



The 24-Hour Agent Advantage

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The 24-Hour Agent Advantage



Agenda

- About The Main Street America Group (MSA)
- Consumer Expectations
- Financial Services
- Insurance Services
- Straight-Through Processing
- Extending MSA Services
- The MSA Group Service Goals
- The MSA Group 24/7 Initiative
- Agent Response





About MSA

- National Grange Mutual Insurance Company, Old Dominion Insurance Company and Main Street America Assurance Company
- Maine to Florida
- Represented by 1,200 agents; nearly 150 in Florida
- Written premiums in excess of \$700 million
- 80 Years of protecting “Main Street Americans”
- Firmly committed to the Independent Agency System





Expectations and Services


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Consumer Expectations

- Convenient access to insurance information and services whenever they want it
- Immediate response
 - Less time waiting for answers to simple questions
 - Faster turnaround: policy inquiry, issuance, etc.
- More control over coverage and transactions





Financial Services

- Banking
 - Service evolution
 - Teller, ATM, Web Banking
 - Convenience through 24/7 service and self-service
 - Consumers use all methods
- Wall Street
 - Service options
 - Traditional brokers
 - 24/7 online transactions
 - Self-administered portfolios





Insurance Services

- How is our industry positioned to deliver?
 - Real-time inquiries and transactions increasing as much as 30% per month
 - Time and effort to answer billing questions in real-time estimated at 10% of traditional phone inquiries
- Solutions
 - Carriers must integrate their web products with normal agency workflow
 - Straight-through processing

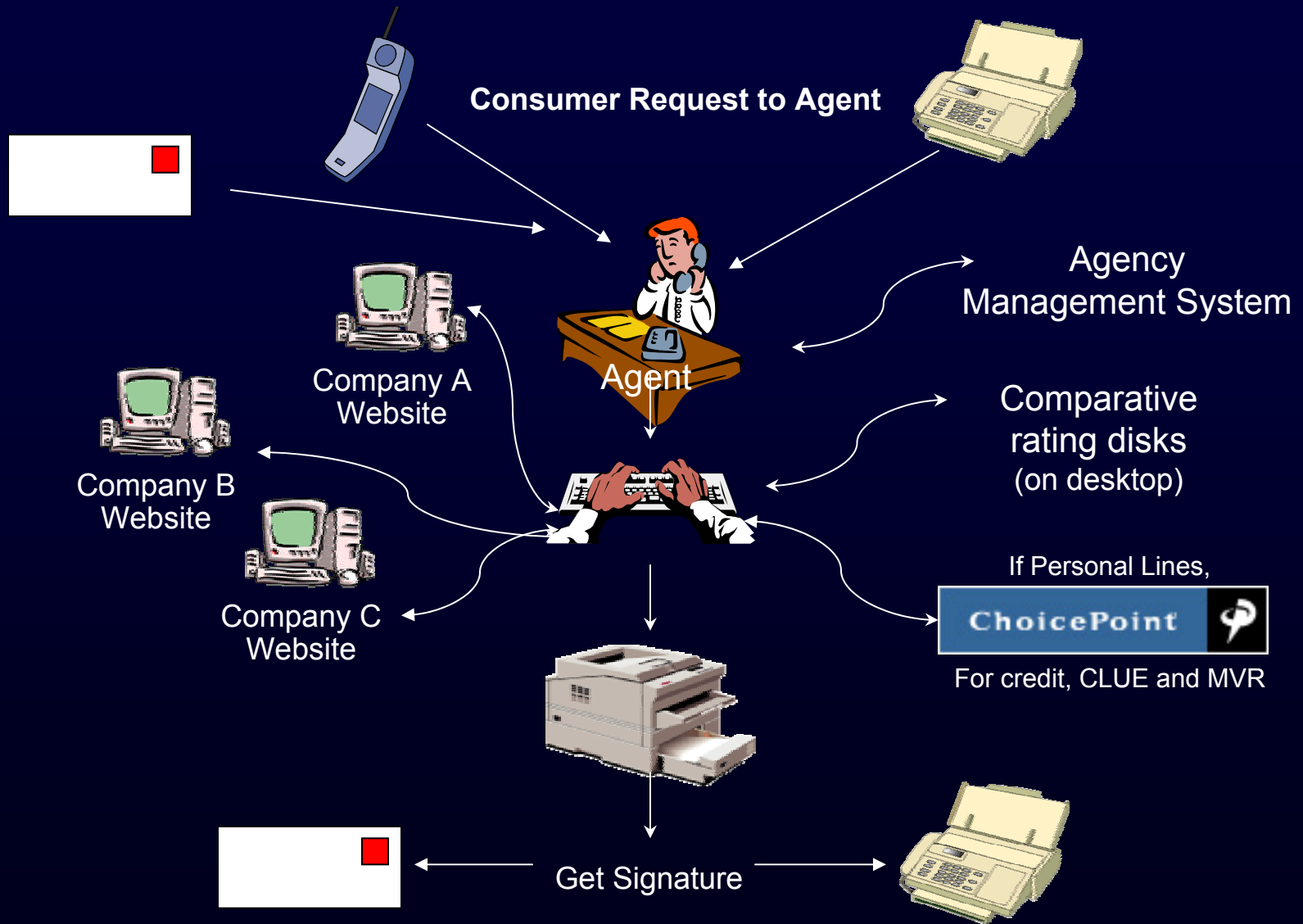


A close-up, grayscale photograph of a computer keyboard. The focus is on several keys, including the dollar sign (\$) and the plus sign (+) keys. The background is a dark blue gradient.

Traditional vs. Straight-through Processing

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Traditional Processing





Extending Services

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Extending Services

- Provide agents tools and services to better serve their customers
 - Develop and expand proprietary web-based services
 - Work with vendors to interface with web services
 - CLUE, MVR, Credit Score, Policyholder Access (Customer Care), Upload/Download
- State-of-the-art technology supports customer intimacy
 - Billing inquiry
 - Claims status
 - Policyholder access
 - After-hours call support
 - Service centers



Service Goals

- Give agents options
 - Tools on MSA site
 - Interface agency web services to MSA web applications
 - Agency management system interface
- Expand and enhance web services
- Drive more service traffic through lower-cost channels (self-service)
 - Reduced training with each carrier's web site
 - Less paper, filing, mailing costs
 - Frees staff for more productive activities
- Leverage agency brand and relationship
 - Trusted Choice, IIABA, PIA





The MSA Group 24/7 Initiative

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The MSA Group 24/7 Initiative

- Milestones
 - Track 24/7 progress in MSA Agencies offering 24/7 via CSR24 through March, 2004
 - Online self-service
 - Live after-hours telephone service
 - Implemented CSR24 pilot program with additional MSA agents May 7, 2004
 - Continue pilot program through summer 2004
 - Implement further rollout fall 2004



The MSA Group 24/7 Initiative

- Benefits for The MSA Group
 - **Competitive advantage** - increased visibility on agents' websites
 - **Improved service** - single access point for policyholders
 - **Improved agency relationships** - easier to do business with MSA
 - **Consistent and superior service** -ability to promote 24/7 Internet-based and telephone service to policyholders through our agents
 - **Single solution** - works with all agency management systems





The MSA Group 24/7 Initiative

- Benefits for Agent Customers
 - **Competitive advantage** - 24/7 service with live telephone service after hours
 - **Reduction in workload**
 - **Increased staff efficiency** - more work done at higher service levels without increasing staff
 - **Operational continuity** - stay in business and serve customers during a disaster





The MSA Group 24/7 Initiative

- Benefits for Agents' Customers (Policyholders)
 - Convenient access to insurance information when they want it
 - Immediate response to insurance transactions
 - Access to agency and insurance information 24/7
 - More control over insurance coverage and transactions





Agent Response

“One of our biggest clients told us they wanted to be able to get certificates whenever they needed them, not just during business hours. When we told them we could provide that service to them, they were extremely happy. They told us that’s why they stick with us – we find ways to satisfy their needs when other agents don’t.”

-Tom Minkler, Clark Mortenson Insurance





Agent's Response

CSR24 has been great because, on the rare occasions when our agency management system is down, we can access the same information on the web without any delay or inconvenience to our customers.

-Heather Minkler, Clark Mortenson Insurance





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