



Better technology for a more efficient CPI program



Bringing loans in the door is key to your credit union's success. But with growing loan portfolios comes increased risk of losses from uninsured collateral.



1 in 8
drivers
is Uninsured¹



6.1
million
Motor Vehicle
Accidents in 2014²

Car Insurance
Losses Grew
24.3%
2010 to 2014³



As the risks to your loan portfolio continue to grow, how confident are you that your current Collateral Protection Insurance (CPI) program has kept pace? State National's superior technology helps protect your credit union and allows your staff to be more productive to benefit your bottom line.



Since 2009, CUNA Mutual Group has partnered with State National Companies, the only provider that focuses solely on CPI, to bring you a program based on industry-leading experience and service.



4 keys to a better CPI program

State National's CPI program protects your credit union from losses due to damaged, uninsured collateral and delivers:

1 INFORMATIVE MEMBER RESOURCES

myloaninsurance.com

Member-facing site providing a dynamic timeline of all their transactions, periods of insurance coverage, and easy-to-understand videos to help borrowers comply.

- Customized to member needs
- Reduces the number of inquiries to your staff

2 ACCURATELY PLACED COVERAGE

VeriTrak

Proprietary call management system that automatically prioritizes insurance verification calls before placement ensuring certificates are placed on accurate information.

- Reduces discrepancies
- Limits member communications for your staff

3 EFFICIENT DOCUMENTATION PROCESSES

ImageTrak

State-of-the-art system that reduces processing time of insurance information to one day or less.

- Provides staff more accurate and timely data
- Alleviates issues for members

4 SIMPLIFIED PROGRAM MANAGEMENT

InsurTrak

Online tracking system that gives you every resource needed to keep your CPI program running smoothly.

- One-click access to real-time insurance information
- Streamlined claims process
- Insightful reports with actionable information

With State National you get high-quality data at your fingertips to manage lending risk, and your team will have the information they need to more confidently manage member conversations. They'll be more efficient and able to focus on what matters most – growing your credit union and serving your members.

Contact your CUNA Mutual Group Sales Executive at 800.356.2644 to learn more about State National's CPI program.



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¹New Study Reveals a Declining Trend in the Percentage of Uninsured Motorists; Insurance Resource Council, August 5, 2014. ²NHTSA Traffic Safety Facts, November 2015. ³Physical damage losses only. Auto Insurance - Costs and Expenditures; Insurance Information Institute, August, 2015. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. State National Insurance Company underwrites all coverages and endorsements available through the CUNA Mutual Group/State National Companies Tracked Collateral Protection Insurance alliance in all states except Texas where National Specialty Insurance Company, a State National company, also provides underwriting services. Product availability and features may vary by jurisdiction and are subject to actual policy language. CP-1444833.1-0316-0418 © CUNA Mutual Group, 2016