

# Why Choose Star Insurance Company through W.E. Love & Associates?

W.E. Love & Associates focuses on insuring trucks. It's all we do. Through our relationship with Star Insurance Company, we limit the problems which can occur with too much market access. We handle the quotation process promptly, and offer first class customer service. We work to ensure you get the coverage you need for your client, in a hassle-free environment.

## Claims Service

Many of our agents are familiar with Truck Claims, Inc., our TPA since 1997. Truck Claims, Inc., handles the Star Insurance Company claims in most of the states we represent. In our recent survey, 135 separate retail agents surveyed ranked Truck Claims, Inc.'s overall service as "outstanding". We believe that our experienced claims examiners handle fewer open features per person than average and we have better closure ratios than normal. Our claims software and clerical organization structure is designed with our agents in mind. Only a handful of insurers really understand how to handle truck insurance losses – we feel we are one of them.



## Policy Coverages – Bells and Whistles?

Our Star Insurance Company policy contains no driver exclusions, no hidden deductibles or sub limits. The ISO coverage form and endorsements are current. Importantly, coverage is always broadened to include CA 9948 POLLUTION LIABILITY - BROADENED COVERAGE FOR COVERED AUTOS. Many carriers either omit or charge for this endorsement. Star manuscripts no endorsement to restrict coverage on any policy. Our sample policies for all coverages are posted on our web site for your ease of comparison: [www.welove.com](http://www.welove.com)

## Service After The Sale

Star's policies and endorsements are produced instantly and posted to exclusive extranet sites for each retail broker. Almost instantaneously after we produce a MCS-90 you can see it, print it, fax it, and email it, all through our online portal. We believe our policy and endorsement services consistently rank as far better than industry standards. In our July 2008 survey of our retail agents, our overall service was ranked as "Best of All" general agents by 87% of respondents and "Better Than Most" by the remaining 13%.

## Stability

Star Insurance Company is the primary insurance subsidiary of Meadowbrook Insurance Group, Inc. (NYSE: MIG). Formed in 1985, Star is a Michigan-domiciled carrier that is licensed and admitted in all 50 states, including the District of Columbia. All of Meadowbrook's insurance carriers are listed in A.M. Best's rating guide with an "A-" (Excellent) rating, with a stable outlook.



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