

# Partnering FOR SUCCESS



## At a Glance

State National is vertically integrated, so we own all aspects of the program delivery.

In 2017, State National was acquired by Markel, a Fortune 500 holding company for insurance, reinsurance, and investment operations. State National maintains managerial and operational independence but now has access to Markel's balance sheet and global reach.

*"Our structure is designed to enhance the customer experience. It's organized to make it easier to do business internally and externally. As the Markel Style states, we seek to be the market leader in each of our pursuits."*

Matthew Freeman  
CEO, State National

## Our Approach

Our business values are demonstrated through **six core areas** of focus and commitment.

- 1** Compliance — Our sole purpose is to protect clients. We do not lead our clients down a path of legal exposure. We employ internal and external counsel to scrutinize our processes and programs.
- 2** Borrower Experience — Your customers are our customers. We meet or exceed the level of service your borrowers are accustomed to receiving. We care about our service levels and actively solicit formal feedback that we share with you. Our Net Promoter Score (NPS) is +82, more than double the insurance industry average and considered a world-class score.
- 3** Transparency — We believe transparency engenders trust. We think the more you know about our activities, the more satisfied you will be with our partnership. We have a level of communication and information access unique in our category.
- 4** Efficiency — Speed to insights and actions = speed to success. We apply the latest technologies to deliver real-time results and reporting so our partners can easily facilitate or reconcile borrower interactions.
- 5** Technology — We lead with innovation. We use proprietary and market-proven technologies. Updates are deployed to everyone on the State National platform as a normal course of business. As our clients grow, we grow with them.
- 6** Balance Sheet — We offer dollars and sense. Our programs help contain expenses while enhancing the value proposition for your customers — two tactics that can improve the bottom line.



Since 1973, State National has offered proven portfolio protection solutions. As the nation's premier collateral protection specialist, we are the provider of choice for lenders nationwide. To learn more: [info@statenational.com](mailto:info@statenational.com)