



New Ways to Evaluate Appropriate Limits Webinar

Tuesday, November 24 @ 11 am EST

- How are brokers changing the way they evaluate & recommend appropriate limits?
- Which loss types would exceed your limits?
- What dollar amounts attributed to the known losses exceed recommended limits?

Today's Presenters



Daniel Hobbs
Director of
Product Management



Jeffrey M. Cohen
Executive Vice President,
Global Business Development

Determining Appropriate Limits

Range of Options

- Repeat what you've done before
- Compare to what you've done before
- Some entities have pre-established guidelines
- “We engage in a bit of ‘back & forth’”
- Ask your Broker
- Ask your Risk Management consultant
- Proprietary models

● Advisen Benchmarking in a Nutshell

- Total GWP
- Total programs
- Total contributors
- Total LOBs
- Total insureds



DID YOU KNOW?

In June 2014, Advisen received **US Patent 8762178 B2** for a benchmarking “system and method for providing global information on risks and related hedging strategies.”

Our transactions database of 3.3M insurance programs and \$200B in premium represents 665K insureds.

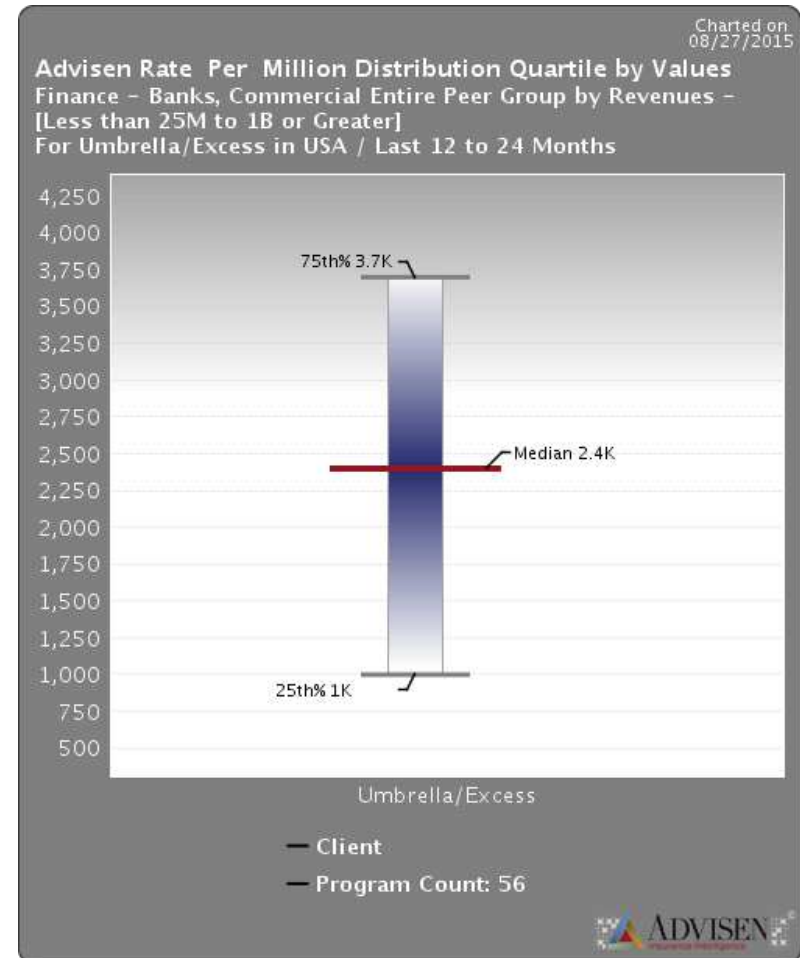
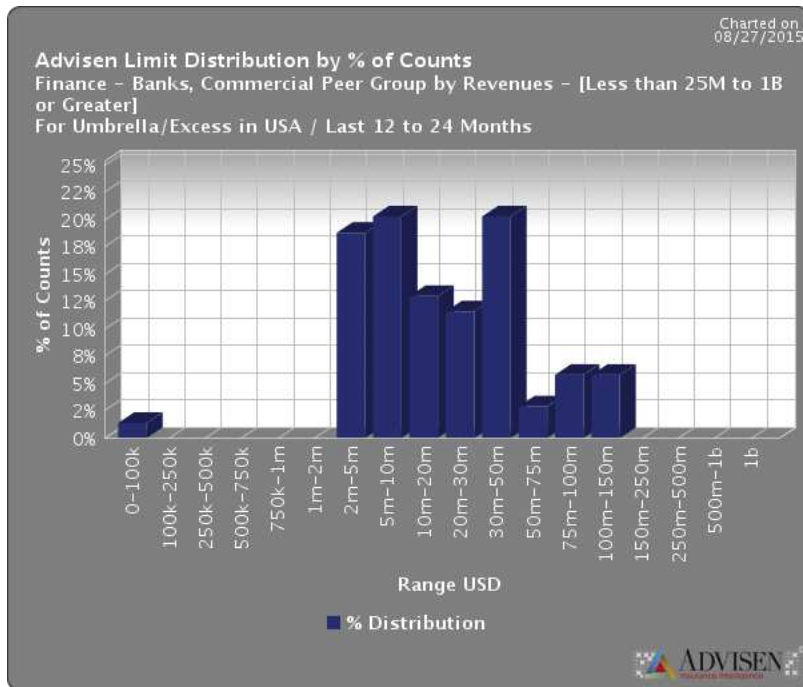
Our free, 10-page **Insurance Program Benchmarking** methodology document shows how we track and match this transaction data.

DOWNLOAD:

<http://www.advisenltd.com/program-benchmarking-methodology/>

Insurance Program Benchmarking

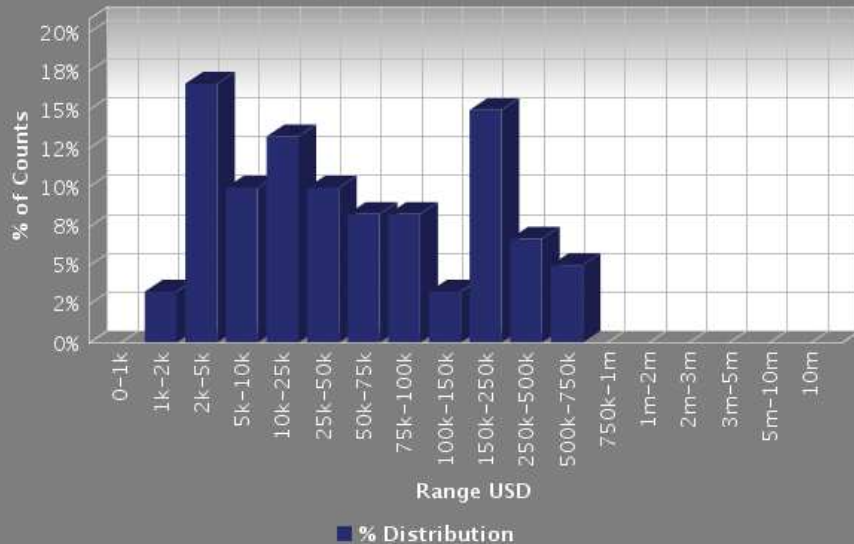
Examples



Insurance Program Benchmarking Examples

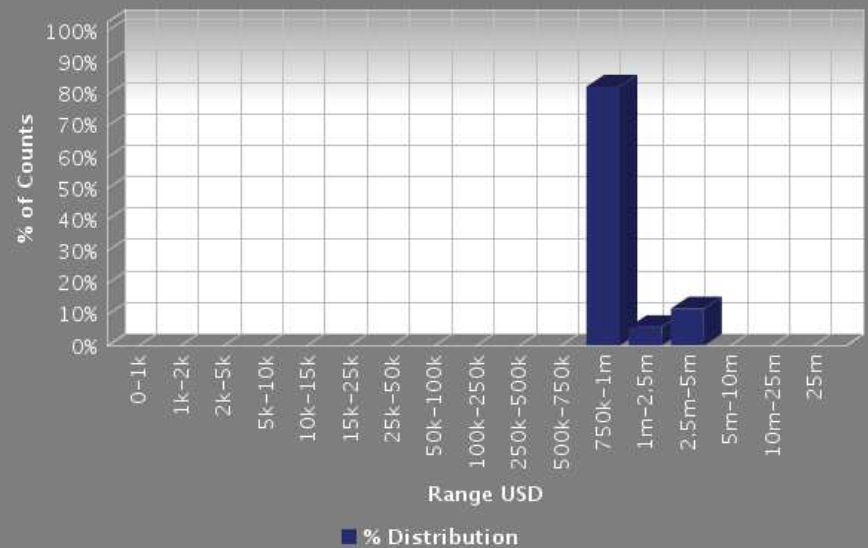
Advisen Premium Distribution by % of Counts
Finance - Banks, Commercial Peer Group by Revenues - [Less than 25M to 1B or Greater]
For Umbrella/Excess in USA / Last 12 to 24 Months

Charted on
08/27/2015



Advisen Retention Distribution by % of Counts
Finance - Banks, Commercial Peer Group by Revenues - [Less than 25M to 1B or Greater]
For Umbrella/Excess in USA / Last 12 to 24 Months

Charted on
08/27/2015



Insurance Program Benchmarking

Further Evaluation

“At what time in the insurance cycle is the ideal time to review a benchmark?”

“What are the strengths of these assorted approaches to answer benchmarking questions?”

“Where do the various approaches to determining appropriate limits fall down?”

Advisen Loss Data in a Nutshell

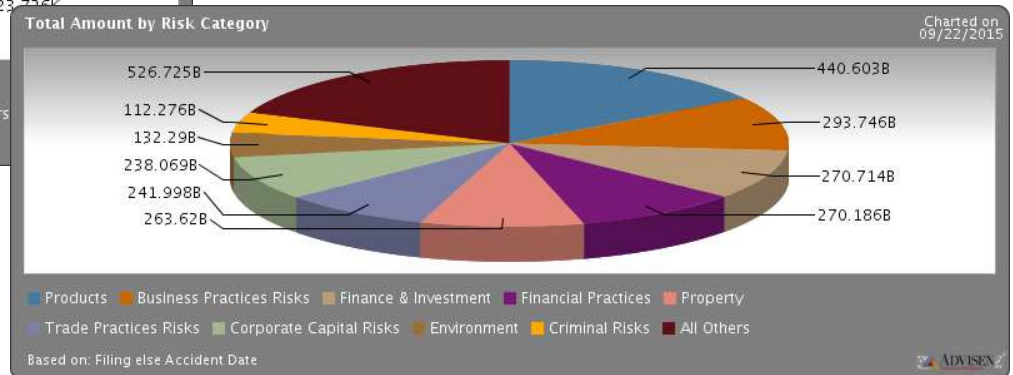
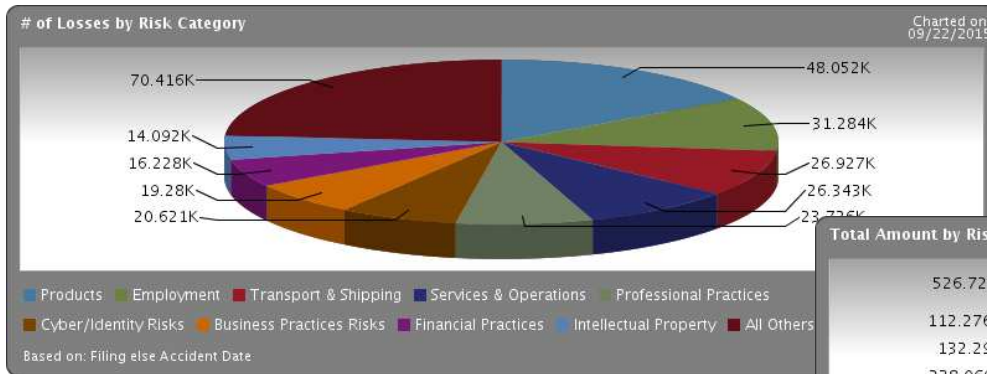
- 300,000 events
- \$7 trillion in loss value
- Other relevant “quick stats” parameters

Our free, 8-page
**MSCAd
Methodology**
report describes
how we collect
and curate loss
event data.



DOWNLOAD:

www.advisenltd.com/loss-methodology/



Limit Penetration

What happens when you marry insurance program benchmarking with relevant loss data?

Limit Penetration

Client Limit

USD 5,000,000

**% of Settlements above
Client Limit**

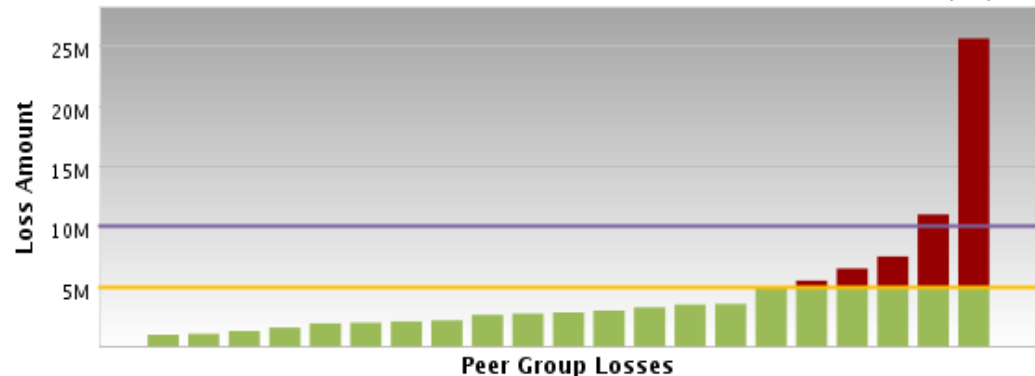
23.81%

**Average Amount in Excess of
Client Limit**

USD 6,230,000

Peer Group Loss Distribution

Charted on
08/24/2015



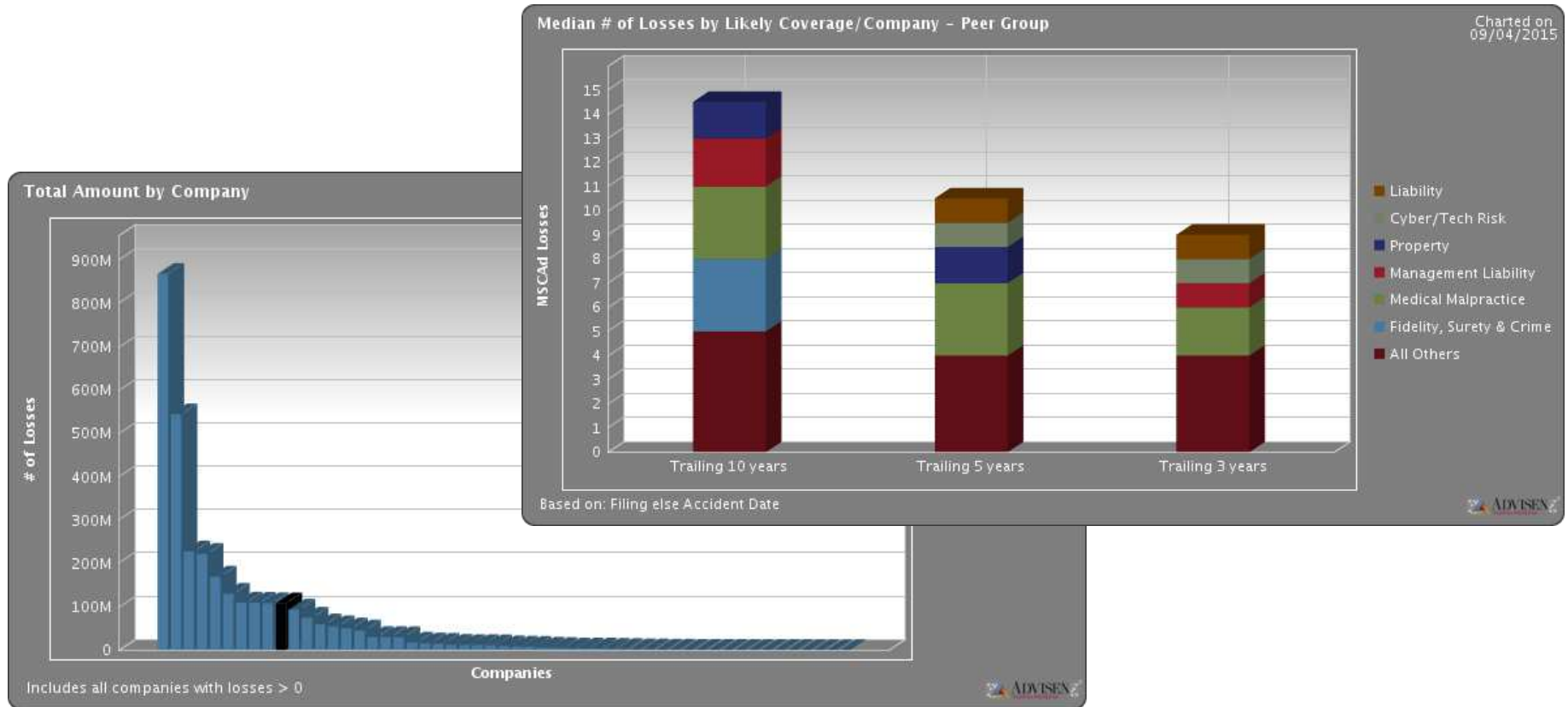
Loss Amount-Above Client Limit Loss Amount-Below Client Limit
Client Limit Median Peer Program Limit

Losses for the recent 10 years, based on the Filing or Accident Date and Total Amount

ADVISEN
Transforming Insurance™

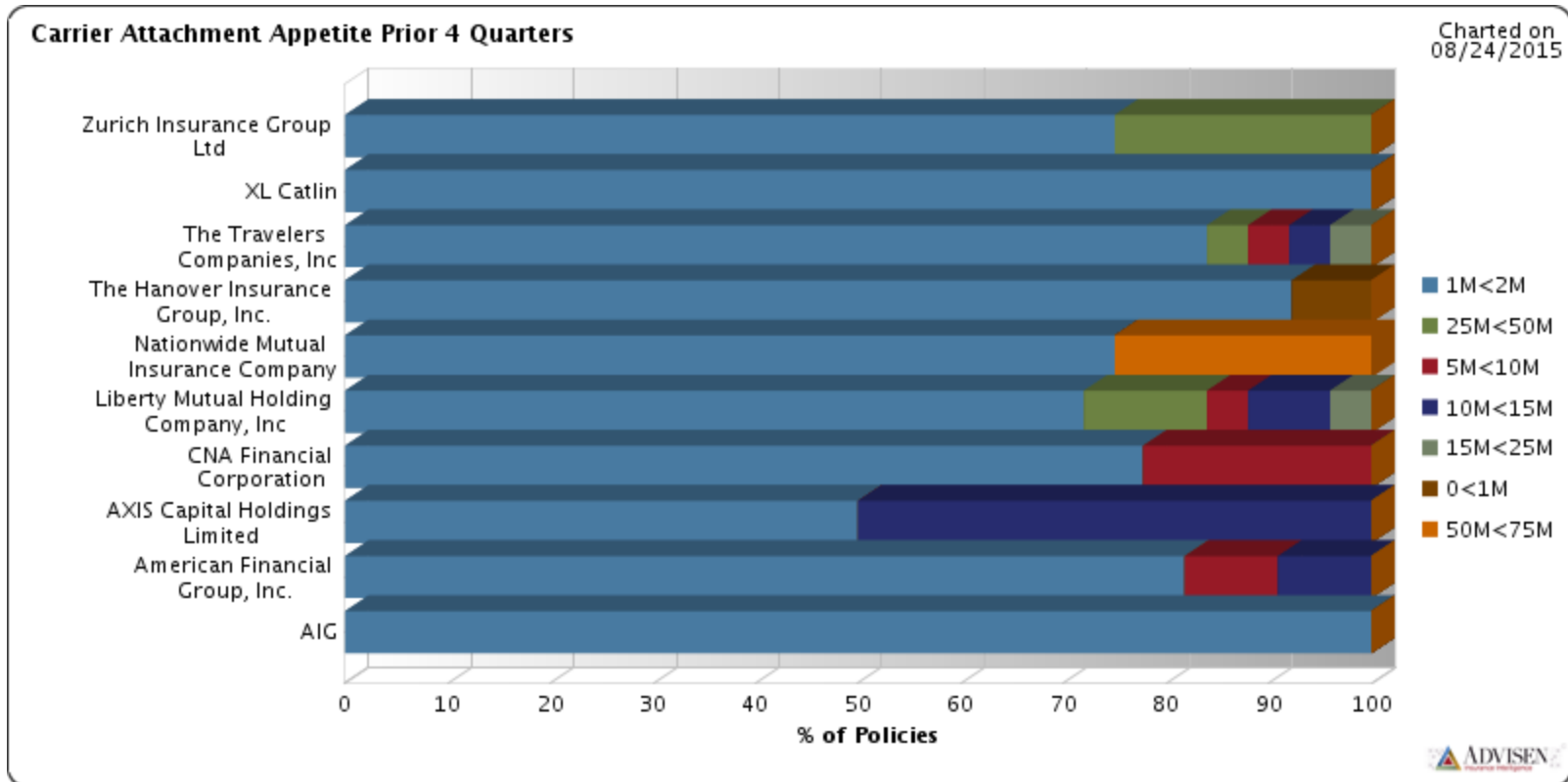
Loss Benchmarking

Compare a company's loss experience relative to its peer group to identify loss characteristics.



Placement Analytics

Which Markets are writing a given coverage and at what attachment points?





Client Insight Professional for Brokers

Includes Insurance Program Benchmarking and anecdotal Loss Data access



Client Insight Expert for Brokers

Also adds Limit Penetration, Loss Benchmarking, Placement Analytics



Risk Insight for Insurance Buyers



Q&A

Our next Client Insight Experts webinar will be on the following date:


Thursday, January 21, 2016

11:00 AM – 11:30 AM EDT

CONTACT US

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and more **efficient**
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the **right information** into
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the **right time**
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