



2008 Survey of Traditional Commercial Customers

National Interstate would like to thank all of the customers who responded to our annual survey. Approximately fourteen percent of the customers who received the survey responded.

The following is a compilation of results for seven of our major commercial business units: Public Transportation, Crossroads Agency, Community and Medical Transportation, Traditional Truck, Tow Truck, Small Fleet Truck, and Alternative Products.

The National Interstate Management Team is analyzing both the ratings and the valuable comments that we received. Customer feedback is very helpful to us as we plan for future product and process improvements.

Introductory Remarks – 2008 Survey of Traditional Commercial Customers

This year's survey objective and content are identical to the 2007 survey. The objective is "To measure the satisfaction level of traditional commercial customers with NIIC's services." The survey serves as a measuring tool of our performance. It can also identify shifts in our customers' expectations.

I. Executive Summary

- Respondents totaled 144 customers. This figure includes 46 Cleveland Public, 29 Crossroads, 17 CMT, 19 Traditional Truck, 6 Small Fleet Truck, 10 Tow Truck, and 17 Other Alternative Products.
- The **overall average** satisfaction rating on a 1 (low) to 5 (high) scale was **4.54**. The average by business unit was:

Cleveland Public – 4.73	Crossroads – 4.92	CMT – 4.60	
Traditional Truck – 4.56	Small Fleet Truck – 4.85	Tow Truck – 4.53	Alternative Products – 4.15
- There was 0.17 point **increase** in the overall average satisfaction rating compared to the 2007 survey. Individual business unit results improved for all products excluding Tow Truck. The changes by business unit were:

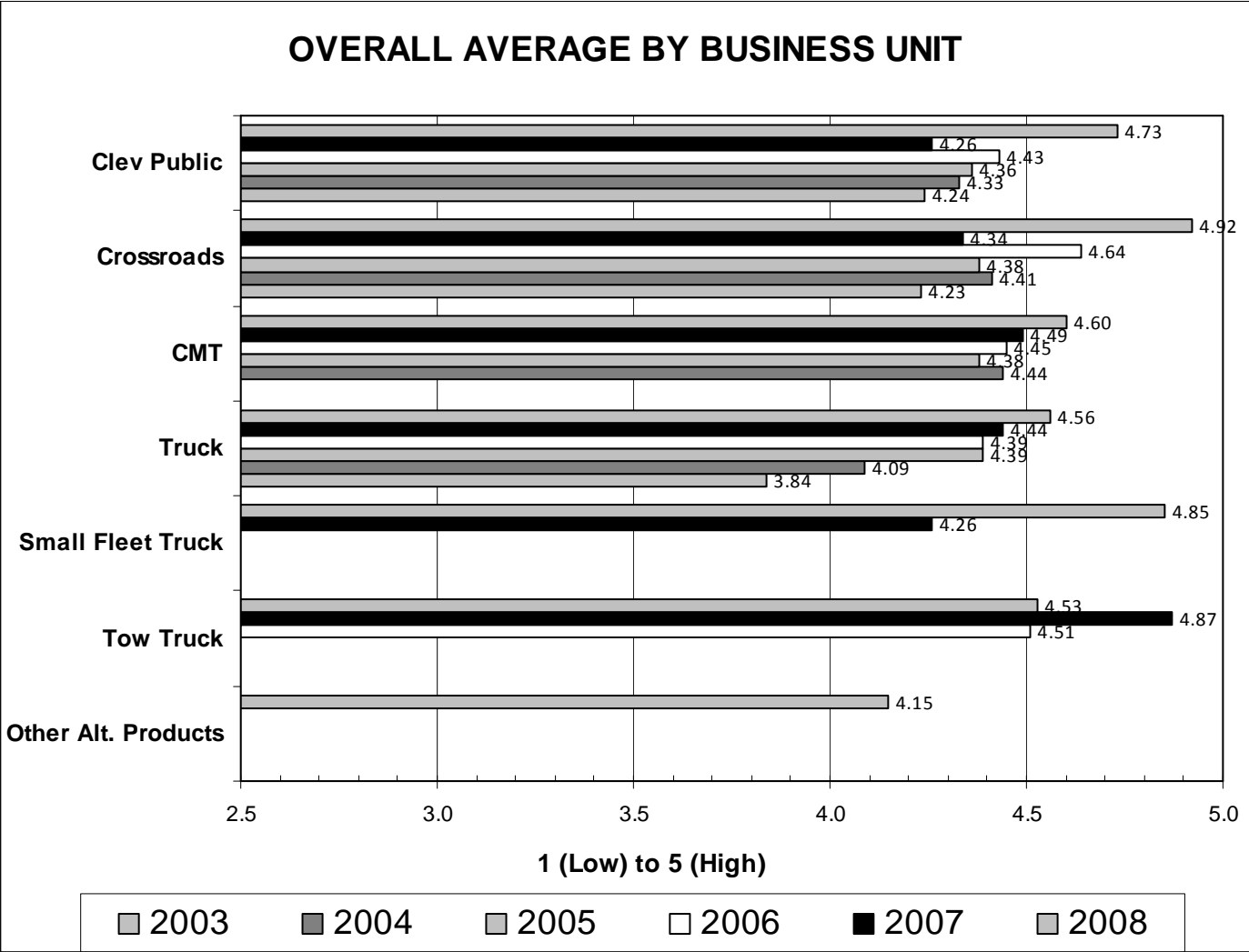
Cleveland Public - ↑0.47 points	Crossroads - ↑0.58 points	CMT - ↑0.11 points
Traditional Truck - ↑0.12 points	Small Fleet Truck – ↑0.59 points	Tow Truck - ↓0.34 points
- The highest average rating was 5.0 for the category of "Satisfaction with Agent," in Cleveland Public, Small Fleet Truck, Stone, and Lighthouse products. High scores of 5.0 were also achieved in Small Fleet Truck for the categories of "Timeliness of Endorsement Processing," "Quality of Endorsements," and "Accuracy of Billing/Format of Invoice."
- The lowest average was 3.50 for "Quality of Loss Control Process" from Tow Truck insureds.
- The highest average rating using combined business unit results was 4.78 for the category of "Satisfaction with Agent".
- The lowest average rating using combined business unit results was 4.07 for "Claims Communication".
- Ratings improved from 2007 for thirteen questions, and declined for endorsement quality.

- Summary of overall ratings for 2008 on a scale of 1 (Low) to 5 (High):

Performance Dimension	Cleveland Public Average Rating	Crossroads Average Rating	CMT Average Rating	Traditional Truck Average Rating	Small Fleet Truck Average Rating	Tow Truck Average Rating	Other Alt. Products Average Rating
1. Timeliness of Claims Settlements	4.33	4.67	4.30	4.17	4.75	3.67	4.29
2. Quality of Claims Settlements	4.16	4.67	4.44	4.56	4.75	4.00	4.25
3. Claims Communication	4.04	4.56	4.20	4.37	4.60	3.67	3.90
4. Timeliness of Policy Issue	4.43	4.86	4.64	4.44	4.83	4.30	3.71
5. Quality of Policy Documents	4.54	4.75	4.73	4.58	4.83	4.90	4.19
6. Timeliness of Endorsement Processing	4.56	4.71	4.64	4.44	5.00	4.80	4.07
7. Quality of Endorsements	4.69	4.80	4.57	4.59	5.00	4.80	4.07
8. Accuracy of Billing	4.57	4.72	4.69	4.67	5.00	4.80	4.00
9. Payment Terms	4.60	4.35	4.69	4.44	4.83	4.78	4.21
10. Responsiveness to Your Phone Calls to National Interstate	4.76	4.71	4.79	4.78	4.80	4.50	4.42
11. Problem Resolution	4.74	4.75	4.75	4.67	4.75	4.00	4.00
12. Satisfaction With Your Agent	5.00	4.75	4.82	4.84	5.00	4.90	4.41
13. Quality of LC Review Process	4.72	4.67	4.46	4.61	4.80	3.50	4.33
14. LC Rep Knowledgeable & Courteous	4.96	4.73	4.46	4.63	4.80	4.00	4.38
15. Overall Average	4.73	4.92	4.60	4.56	4.85	4.53	4.15
16. Combined Overall Average	4.54						



- Comparison of overall ratings between 2003 through 2008 surveys:





About The Survey

- A survey was mailed to 1,000 combined traditional commercial accounts and alternative product accounts. The insureds were asked to complete the survey and return it within four weeks. Each survey was addressed to the contact person as recorded in our processing system. The surveys were mailed in November.
- A cover letter and return envelope were included. The survey was a single page in length.
- Survey participants were asked to rank their satisfaction with NIIC's service performance in fourteen categories on a scale from 1 (low) to 5 (high). Participants were also asked two open-ended questions.
- There was a 14.4% return rate for the survey.