

Commitment



2003 CEO Letter



THE MAIN STREET AMERICA GROUP

NATIONAL GRANGE MUTUAL INSURANCE COMPANY • OLD DOMINION INSURANCE COMPANY
MAIN STREET AMERICA ASSURANCE COMPANY • INFORMATION SYSTEMS AND SERVICES CORPORATION

Honoring Our Commitments



Tom Van Berkel, President and CEO

2003 was a stellar year! Thank you to all our independent agent customers and our entire Main Street America Group team for everything you do every day to ensure our success.

The word “commitment” is embedded in the pages that follow. I’m excited to share with you how this fundamental principle was demonstrated throughout 2003.

For starters, there are two groups of people who work very hard to make sure all our commitments are met and our goals exceeded. The first is our customers, the independent agents who represent The Main Street America Group. The second group is our employees.

It begins with our customers, the 1,100 dedicated independent insurance agents in 16 states who represent us. As “trusted advisors” for their clients, they trust us with their policyholders. Everything they do, day in and day out, helps us honor the commitment of protection to their customers. Thank you for the trust you place in us.

Equally important – The Main Street America Group team. From Maine to Florida, our employees deliver “The MSA Experience” every single day. Our customers continue to tell us that consistency and ease of doing business are resident in this experience and it is why they keep coming back for more. In fact, an independent insurance survey recently ranked National Grange Mutual the #1 easiest company to do business with. Thanks to our customers for recognizing this, and to our employees for “making it happen!”

We are committed to achieving outstanding financial results. Doing so ensures our future and our consistency. That seems simple enough coming from the CEO, but in truth many companies can’t point to reassuring financial results. We can, and I’m very proud of the results we achieved in 2003. We are stronger than ever. You’ll see more details in the next few pages, but I would be remiss to not highlight a few of those financial achievements.

We exceeded all of our financial objectives. Our combined ratio was 98.2%, beating our plan of 99%. We added nearly \$90 million to policyholder surplus, grew our written premium by nearly 20% and achieved a return on equity of 20.5%. We grew to \$713 million in premium! These financial achievements were topped off by A.M. Best’s affirmation of our “A” rating. Our commitment to maintaining this financial strength is resonant in all of our actions.

I mentioned consistency earlier. Many customers tell me our strength is indeed consistency. We know what we do well and we stick to it. We are more committed than ever to the Main Street niche, serving and protecting Main Street Americans and businesses. Never was this more evident than when Hurricane Isabel came ashore in North Carolina on September 18, leaving a path of destruction and devastation in the mid-Atlantic and in particular our large Virginia backyard. In our “time to shine” our commitment to service was clear. Our claims teams mobilized and in short order settled nearly 3,500 claims, rebuilding homes, property, and lives along the way. This was and is our promise, and our commitment. I am very proud of the efforts of our entire claim organization. They delivered!

The Main Street America Group remains steadfast in our commitment to ease of doing business, which means improving agency automation and productivity. Last year I said we would not rest until we delivered complete functionality to each and every independent agency customer. In 2003, we introduced several new desktop and web-based options to make it easier for our agents to do business with us. And in 2004, we will offer more exciting new technology. We understand the increasing challenges independent agencies face and fully support our agents’ vision of “once and done.”

A word about commitment to our 1,100 independent agent customers. You provide the fuel and opportunity to grow and sustain our enterprise. I’m proud to say, “We get it!” We know you are our customer, no confusion. Every employee in our organization understands this. Independent agents offer The Main Street America Group the best possible distribution system. You are our only source of distribution. That’s commitment!

Finally, we are committed to our employees and the communities they live in. I’m proud of each member of our team. You made the 2003 results happen by taking care of our customers better than anyone else. That’s why we received the award for being #1.

The pages that follow will add detail and texture to many of the commitments I have mentioned. Our organization accomplished a lot in 2003. Again, I’m grateful. We don’t take it for granted and we remain focused on what’s ahead and on continuing to deliver on our commitments. Thank you for helping make 2003 a great success!

A handwritten signature in black ink, appearing to read "Tom", with a long horizontal stroke above it.

Commitment to Financial Performance

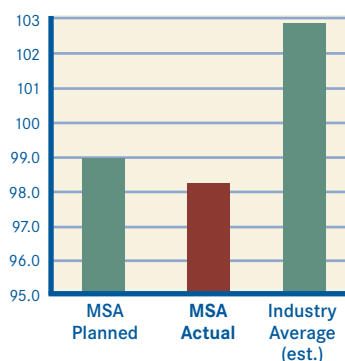
Our financial goals for 2003 were

- Generate a combined ratio of 99.0
- Reach \$700 million in premiums by growing net written premiums by 18.5%
- Realize a 12.5% return on equity (ROE)
- Achieve a Premium-to-Surplus ratio of 1.7 to 1
- Maintain our “A” rating from A.M. Best



For the year, we are pleased to report that the company exceeded all of our financial objectives, with both the combined ratio and ROE finishing well ahead of plan.

2003 COMBINED RATIO



- The final combined ratio was 98.2
- We grew net premium to \$713 million; net premium growth for the year was 19.7%
- Our ROE was 20.5%
- Achieved a Premium-to-Surplus ratio of 1.6 to 1
- A.M. Best “A” rating affirmed

The past year was a record year for profit sharing with our agents, due to outstanding results generated in 2003. The Main Street America Group was honored to present more than \$13.7 million in profit sharing checks!

Investment results exceeded our planned return by \$21 million, driven by the strong performance of the stock market, where we recorded unrealized gains of \$25 million, versus a plan of \$6 million.

Finally, the combination of better-than-planned underwriting results and strong investment returns contributed \$89 million to our surplus, or \$36 million more than plan.

For complete 2003 financial results, log on to our website, www.msagroup.com.

2003 Financial Results Planned vs. Actual Results

	2003 Plan	2003 Results
Premiums	\$705 million	\$713 million
Combined Ratio	99.0	98.2
SSAP ROE	12.5%	20.5%
Surplus	\$402 million	\$438 million
Premiums to Surplus	1.7	1.6

Commitment to Extraordinary Service

Extraordinary Service means exceeding the expectations of our customers and their customers. It means settling claims after a catastrophe in less than 24 hours. It means developing systems and programs focused on making our agents' jobs easier. It means WOWing the policyholders with fast, empathetic claim service.

Hurricane Isabel – The Year's Overwhelming Catastrophe

"I've been in Suffolk all my life and this is the worst storm I have ever seen."

Kent Spain, Owner, J. Walter Hosier & Son, Inc.

J. Walter Hosier & Son, Inc., a fixture in the Suffolk, VA community since the early 1900's was faced with the impending impact of Hurricane Isabel, the biggest storm the region had seen in more than 50 years. With an estimated 10 hours of sustained winds, downed trees caused the most damage.

Before the storm hit the region, the employees of the agency had a meeting. They asked themselves one basic question, "Why are we here?" The answer was easy, "We are here because of the storm; this is why people buy insurance and this is our time to shine." And shine they did. With the office up and running, on power from generators, and a well-thought-out disaster plan, Kent Spain with the help of

Linda Burris, the agency's operations manager, and his employees were able to meet the needs of their policyholders at a very critical time. "We wowed our customers by the fact that we were up and running so early after the storm," said Spain.

At The Main Street America Group Steve Benaski, property claims director, established an "Isabel Cat Plan."

The plan included the following preparations:

- Allocate the necessary resources to meet policyholder and agent needs.
- Raise the ICS draft authority so agents had the ability to settle claims on the spot.
- Run local ads so policyholders would have contact information and general instructions readily available.
- Man the Claim Adjuster Center with additional personnel to handle the incoming calls and work through the weekend of the storm.
- Establish a system of daily evaluations so adjustments could be made throughout the duration of Isabel claims.

With 200-300 claims reported per day, J. Walter Hosier was able to rely on The MSA Group's toll-free number as a resource. "Our policyholders felt well served by being able to call the Adjuster Center. They received immediate

exposure to firsthand instruction regarding their individual situations," said Linda Burris.

The Adjuster Center was fully staffed over the weekend. "It was our objective to handle incoming claims on the first call and get a check out to the agent or policyholder," said John Herron, assistant vice president, claims customer service, The Main Street America Group.

Extra effort and resources were rallied by J. Walter Hosier and The MSA Group in response to the storm. J. Walter Hosier showed they would do what it takes to make sure their customers were well served. "We managed to get through the storm and National Grange Mutual was a great help to us," said Burris.

Policyholders certainly appreciated the extra effort and immediate resolution to their claims. J. Walter Hosier reported that their customers were very happy with the service they received. At The MSA Group we strive to take care of the agent's customer better than anyone else and Hurricane Isabel gave us the opportunity to prove it.

"The check arrived at a time when I needed to buy some food. Thanks and God bless you all."

Thank you for being so quick and efficient and friendly

I could not be more pleased with your claims process and very friendly staff.

Thank you for such prompt and professional service - you exceeded my expectations!

You were there when I needed you!



98.9% of all claims were settled before year end.

Our policyholder satisfaction rating rose from **4.35 to 4.47** on a scale of 1-5.

Supporting Our Agents by Building Strong Relationships

The Main Street America Group cannot succeed without the support and commitment of its agent customers. Because the independent agent is our sole distribution source, their actions directly affect the results of the company. That's why we focus our efforts on building strong, lasting relationships. We want our agents to grow profitably and to reap the fruits of their labor.

Two agencies, the C.J. McCarthy Insurance Agency, Inc., in New England, and Spann Insurance, Inc., in Nashville, Tenn., illustrate how two different agencies can succeed with The Main Street America Group.

C.J. McCarthy is one of the largest agencies in New England. In 2003, it wrote more than \$5 million with The MSA Group and plans to grow in excess of \$1 million every year. "It's our most profitable book of business," said Dick Palleschi, president of C.J. McCarthy.

Palleschi attributes this growth to The MSA Group's consistent and stable Main Street America market and to the personal relationships he and his staff have developed with our personnel. "They know our people and our people know them and our employees really enjoy doing business with them. They make it easy for us to write this type of business."

Spann Insurance, Inc. is a family-run business that has represented The MSA Group for 40 years. In 2003, they wrote \$2.3 million in premiums.

Jack Spann appreciates the strong focus The MSA Group has on the independent agent. "We sense that they recognize our needs, they make us feel appreciated, they make us feel important and provide us the tools to help serve our clients better," noted Spann.

Spann points out the value of The MSA Group's claim organization. He

recently visited the Claim Adjuster Center in Auburn, Mass., and believes that it will benefit his franchise. It was important to Spann that he was able to offer his personal endorsement of the Claim Adjuster Center to his customers. Spann comments that, "the people at MSA did a really good job making the policyholder feel comfortable and were able to resolve problems quickly."

"Our success hinges on our ability to provide superior value to our agents – our customers."

Tom Van Berkel, President and CEO

Both agents emphasized the excellent relationship they have with all levels of The MSA Group, from customer service, underwriters and claim representatives, to the senior staff and CEO.

Spann describes it this way: "It has allowed us to think of MSA like part of our family."

Extraordinary Customer Service

For the past few years, Claims has been on a path toward creating a world-class claim organization; one that dazzles our agent customers as well as their policyholders; one that settles claims quickly, fairly and with empathy, all the while reinforcing the value of the independent agent; one that positions the claims department as a competitive differentiator; one that consistently demonstrates product expertise in all lines.

In 2003, we made significant progress toward this goal. We implemented a program to focus on specialization to cope with the increasing regulatory requirements throughout the industry. Specific coverage expertise is required to handle each line of business. By hiring and training claim experts with the right skill sets for the job, we've seen a positive impact in our overall results.

Customer Service Highlights:

- Restructured the High Frequency Claim area to streamline the process and reduce cycle time.
- Improved our policyholder satisfaction rating from 4.35 to 4.47 (based on policyholder surveys received, where 1 is unacceptable and 5 is exceptional).
- Expanded our Adjuster Center Training Program to include our agent customers.
- Attained "honor roll" status in New York by ranking in the top 25 carriers with the least justified consumer complaints three years in a row.

Operational Highlights:

- Claim recoveries increased 18% to more than \$23,650,000.
- Average liability claim severity (payments) down by almost 4%.

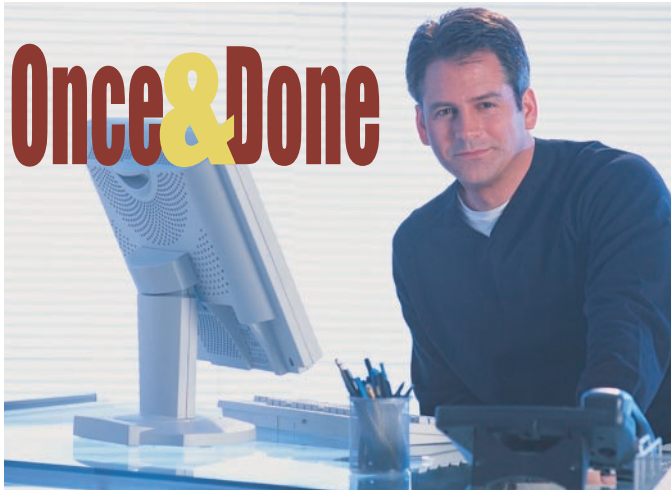


- Average auto physical damage severity (payments) did not increase.

"We're extremely proud of the quality and passion of the people in our claim organization," commented Steve Canty, senior vice president, claims. "Through their hard work, dedication, and positive attitude, we've been able to deliver on our commitment to claims. I think the credit goes to them."

Commitment *to Productivity*

Too much to do and not enough time. That's what agents keep telling us. The Main Street America Group works to deliver technology that enables our agents to do their jobs faster, easier and more efficiently by providing options that meet individual agency needs.



The Main Street America Group has spent a lot of time talking with our agents to determine the best way to meet their expanding needs. How can we assist those agents using agency management systems while still supporting those who don't?

Today's independent agent faces challenges never before encountered in the industry. While they must continue to offer the personal service and customized products the public has come to expect from them, they must also compete against direct and online carriers who offer immediate quoting and policy issuance.

It all comes down to workflow. Agents must be able to enter information one time, get competitive quotes and

issue policies without having to re-enter information in several different places.

This means different things to different agents. If an agent has an agency management system, they need the information to flow to and from that system without having to use proprietary websites or separate desktop solutions.

Other agents choose not to use agency management systems. They need user-friendly, fast and accurate functionality on carrier websites that can do the work for them, from quoting a policy, to issuing new business, to making policy changes on demand.

The answer is **options**. We must provide our agents with solutions no matter how they do business with us. Here's our strategy – we develop web-based functions that are easy to use and are available on our website. Those who want to go directly to our site can utilize all the capabilities there. At the same time we partner with vendors to provide interfaces that will allow agency management systems to “talk” to our systems. The agent can enter the information as they usually do and the system uploads the information to us. We process the information and download it directly back to them. Enter the information once, and you're done.

In 2003 we made great strides in accomplishing this vision, but we still have a long way to go. Our agents will see even more innovations from us in 2004. That's why agents voted us easiest to do business with – we take the time to understand their circumstances, and what impacts their agencies, then implement programs that meet their needs.

Real Time Interface Award Received

In September, 2003, The Main Street America Group was honored by Applied Systems for our work in implementing Transformation Station™.

George Roy, lead business analyst, accepted the award on behalf of The MSA Group at the Applied Systems Client Network (ASCnet) Annual Conference in New Orleans.

Implementing real-time interface for rating and quoting is part of The Main Street America Group's automation strategy.

“The companies that have earned this award are our real-time leaders and deserve special attention from independent agents nationwide.”

Stuart Durland, President of ASCnet

MSA @ the Desktop – Features and Functionality in 2003

The year 2003 was a banner year in introducing new capabilities for our agents on our website. Each new function has made it easier for our agents to do business with us. This year we also accomplished a first major step in true upload/download,

real time capability directly from their agency management systems.

Quick QUOTE Commercial

Quick Quote for Commercial BOP/Contractors/Commercial Auto

- Enter the information once, hit a key and receive a completed, printable quote within seconds
- Store the information, retrieve it, modify it and get updated quotes on demand
- All rates are up to date and accurate
- The application is easy to use and defaults to the most common options whenever possible
- Enter the information in the agency management system, hit a key and the data is automatically transmitted to the Quick Quote application, rated and downloaded back to the agency management system

This was the vision for our Commercial Quick Quote application which was successfully implemented this year.

The first step was to make this real-time capability available on our website for all our agents to access. It needed to be easy to use and fast. An agent should be able to input the information, receive the quote, and hand the customer a completed proposal while the cus-

tomer sits in the agent's office. Our agents have been extremely pleased with this capability. It saves them time, increases the accuracy of their quotes and allows them to serve their customers while they are in their offices.

We also took the next step in providing our agents with options and functionality by partnering with Applied Management Systems to provide direct upload capability through Transformation Station. Now, agents who use the TAM agency management system and Transformation Station can input the data directly through their agency management system, hit a key to request a quote from The Main Street America Group. The information is transmitted directly to the Quick Quote application, rated and downloaded directly back to their system. They can later use that information to modify the quote or generate new business applications. Once and done.

“Quick Quote is a great timesaver. It will allow us to provide quotes to potential and current customers with a speed and accuracy we never had before. It makes our job a great deal easier.”

Cheryl Barcome, Owner
The Insurance Source in Keene, NH

More Accomplishments for MSA @ the Desktop in 2003

- Commercial and personal lines manuals now available in printable PDF versions online
- Personal lines forms and bond forms available online
- New data reporting tools online to manage your MSA business
- Home Replacement Costimator link to receive replacement costs electronically from Marshall & Swift/Boeckh
- Upgraded claim section of Agent Only Site to provide important claim process and contact information online

Another important step in our “once and done” vision is to allow agents to upload new business applications to The MSA Group. In 2003, we began testing the application with some agents in New Hampshire.

Looking to the Future

Plans are now in the works to offer even more options to our agents in 2004:

- Upload and download capabilities for new business applications
- Links and integration from our website to other insurance service providers' websites; such as personal lines comparative raters, MVR and CLUE® Report ordering, and insurance scoring
- Continue to enhance and expand the functionality already on our website to help make the agents' job easier, faster and more efficient

We will continue to learn from and understand the needs of our agents. We will identify which operations are most important to them – which will save them the most time and improve their staffs' productivity. We will develop plans to meet and exceed their needs while ensuring that the options that make their work easier are available. Do it once, have it done.

Commitment *to the Independent Agent*

Independent agents are our only customer. The Main Street America Group supports them through direct, active involvement in industry associations such as IIABA, PIA, IBHS and more. The MSA Group was honored to receive several awards this year which recognized our efforts and commitment to the independent agent.

Independent Survey Ranks National Grange Mutual Number One for “Ease of Doing Business”

Deep Customer Connections, Inc., a management consulting firm serving the property and casualty insurance industry, found National Grange Mutual receiving the highest rating of 85 carriers in terms of “Ease of Doing Business.” The measurement was based on performance relative to the expectations of independent agents.

We have always placed our focus on delivering products and services that meet the needs of independent agents.

We are honored that our agents feel this commitment in their daily operations and have recognized our efforts in this independent survey. “We’ve always known it to be important, and it’s always been our expectation that we will treat our customers better than anyone else will,” says Kelly Stacy, senior vice president of marketing and field operations, “This survey now gives us some independent corroboration to work with. These results will serve to drive us to redouble our efforts to favorably increase the gap between our customer’s expectations and our performance.”

“Our employees know that the most important goal in their jobs is to make it easy for our agents to do business with us.”

Tom Van Berkel, President & CEO

“Walking the Talk” – Our Commitment to the Independent Agent and Customer Service



New England Region employees proudly display their award from IIABNH

NGM Named 2003 New Hampshire Insurance Company

No one was more pleased than Bill Anderson, vice president and New England regional director, to receive the 2003 New Hampshire Insurance Company of the Year award presented by the Independent Insurance Agents and Brokers of New Hampshire. Being selected as the first recipient of the award and receiving this recognition right here in our home state of NH, is truly rewarding. Bill Anderson, together with members of his New England Region Management team accepted the award on behalf of NGM in October.

“Your participation in the national Trusted Choice program and the New Hampshire Partners in Progress program contribute significantly to the strength of the Independent Agency System.”

Robert L. Nash, IIABNH President

New York Insurance Agents Rank National Grange Mutual Among ‘Top Five’ Carriers

The Professional Insurance Agents (PIA) of New York found National Grange Mutual Insurance Company (NGM) is considered to be one of the top five property and casualty companies out of the 30 carriers rated in a 2003 survey of its members.

NGM was cited as a company that was “perceived most strongly to offer a stable, consistent market” in the area of underwriting, and scored in the “top five” in seven of the 16 performance categories, earning the highest scores by respondents in areas that affect them most - Pricing and Products, Treatment of Agents, and Marketing Support. In his remarks about the results, Mark Berger, vice president and Syracuse regional director commented that “our commitment to the independent agent and customer service is unwavering. Naturally, we are appreciative that those customers participating in the survey see us ‘walk the talk’.”

IIABA Recognizes Main Street America's CEO for Work with Independent Agents



Tom Van Berkel, president and CEO of The Main Street America Group, was honored with a Presidential Citation from the Independent Insurance Agents & Brokers of America for his ongoing support of the independent agency system and the IIABA's national consumer branding initiative, Trusted Choice.

IIABA President Cloyce Anders presented the award during the association's Annual Convention in October. "The Main Street America Group is a staunch supporter of Trusted Choice, and this mindset starts at the top with Tom," Anders said.

"Tom is a vocal champion of the branding movement, and goes far beyond his company's financial investment to support Trusted Choice," said Anders, who is president of VFIS of North Carolina and Anders, Ireland & Marshall, Inc., both based in Raleigh, NC. "He travels to state conventions to carry the Trusted Choice message to agents and brokers. He is a true ambassador, and I thank him for his active involvement."

In 2003, 225 of The Main Street America Group's agent customers joined Trusted Choice. "The Main Street America Group is committed to Trusted Choice as a company and as a business partner to our agents. We want every Main Street American to know Trusted Choice agents are dedicated to protecting what they value most – freedom, choice and securing our way of life," comments Van Berkel.



Tom Van Berkel, President and CEO of The Main Street America Group and Cloyce Anders, IIABA President

— Industry Leadership — Support for Independent Agents

Independent Insurance Agent Associations play a vital role in the support and development of the independent insurance business. Agents access important information such as how to create strategic business plans, as well as review relevant market research. They take advantage of educational and training opportunities and network with other agents throughout the country.

The Main Street America Group believes we can make a significant contribution to the welfare of our agent customers through our involvement with these organizations. Here are some of the committees we supported in 2003.

Institute for Business and Home Safety - Board of Directors

Joe Grauwiler, Vice President, Commercial Lines

Independent Insurance Agents and Brokers of America (IIABA) Agents Council on Technology

Greg Manning, Assistant Vice President, Marketing

CPCU Society, Underwriting Section Committee - Chairman

Dave Medvidofsky, Vice President and General Manager, Information Systems and Services Corporation

Professional Insurance Agents (PIA) - Company Council of Executive Officers (CCEO) Panel - Co-Chairman

Lisa Murman, Director of Marketplace Planning and Development

IIABA Future One Board

Tom Van Berkel, President and CEO

Insurance and Technology Magazine - Editorial Board Member

Joel Gelb, Chief Information Officer and Vice President, Information Technology

"Lisa Murman is a steadfast advocate for independent insurance agents, ... dedicated to advancing the agency system as the preferred method for distribution of insurance products."

Carl G. Stoecklin, PIA National President

Commitment to Employee Recognition

Our people are our strength. They are the reason The Main Street America Group is a successful, growing company. We firmly believe in recognizing and celebrating their contributions through rewards and recognition programs.

2003 Circle of Excellence Winners



Circle of Excellence members are nominated by fellow employees and selected by the senior leadership team for their commitment to corporate values and management philosophies.

"These employees demonstrate their personal commitment to the three qualities that are vital to our continued success," said President and Chief Executive Officer Tom Van Berkel. "They take *ownership* of their responsibilities, build strong working *relationships* inside and outside the company, and provide outstanding, personal *service*. Their contributions are further enhanced by the respect they have earned from fellow employees. For that reason, the success achieved by Circle of Excellence members represents the success of all our employees."



Diann Daly

Lead Claim Representative,
Auburn



John Kottos

Agency Development
Manager, New England



Debby Lockwood

Senior Executive Assistant,
Keene



Stacey McLaughlin

Senior Claim Representative,
Syracuse



Martha Murray

Agency Development
Manager, Syracuse



Nancy Palmisano

Lead Personal Lines Product
Analyst, Jacksonville



Cathy Panek

PC Systems Specialist,
Keene



Agnes Simoneau

Supervisor, Clerical
Operations, Policy
Service/ISS



Karen Steele

Administrative Services
Manager, Jacksonville

Achieving Claim Excellence 2003 Adjuster Awards

Congratulations to our Adjusters of the Year! Submissions for consideration were made for the following categories: property, casualty, auto physical damage (APD) and medical. This year's nominations were outstanding, which made the selection process extremely challenging. They should all be very proud of the quality work that places them among an esteemed group of claim professionals.

Thanks for "Achieving Claim Excellence!"

Adjuster of the Year Award Winners

Property - Michael Hannon, High Severity
Property, New England (Keene)

Casualty - Monty Stafford, Casualty Unit,
Richmond

APD - Barbara Eckel, Total Loss Unit, Auburn

Medical - Vikki-Lynne White,
Medical Unit, Auburn

Quarterly ACE Award Winners

Each winner of quarterly ACE Awards is in contention for Adjuster of the Year Award.

First Quarter 2003

Property - Jason Hartman, Jacksonville

Casualty - Rose Sampson, Richmond

APD - Patty Pollett, Total Loss Unit, Auburn

Medical - Debbie Dunaway, Richmond

Second Quarter 2003

Property - Michael Hannon, New England

Casualty - Rose Sampson, Richmond

APD - Darlene MacDonald,
Adjuster Center, Auburn

Medical - Liz Perry, New England

Third Quarter 2003

Property - Michael Hannon, New England

Casualty - Monty Stafford, Richmond

APD - Alyson Levine, Express Unit -
Adjuster Center, Auburn

Medical - Vikki-Lynne White, Auburn

Fourth Quarter 2003

Property - Michael Hannon, New England

Casualty - Stacey McLaughlin, Syracuse

APD - Barbara Eckel, Total Loss Unit -
Adjuster Center, Auburn

Medical - Mary Jo Fundock, New York AIP
and Jim Macri, New York SIU

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Main Street America Holdings, Inc.
Information Systems and Services Corporation

Main Street America Capital Corporation
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Debra A. Pospiehl
Assistant Secretary

Marlin J. Crawford
Assistant Secretary

Richard G. Schultz
Assistant Treasurer

Bill Shirkey
President, Old Dominion
Insurance Company

David S. Medvidofsky
Vice President and General
Manager, Information Systems
and Services Corporation

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William M. Anderson
Vice President
New England Region

Mark A. Berger
Vice President
Syracuse Region

Kevin P. Kowar
Vice President
Southern Region

The Main Street America Group Charitable Foundation

Throughout the year, the Charitable Foundation financially supports organizations that make a difference – both in our communities and in the quality of life for our employees. In 2003, the Foundation contributed more than \$140,000 to over 100 qualifying 501(c)(3) organizations that support the health and welfare as well as the educational, cultural and civic needs throughout our MSA communities. The Charitable Foundation's matching gift program also promotes individual giving by matching employee contributions.

In addition to the financial support of the Foundation and the generosity of employees, far more was given in time by employees who volunteer and support worthwhile activities and events in their communities.

We are proud of our commitment to “give back” to our communities.

A partial list of Foundation contributions in 2003:

American Cancer Society
American Heart Association
American Lung Association
American Red Cross
Bread for the World Institute
Camp Good Days & Special Times
CARE
Children's Home Society of Florida
Child First
Community Kitchen
Dana-Farber Cancer Institute
David's House
The Dictionary Project - NH
Freedom From Hunger
Habitat for Humanity International
Home Healthcare, Hospice & Community Services
Jacksonville Symphony Association
Keene Police Department - D.A.R.E.
March of Dimes
Monadnock Humane Society
Monadnock Regional High School Project Graduation
Peterborough Players
The Rita Foundation, Inc.
St. Jude's Children Research Hospital
The Community Kitchen, Inc.
The Salvation Army
Save The Children
SUNY Brockport Foundation, Inc.
United Way
Women's Crisis Services
Whitman Alker Clinic-Aids Marathon
Wide Horizons for Children
World Emergency Relief

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