



THE ACCESS CONNECTION

JANUARY 24, 2011

Superior Claims Service

There are those competitors that believe non-standard auto insurance should mean sub-standard service. We believe differently. While we acknowledge that we have many ways to improve, it is one of our main business objectives each and every year to improve our service.

This year, we have made significant investments to make our customer service department and our whole claims department more accessible. We have expanded our customer service representative hours. Our representatives are now available from 8 am to 7 pm Monday through Friday and 9 am to 4 pm CST Saturday. We have given agents access to the basic claim information and the ability to email the adjusters directly. We have invested in new phone systems that allow the insured to get immediate access to their adjuster. We have eased our policies on how the claims are adjusted in terms of betterment. We have launched "Autowatch" which allows customers and

agents to monitor the progress of their repairs online. And we have begun extending our claims system so that each file is available electronically and immediately accessible for faster claims resolution.

All of these things have resulted in a triple-crown that we at American Access can celebrate along with our agents and customers.

American Access is now the largest regional provider of non-standard auto insurance in Illinois, with the fewest complaints per premium written, at financially sustainable margins that can ensure our agents and our customers that we will be there for them in the future.

We do take customer service very seriously and have a core philosophy that improving service level serves not only the agent and customer, but also American Access. We recognize we have further to go and look forward to continuing to speed up the time it takes to answer your calls and resolve your claim. We look forward to launching more convenient ways to report a claim and improve the communication of the process. And we look forward to continuing to grow with our agents and customers in the years to come.

Giving Back

While we have so many reasons to be thankful at American Access, we realize that during these difficult times, many in our community are not so fortunate. That is one reason we understand the importance to support and give back to those neighbors who may be struggling financially at this time.

During the holiday season, American Access selects a neighborhood school each year that may need our help. This program, called "Santa's Helpers" is a combined effort by our company, our employees, and our partners in which we bring the holidays to 10 selected families at the school, providing food and wrapped gifts. This season, we partnered with Peck elementary school located on the Southside of Chicago.

Thank you to all whose time, energy, and good cheer help to make this holiday a little more memorable for those in need.



Our Santa's Helpers: Randy, Rosa, Anne, Kristy, Christine, Yaritza, Jacklin, Stephanie, Jessie, Chris and Colin