



The Main Street America Group Completes Legacy Claims Systems Replacement with Guidewire ClaimCenter

April 16, 2008

Implementation Marks Insurer's First of Several Core System Replacements

SAN MATEO, Calif., April 16, 2008:

Guidewire Software®, a leading global provider of solutions to property and casualty insurers, today announced that The Main Street America Group, a super regional property and casualty carrier, has fully completed its deployment of Guidewire ClaimCenter® for all its lines of business.

ClaimCenter completely replaces Main Street America's three legacy claims systems. This milestone marks the first of several core system replacements at Main Street America and is the culmination of a three-year phased deployment effort.

Like most insurers, Main Street America was using a variety of systems of various ages to meet its claims handling needs. The company recognized the numerous benefits and sustainable competitive advantage modern technology systems could provide and committed to modernizing its core claims system. Facing system replacement and internal build challenges in the ensuing years, Main Street America selected Guidewire ClaimCenter as its system of choice in mid-2005. Main Street America has since been focused on its replacement project, methodically deploying ClaimCenter for successive lines of business in 2006 and 2007, with the final line of business moving into production during February 2008.

This ClaimCenter project deployed as planned and on-budget and included 26 integration points to key Main Street America systems, including several policy administration systems, check disbursement, statistics engine, accounting systems, the company's data warehouse and to relevant external systems.

"This is a truly significant event for our company," commented Bill Garvey, an information technology director at Main Street America who oversaw the implementation. "Core systems are crucial to our business and the projects to replace them cannot be underestimated in their complexity. We were fortunate to have great internal teams from claims and information technology working together on this, strong executive vision and support for the project, and an outstanding partner in Guidewire to get the job done."

ClaimCenter provides Main Street America with a more streamlined and flexible claim processing environment, the ability to provide enhanced policyholder services, and improved operational efficiencies that lead to reduced claim loss expenses and positively impact the carrier's combined ratio, Garvey added.

"ClaimCenter assists us in delivering superior claims adjusting results to our customers and has enabled us to improve our file organization and file quality," said Mike Lancashire, vice president, claims, The Main Street America Group. "The system also enhances our compliance with state regulations and our best practices. Its intuitive design allows integration with our vendors, as well as ease in training our new adjusters."

Guidewire ClaimCenter is a leading end-to-end claims system for property and casualty insurance companies. ClaimCenter's flexible business rules enable claims organizations to optimize and monitor the claims process. Claims executives can define, enforce, and continually refine their preferred claim handling practices. In addition, a modern technology architecture, providing 100% web client, and web services interface enable lower total cost of ownership in any environment.

"We designed ClaimCenter from the ground up to be a complete end-to-end core claims management system, capable of replacing a carrier's legacy claims system," said John Raguin, chief executive officer, Guidewire Software. "Knowing that our system can do this is one thing – but having a carrier experience the reality of it is quite another. Main Street America's accomplishment is shared and applauded by all of us at Guidewire. We know these projects are challenging; we commend and congratulate them on their success."

About The Main Street America Group

With roots dating back to 1923, The Main Street America Group is a super regional insurance company that operates four property-casualty insurance carriers: NGM Insurance Company, Old Dominion Insurance Company, Main Street America Assurance Company and MSA Insurance Company. Based in Jacksonville, Fla., Main Street America offers a wide range of commercial and personal insurance products, and fidelity and surety bond products, to individuals, families and businesses.

With more than \$850 million in direct premium written exclusively by nearly 1,200 independent insurance agents, Main Street America insures more than 500,000 policyholders along the Eastern Seaboard from Maine to Florida. The company has regional offices in Jacksonville; Keene, N.H.; Richmond, Va.; and Syracuse, N.Y., and a claims reporting center in Auburn, Mass. A.M. Best Company rates The Main Street America Group as an "A" (Excellent). The Main Street America Group is the founding company partner of Trusted Choice®, the global branding program of the Independent Insurance Agents & Brokers of America. For more information about The Main Street America Group, visit www.msagroup.com.

About Guidewire Software

Guidewire Software is a provider of core system software to the global Property/Casualty (general) insurance industry. Designed to be flexible and scalable, Guidewire solutions give insurers the capability to deliver excellent service, increase market share and lower operating costs. Guidewire InsuranceSuite™, consisting of Guidewire PolicyCenter®, Guidewire ClaimCenter® and Guidewire BillingCenter® spans the key functional areas in insurance – underwriting and policy administration, claims management, and billing. Guidewire is headquartered in San Mateo, California, with offices in Beijing, Dublin, Hong Kong, London, Munich, Paris, Sydney, Tokyo, and Toronto. For more information, please visit www.guidewire.com.