

| Cyber-Technology Policy Comparisons  |   |
|--|---|
| Charitas Umbrella Prime Commercial Umbrella Liability Policy With CrisisResponse 80517 (11/09)   | Zurich Commercial Umbrella Liability Policy U.U.M.B.103.C CW (03/10)  |
| Insuring Agreement   |   |
| A. CrisisResponse<br>We will advance CrisisResponse Costs directly to third parties on behalf of the Named Insured, regardless of fault, arising from a Crisis Management Event first commencing during the Policy Period, up to the amount of the CrisisResponse Sublimit of Insurance. | C. COVERAGE C. CASUALTY BUSINESS CRISIS EXPENSE<br>Under Coverage C, we will pay for casualty business crisis expense regardless of fault |
| B. Excess Casualty CrisisFund  |   |

## FOR BROKERS

- MAXIMIZE GROWTH
- INCREASE CLIENT RETENTION
- ENHANCE TECHNICAL EXPERTISE

## FOR INSURERS

- MAINTAIN COMPETITIVE ADVANTAGE
- DEVELOP NEW PRODUCTS
- MONITOR UNDERLYING COVERAGE

Policy Insight provides comparisons on same provision/topics within policy wordings across 5,000 different policies in many lines of business. Use Policy Insight to identify key differences in coverage among your competitors and to highlight opportunities for new products that address unmet coverage needs.

## BENEFITS FOR BROKERS

### BUSINESS DEVELOPMENT

- Identify weaknesses in incumbent broker's coverage program
- Highlight coverage advantages for alternative insurance markets

### STEWARDSHIP

- Highlight coverage advancements in prior renewal
- Identify trends in coverage evolution

### PLACEMENT

- Understand variations in coverage from alternative quoting markets
- Identify trends in coverage evolution
- Understand admitted vs. non-admitted forms

## BENEFITS FOR INSURERS

### PRICING & RATEMAKING

- Explore competitors' scope of coverage and exclusions as they relate to pricing
- Understand underlying terms and conditions for follow form coverage
- Track market trends in coverage terms as input to pricing strategy

### PRODUCT DEVELOPMENT

- Develop new products that address weaknesses in the coverage terms of competitors
- Respond quickly to changes in the scope of competitors' coverage
- Track the emergence of new types of exclusions and endorsements

### MARKETING & DISTRIBUTION

- Arm field representatives with specific competitive differentiators
- Support more informed conversations with brokers and agents
- Justify higher pricing based on the quality and completeness of coverage

## WHY POLICY INSIGHT?

### COVERAGE ANALYSIS

- What are the most important terms and conditions for a particular LOB?
- Am I missing any important exclusions or endorsements?
- What are the terms and conditions of the policies I write on top of?

### COMPETITIVE ANALYSIS

- How can I create terms and conditions that differentiate my product?
- What is my competitive advantage in the scope and nature of the coverage I provide?
- How do I best respond to product changes by my competitors?

### COVERAGE TRENDS

- How are coverages and exclusions evolving?
- How do I keep abreast of new wordings?
- Do I need to create new forms to reflect changing market conditions?
- Is there an opportunity to launch a new product to support emerging risks?

### COVERAGE OPTIMIZATION

- Why is the coverage I recommended the best coverage for my client?
- What addressable gaps exist in my client's current wording?

### TECHNICAL EXCELLENCE

- How can I prove that I have obtained best coverage for my client?
- How do I demonstrate my expertise in the nuances of wordings for a line of business?
- How do I reduce the time required to provide policy comparisons for my clients?

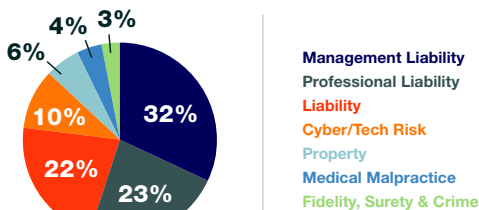
## POLICY INSIGHT DATA

*Policy Insight data includes two types of wordings:*

- More than 5,000 full specimen forms across 12 LOBs
- More than 5,000 endorsements

Advisen parses wordings into more than 100 specific topics per insurance line of business for easy side-by-side comparison.

### Policy Wording Count by Coverage



### Endorsement Count by Coverage



## DELIVERY METHODS

Market Insight is available via the following delivery methods:

☒ Online ☒ Reports ☐ Feed ☐ Direct ☒ MS Office ☐ Data Cube

### POLICY INSIGHT ONLINE

Policy Insight Online provides power users access to drill-down for greater detail and customization of policy wordings contained in the Advisen database.

### POLICY INSIGHT REPORTS

Policy Insight Reports provide a side-by-side comparison of two policies in a Word document format.

### POLICY INSIGHT FOR MICROSOFT WORD

Policy Insight integrates into Microsoft Word to give you easy access to policy wordings without requiring a login or navigation through the online platform.

### 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.