



energi Fuel Distribution Program



A Risk Management & Insurance Program You Need to Explore

Energi is an insurance program for fuel distribution companies that are committed to Industry Best Practices

Energi's Fuel Distribution Program is available for retail and wholesale distribution of home heating oil, propane, gasoline, diesel, kerosene and lubricants. Coverage is offered for commercial general liability, commercial automobile and workers' compensation through National Interstate Insurance Company. Other lines, such as property, pollution liability – including site, excess liability, and directors and officers liability are offered through other carriers. The program is available in all 50 states.

About National Interstate

National Interstate Insurance Company (NIIC) was established in Cleveland, Ohio in February 1989. The company and its affiliates are licensed in all states and the District of Columbia. NIIC is the principal operating subsidiary of National Interstate Corporation (NASDAQ: NATL), an independently operated subsidiary of Great American Insurance Company. NIIC and its insurance subsidiaries are rated "A" (Excellent) VIII by A.M. Best Company. The company is headquartered in Richfield, OH.

The Energi Difference

Selection of the Best Companies: Energi's Fuel Distribution Program is only offered to companies who exhibit a commitment to loss prevention and who implement industry best practices. These companies sustain better loss experience which directly results in controlling their insurance costs. In order to ensure this, ALL member companies must meet our high underwriting standards and are required to pass a risk assessment compliance audit.

Focus on Risk Management & Loss Prevention: The Energi program provides on-going Risk Management and Loss Prevention support including training and communication programs that support industry best practices.

Claims Management: The program offers fast, efficient and fair resolution of claims. National Interstate and Energi's aggressive claims management oversight focuses on inclusion of the policyholder rather than exclusion during the claims process.

Coverage: National Interstate and Energi's underwriters have created a program with all necessary coverages, some of which competitors may not include. The Energi Fuel Distribution Program will consistently deliver responsive and creative solutions to the unique needs of energy companies.

Competitive Premiums: The Energi Fuel Distribution Program offers fair, equitable and justifiable premiums. Since premiums are based upon your loss experience, not on the loss experience of your industry peers, you will see more stability in your pricing. The insurance program will eliminate the cyclical pricing nature of the traditional insurance market.

Discover the Energi **Difference** which gives you Control, Stability & Ownership of your risk management solutions.

energi = Opportunity

All of these differences result in a unique opportunity for your company.

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