

50 Years, 50 Reasons

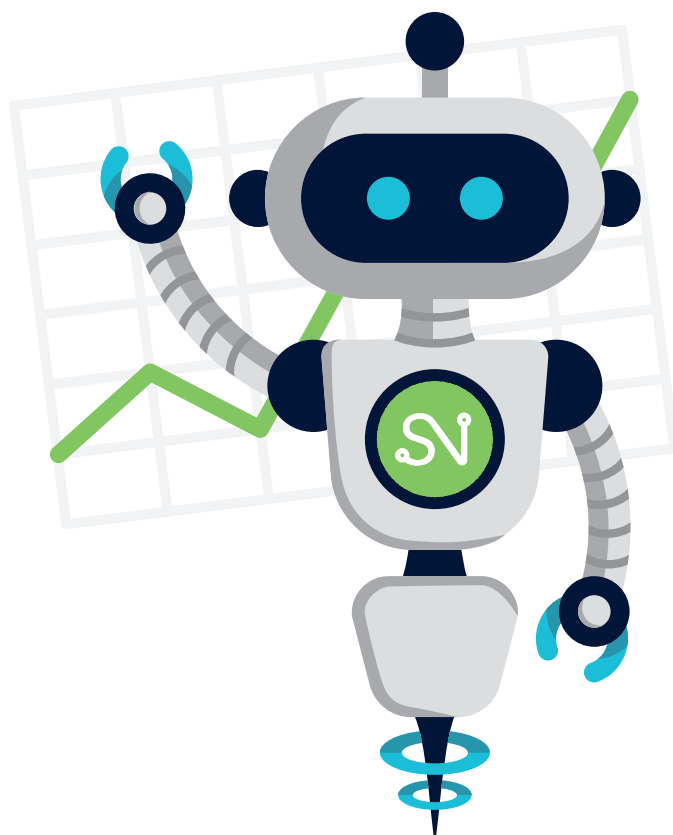


When it comes to portfolio protection, many program features sound the same between providers — but vary significantly in their efficiency and effectiveness. As the experts for more than 50 years, we have seen over and over again how different claim philosophies, technology capabilities, commitments to service, and focused expertise yield very different results for lenders.

*Do you and your borrowers deserve “just a provider” or a true partner?
The difference is in the details!*

Technology

1. Insurance tracking technology & innovation pioneer since 1973 – more than 50 years focused on portfolio protection
2. Proactive verification focus has resulted in 33% fewer notices sent to borrowers
3. WRAP (Web-Based Robotic Automated Processing) – AI and machine learning verification of coverage with insurance carriers, successfully finding insurance data on over 34%
4. Intelligent Document Processing (IDP) uses AI and machine learning to “read” and update borrower records with industry-leading speed and accuracy
5. Custom created APIs facilitate additional automation and connectivity with client systems, including Temenos, Symitar, and AKUVO
6. Integration with all major core processors including payment change increases and decreases with JHA, Symitar, Corelations, FiServ, XP, CU Answers, and Galaxy systems
7. Exclusive VeriTrak system for more efficient outbound verifications
8. Dedicated implementation team for technical expertise and a seamless transition



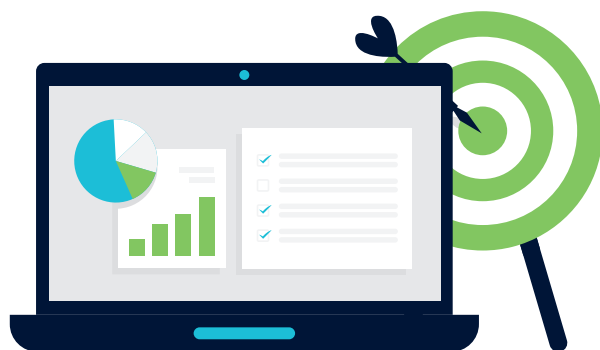
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Pioneers in collateral protection – founded by Terry, Lonnie, and Garry Ledbetter in 1973.

InsurTrak

9. **InsurTrak** – Proprietary system custom-designed for portfolio protection and continually updated & enhanced
10. Single sign-on, real-time source of truth for tracking, claims, and reporting
11. View complete history for life of loan, every notice sent, all borrower interactions, chat history, and all staff remarks
12. Listen to every call from borrowers right away, right in the system – no requesting necessary
13. Lender's staff can quickly quote accurate premium & refund amounts
14. Fast, automated payment changes & refunds
15. Several ACH options, with all ACH reports online
16. On-demand management reports with up-to-date program results



Borrower Experience

17. 79% of insurance updates completed totally behind the scenes with no lender or borrower interaction, and 97.5% resolved before any certificate placement
18. Award-winning in-house contact center certified as "Customer Service Center of Excellence" by BenchmarkPortal
19. Secure, full-service, interactive borrower texting, included at no charge
20. MyLoanInsurance.com borrower submission portal with lender branding
21. Borrowers can view a dynamic timeline of all transactions plus videos tailored for their specific issue
22. Separate PO Box, 800#, and custom greeting for each lender
23. **Glia** – seamless "much more than chat" Digital Customer Service for greater borrower satisfaction
24. Advanced AI contact center tools including voice analytics, sentiment analysis, and gamification
25. Honest one-call resolution and 97%+ CSat scores from callers

StateNational

Claims

- 26. Claims payments average 20% more than our competitors
- 27. One simple online form – no paperwork for most claims
- 28. **InstaClaim** – certain claim types processed and paid automatically in 10 seconds or less using AI and ACH
- 29. For damaged repos, average 7-day turnaround time from the day the claim is submitted
- 30. No pick or choose – single submission processed for all applicable coverages
- 31. CARS (Claims Advocacy & Recovery Services) integration within InsurTrak
- 32. No documentation on repo claims and no waiting period for skip claims
- 33. We pay both physical damage and premium deficiency on repos
- 34. We pay retail value, not split book, on total losses – for larger settlements
- 35. We provide premium deficiency, E&O, and waiver of ACV on totals, thefts, and skips – even if the borrower is found
- 36. No quick issue required

Underwriting

- 37. Unmatched program flexibility because we are the underwriter, including flexible cancellation, refund method, reimbursement, and waive options
- 38. Integrated and efficient – no middlemen
- 39. Only provider with annual and monthly certificate options explicitly approved by state departments of insurance



**State National
has unmatched
program flexibility
because we are
the underwriter,
including flexible
cancellation,
refund method,
reimbursement,
and waive options.**

StateNational



Legal & Compliance

- 40. Dedicated in-house compliance team
- 41. Most program transparency in the industry – what we know, you know, in real time
- 42. Continual “A” rating from AM Best since first eligible in 1992
- 43. Backed by Markel, a Fortune 500, \$62B company

Partnership

- 44. Devoted to ongoing advancements in portfolio protection – no tying, not distracted by other products in bundle, and no cost shifting
- 45. Our expert risk management consultants conduct detailed needs analysis and provide custom claims comparisons
- 46. Only provider with a dedicated service team – focus is on service to you, not selling additional products
- 47. Dedicated Client Executive assigned provides continual monitoring, regular program reviews, and personalized comprehensive Impact Report (IR)
- 48. Dedicated Account Reps for your institution – your staff’s calls are always answered by someone who knows your staff and operations
- 49. We survey all clients annually for continuous improvement opportunities and client input into new program enhancements
- 50. NPS of +82 – more than double the insurance industry average and higher than USAA, Apple & American Express

To see how much time
and money we can
save you, contact
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