

WASTECAP



NATIONAL
INTERSTATE
INSURANCE

ALTERNATIVE
RISK PROGRAM

The Exclusive Alternative Risk Transfer Product for the Waste & Recycling Industry

What is WasteCap?

WasteCap is a homogeneous Alternative Risk Transfer product that insures the risks of waste and recyclers offered by National Interstate Insurance Company.

- Suited for sophisticated and visionary operators who appreciate long-term control over unpredictable insurance pricing
- Only best-in-class operators with a commitment to excellence in their safety and risk management practices are considered for this elite opportunity

How Does it Work?

WasteCap members enjoy the benefits of a captive insurance program without the need for upfront capital investment. National Interstate allows captive participants to 'rent' our insurance services, which include:

- Captive management and fronting
- Claims handling and 24/7 claims access
- Risk Management services - access to risk management associates who specialize in your industry and can help create a culture of safety
- Financial Reporting and Investment Services
- Insurance licenses and surplus

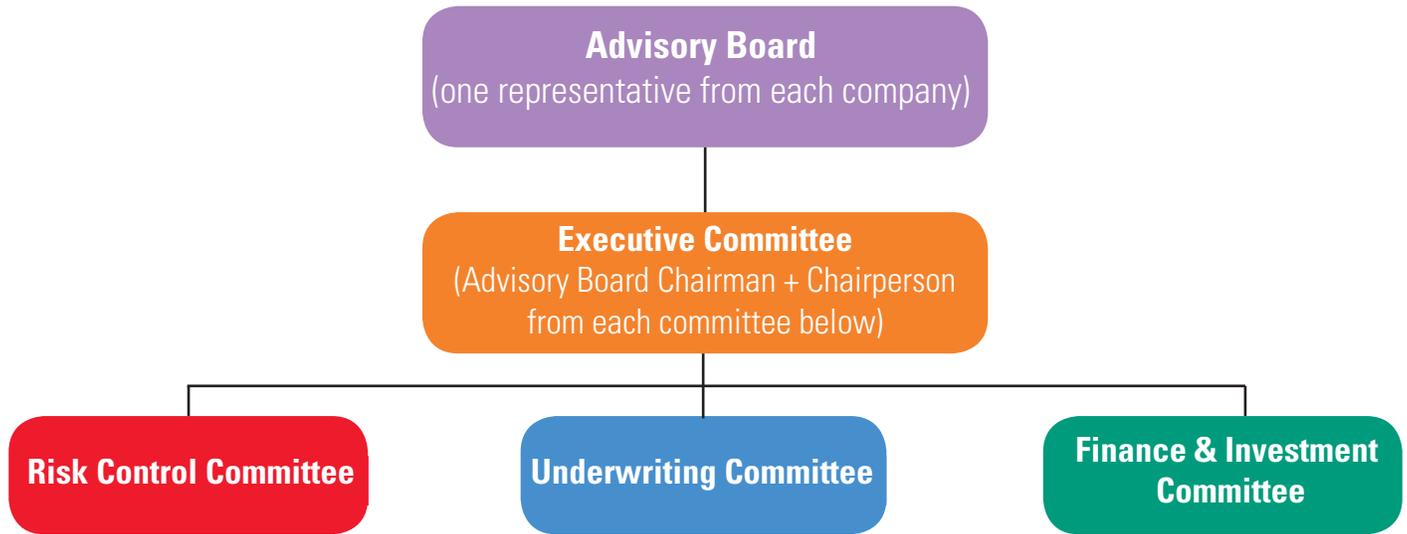
Members band together to share risk and reward - creating their own exclusive insurance group and insulating themselves from poorer operators and the market.

What are the Benefits to You?

- Potential for **reduced insurance costs** and **return of unused premium and investment income**
- Allows you to **take on a palatable amount of risk**
- **More control** - increased control over coverages, loss control, investments and captive member admittance
- Access to **Safety Workshops** throughout the year - learn best practices to improve your safety and compliance culture and meet with members of our senior management teams in person.
- **Favorable collateral terms** and **built-in aggregate stop loss protection**
- **Enhanced communication** - We don't believe in surprises; you'll be updated throughout the year on your performance.

How Can You Participate?

Each member of the captive holds a seat on one of three committees and is given an equal vote as to how WasteCap is run and what members can join:



Is WasteCap a Good Fit for You?

Maybe. Maybe not. At National Interstate, we pride ourselves in maintaining a clear level of transparency not only with our insureds, but with prospective insureds and agents as well. If your operation is a great fit for WasteCap, we'll let you know and provide proposal numbers including best and worst case cost scenarios up front. Likewise, if it's not a fit, we'll let you know that too and offer you additional insurance options.

With over 25 years of experience in commercial transportation insurance and 20 of those years in Alternative Risk Transfer programs, National Interstate manages over \$750 million in premiums - Over \$300 million is in premium from our 20+ captive programs. We specialize in insurance for your industry and are currently the only homogeneous waste and recycling industry ART of its kind.

**For more information or to get a quote, please contact Lauren Fronczek at
800-929-1500 x1141 or lauren.fronczek@natl.com.**

AN INSURANCE EXPERIENCE BUILT AROUND YOU.