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### **Why Choose Meadowbrook's Star Insurance Company through WEL**

If you want a Star quote on a Trucking Risk, you must go through WEL. That is good for everyone, because WEL deals with very few retailers. We limit the abusive problems which occur with too much market access. Likewise, if a mistake is made in the quotation process, we made it. We live up to and correct our mistakes. All we do is insure trucks and we plan on being here for your insureds always.

### **Claims Service – The Only Reason Insurance Exists**

Our claims for Meadowbrook are assigned to Truck Claims, our excellent TPA. In 2007, 135 separate retail agents surveyed ranked Truck Claims overall claims service as outstanding at industry best standards. It is more important to relay your opinions about our claims service than to boast how well we handle claims. Fact is our staff is much more experienced than the industry average, our claims examiners handle many fewer open features per person than average and we have much better closure ratios than normal. Our claims software and clerical organization structure is outstanding. In our opinion, only a handful of insurers really understand how to handle truck insurance losses – we are one of them.

### **Policy Coverages – Bell and Whistle?**

We have no driver exclusions, no hidden deductibles or sub limits -- there is nothing for us to hide. Ours is the most current ISO coverage form and endorsements. 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, which is puzzling to us. We manuscript no endorsement to restrict coverage on any policy. Our sample policies for all coverages are posted on our website for your ease of comparison.

### **Service After The Sale**

Our policies and endorsements are produced instantly and posted to exclusive extranet sites for each retail broker. So, about a minute after we produce say, a MCS-90 you can see it, print it, fax it, email it without even calling us. Our policy and endorsement services consistently rank as far better than industry standards. In a July 2008 survey, our overall service was ranked as "Best of All" general agents by 87% of respondents and "Better Than Most" by the remaining 13%.

### **Stability**

Meadowbrook is Rated A-Excellent with a Stable Outlook by A.M. Best. We know the Star staff well. These people are professionals, who are ethical, extremely dedicated and very bright. That alone separates Meadowbrook well from our industry standard.