

# AGGRESSIVE CLAIMS HANDLING – IT'S WHAT WE DO

As specialists in commercial transportation insurance, National Interstate claim professionals aggressively adjust hundreds of millions of dollars in claims each year. On every claim, for every customer, we work tirelessly to achieve fair, equitable and cost-effective resolutions.

As your partner in reducing the costs of claims, we stand apart from other commercial transportation insurance providers. From a minor fender-bender to a catastrophic loss, our experts will provide a superior level of service.

## **Here's how National Interstate's Claim Professionals are a cut above the rest:**

### **Right Claims, Right Hands**

Our teams are organized by specialty and severity to ensure that your claim is handled by a claim professional who understands your industry, no matter the complexity. Following the report of your claim, you can expect a prompt and personal response. We understand claims can be stressful, and our goal is to make the process as smooth as possible.

### **Catastrophic Claims Handling**

On your worst day, we are your best resource. Via the same 24-hour phone number you normally report claims to - 800-929-0870 - you have around-the-clock access to our rapid response team, including our veteran specialists and extended network of experts.

### **We Have Connections**

We have built a nationwide network of heavy equipment appraisers, accident re-constructionists, environmental specialists, medical professionals and defense counsel. Our extended team is second to none.

### **Online Claim Reporting and Claim Inquiry**

Report, access and track your claim status online – anytime.

### **Open Lines of Communication**

We pride ourselves in being an open and transparent organization - as a National Interstate insured, you'll have a personal connection to your claim professional and senior leaders. Chat with them on the phone, via email or meet them in person at National Interstate, industry events or at one of our safety workshops.

## Workers' Compensation Benefits

Our Claims Nurse Consultants assist with managing medical care to ensure your employee receives the appropriate care, resulting in an optimal recovery at the lowest possible cost. We partner with specialty vendors to assist with medical management and cost containment. Some of the vendors and networks we partner with include:

- Provider bill review
- Pharmacy benefit manager
- Physical therapy and diagnostic networks
- Investigation
- Transportation
- Interpretation services

## Severity Teams

A dedicated team of experienced claim examiners and attorneys specialize in handling your most significant, complex and litigated matters.

## Recovery Services

We aggressively pursue recovery opportunities on your behalf which, can produce significant returns, substantially reducing the cost of claims caused by a third party.

## Top 5 Reasons Why National Interstate Outperforms Its Competitors On Claims

- ➔ Average claim counts per adjuster are better than industry average, allowing our adjusters to focus on proactively resolving your claim.
- ➔ Our unparalleled customer focus provides an extremely high level of communication throughout the entire claims process.
- ➔ No matter the type of claim, you'll receive a superior level of service from our Claims Professionals as the right files are placed in the right hands.
- ➔ We are here when you need us - 24/7, 365 days a year. Whether you report by phone (800-929-0870) or online through our Service Center, our teams of experts aggressively handle your claim from start to resolution.
- ➔ Our on-staff nurses are skilled at utilizing available resources such as customized Return to Work programs to provide superior medical cost management to workers' compensation insureds.

