

**ACCIDENTS
ARE EXPENSIVE
SO AVOID THEM
TO BEGIN WITH.**

EXCEPTIONAL CLAIMS
 PEACE OF MIND
 MOTORCOACH RISK MANAGEMENT
 PROTECTS MY VEHICLES
 AND MY BUSINESS
 PROMPT SERVICE
 GREAT RATES
 TRUST
 TEAM
 A BOND BEYOND 9

CUSTOMIZED SOLUTIONS
 ALWAYS THERE WITH A NEW IDEA
 GREAT RATES
 TOUGH JOBS
 PROMPT CLAIMS SERVICE
 FLEET PROTECTION
 A BOND BEYOND 9
 KEEPS ME FOCUSED ON BUILDING MY COMPANY
 MOTORCOACH RISK MANAGEMENT
 COMPETITIVE COST STRUCTURE
 ACCESSIBILITY TEAM
 A BOND BEYOND 9
 HOPEFULLY
 HIGH ENERGY
 PROMPT SERVICE
 GREAT RATES
 TRUST
 TEAM
 A BOND BEYOND 9
 UNUSUAL
 VITAL TO MY BUSINESS
 ACCESSIBILITY TEAM
 A BOND BEYOND 9
 COMMITTED TO PROTECTING THE BUSINESS I BUILT
 CUSTOMIZED SOLUTIONS
 ALWAYS THERE

AUTOMATED EVENT RECORDERS (AERs)



**NATIONAL
INTERSTATE
INSURANCE**

What is an AER?

Your partner in driver safety, your eyewitness at the scene of an accident.

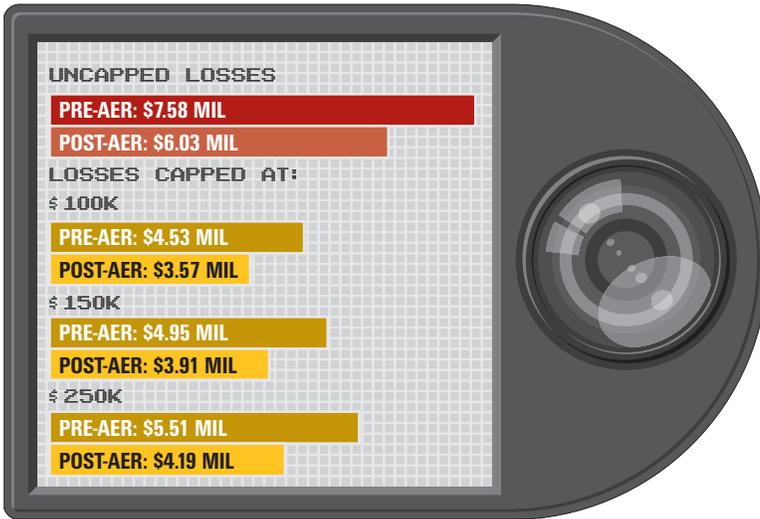
The Automated Event Recorder (AER) is a small video camera that captures events, both in front of the vehicle and inside it, such as rapid acceleration, hard brakes, swerving, and collisions. This amazing technology is designed to monitor driver and passenger behaviors, identify unsafe driving habits, and correct those unsafe habits before they turn into serious accidents. And because AERs record video and audio clips of driving incidents, it's your best defense against baseless claims.

AERs can:

- Identify unsafe driving habits
- Improve driving skills
- Lower fuel and maintenance costs due to speeding and sudden braking
- Reduce long-term insurance costs
- Avoid costly litigation
- Expedite claims
- Save lives

AUTOMATED EVENT RECORDERS (AERs)

DO AERs ACTUALLY HELP REDUCE COSTS? YOU BETCHA.



After reviewing the driving behavior and incidents of 39 companies over a 6-month period using AER technology, companies were able to save upwards of 24% on their losses per AER installed. So, for a company with a fleet of 50 vehicles, that's a claims cost savings of nearly \$32,000 per year.

DO AERs REALLY HELP REDUCE ACCIDENTS? YOU BETTER BELIEVE IT.



Looking at the accident frequency before and after installing AER technology, those same 39 companies in our study were able to reduce the number of incidents by nearly 10% in just a 6-month period.

Study Details:

- 50+ AERs in fleet
- A total of 4,928 AERs were installed
- 4-month installation window
- Most recent claim evaluated dated 9/30/10, oldest dated 5/6/06

More than a camera, a safety ally.

The Automated Event Recorder is designed around your need for improved safety. Using dual camera angles that allow you to monitor the driver and the road, this small device is a vital tool in helping your drivers recognize risks and improve their overall driving skills. The AER records changes in driving such as hard braking, swerving and collisions and saves video clips of these events that you can review with your team.

If there is an accident, the AER gives you the concrete evidence you need to understand the causes of the event, help prevent them in the future, and exonerate drivers when they are not at fault. The net result: improved driver safety, fewer accidents and a reduction of unnecessary and costly litigation. The AER is the safety and savings device that every fleet needs.



TOM, NICK STRIMBU, INC.

"Recently we were involved in a serious accident. The camera in the tractor clearly showed the other party was at fault in the accident. It is nice to have proof when we are contacted by the other party's agent."



JEFF, HOLIDAY TOURS

"AERs are an excellent coaching tool! Our drivers take pride in returning from a trip with a green light. Coaching using AERs helps our drivers refine their driving behavior. We always recognize drivers with excellent AER scores at our holiday party every year."

AN INSURANCE EXPERIENCE BUILT AROUND YOU.

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