



Client Insight Expert Frequently Asked Questions



Introduction

This document provides answers to frequently asked questions about Client Insight Expert. If you have additional questions, please contact your Client Services representative or email support@advisen.com.

What is the difference between Client Insight Professional and Client Insight Expert?

Client Insight Professional includes prospecting, company exposures, program benchmarking and anecdotal large losses. In addition to Client Insight Professional functionality, Client Insight Expert also includes loss benchmarking and placement analytics.

When should I use Client Insight Expert instead of the Professional version?

Client Insight Expert is best for a particularly large or complex new business opportunity or renewal where you wish to review relative client riskiness and available coverage solutions. Client Insight Expert is designed to provide a comparative view of a company's loss experience, benchmarking it against a similar group of companies to evaluate a client's exposure, risk, and potential loss. It can provide much-needed context for limit selection and carrier quote validation in specific lines of business. Use this to further quantify program benchmarks and anecdotal large losses found in Client Insight Professional.

Additionally, Client Insight Expert provides placement analytics that you, the broker, can review prior to meeting with your client, to confirm specific carrier appetite changes in writing certain lines of business. This functionality is not available in Client Insight Professional.

What is Loss Benchmarking?

Loss Benchmarking peer comparisons provide insight into a firm's performance regarding loss frequency, severity, and composition of losses. Loss Benchmarking is available online and in reports.

- Loss Insight Benchmarking enables users to:
- Highlight missing or inadequate lines of cover
- Pinpoint risks from loss history
- Identify potential exposures and risks from an industry's experience

Read case studies that demonstrate brokers' [everyday success using Loss Benchmarking](#).

What is Placement Analytics?

Placement Analytics, part of Client Insight Expert, provide insight into what coverages and products are available based on carrier risk appetite for a given industry/market segment. This facilitates market transparency and efficiency by providing current policy transaction data.

Note: Placement Analytics is currently only available in report format. It will be added to the advisen.com platform in a future release.

Read case studies that demonstrate brokers' [everyday success using Placement Analytics](#).

What does the Loss Benchmarking interface look like within the advisen.com online platform?

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Search:

Please note: You must use Internet Explorer when navigating the advisen.com platform. Other browsers, including Chrome and Firefox, are not supported and will result in limited functionality.

Logout 04 | Admin Jump to: Large Loss Benchmarking

My Advisen | Prospecting & Peer Groups | Templates & Work-ups | Benchmarking | Loss Analysis | Policy Comparisons | Policy & Program Mgmt | Research | News

Benchmarking - Losses

Loss Data to use: Large Losses (MSCAd) Frequency Losses (Federal Dockets)

Benchmark Company: Advisen Ltd. Find Company

Adjust peer group default filters Adjust the target company's exposure details Select charts and view Benchmarks

Company Profile | Industry | Loss Characteristics | Company's Exposures | Chart Options | Show Charts

Apply All Filters

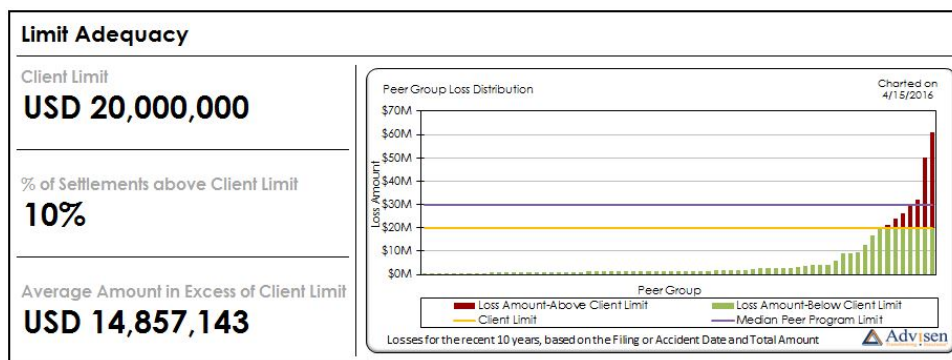
Company's Profile | My Peer Group

Company Type	Selection	Count	Total Value
All	All	345,169	2,956,176,915,083
Public			
Public Subsidiary			
Public Subsidiary (Formerly Public)			
Private			

Financials & Ratios	Selection	Count	Total Value
Revenues	Revenues		
Select range(s):			
Less than \$25M	Less than \$25M	104,981	335,094,276,033
\$25M to < \$100M	\$25M to < \$100M	29,873	333,572,603,340
\$100M to < \$250M			
\$250M to < \$500M			
\$500M to < \$1B			
\$1B or Greater			

Demographics & Exposures	Selection	Count	Total Value
Employees	Employees		
Select range(s):			
All	All	345,169	2,956,176,915,083
Less than 25			
25 to < 50			
50 to < 100			
100 to < 200			
200 to < 500			

Count: 1,421
Total Value: 3,609,589,781



Limit Adequacy Chart

How do I order a Client Insight Expert Report?

Clients who have a Client Insight Expert license can request Client Insight Expert Reports online.

What are the basic search functionalities of Client Insight Expert and what level of detail can be reported?

You are able to search by attributes of the defendant, such as industry and exposures, as well as by properties of the case like cause, jurisdiction, and likely coverage/LoB.

Can you search for events/losses by SIC Code?

Yes. You can filter and search by SIC code.

What are the charting options for Loss Benchmarking?

There are numerous charting options, but the most relevant are limit penetration, loss compositions by LoB or risk class, loss distributions by company, and loss quartiles. These can graph both event counts and loss amounts of the insured loss experience relative the peer group.

What are the losses that the analytics are based upon – Insurance Claims, Litigation, or something else?

The large losses, Master Significant Cases and Actions Database (MSCAd), are events found in the public domain. They are typically litigation or events reported in public sources such as news articles, annual reports, etc. They are not insurance claims.

The US Federal Litigation Dockets as the name implies are court cases rather than news events or claims.

Where does Advisen get/acquire these loss events from?

Advisen's loss data sets include data from:

- Master Significant Cases and Actions Database (MSCAd) – more than 200,000 global severity events researched by Advisen from the public domain
- US Federal Litigation Dockets – more than 20 million litigation dockets sourced from LexisNexis® CourtLink®

How often are they updated?

Research is on-going so cases are updated, modified and added every day.

Do we need to share our client's loss information with Advisen?

No, this isn't required. For many insureds, Advisen is able to collect materially important event/loss

data so it is available in the system or reports as needed.