NATIONAL INTERSTATE

BUILDING AN INSURANCE EXPERIENCE AROUND ITS CUSTOMERS

In an era where customer service has come to mean cookie-cutter insurance policies, remote call centers and long waits on "hold," you'll be surprised to know there is an insurance company that still treats its valued customers like valued customers. That company is **National Interstate**.

Based in Richfield, OH, National Interstate was founded in 1989 to serve the specific needs of the transportation industry.

"We understand the complicated nature of the transportation business," National Interstate President and CEO Dave Michelson said. "It's in our blood. And, everything we do is aimed at meeting the growing and changing needs of our customers."

What their customers needed most, they found, was improved customer service and policies tailored to their specific lines of business. National Interstate has delivered both for over 23 years.

Recognizing the importance of one-on-one service, National Interstate created a business model aimed at fostering better communication and helping develop meaningful relationships with the companies it serves.

"Our mission is to build an insurance experience around the individual and their company," explains Michelson. "We believe it's important to really know our customers. And that means listening, understanding and actually picking up the phone when they call with a question."

FAST FACTS

- A leading provider of passenger transportation insurance
- Rated "A" (Excellent) IX by A.M. Best Company
- Offices in Ohio, Hawaii, Pennsylvania, and Missouri
- More than 30 programs, customized to specific lines of business
- Long-standing commitment to customer service

Products As Individual As Their Customers

National Interstate developed a line of products that are among the most comprehensive in the industry. The company currently has more than 30 different insurance programs for a wide variety of transportation businesses. These include traditional insurance, innovative alternative risk transfer (ART) insurance for commercial companies and insurance for specialty vehicle owners.

"Unlike companies which offer more one-size-fits-all options, our portfolio is designed for specific industries," says Michelson. "We offer unique products for the charter and tour businesses, student transportation, public transit and paratransit, too."

In addition, National Interstate provides a variety of coverage options. These include first-dollar, gross receipts/mileage, liability and deductible options, and ART.

"Alternative Risk Transfer is quickly becoming a preferred option for companies looking for better ways to manage their risk and stabilize their insurance costs," Michelson notes.

ART premiums are not influenced by the cyclical insurance market, but rather by the policyholder's safety record. Our ART customers pay insurance premiums similar to traditional insurance, but can receive a portion of that premium back along with investment income if their claims are lower than expected.

With these added financial incentives, more and more best-in-class passenger transportation companies are finding ART programs an attractive solution to managing insurance costs. In fact, since National Interstate began offering the option in 1995, hundreds of companies have turned to Alternative Risk Transfer. And those numbers continue to grow steadily each year.

A Customized Approach To Risk Management

In an effort to reduce customer claims and keep insurance costs low, National Interstate provides a wide range of risk management programs tailored to the specific needs of each client. The company's proactive services include risk assessments, consultation and training, accident kits, newsletters, a safety hotline, a video library, discounted compliance materials and a robust online program, which is scheduled to be launched this year.

Accident event recorders (AERs) were also introduced by National Interstate's affiliate, SCLS, as an effective loss control tool. With more than 14,000 of the devices installed in vehicles since 2006, AERs have proven to enhance driver behavior, reduce claims and protect drivers in accident cases where they are not at fault.

"Our award-winning accident event recorder program is a great example of how National Interstate responds to its customers' needs," says Michelson. "The transportation industry is always looking for ways to promote safety and reduce unnecessary costs. This technology helps them do both."

National Interstate is focused on being helpful in every aspect of its business. And nowhere is that more apparent then in the customer service department. Unlike many insurance companies who transfer their customers to remote call centers, National Interstate answers every customer query personally. Representatives, who are trained specifically in the transportation business, are on site and able to answer questions promptly and thoroughly.

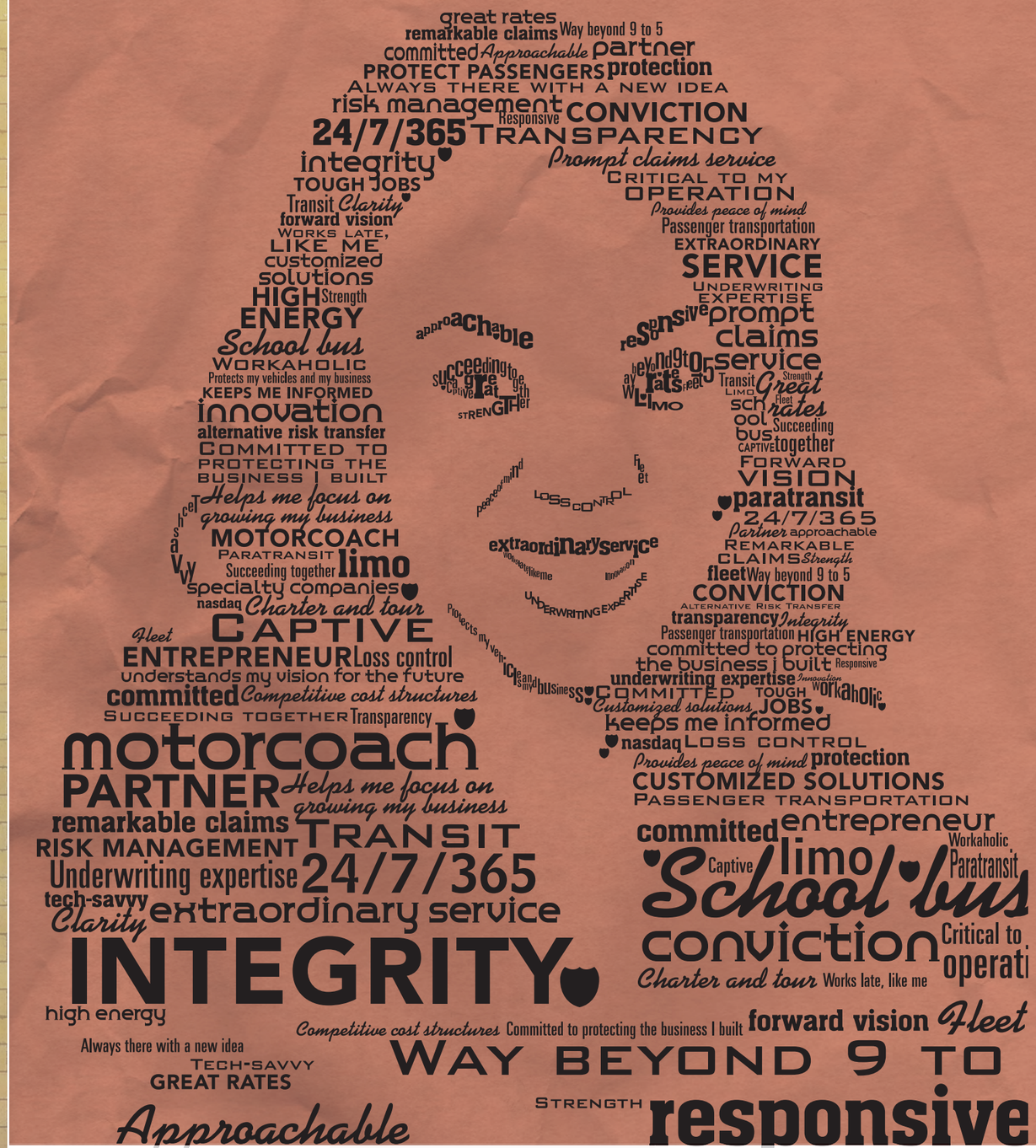
They're also there to help clients process claims in a timely and efficient manner. Proactive and tenacious, National Interstate's claims professionals are aggressive advocates for their customers.

"Our customers really value our expertise and our commitment to keeping their costs down," Michelson adds.

A History Of Stability And Growth

By building its business on exceptional service and products, National Interstate has become one of the leading transportation insurance companies in the country. Rated "A" (Excellent) IX by A.M. Best Company, National Interstate has a long history of financial stability and growth. In fact, over the past 23 years, it has become what is believed to be the largest writer of passenger transportation insurance in the United States.

Today, National Interstate has more than 500 employees based in Ohio, Hawaii, Pennsylvania, and Missouri — each of whom is committed to providing the highest level of personal service, efficient claims processing and the best products.

National Interstate's unique combination of superior service, customized policies and knowledge of the transportation industry signals a positive future for the company. As Michelson points out, "At National Interstate, we have the financial strength, longevity, product expertise and flexibility that are not only needed in the marketplace, but essential for protecting today's businesses."

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