

INSURANCE & FINANCE

National Interstate – Insurance That Evolves Around You

To survive in today's ever changing passenger transportation industry you must always be on top of your game with the best equipment, the latest technology and customer service that is second to none. Your customers demand this, so you should expect no less from your insurance carrier.

At National Interstate, "complacency" is not a part our vocabulary or our culture. Our mission is to continually evolve the products and services we provide, making sure our customers are fully protected and receive exceptional service. Here are some of our recent initiatives, all designed to provide the best customer experience possible.

Exciting New Value-Added Products

National Interstate's product portfolio encompasses everything from first-dollar, gross receipts/mileage, liability and deductible options, to alternative risk transfer programs, or captives. Understanding that every customer is unique, we can tailor a program to fit your organization, as well as keep up with industry changes.

"Last year, we began offering liability limits in excess of \$5 million over other select carriers, in addition to offering them over our own primary policies," said Matt Grimm, Vice President of Passenger Transportation, at National Interstate. "I'm excited to announce that this year we will be launching two new value-added products — cyber liability and our Armor™ program, featuring extension endorsements that are in high demand for passenger transportation operators.

"We have created a customized product to address cyber liability exposures, such as theft of personal information you have collected from others, potential penalties for failing to maintain the most recently-regulated safeguards, and computer malware and website content concerns," continued Grimm. "Our cyber liability and data breach response policy will give you the tools needed to protect yourself from having a breach, as well as crisis management guidelines to help you handle an emergency. With premiums starting as low as \$150 a year, and limits available up to \$1 million, this should be an automatic, 'sign me up' for your 2016 risk management strategy.

"As a passenger operator, you may be required to enter into contracts where you are forced to grant additional insured status to a third party, waive subrogation and become the primary source of recovery," Grimm added. "And with every new contract comes new requirements. Our Armor™ extension endorsements give you peace of mind in your business dealings by providing blanket coverage for those instances where you are required to name a third party as an additional insured, and includes a provision that the insurance National Interstate provides will be primary. These are just two of over 25 new or extended coverages that we will be offering to bring you a true one-stop-shopping experience."

In addition to these new products, we also have some exciting new customer-focused enhancements in our claims and risk management departments.

Dedicated Claims Unit For Passenger Transportation

When you contact National Interstate's claims department, you will now be speaking with a representative who handles claims

exclusively for passenger transportation customers. **To better concentrate on customer relationships, we recently reorganized into claims divisions by specific product.**

"Our new structure allows for greater efficiency, quality and consistency," said Steve Winborn, National Interstate's Vice President of Corporate Claims. "This creates an environment for building a deeper understanding of our customers' challenges and business needs.

"Along with our colleagues in product management and risk management, the claims team is committed to working with customers to proactively minimize their risk," Winborn continued. **"We're focused on keeping the lines of communication open so if a claim occurs, our clients can count on it being handled by a representative who is a product line expert.**

Our team works with every customer to provide world-class claims service — and not just when a claim occurs. The best claim, after all, is one that never happens."

Enhanced Risk Management Services

Over the past year, we have also continued to build-out and revitalize our risk management products and services.

"Our department's mission is simple — we are here to serve as a resource for the safety, health and well-being of all our customers," said Paul Stock, Director of Risk Management at National Interstate. "One way we have increased our services is by nearly doubling the size of our department. Historically, our field team mainly serviced captive customers; however, in 2015 we revised this strategy by adding staff to support our traditional clients as well. This allows us to work directly with more of our customers, and provide insight into how safety positively impacts their bottom line.

"We have also added training resources — everything from guide sheets on how to set up a CDL finishing program, to establishing a safety recognition program, to building a continuous training program," Stock added. **"And we recently updated our risk management website to make it easier to use, and expanded our online training materials.** For example, the newly-added 'Build Your Own Safety Meeting' tool gives customers access to a library of resources that can be tailored to fit an upcoming safety meeting. Or, you can choose among the numerous 'Pre-Packaged Safety Meetings,' which are turn-key solutions for a variety of training topics. This is the perfect solution if you don't have the time to create new training materials."

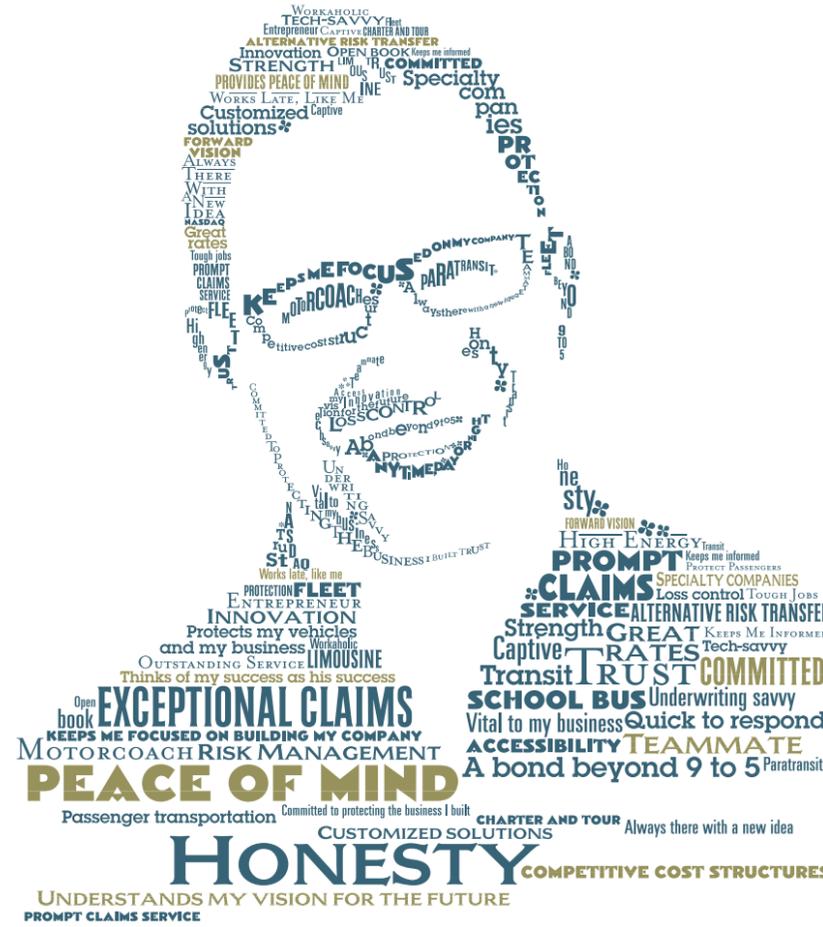
These are just some of the ways that we are evolving our products and services to support the successful growth of our clients. If you want more than a transactional relationship from your insurance company, form a partnership with National Interstate.

We have the right people, the innovative products, and the customized services to give you peace of mind, allowing you to focus on running your business. Give us a call, or have your broker contact us, to start building an insurance experience around you and your company.

For more information on our products and services, contact Tod Carney, marketing manager, at 800-929-1500 x5690 or tod.carney@natl.com.

ADVERTORIAL

COVERAGE THAT'S JUST GOOD ENOUGH SOMETIMES ISN'T GOOD ENOUGH.



Whether it's keeping up with changes in the marketplace or dealing with increased exposures such as cyber-attacks, as a business owner today you need to be prepared to fully protect your company. To help you with that, National Interstate has developed innovative new valued-added products to give you both peace of mind and a one-stop-shopping experience.

- ➔ Excess Liability Coverage of \$5 million x \$5 million and beyond (available with or without a National Interstate policy)
- ➔ Cyber Liability*, including a data breach response policy, with limits up to \$1 million and premiums as low as \$150 annually
- ➔ Armor™ Extension Endorsements* featuring over 25 coverages, such as blanket coverage for times when you need to name a third party as an additional insured

Add to that our long-standing track record in transportation insurance, our rating of "A" (Excellent) IX with positive outlook by A.M. Best Company, and the fact Forbes named us as one of American's Most Trustworthy Companies and "good enough" doesn't even come close to describing us.

*Coming soon

ANYTIME, DAY OR NIGHT

AN INSURANCE EXPERIENCE BUILT AROUND YOU.

To learn more, contact Tod Carney at 800-929-1500, x5690, or visit natl.com/relationships

