

FOR IMMEDIATE RELEASE:

December 19, 2012

MAPFRE INSURANCE INTRODUCES TELEMATICS PROGRAM TO IMPROVE DRIVER SAFETY

DriveAdvisor Program Launched in Rhode Island

WEBSTER, MA - As part of its ongoing commitment to improve driver safety, American Commerce Insurance Company, part of the MAPFRE Insurance Group, today announced its DriveAdvisor Program, which provides a discount on personal auto premiums for its customers who use telematics technology to monitor their driving behavior. The discount is available to eligible customers who participate in the program by installing a telematics device in their car.

The DriveAdvisor device stores and transmits data on how a vehicle is operated, including such information as acceleration, braking, vehicle speed, and number of miles driven. Customers using the device receive confidential feedback online about their driving behavior. A personalized report shows drivers their performance and progress over time and offers ways to improve safe driving.

"MAPFRE Insurance is pleased to offer telematics technology to our customers," said Jaime Tamayo, President and CEO of MAPFRE Insurance. "Our goal is to improve driver behavior and roadway safety by providing our customers with meaningful driving performance feedback through the DriveAdvisor Program."

Participation in the program is voluntary and customers may opt-out at any time. It is available at this time to Rhode Island drivers only. Customers interested in obtaining more information about the telematics program should contact their local independent agent.

About MAPFRE Insurance

MAPFRE Insurance is a brand and service mark of MAPFRE U.S.A. Corp. and its affiliates, including American Commerce Insurance Company. MAPFRE U.S.A. is the 18th largest provider of personal automobile insurance in the United States and its subsidiary, The Commerce Insurance Company, is the largest auto and homeowners insurer in Massachusetts.

MAPFRE U.S.A. is part of the MAPFRE Group, a multinational insurer with business in over 45 countries on five continents. The Group is the leading insurer in the Spanish market and in the Non-Life market in Latin America. MAPFRE Group is the sixth largest Non Life insurer in Europe and has nearly 35,000 employees and over 23 million customers all over the world. In 2011, its net profits were \$1.25 billion with revenue of over \$30.5 billion. MAPFRE is listed on the Madrid and Barcelona stock markets and forms part of the IBEX 35.

For more information, visit www.mapfreinsurance.com.