

Advisen Online Platform Version 10.3.0 Release Notes

June 2015

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What's New and Improved

Tab Changes in Program Benchmarking

- 1) Group Tab headers changes
 - From “Select company characteristics or use custom peer group” to “Adjust peer group default filters”
 - From “Select program characteristics and enter the Insured’s program details” to “Select coverage characteristics then enter the Insured’s program and exposure details”
 - From “Select graph type and view your benchmark” to “Select charts and view Benchmarks”
- 2) Tabs changes
 - From “Insured’s Profile” to “Company Profile”
 - From “Insured’s Industry” to “Industry”
 - From “Coverage/LOB” to “Coverage Characteristics”
 - From “Graph Options” to “Chart Options”
 - From “Show Graphs” to “Show Charts”

Advanced Policy/Program

[Switch to Express](#)


Filters & Program Details Selected for Company:

Select company characteristics or use a custom peer group		Select program characteristics and enter the insured's program details		Select graph type and view your benchmark	
Insured's Profile	Insured's Industry	Coverage/LOB	Insured's Program	Graph Options	Show Graphs

old

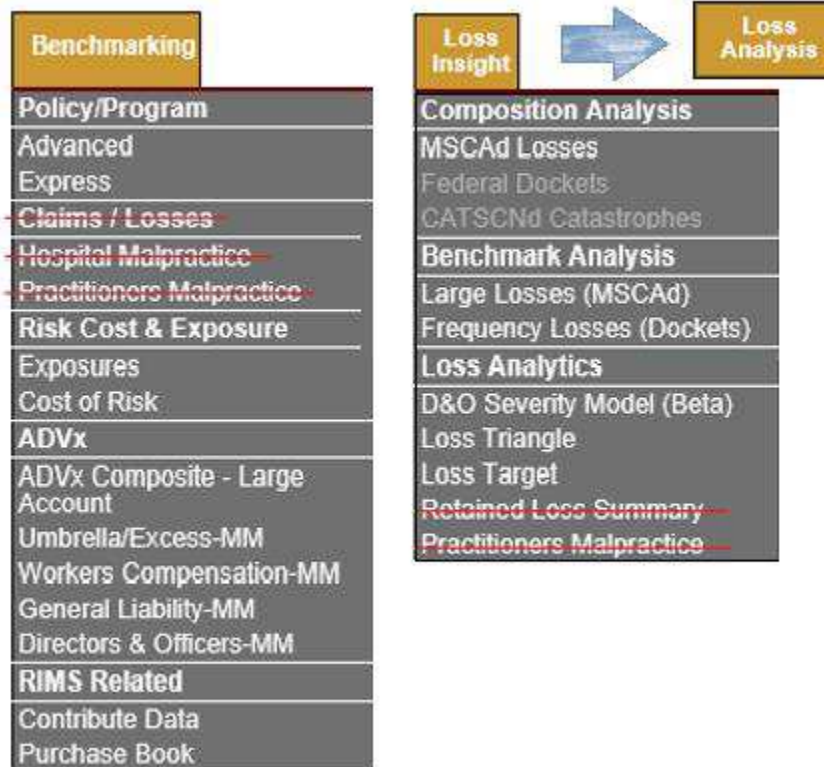
Adjust peer group default filters		Select coverage characteristics then enter the insured's program and exposure details		Select charts and view Benchmarks	
Company Profile	Industry	Coverage Characteristics	Insured's Program	Chart Options	Show Charts

new



Menu Changes

- 1) Rename “Loss Insight” tab to “Loss Analysis”
- 2) Remove Claims / Losses sub-section: Hospital Malpractice and Practitioners Malpractice from Benchmarking tab
- 3) Remove Retained Loss Summary and Practitioners Malpractice from Loss Analysis tab



Look & Feel enhancements of Composition MSCAd's Loss Detail Tab

- 1) Clean-up boxes to be dashboard-like display
- 2) Expand Summary Description box
- 3) Use expand/collapse for list-type data sections such as Defendants, Plaintiff, etc.

MSCAd Loss # 674331

Recent Losses 674331

Company Magyar Telekom (13572226)

Created as of: 01/03/2012

Updated as of: 04/17/2015

Identifiers			
Case Location:	Krisztina Krt 55 Budapest 1013 Hungary	SIC Code:	4813 - Telephone Communications, Except Radiotelephone
Ultimate Parent:	Deutsche Telekom AG	NAICS Code:	517911 - Telecommunications Resellers

Outcome	
Disposition Date	01/03/2012

OLD VIEW

Defense Expenses		Plaintiff Expenses	
	25,249,772		
Other Fines & Penalties	5,000,000	Other Costs	5,961,719
Total Cost & Settlement		Total Amount	
	36,211,491	Settlement Amount	36,211,491
		Settlement Amount (Cash)	36,211,491

Related Losses			
Related ID	Description	Root Cause	Kind
11421	Magyar Telekom Plc 2011	FCPA and related cases	

Summary

On December 29, 2011, U.S. Securities and Exchange Commission (SEC) filed a lawsuit in U.S. District court Southern District of New York against Magyar Telekom PLC (Magyar) and Deutsche Telekom AG (Deutsche Telekom) for allegedly violations of the Foreign Corrupt Practices Act (FCPA) and bribing government and political party officials in Macedonia and Montenegro to win business and shut out competition in the telecommunications industry from 2005 through 2006 (Relevant Period).

Category

Type

Other Allegation

Likely Coverage

Management Liability

Recent Losses 674331

MSCAd Loss # 674331

Company Magyar Telekom (13572226)

Created as of: 01/03/2012

Updated as of: 04/17/2015

Identifiers			
Address	Krisztina Krt 55 Budapest 1013 Hungary	SIC	4813 - Telephone Communications, Except Radiotelephone
Ultimate Parent	Magyar Telekom (13572226)	NAICS	517911 - Telecommunications Resellers
Source Location	Hungary		

Outcome	
Disposition Date	01/03/2012

Loss Costs	
Financial Damages	25,249,772

Damages, Fines, Penalties	
Other Fines & Penalties	5,000,000
Other	5,961,719
Total Cost & Settlement	
Total Amount	36,211,491
	Settlement Amount
	36,211,491
	Settlement Amount (Cash)
	36,211,491

Related Losses			
Related ID	Description	Root Cause	Kind
11421	Magyar Telekom Plc 2011	FCPA and related cases	

Summary Description

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The SEC alleges that three senior executives at Magyar Telekom Plc. orchestrated, approved, and executed a plan to bribe Macedonian officials in 2005 and 2006 to prevent the introduction of a new competitor and gain other regulatory benefits. Magyar Telekom's subsidiaries in Macedonia made illegal payments of approximately \$6 million under the guise of bogus consulting and marketing contracts. The same executives orchestrated a second scheme in 2005 in Montenegro related to Magyar Telekom's acquisition of the state-owned telecommunications company there. Magyar Telekom paid approximately \$9 million through four sham contracts to funnel money to government officials in Montenegro.

Deutsche Telekom also agreed to Settled with SEC's charge. In terms of Settlement, Deutsche Telekom agreed to pay \$4,000,000 for civil penalty.

Categorizations		Descriptors	
Case Status	Settled	Orig Start/End	01/01/2005 (est) - 12/31/2006 (est)
Category	Business Practices Risks	Final Start/End	01/01/2005 (est) - 12/31/2006 (est)
Type	Foreign Corrupt Practices Act (SEC)		
Other Allegation	Bribery		
Most Likely Coverage	Most Likely Line of Business		
Management Liability	Directors & Officers Liability		

De-permission Industry Reports

- 1) Rename "Industry Reports" tab to "Research"
- 2) Remove "Advisen Analysis" section including "Industry Reports"
- 3) Update the link for "White Papers" to <http://www.advisenltd.com/research/white-papers/>
- 4) Remove "? Request an Industry Report" from the left-hand side of advisen.com
- 5) Remove from Top Menu> Help> "Request an Industry Report"
- 6) Remove Industry Tab> Industry Overview> Advisen Industry Report> PDF links
- 7) Remove Industry Tab> Industry Overview> "? Request an Industry Report" link
- 8) Remove links from Admin> "Industry Reports – Report Loader Tool" and "Industry Report Usage"

The screenshot displays the Advisen website's 'Industry Reports' section. The top navigation bar includes tabs for various services, with 'Industry Reports' highlighted. A sidebar on the right provides links for user assistance and reporting. The main content area features a filter for 'All Industries' and a list of industry reports. A 'QuickView' for 'The Walt Disney Company' is shown, including links to 'Request More Data' and 'Request an Industry Report'. The bottom of the page lists administrative links, with 'Industry Reports - Report Loader Tool' and 'Industry Report Usage' highlighted by a red box and labeled with a yellow '8'.

Other enhancements

9) Phase out of OSHA and Experian Data throughout all Advisen pages

a. Experian Data Affected Areas:

- Quickview >> Summary Page
- Company Dashboard
- Quickview – Analytics & Ratings > Financial & Credit Summary
- Quick Report PDF

b. OSHA Data Affected Areas:

- Summary Page >> Key Exposures
- Quickview: Employees & Related >> Health & Safety and all sub-menu
- Non-Public Company Dashboard
- OSHA Violations >> Prospecting > Create New List > Exposure & Risks tab and List Output > OSHA Violations

Employees & Related
Employee Demographics
Employee Turnover
Health & Safety
OSHA: Inspections
OSHA: Violations
OSHA: Accident Investigations
OSHA: Industry Comparison
Employment Losses
EPL Losses
Workers Comp Losses
Benefits & Pension Plans
Pension Plan Summary
Fiduciary Losses

Toys"R"Us, Inc. (PCH:1231B) www.toysrusinc.com

Company:	Toys"R"Us, Inc.	Advisen Company ID:	1008003
Type:	Private	Ultimate Parent:	Toys"R"Us, Inc. Private
Status:	Active		
Location:	Wayne, NJ	DUNS Number:	6985808
Country:	United States	Main Phone:	973 617-3500
Revenue:	\$12.42B	Employees:	66,000
Year Business Started:	1993	Total OSHA Violations:	0
SIC Code:	5945 - Hobby, Toy, And Game Shops	NAICS Code:	451120 - Hobby, Toy and Game Stores
Secondary SIC Code(s):	5941 - Sporting Goods Stores And Bicycle Shops, 5734 - Computer And Computer Software Stores, 5999 - Miscellaneous Retail Stores, Nec, 5735 - Record And Prerecorded Tape Stores, 5641 - Children'S And Infants' Wear Stores	Secondary NAICS Code(s):	451110 - Sporting Goods Stores, 443142 - Electronics Stores, 453998 - All Other Miscellaneous Store Retailers (except Tobacco Stores), 443142 - Electronics Stores, 448130 - Children's and Infants' Clothing Stores

Business Description

Toys"R"Us, Inc. is the world's leading dedicated toy and juvenile products retailer, offering a differentiated shopping experience through its family of brands. Merchandise is sold in 872 Toys"R"Us and Babies"R"Us stores in the United States and Puerto Rico, and in more than 645 international stores and over 150 licensed stores in 35 countries and jurisdictions. In addition, it exclusively operates the legendary FAO Schwarz brand and sells extraordinary toys in the brand's flagship store on Fifth Avenue in New York City. With its strong portfolio of e-commerce sites including Toysrus.com, Babiesrus.com, eToys.com and FAO.com, it provides shoppers with a broad online selection of distinctive toys and baby products. The company also operates Toys.com, which offers cust ...more

Credit Details

Overall Credit Risk	High Risk
Number of Legal Derogatory Items	140
Liability Amount	\$117,166.00
Experian Intelliscore	2.00
Experian Intelliscore Percentile	1.00% of companies score lower and have higher credit risk

Experian Commercial Intelliscore is an all-industry commercial model using business information to predict business risk. Its predictiveness is among the best on the market today.

The objective of the Commercial Intelliscore Model is to predict seriously derogatory payment behavior. Possible score range from 0 to 100, where 0 is high risk and 100 is low risk.

- **Liability Amount** is the total dollar amount of debtor's legal liability, including accounts in collection, tax liens, judgments and/or bankruptcies.

- **The Number of Legal Derogatory items** are the sum of Tax-Lien Count, Bankruptcy, Judgment, Collection-Counter and UCC Derog.