



Stroud National Agency

August 31, 2010

Eligibility, benefits, discounts and coverages may vary

Underwritten by these member companies of the GMAC Insurance Group: Integon Specialty Ins. Co., Integon Indemnity Corp., Integon General Ins. Co., New South Ins. Co., Integon Preferred Ins. Co., Integon National Ins. Co. and Integon Casualty Ins. Co.

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GMAC Insurance



Overview

Who we are

- One of the nation's top auto insurance groups
- One of the largest P&C insurance providers in the U.S.
- Founded in 1939
- Rated A-(Excellent) by A.M. Best
- Owned by American Capital Acquisition Corporation
- Roots in the automotive industry
- Over 11,000 agencies and brokerages across 16 states
- 6th largest writer of non-standard auto insurance through the independent agency channel
- Leading market positions in several states including NC, NY and VA
- 48% of agents have been with the company for five or more years – a clear indicator that our agents value the GMAC relationship

Products

What we offer you

- Products your customers need
 - ✓ Personal Auto Insurance – underwritten for the full spectrum of drivers
 - ✓ Commercial Vehicle Insurance – with a variety of coverage options for a wide range of vehicles and businesses
 - ✓ Motorcycle Insurance – covering most bike types, from cruisers to touring bikes and trikes to sport bikes, to golf carts and ATVs
 - ✓ RV Insurance – with unique features and benefits for the RV owner
 - ✓ Affinity Agency Advantage Program – with access to exclusive membership groups and trade organizations like Good Sam and the Teamsters

What we offer you, *(continued)*

- State-of-the-art agency tools
 - ✓ eAgency
 - ✓ Internet-based quoting and binding
 - ✓ Electronic payment capability
 - ✓ Instant access to your book of business
 - ✓ Reports on demand
 - ✓ Access to agency programs and incentives
 - ✓ Competitive compensation programs
- Customizable programs
 - ✓ Wide variety of existing partnerships feature co-branded or private labeled programs

Exclusive Discounts

The potential of the GM/GMAC family - exclusive to GMAC Insurance agents and brokers

- GM vehicle owner discounts
- GM/GMAC customer discounts
- GM/GMAC employee and retiree discounts
- GM/GMAC supplier and GM dealership discounts
- Strong relationships with loyal GM/GMAC customers

Customer-focused

What we offer your customers

- Guaranteed claims service satisfaction – ranked #2 overall by J.D Power in claims satisfaction
- Guaranteed collision repairs
- Unique, valuable SmartServices®
 - ✓ SmartParts Promise® – our company is one of only a few to guarantee the use of only Original Equipment Manufacturer (OEM) parts in collision repairs – at no extra charge.
 - ✓ SmartValet® - We'll pick up your customer's damaged vehicle and bring them a rental car after a claim – even at the scene of an accident. Once their vehicle is repaired, we will deliver it directly to your customer and return the rental car.
 - ✓ SmartReplacement® - If your customer needs to replace their vehicle after a total loss, we can refer them to an expert who will quickly search for the exact car they want.

Customer-focused

What we offer your customers

- Competitive rates at a consistent price
 - ✓ Exclusive discounts to keep your customers happy
 - ✓ Steady renewal premiums
- Wide variety of payment options
 - ✓ Paid in full to monthly EFT
- Policy term options to meet needs
- Fast, friendly customer service
 - ✓ 30,000 + calls per week
 - ✓ Over 90% of calls answered in 30 seconds or less
 - ✓ 91% of customers scored CSR's as a 9 or 10 for courtesy and professionalism (1-10 scale)

Let's grow and prosper – together

Thank you!



GMAC Insurance