

LOSS INSIGHT

Loss Insight provides data on significant accidents, lawsuits, regulatory actions, and events. A complementary suite of analytical tools enable analysis of trends to support decisions on risk evaluation, pricing, and program structure.

BENEFITS FOR BROKERS

DIFFERENTIATION

Stand out in a crowded market. Build expertise in vertical markets by knowing and understanding:

- Loss benchmarking solutions to evaluate risk potential of new clients and how they compare to competitors
- Your client's industry loss trends and probabilities of incurring a loss and the severity of that loss
- Analytic models to predict client loss exposures and the impact on a firm's financial results
- The legal industry's posture toward your client's industry
- Engage with prospects on issues related to major loss events in their industry with real-time news

EFFICIENCY

- Reduce cycle times and increase close ratios on new client acquisition
- Produce client-ready materials faster and lower servicing costs

STEWARDSHIP

Demonstrate loss trends within a client's industry and how you delivered value despite that trend or around a client's own losses.

- Validate suitability and breadth of coverage based on loss trends
- Identify opportunities for program advancement in light of changing loss trends
- Identify missing or inadequate lines of coverage
- Monitoring solutions to stay on top of market trends and identify "hot spots" of emerging risks
- Engage with clients on developments in loss trends with real-time news

BENEFITS FOR INSURERS

PRICING & RATEMAKING

- Experience greater profitability and underwriting performance
- Ground-up risk severity data to drive profitability with:
 - Improved Increased Limit Factors (ILFs)
 - More finely calibrated desired attachment points and capacity
- Comprehensive frequency data to enable enhanced pricing relativities by geography, company size, and industry
- Model-ready datasets and value-added services to build predictive models for risk scoring and target pricing models to lift underwriting results

PRODUCT DEVELOPMENT

- Industry-specific and/or risk type loss experience data to:
 - Optimize coverage definitions and exclusions
 - Establish risk classes and technical pricing
- Analytic solutions to set underwriting guidelines and establish data-driven appetite and capacity by geography, company size, and industry

UNDERWRITING

Best-in-class performance management.

- Monitoring solutions to stay on top of market trends and identify "hot spots" of emerging risk
- Loss benchmarking solutions to evaluate the risk potential of new clients and programs

CLAIMS & RISK MANAGEMENT

More accurate reserves and risk mitigation.

- Settlement data and analytics to estimate likely severity and loss development for claims based on cause of loss, geography, industry, and company size
- Clash data and analytics to model systemic risk within a portfolio of risks

LOSS INSIGHT DATA

Advisen's loss data sets include data from:

- More than 425,000 proprietary global incidents researched by Advisen, covering more than \$9 trillion in losses
- US Federal litigation dockets – more than 20 million corporate litigations from 5 million dockets

Loss data is classified by risk type, insurance coverage, and other key identifiers. The data supports LOBs related to coverage groups, such as Management Liability, Casualty, Cyber, and Business Interruption, and is searchable by geography, company size, company type, sub-industry, coverage type, and other characteristics.

DELIVERY METHODS

LOSS INSIGHT ONLINE

Loss Insight Online provides access to drill-down for greater detail and customization of loss data, through two modules: Standard, which includes anecdotal examples and graphing of loss with different characteristics; and Premium, which includes more specific segmentation and Loss Insight Benchmarking.

LOSS INSIGHT FEED

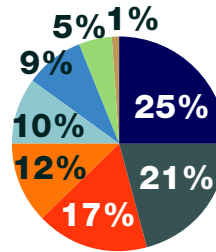
Feeds provide model-ready loss data, intersected to current or time series business data to enable building of proprietary algorithms and models.

RELATED PRODUCTS

EXPOSUREVUE

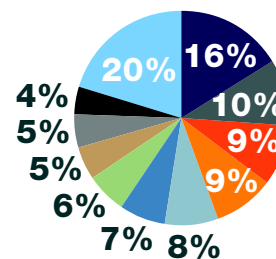
ExposureVue™ provides structured time series company, industry, and financial data to augment loss modeling, estimation of available market opportunities, and risk mitigation analytics. Securities and DUNS Numbers datasets (not time series) are also available as part of ExposureVue.

MSCAd Cases by Industry



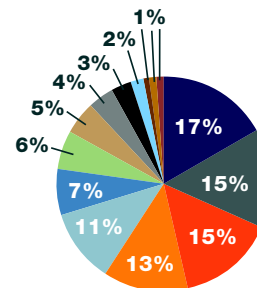
Services
 Manufacturing
 Finance, Insurance, and Real Estate
 Wholesale and Retail Trade
 Transportation, Communication, and Utilities
 Public Administration
 Construction and Mining
 Agriculture, Forestry, and Fishing

MSCAd Cases by Category



Products
 Employment
 Transport & Shipping
 Services & Operations
 Professional Practices
 Cyber/Identity Risks
 Business Practices Risk
 Financial Practices
 Intellectual Property
 Shareholder Risks

Docket Count by Category



Personal Injury
 Civil Rights
 Prisoner Petitions
 Contract
 Other Statutes
 Labor
 Social Security
 Other
 Property Rights
 Real Property
 Personal Property
 Bankruptcy
 Forfeiture/Penalty
 Federal Tax Suits
 Immigration

About Advisen Ltd.

Advisen is the leading provider of data, media, and technology solutions for the commercial property and casualty insurance market. Advisen's proprietary data sets and applications focus on large, specialty risks. Through Web Connectivity Ltd., Advisen provides messaging services, business consulting, and technical solutions to streamline and automate insurance transactions. Advisen connects a community of more than 200,000 professionals through daily newsletters, conferences, and webinars. The company was founded in 2000 and is headquartered in New York City, with offices in the US and the UK.