

## From the specialists who take the extra step at every step.

Built on experience and backed by financial strength, State National's flagship Collateral Protection Insurance (CPI) program delivers exceptional online functionality, proven capability, and clear bottom-line benefits, making us the provider of choice for credit unions, banks, finance companies, and other lenders nationwide.



### Different by Design

Like other providers' offerings, our program tracks insurance, pays claims, and provides online systems for your staff and borrowers. However, that's where the similarity ends.



### Premium Borrower Experience

Your borrowers are busy. Our goal is to make it as easy as possible for them to share information. Borrowers can submit insurance via email, text, or chat, or easily upload insurance documents through our MyLoanInsurance.com portal. We accept inbound calls 24/7 through a custom-branded toll-free number and IVR, and proactively place outbound calls to verify insurance. Our exclusive WRAP process uses AI to automatically verify coverage on carriers' sites — significantly reducing the number of notices sent and policies placed.



### Advanced Technology & Innovation

Our program reflects over 50 years of specialization in CPI, allowing us to deliver features and functionality other providers simply cannot. Our advanced online tools are second to none — and if we can't find the best technology for the job, we create it.



### Streamlined Claims

Because we are the only dedicated CPI provider who is also the underwriter, State National has the fastest and easiest claim-filing process in the industry and requires no paperwork for most types of claims. Our claim payment philosophy is designed with you in mind: Simply file a claim and we will automatically process it for ALL applicable coverages. Our one-of-a-kind InstaClaim technology even processes and pays some claim types in 10 seconds or less. For other claim types, unlike other providers, we average payment within 7 days of the date you *file* the claim.

### Unmatched Transparency

InsurTrak provides one-click access to real-time insurance information and every transaction with your borrowers, including recordings of all borrower calls, accessible immediately with no special requests necessary and no waiting. You can also easily assess program performance at any time with on-demand reporting. You are never in the dark.

**InsurTrak is the most robust and automated insurance tracking and reporting system in the industry — freeing your staff from handling routine administrative tasks associated with insurance tracking.**

