

ADVISEN'S EPLI DATASET

Advisen's EPLI database is a proprietary relational database of information about various events relating to employment practices liability that have or could result in significant financial judgments or loss to corporate entities.

The database includes litigation cases that have resulted from the following violations:

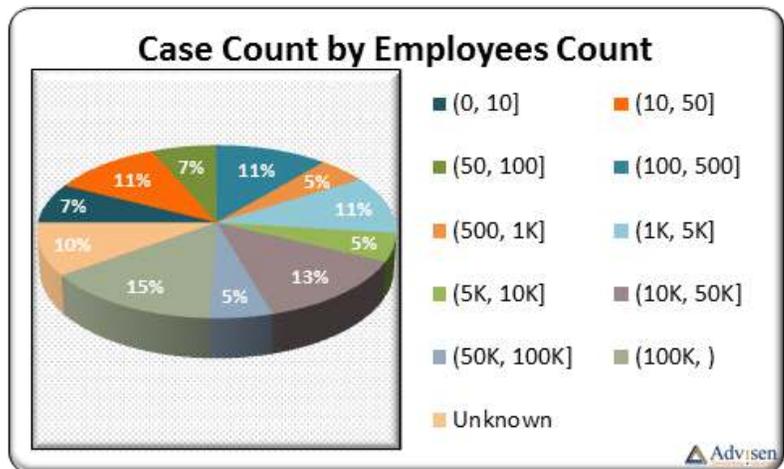
- ADA Non-Compliance
- Age Discrimination
- Appearance Discrimination
- Disability Discrimination
- Gender/Sexual Discrimination
- Genetic Information Discrimination
- Hiring Practices
- Hostile Work Environment
- Racial Discrimination
- Religious Discrimination
- Uniformed Services Employment & Reemployment Rights
- Wage & Hour
- Whistleblower/Retaliation
- Worker Adjustment & Restraining Notification (WARN) Act
- Wrongful Termination

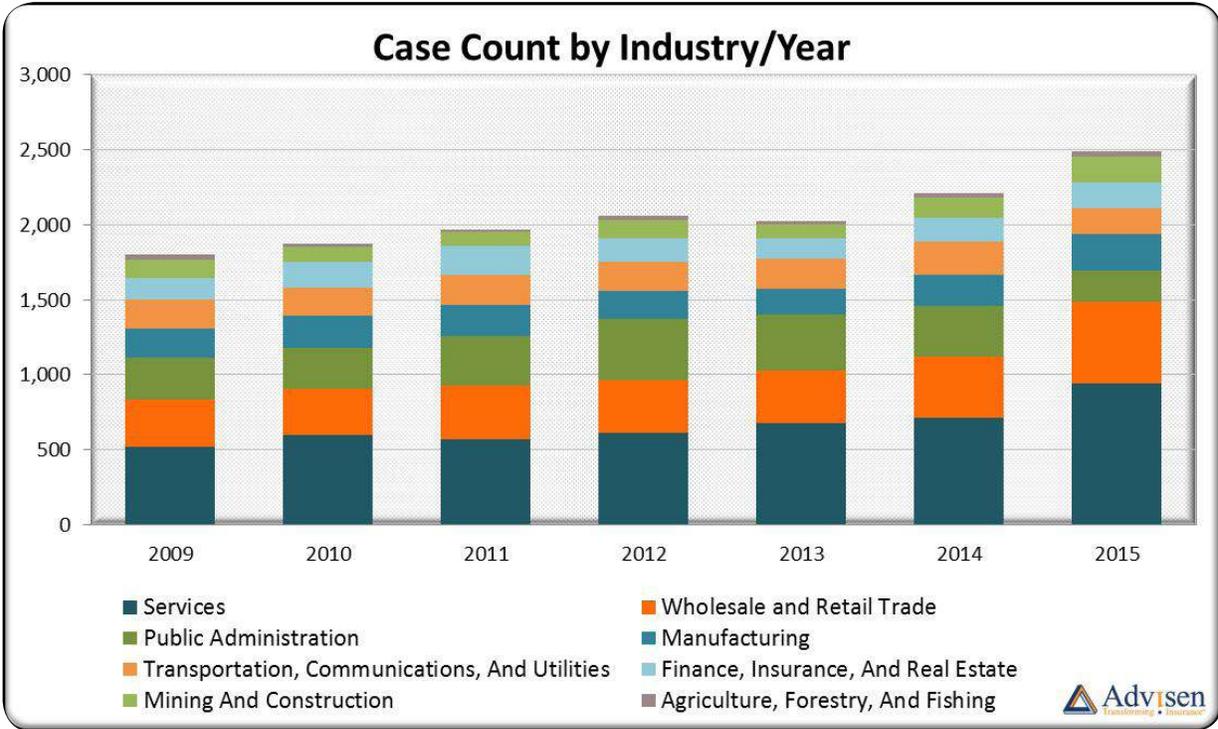
Advisen's EPLI database includes more than 48,000 cases. Over 22,000 of these cases are for Wage & Hour litigation which assists in product development and pricing.

DATA FEEDS DELIVERY

Advisen's EPLI data feed contains model-ready EPLI data, married to current and historic company data. The intersection of loss and company data supports actuaries building sophisticated proprietary rating, pricing, and reserving models using multiple parameters, such as:

- Number of Employees
- Company Revenues
- Industry Code
- Company Type
- Filing Date
- Case Type
- Case Status
- Individual or Class Action
- Geography
- Jurisdiction





Advisen's EPLI dataset is growing rapidly and client data feeds are refreshed on a monthly or quarterly basis and are delivered in .csv files that can be uploaded into Excel or a database.

EPLI DATA FEATURES

Advisen has developed a comprehensive taxonomy that spans numerous types of risks that could result in employment practices liability, facilitating actuarial modeling and pattern or trend analysis for insurance brokers, carriers, and reinsurers.

A proportion of Advisen's EPLI data has been linked by interrelated root causes and identified as related cases, allowing users to create aggregation models of the potential risks across a portfolio.

Advisen leverages both the Standard Industrial Classification (SIC) code system and the North American Industry Classification (NAICS). The latter provides a greater level of specificity based on a firm's activity and more accurately classifies newer industries such as technology and biotechnology.

Advisen also provides information on the denominator through Stat-Master to support further loss analysis. Stat-Master is a data mart of time series business information and consists of the company attribute and census files.

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.