BUSLINE BUYERS GUIDE TO Insurance & Finance

National Interstate:

Your Insurance Partner For 25 Years

When National Interstate opened its doors in 1989, there were a handful of highly-skilled employees focused on providing the best insurance experience to passenger transportation operators. Today, the company has grown to nearly 600 employees with dozens of insurance products, but the focus on customers is stronger than ever. National Interstate has remained dedicated to the passenger transportation industry for the past 25 years, while also growing and diversifying into other areas of the transportation

"We built National Interstate to serve passenger transportation companies and today, as a market leader, we are just as committed to this industry as we were on day one," said Dave Michelson, president and chief executive officer of National Interstate. "We have seen numerous insurance companies enter and exit the passenger transportation insurance space over our company's history, and there are very few that have remained as unwavering in their support as National Interstate. While we have grown dramat-

ically over the years as well as expanded our product line and staff, I am proud to say that National Interstate has maintained its small company atmosphere. Our goal each day is to provide great, personalized service to our customers and agents. We appreciate the business and personal relationships we have with them, and recognize their importance in the success of our organization. Without them, we wouldn't be here."

Custom Tailored Passenger Transportation Insurance Products

National Interstate's comprehensive passenger transportation product is designed specifically for charter and tour, student transportation, limousine, paratransit, and public transit operations. National Interstate offers a wide array of coverages, limits, and retention options. The company has an insurance solution for any size of operation including first-dollar

insurance and deductible options, as well as alternative risk transfer (ART), or captive, insurance programs.

"Our goal is to have a one-stop-shopping experience for our diverse group of clients," said Tony Mercurio, executive vice president and chief operating officer of National Interstate. In describing National Interstate, Mercurio further stated, "We continue to expand into new niches, such as the emergency and non-emergency ambulance market we entered in January of this year. Over the years, we have also significantly grown our ART business designed for visionary operators with a commitment to safety excellence. We began offering ART insurance in 1995 with the launch of TRAX, a member-owned group captive program for larger passenger transportation companies. Today, we have become a leader in the transportation ART industry, maintaining over 25 ART programs representing over 50 percent of our gross premiums written. In addition to TRAX, we also offer two passenger group rental captive programs, called Destination and Calypso, as well as single parent captive options for larger operations."

Due to its success in ART insurance, National Interstate recently received three of the 2013 US Captive Service Awards: Claims

Management Firm of the Year, Customer Service in Risk Consulting, and Most Innovative Use of an ART structure.

"We were very pleased to be recognized in the ART world as the winner of these prestigious awards," added Michelson and stating, "ART programs offer operators many important benefits including greater premium stability as well as the opportunity to receive unused premiums and investment

Exceptional Claims Handling And Risk Management Services

"Certainly no one wants to think about having an accident or injury, but let's face it, that's why you purchase insurance," said Terry Phillips, senior vice president at National Interstate. "When you call National Interstate you will speak with claims and service professionals specially trained in transportation insurance. We understand your needs, and are equipped to handle everything from a routine fender bender to the most catastrophic

"From a loss control perspective, we are committed to helping customers run the safest operation possible," Phillips added, and continuing, "Over the past several years we have significantly invested in both technology and staff, and we have transitioned our service to provide a consultative approach to risk management. We doubled the number of regional consultants to help operators analyze where their losses are coming from, and then put the appropriate programs in place to minimize their exposure.

"In addition, we enhanced our exclusive risk management website, www.sclsonline.com, adding more industry specific resources and services. The website has a number of resources including an online video library with over 300 titles, online training, an industry calendar, presentations and other valuable tools - all right at your finger tips."

National Interstate's Major Milestones

- 1989 Founded as a passenger transportation
- 1995 Received initial "A-" A.M. Best rating
- 1995 Launched TRAX, our first ART program for passenger transportation, and diversified into recreational vehicle insurance and general commercial business in the state of Hawaii
- 2000 Began offering insurance to trucking com-
- 2001 Launched Calypso, our first rental captive solution for passenger transportation
- 2006 Introduced Destination, our third group captive solution for passenger transportation
- 2010 Acquired Vanliner Insurance Company, a market leader in moving and storage insurance

Financial Strength And Stability

"When selecting an insurance carrier, you need a partner with impeccable character and financial strength," Michelson continued. "Since our founding in 1989, integrity has been one of our core values, and we remain dedicated to honorable business practices. We received our initial A.M. Best 'A-' rating in 1995, and have improved that rating, which is currently 'A' (Excellent) IX with a positive outlook. National Interstate has also been named to Forbes 100 Most Trustworthy Companies for four consecutive years (2010-2013), receiving the Most Trustworthy Small-Cap Company in 2010, as well as the highest score in the small-cap category in 2013."

National Interstate's winning combination of superior service, customized products, financial strength, and knowledge of the transportation insurance industry all point to a bright future for the company.

"From everyone at National Interstate, I would like to thank all of our customers for making our company the success that it is today. We are so excited to celebrate our 25th anniversary, and while we are very proud of our past accomplishments, we believe the next 25 years will be even better," Mercurio concluded.

Leading the Way in Passenger Transportation Insurance

As a market leader, we provide insurance programs tailored to meet the specific needs of your operation.

- Traditional insurance & innovative captive options
- Superior claims handling
- Consultative approach to risk management
- Exceptional customer service
- Rated A (Excellent) IX by A.M. Best Company







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