columbus, Ohio 43204
 ATTN: Marketing

Introducing
live madrid
 2011 Agency Incentive Trip

(Name of Agency)
 (Address)
 (City, State, Zip)
 (Attn:)

MAPFRE U.S.A. Corp. is comprised of the following property and casualty insurance subsidiaries: American Commerce Insurance Company (Columbus, OH), Citibank Insurance Company (Webster, MA), The Commerce Insurance Company (Webster, MA), Commerce West Insurance Company (California COA No. 06715, Pleasanton, CA), MAPFRE Insurance Company (California COA No. 08843, Florham Park, NJ), MAPFRE Insurance Company of Florida (Miami, FL), and State-Wide Insurance Company (Garden City, NY). MAPFRE USA™ is a service mark of MAPFRE U.S.A. Corp.

B2C

AUTO INSURANCE

Auto Insurance Check-up: Have you reviewed your policy lately?

Regular lifestyle changes may play a factor in determining your insurance premium and coverage needs. For this reason alone, it is important to conduct periodic policy reviews.

Below are a few things to consider when reviewing your current policy or shopping for a new one.

✓ **Become familiar with your current policy.**

Do you understand your policy's terms, provisions, limits and exclusions? Periodic policy reviews will help to identify outdated information or additional coverage needs.

✓ **Consider raising your policy deductibles.**

The higher your deductible, the greater your savings may be. By increasing your deductible you take on more risk in the case of an incident, and because the company's risk is lessened you may qualify for a lower premium.

✓ **AAA Members receive an additional discount!**

In addition to common discounts such as multi-car and multi-policy, we offer additional savings, up to 10%, specifically for AAA members.

About Us...

For decades, MAPFRE Insurance has been protecting families and their possessions with quality insurance coverage and a strong commitment to service excellence. Today we are represented by a powerful network of agents located throughout the United States. We are rated "A" (Excellent) by A.M. Best for financial strength, indicating a superior ability to meet ongoing obligations to policyholders.

www.mapfreinsurance.com



MAPFRE InsuranceSM is a brand and service mark of MAPFRE U.S.A. Corp and its affiliates: American Commerce Insurance CompanySM (Columbus, Ohio); Citibank Insurance CompanySM (Webster, MA); The Commerce Insurance CompanySM (Webster, MA); Commerce West Insurance CompanySM (California COA No. 06715; Pleasanton, CA); MAPFRE Insurance CompanySM (California COA No. 19943; Fortham Park, NJ); MAPFRE Insurance Company of FloridaSM (Miami, FL); and MAPFRE Insurance Company of New YorkSM (Garden City, NY). Not all companies are licensed to do business in all states. Not all products are available in all states.

ADV6007 (Rev 02/12)

*The best
Protection
wherever you go*



Want Great Service?

You can depend on us for service that is reliable, respectful, and responsive, surpassing your expectations every time you contact us. With quality protection at competitive rates and our hard-earned reputation for superior service, no one takes better care of your insurance needs than we do.

Superior Claim Handling

We work hard to provide the extra benefits that you want most such as superior claim handling. Our fast, friendly and focused claims service is open 24 hours a day, 7 days a week. We operate regional claims offices around the country so we're always there when you need us most.



AutoMaster Plus[®]

Extended Protection at No Extra Cost
To better meet the needs of today's active lifestyles, we've developed AutoMaster Plus[®], a no cost endorsement, that provides extended liability protection and benefits in connection with a covered automobile.

Coverage Includes:

- Rental Reimbursement
- Bail Bonds
- Cell Phone Replacement
- Glass Chip Coverage
- Laptop Computer Replacement
- Loss of Earnings
- Personal Belongings
- Death Benefits
- Waiver of Collision Deductible

EXPECT EXCELLENCE

- **Rated "A+"** (Superior) by A.M. Best
- **Superior** customer satisfaction
- **Exceptional** claim handling
- **24/7** claims reporting
- **Outstanding** agents
- **Personal** service

Depend on Your Agent

Your agent will help you to understand your options, allowing you to make an informed decision as to the best available coverage that will meet your needs. You can trust your agent to make your insurance buying process as simple as possible, keeping your best interest in mind.

Reduce Your Premium with Valuable Discounts

We offer a variety of discounts designed to save you money. Your agent can help determine whether you qualify for any of the following discounts:

- | | | |
|----------------|------------------|-------------------|
| AAA Member | Multi-Car | Multi-Policy |
| Homeowner | Paid-In-Full | Passive Restraint |
| Loyal Customer | Anti-Lock Brakes | Financial Merit |

This brochure is for informational purposes only. Coverages are subject to policy terms and conditions. Limits, exclusions and deductibles may apply. Coverages, credits and discounts vary by state and may not be available in every state. Discounts and credits may not apply to all coverages or vehicles.

**Property Insurance Check-up:
Have you reviewed your
policy lately?**

Regular lifestyle changes may play a factor in determining your insurance premium and coverage needs. For this reason alone, it is important to conduct periodic policy reviews.

Below are a few things to consider when reviewing your current policy or shopping for a new one.

✓ **Become familiar with your current policy.**

Do you understand your policy's terms, provisions, limits and exclusions? Periodic policy reviews will help to identify outdated information or additional coverage needs.

✓ **Consider raising your policy deductibles.**

The higher your deductible, the greater your savings may be. By increasing your deductible you take on more risk in the case of an incident, and because the company's risk is lessened you may qualify for a lower premium.

✓ **Do you have a current inventory of your household contents?**

A complete household inventory can help you decide how much insurance to carry on household goods. In addition, having an accurate list of your contents is vital in the event of an insurance claim: *Tip: Don't forget to inventory items in hallways, storage rooms and your garage.*

About Us...

For decades, MAPFRE Insurance has been protecting families and their possessions with quality insurance coverage and a strong commitment to service excellence. Today we are represented by a powerful network of agents located throughout the United States. We are rated "A" (Excellent) by A.M. Best for financial strength, indicating a superior ability to meet ongoing obligations to policyholders.

www.mapfreinsurance.com



MAPFRE Insurance™ is a brand and service mark of MAPFRE U.S.A. Corp and its affiliates: American Commerce Insurance Company™ (Columbus, Ohio); Citation Insurance Company™ (Webster, MA); The Commerce Insurance Company™ (Webster, MA); Commerce West Insurance Company™ (California COA No. 08715; Pleasanton, CA); MAPFRE Insurance Company™ (California COA No. 18843; Florham Park, NJ); MAPFRE Insurance Company of Florida™ (Miami, FL); and MAPFRE Insurance Company of New York™ (Garden City, NY). Not all companies are licensed to do business in all states. Not all products are available in all states.

ADV6006 (Rev 02/12)

*Be at home
with our
Quality Protection*



Expect Excellence

- Rated "A" (Excellent) by A.M. Best
- Superior customer satisfaction
- Exceptional claim handling
- 24/7 claim reporting
- Outstanding agents and personal service

Our Policy: Your Protection

We offer a broad range of coverage options to you, your home, your personal possessions and most importantly, your family. Whether you reside in a home, condo or apartment, you'll be very comfortable with the flexibility and value we offer.

Guarding Against Liability

Our homeowner policy also protects you from claims for medical and other related expenses occurring on your property or elsewhere for which you are legally liable for injuries or damage.

- Damages to others' property
- Cost of liability suit for a covered occurrence
- Medical expenses and other compensation for injury to others

Protecting Your Property

Our comprehensive personal property line covers the repair or replacement of your home or personal property if it's damaged, destroyed or stolen. It offers protection from:

- Fire, weather damage and natural disaster
- Equipment failures, falling objects and structural damage
- Theft, vandalism and credit card loss



Beyond the Basics

Why hassle with adding extra features one by one? Just add HomeMaster Plus® or HomeMaster Elite™ to extend your policy's basic protection to cover a wide range of circumstances not covered by most standard policies.

FEATURES	HomeMaster Plus®	HomeMaster Elite™
Water and Sewer Backup Coverage	✓	✓
Replacement Cost Coverage for your home's contents	✓	✓
Credit Card, Forgery and Counterfeit Money protection	✓	✓
Increased limits for Personal Liability and Medical Payments	✓	✓
Personal Injury Liability protection	✓	✓
Increased limits on certain personal property such as jewelry, silverware and furs	✓	✓
Special Personal Property Coverage for most perils affecting your home's contents		✓

Speak with your agent today to find out more about the advantages that a HomeMaster package has to offer.

Replacement Cost Coverage

There's a significant difference between the cost to replace your home's contents and the actual cash value provided by most policies. This coverage allows you to get your life back to normal should you lose your possessions in a fire or other covered event, without incurring substantial financial losses.

Scheduled Personal Property Coverage

The Scheduled Personal Property endorsement provides broader coverage protection on special possessions such as jewelry, watches, fine arts, antiques and/or collectibles.

Valuable Homeowner Discounts

We offer many discounts to save you money. Your agent will help you determine whether you qualify for any of the following:

Multi-Policy | New Home | Protective Devices

Depend on Your Agent

Your agent will help you to understand your options, allowing you to make an informed decision as to the best available coverage that will meet your needs. You can trust your agent to make your insurance buying process as simple as possible, keeping your best interest in mind.



MAPFRE Insurance offers a full portfolio of customer focused products, including property and casualty coverage for autos, motorcycles, homes, condominiums, recreational vehicles, boats and rental properties. To learn more about our full insurance line, contact a MAPFRE Insurance agent today.

About Us...

For decades, MAPFRE Insurance has been protecting families and their possessions with quality insurance coverage and a strong commitment to service excellence. Today we are represented by a powerful network of agents located throughout the United States. We are rated "A" (Excellent) by A.M. Best for financial strength, indicating a superior ability to meet ongoing obligations to policyholders.



OFFERING COVERAGES FOR:

- Motorcycles
- ATVs
- Snowmobiles

www.mapfreinsurance.com



MAPFRE Insurance is a brand and service mark of MAPFRE U.S.A. Corp and its affiliates: American Commerce Insurance Company (Columbus, Ohio); Citation Insurance Company (Webster, MA); The Commerce Insurance Company (Webster, MA); Commerce West Insurance Company (California COA No. 06715, Pleasanton, CA); MAPFRE Insurance Company (California COA No. 18843, Florham Park, NJ); MAPFRE Insurance Company of Florida (Miami, FL); and MAPFRE Insurance Company of New York (Garden City, NY). Not all companies are licensed to do business in all states. Not all products are available in all states.

ADW6010 (Rev 02/12)



Want Great Service?

You can depend on us for service that is reliable, respectful, and responsive, surpassing your expectations every time you contact us. With quality protection at competitive rates and our hard-earned reputation for superior service, no one takes better care of your insurance needs than we do.

Superior Claim Handling, 24/7

We work hard to provide the extra benefits that you want most such as superior claim handling. Our fast, friendly and focused claims service is open 24 hours a day, 7 days a week. We operate regional claims offices around the country so we're always there when you need us most.

The Best Service in the Business:

- Rated "A" (Excellent) by A.M. Best
- Superior customer satisfaction
- Exceptional claim handling
- 24/7 claim reporting
- Outstanding agents and personal service

Going the Extra Mile

We work hard to provide the extra benefits that you want most.

Is Your Ride Covered?

We offer a full range of coverages for a majority of specialty lines vehicles ranging from sport bikes to cruisers, mopeds to scooters, touring bikes to dirt bikes. We can cover your all terrain vehicles and snowmobiles, too.

Hit the Road with Peace of Mind

All vehicle policies allow eligible customers of four or more years to carry At-Fault Accident Forgiveness. As an added feature, American Commerce is introducing the Peace of Mind package, an optional upgrade that provides customers with immediate At-Fault Accident Forgiveness from day one. It also provides an immediate \$100 deductible credit and includes the ability to reduce your deductible up to \$500 for staying accident free. It's "Peace of Mind" knowing that an accident won't raise your rates and your deductible will be lower, too.



One Policy/One Bill For All Your Vehicles

Place all your vehicles (auto, motorcycle, trailers, golf carts, motor homes, ATV and snowmobile) on one customized policy, and you'll receive just one bill for all. No need to keep track of multiple invoices and due dates.

Safe Drivers Can Save More: Motorcycle Experience and Safety Course Discounts Available

Licensed drivers that are at least 16 years of age and have more than one year of motorcycle driving experience are eligible for extra savings. Additional savings are also available if you've participated in a motorcycle safety course.

Speak with your agent today to find out whether you qualify for any additional discounts and credits including:

- AAA Member
- Defensive Driver
- Loyal Customer
- Paid in Full
- Multi-Policy

Flexible Payment Options

Choose from a variety of billing options, including a money-saving paid in full option payment plan. Payments are accepted by check, credit card (MasterCard, VISA and Discover) and electronic funds transfer.

Depend on Your Agent

Your agent will help you to understand your coverage options, allowing you to make an informed decision as to the best available options that will meet your needs. You can trust that your agent will make your insurance buying process as simple as possible, keeping your best interests in mind.





Trust Our Experience. Expect Excellence.

Since 1946, MAPFRE Insurance has underwritten auto and home insurance in Ohio through American Commerce Insurance Company, earning a reputation for providing exceptional personal lines vehicle and home insurance solutions to individuals around the country.

In the United States

MAPFRE Insurance is a brand of American Commerce Insurance Company, one of seven underwriting companies that make up MAPFRE USA.

MAPFRE USA represents a financially sound business group with \$1.873 billion in direct written premium writings reported in 2010. Through a network of more than 4,200 independent agents and brokers located across the United States, we strive for the best by partnering with exceptional agents that share our belief of superior customer service.

MAPFRE Around the World

Today, MAPFRE Insurance is a part of a larger family – the MAPFRE Group of companies. With a presence in more than 40 countries, MAPFRE employs more than 30,000 people providing services to millions of clients worldwide. In 2009, MAPFRE reported more than \$25 billion in total revenue amongst all areas of its business including insurance, reinsurance, finance and real estate.

Corporate Recognitions

MAPFRE USA ranked as the 18th largest writer of private auto insurance based on direct written premium. (SNL Financial 2010)

MAPFRE USA ranked as one of Ward's Top Performing P&C Insurers (2009, 2010)

MAPFRE S.A., our parent company, recognized by Business Week as one of the "40 World's Best Companies" (2009)

Demonstrating Financial Strength

The MAPFRE USA Group of companies is rated "A+" (Superior) by A.M. Best for its financial strength and ability to meet ongoing policyholder obligations.



MAPFRE | INSURANCE SM

www.mapfreinsurance.com

MAPFRE Insurance SM is a brand and service mark of MAPFRE USA Corp. and its affiliate American Commerce Insurance Company SM, 3590

Uphold the highest standards of service excellence.

Exceeding customer expectations is a core value infused throughout our organization. Superior service and genuine, caring attitudes have long been hallmarks of both our employees and agents. We strive to impress each customer with the quality and timeliness of our services by treating each client as we wish to be treated – with courtesy and by name, not by a policy number.



Caring in Everything We Do.

Live our values.

As strong advocates of community involvement, our associates demonstrate caring attitudes each and every day at all levels of our organization. Whether hosting a fundraiser or volunteering at events within the community, together we strive to enrich the lives of our customers, neighbors, family and friends in the places where we live and work.

Handle claims quickly and efficiently.

We pride ourselves in promoting an environment where our customer can rest easy knowing their claim situations will be handled as quickly and efficiently as possible. Feedback from customer satisfaction surveys allows us to closely measure each claims experience - ensuring our customers are satisfied. Going the extra mile to provide superior service is our commitment to you.

Promote innovation to enhance the customer experience.

Through research and development, we continuously explore new ways to leverage technology, products and services to enhance our customers' experience. Whether in person, on the web or by phone, we're committed to making it convenient to do business with us.



MAPFRE | INSURANCE SM

