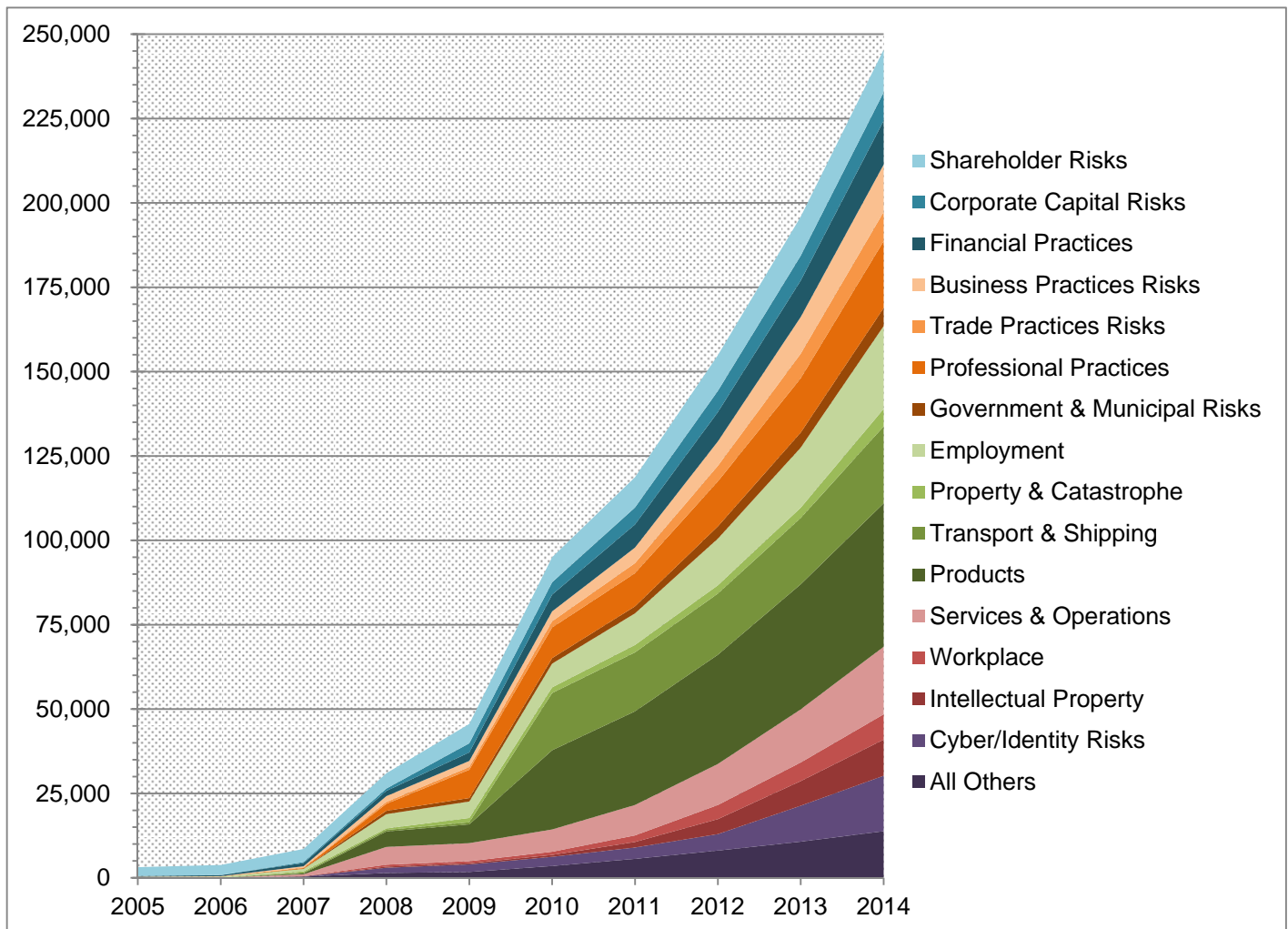# MSCAd Database Growth

Advisen's Master Significant Cases & Actions database (MSCAd) is a proprietary relational database of legal cases, actions, or events that have resulted in, or might result in, significant financial judgments or financial loss to corporate entities. MSCAd continues to grow based on our clients' needs and the information that is available.

Category of Risk

Within the Category of Risk, there are a series of Risk Types, which group MSCAd cases by the risk exposure that resulted in the case (regardless of insurability). For example, cases resulting from the business operations of an organization fall within *Services & Operations*, and those due to the ownership of the organization by shareholders fall within *Shareholder Risks*, etc. The breadth of risks encompassed by MSCAd has expanded rapidly over time, driven by our clients' continuously evolving needs.

Global Headquarters
1430 Broadway, 8th Floor
New York, NY 10018
+1.212.897.4800
support@advisen.com

www.advisenltd.com

Most Likely Insurance Coverage

We also group MSCAd cases based upon the Most Likely Insurance Coverage that would respond. While these do not evaluate the specific coverage that may or may not be provided by individual insurers or policies, they provide an approximation based on generic primary coverage definitions. For example, cases that would likely trigger a GL policy are tagged as *General Liability*, those that would most likely trigger an EPLI policy fall under *Employment Practices*, etc.

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Page 2 of 2