



# New Ways for Insurance Buyers to Evaluate Appropriate Limits

**Webinar: Thursday, January 21 @ 11am EST**

- How are Insurance Buyers changing the way they evaluate & recommend appropriate limits?
- Which losses exceed your 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

- Buy what you've bought before
- Compare to peers
- 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

- 3.3M insurance programs
  - \$200B in premium
    - 665K insureds

[Download](#) our free, 10-page **Insurance Program Benchmarking** methodology document shows how we track and match this transaction data.

## DID YOU KNOW?

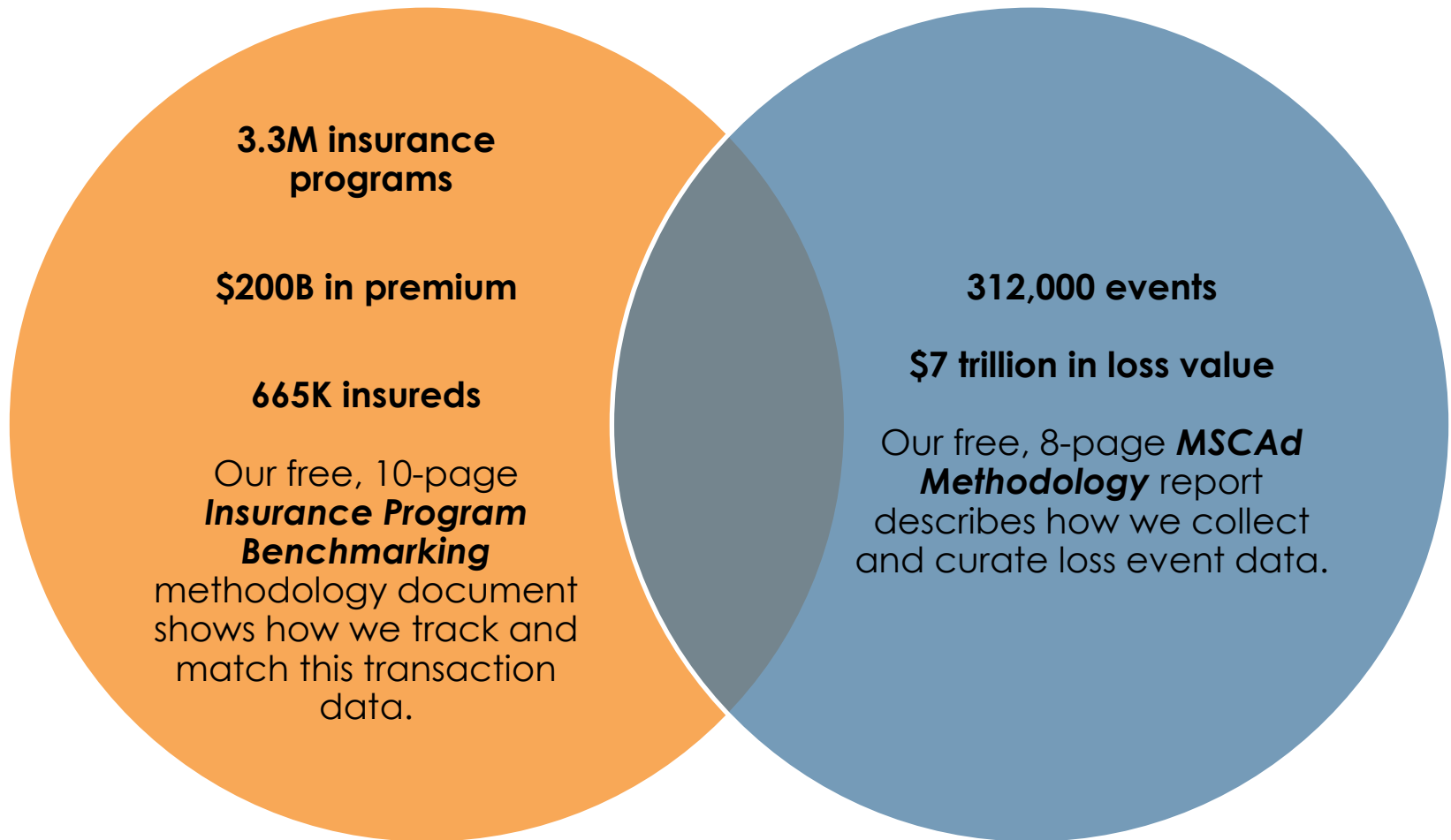
In June 2014, Advisen received **US Patent 8762178 B2** for a benchmarking “system and method for providing global information on risks and related hedging strategies.”

# Advisen Loss Data in a Nutshell

- 312,000 loss events across all industries and LOBs
- \$7 trillion in loss value

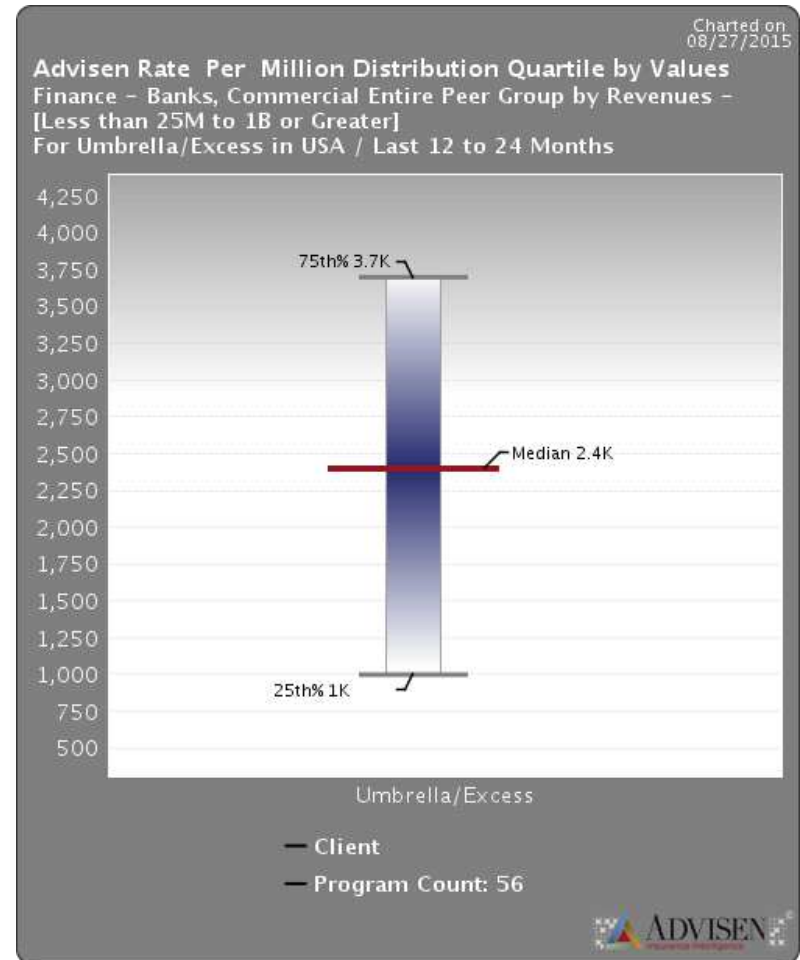
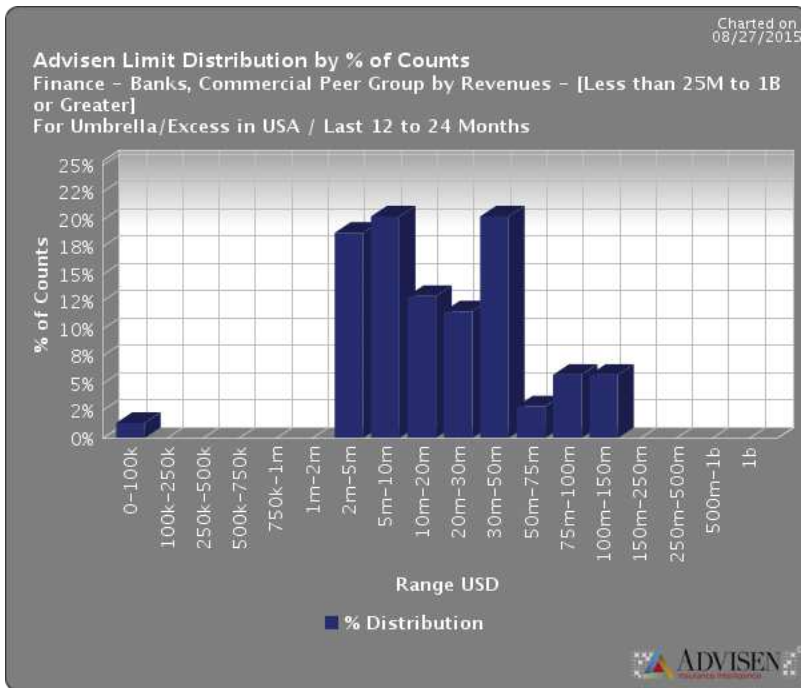
[Download](#) our free, 8-page **MSCAd Methodology** report that describes how we collect and curate loss event data.

# What Happens When You Combine Benchmarking Data and Loss Data?



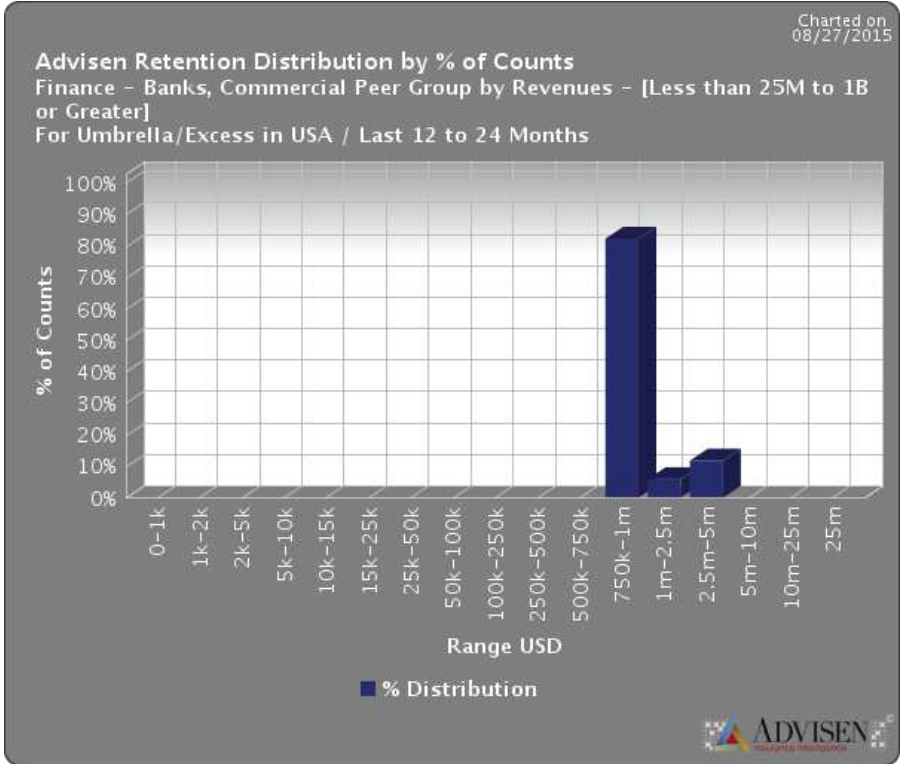
# Traditional Insurance Program Benchmarking

## Compare to Peers



# Traditional Insurance Program Benchmarking

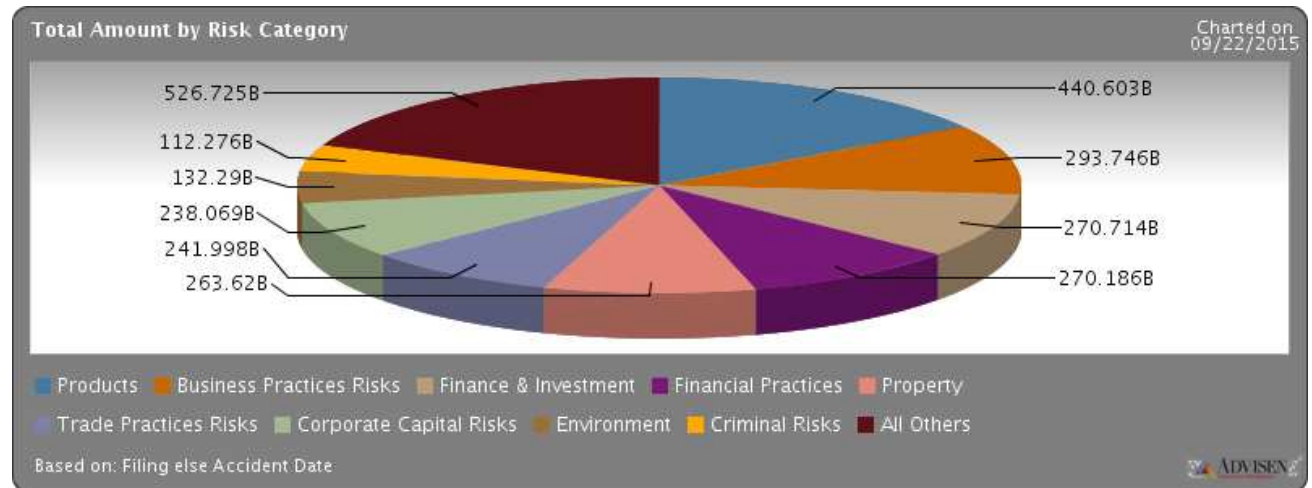
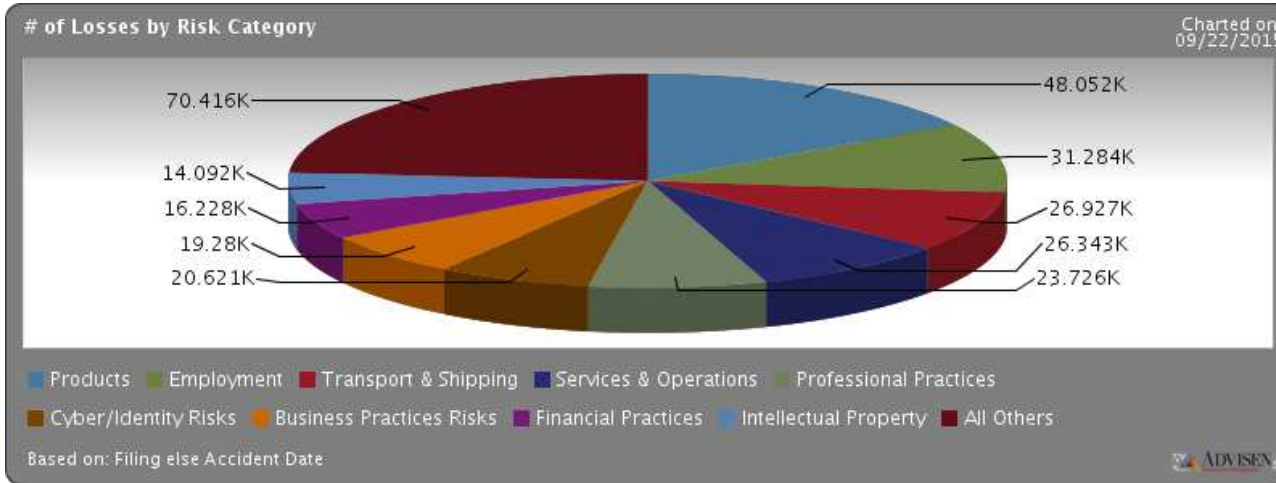
## Compare to Peers





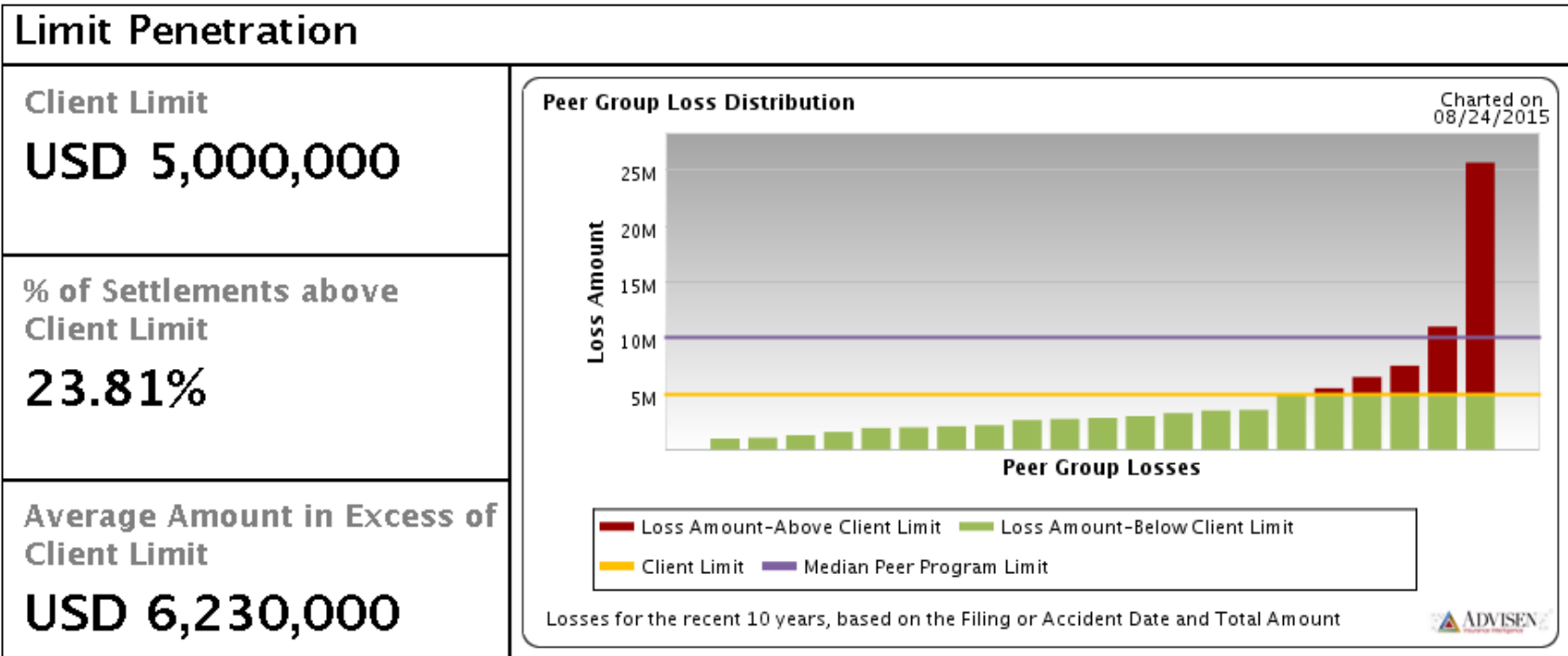
# Conventional Loss Data Views

## Compare to Peers



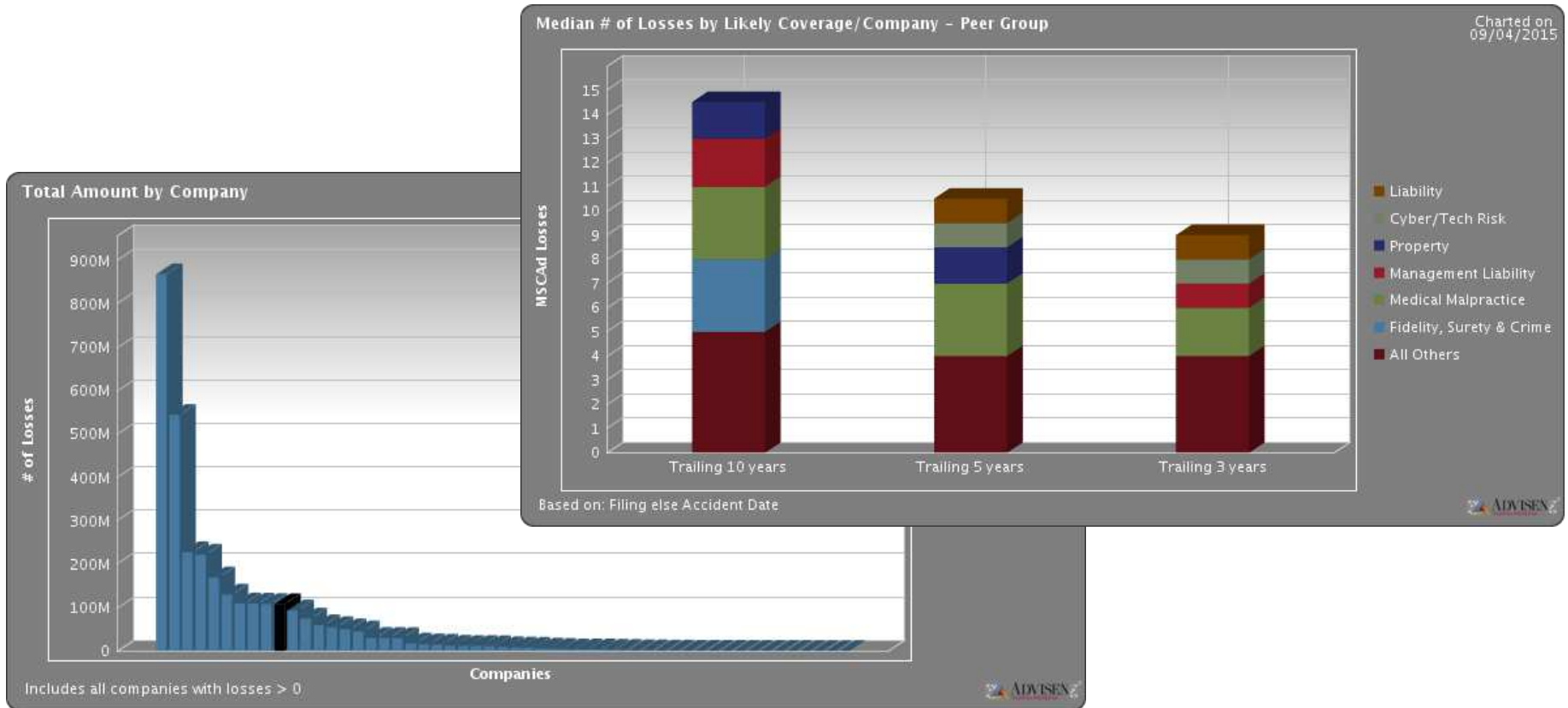
# Limit Penetration NEW!

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



# Loss Benchmarking NEW!

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



# Insurance Program Benchmarking

## Further Evaluation

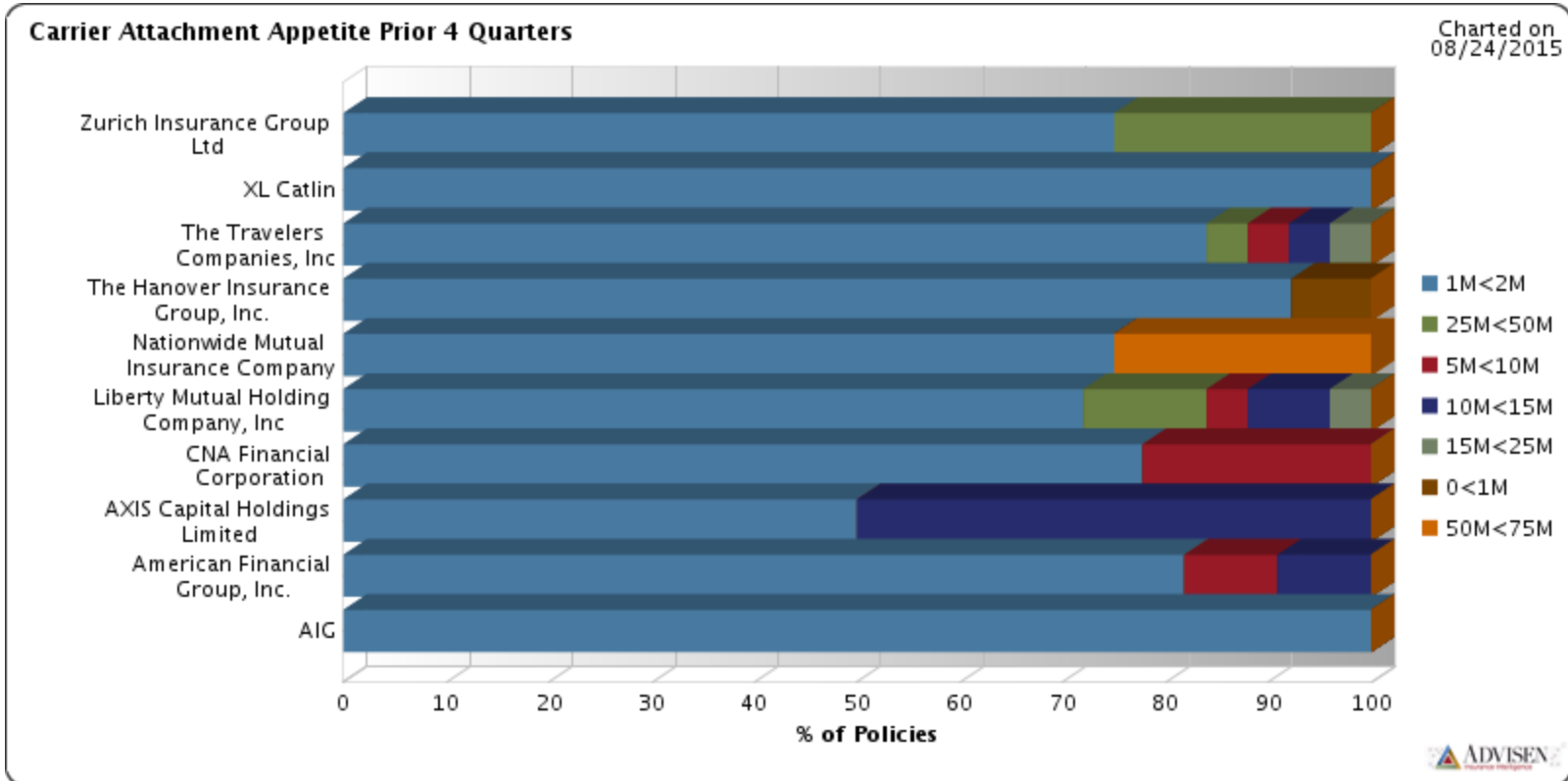
“At what time in the insurance cycle is the ideal time to review a benchmark?”

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

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

# Placement Analytics NEW!

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





## Risk Insight for Insurance Buyers



## 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



## Q&A

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

Thursday, February 18, 2016


11:00 AM – 11:30 AM EST

[Register](#)

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