



Reports on Demand Makes Benchmarking Your Renewals Simple

Webinar: March 23rd @ 11am EDT

- Advisen's automated on-demand reports make benchmarking as easy as 1-2-3. Why do it yourself when a summary report illustrating premiums, limits, retentions, and indicative losses is just a few clicks away?



Use Cases:

1. Insured: “How do I compare to my peers?”
2. Broker: “How can I show my client that they aren’t properly covered?”
3. Broker: “How can I prove that my client has a risky exclusion?”



Today's Presenters



Zach Boggs
Client Experience
Manager

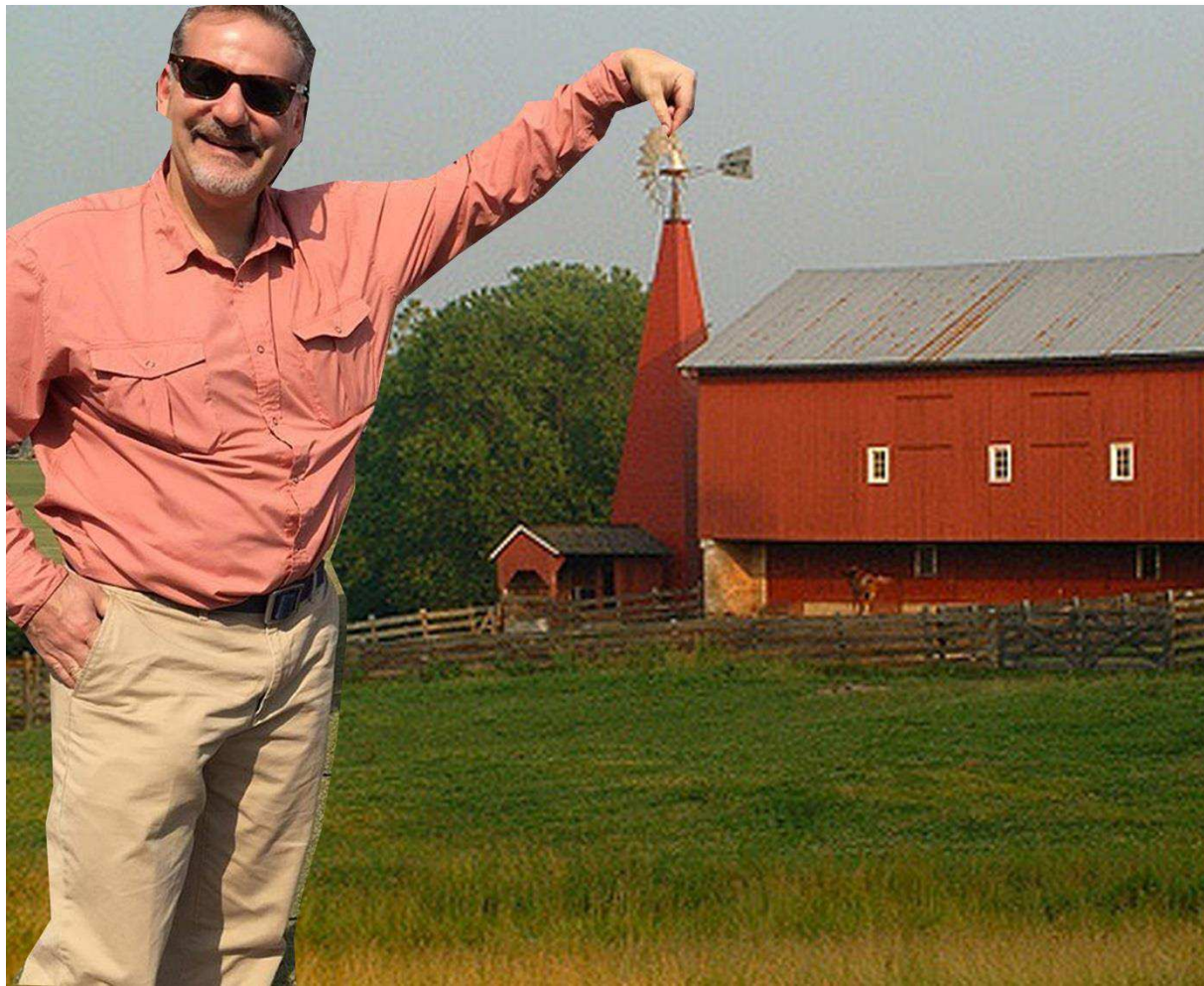


Jack Combs
Client Experience
Manager

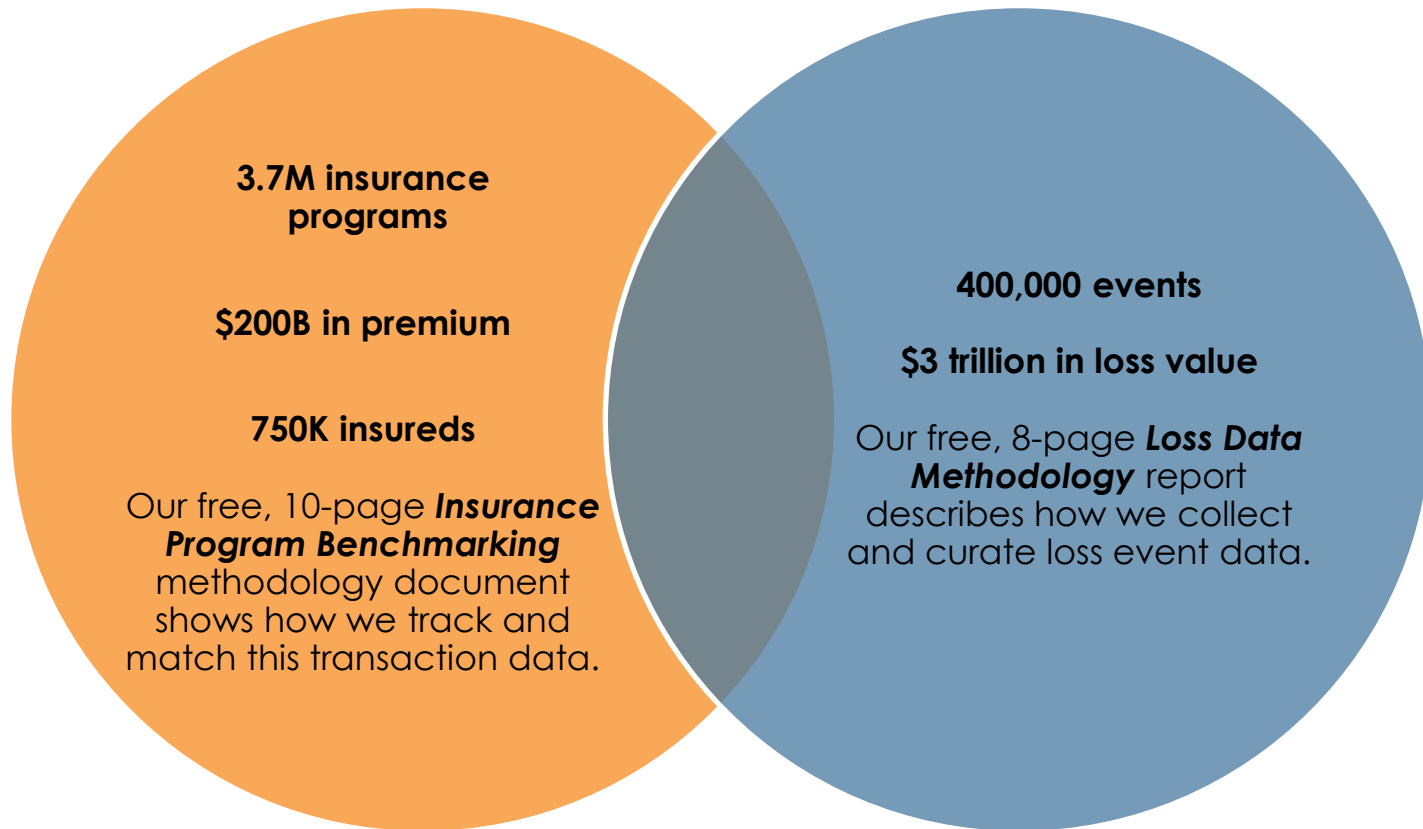


Colin Grigsby
Client Experience
Manager

JMC Out to Pasture



What Happens When You Combine Benchmarking Data and Loss 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.”

● Reports on Demand Request Page

- The Client Insight “Reports on Demand” order page was recently updated with a new look and feel.
- Renewal and New Business report order forms have been combined into one.
- Users can now order Industry Program Benchmark Reports.

<http://reportsondemand.advisen.com>

The screenshot displays the Advisen 'Reports on Demand' website. At the top, the Advisen logo is followed by the text 'WELCOME TO ADVISEN'S REPORTS ON DEMAND'. Below this, a section titled 'Client Insight Reports - Renewals & New Business' provides information about the report's purpose and availability. A sidebar on the right offers a 'Not a Client? Contact Us.' link and a contact form. The main content area features the 'Client Insight Order Form', which is divided into sections for 'About You', 'Report Option', 'About the Insured', and 'Optional' information. The form includes fields for Name, email, phone, industry, company type, annual revenue, and employees, as well as checkboxes for including company information and loss benchmarking. An estimated report delivery time of up to 2 business days is noted.

Advisen
Transforming Insurance

WELCOME TO ADVISEN'S
REPORTS ON DEMAND

Client Insight Reports - Renewals & New Business

This report is recommended for insurance buyers that want to gain a deeper understanding of their coverage needs and options.

In addition to program benchmarking, the following are also available:

Exposures
Risks & Loss
Carrier App
Request

Not a Client? Contact Us.

Name:

I'm with/ I'm a:

Client Insight Order Form [View Sample Client Report](#)

About You

Name*

e-mail*

Phone*

Report Option

☐ Include Company Information

☐ Include Loss Benchmarking & Placement Analytics
(This option is available to Client Insight Expert Customers only. Professional clients who check this box will receive the Professional report only. [Learn More](#) about Client Insight Expert or contact support@advisen.com if you're unsure of your subscription level.)

Estimated Report Delivery Time:
Up to 2 Business Days

About the Insured

Insured Name*

Website*

Address*

City*

State*

Industry*

Company Type*

Annual Revenue*

Employees*

Optional

SIC Code

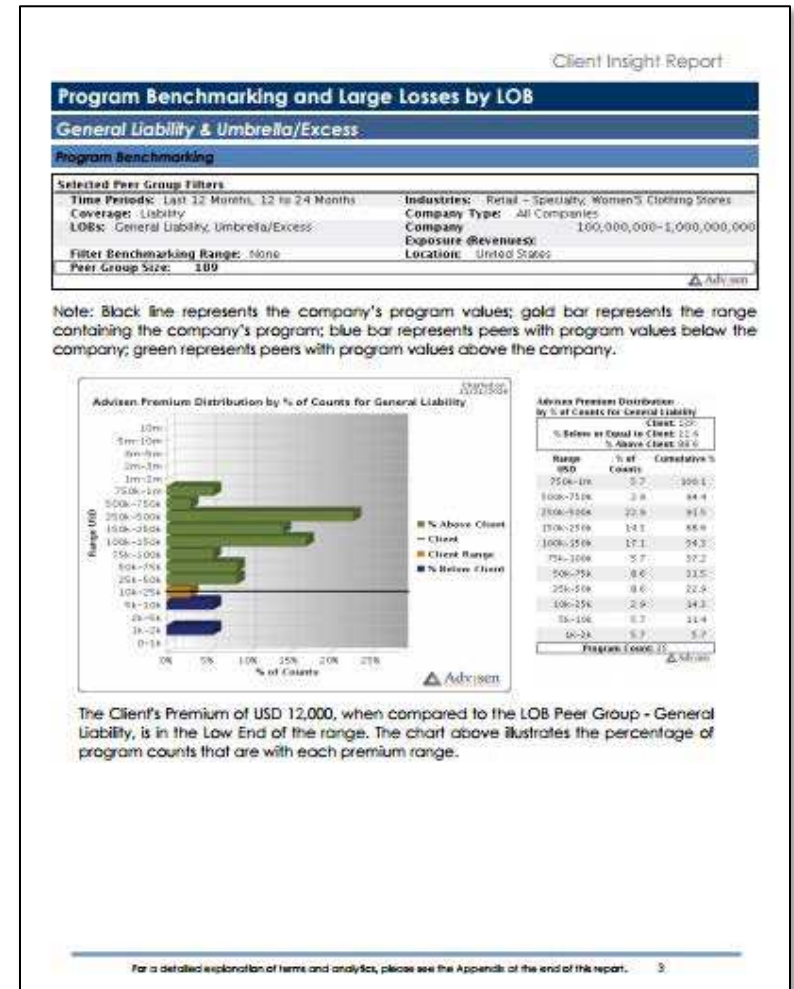
DUNS #

Market Capitalization

AMF # (Advisen Master Files)

What's Included

- Premium
- Limit
- Retention
- Rate Per Million
- Quartiles on Quartiles
- Limit Adequacy
- Large Loss Examples



Client Insight Reports Help Answer Several Questions



1. How Much Coverage Do My Peers Have?

- Premium, Limit, Retention

2. Where Does My Program Fall Within My Peer Group?

3. What Types of Risks Do I Face?

- Loss Examples

4. Am I Getting a Good Rate?

- Rate Per Million

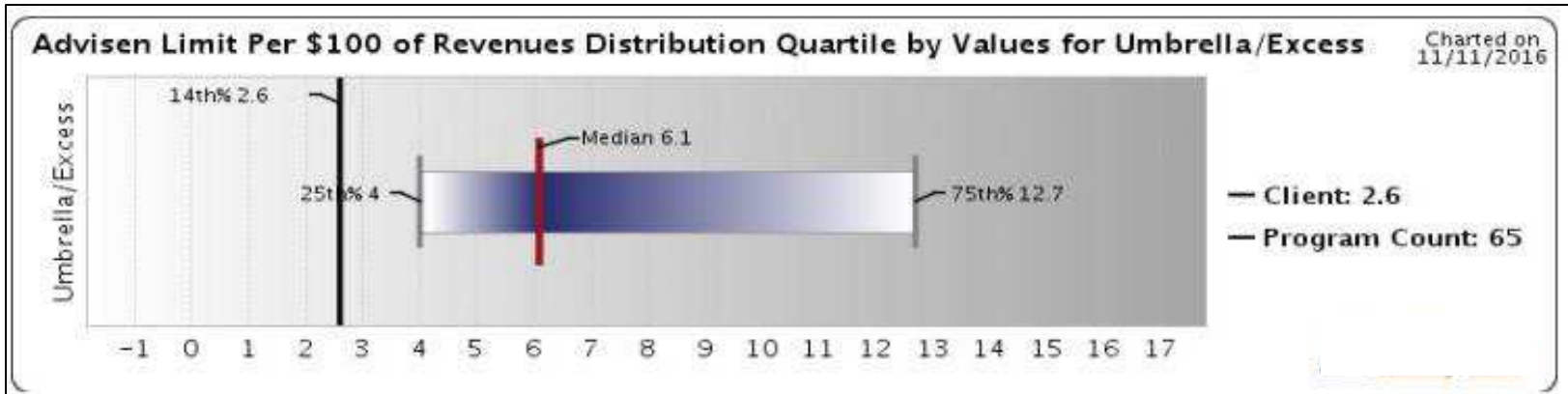
5. Is My Limit Adequate?

● Use Case – Adequacy of Limits and Rates

- **Broker: “How can I show my client that they aren’t properly covered?”**
 - Limit Quartiles
 - Rate per Million
 - Limit Adequacy

Limit Quartile Chart

How can I show my client how much limit a peer *their size* would be buying?

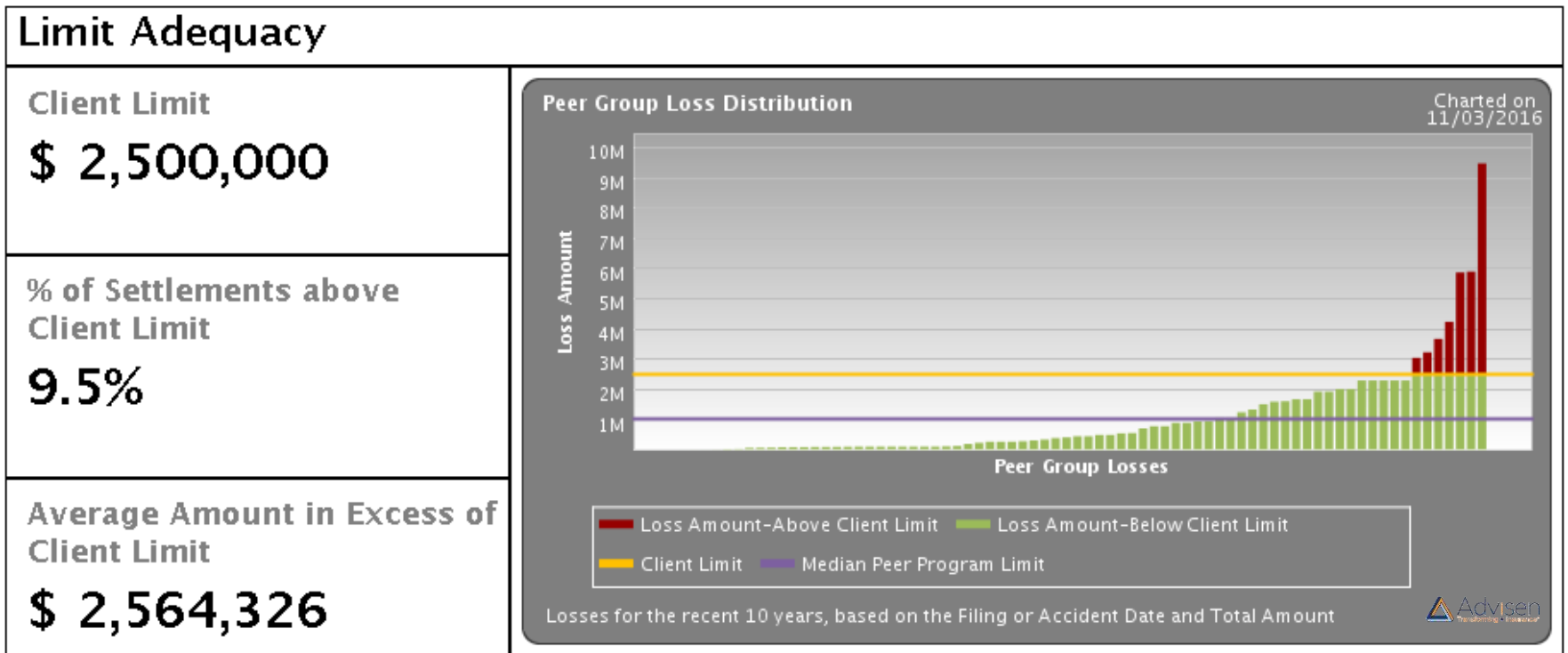


This chart shows how many dollars of Limit a company in the peer group would purchase, *per hundred dollars of revenue*.

This you show your client, based on their revenue, how much Limit *they should* be purchasing

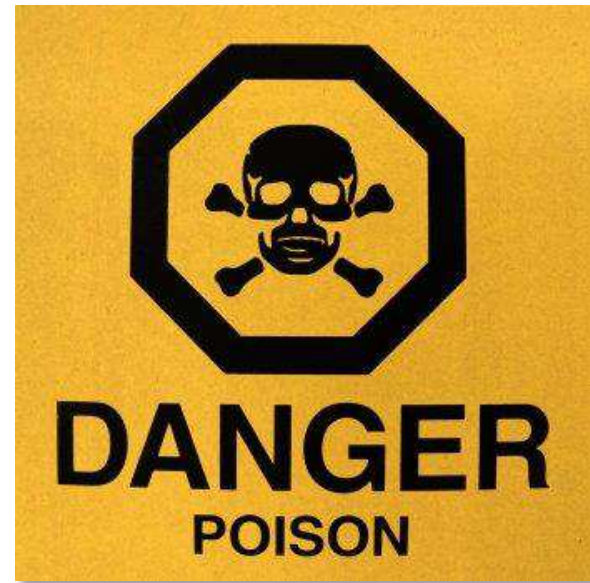
Limit Adequacy

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



• Use Case – Large Losses

- **Broker: “How can I prove that my client has a risky exclusion?”**
- **Ex. Real Estate Management company has lead exclusion in General Liability and Umbrella policy**



Use Case – Large Losses

NOTE: For Packaged or combined coverage, allocate the premium for each LOB.

				mm/dd/yyyy	mm/dd/yyyy
General Liability	6,000	1,000,000	Retention	01/01/2017	01/01/2018
Umbrella/Excess	17,000	18,000,000	Retention	01/01/2017	01/01/2018
D&O	Premium	Occurrence Limit	Retention	Effective Date	Expiration Date
Property	Premium	Occurrence Limit	Retention	Effective Date	Expiration Date
Workers' Comp	Premium	Occurrence Limit	Retention	Effective Date	Expiration Date
Prof/E&O/Med Mal	Premium	Occurrence Limit	Retention	Effective Date	Expiration Date
EPL	Premium	Occurrence Limit	Retention	Effective Date	Expiration Date
Fiduciary	Premium	Occurrence Limit	Retention	Effective Date	Expiration Date
Crime	Premium	Occurrence Limit	Retention	Effective Date	Expiration Date

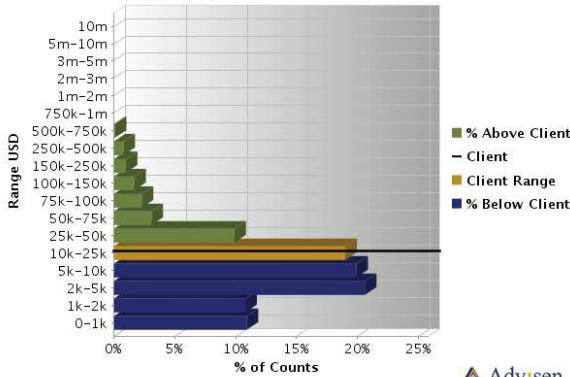
Add additional LOB's

Please include liability losses specific to lead poisoning and the Lead Disclosure Rule. Thanks!

Use Case – Large Losses

Advisen Premium Distribution by % of Counts
Real Estate Management & Development Peer Group by Revenues - [Less than 25M]
For Umbrella/Excess in USA / Last 12 to 24 Months

Charted on 03/22/2017



Advisen Premium Distribution by % of Counts
Real Estate Management & Development Peer Group by Revenues - [Less than 25M]
For Umbrella/Excess in USA / Last 12 to 24 Months

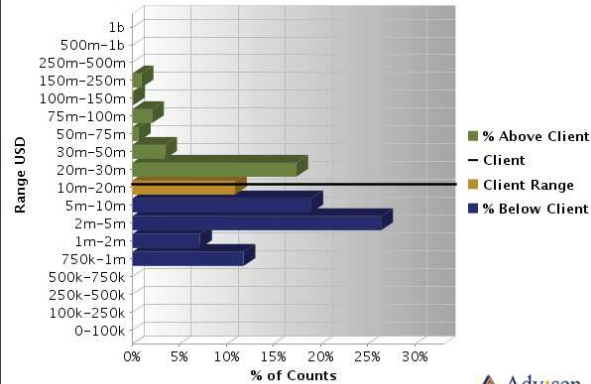
Client: 17K
% Below or Equal to Client: 72.8
% Above Client: 27.2

Range USD	% of Counts	Cumulative %
500k-750k	0.1	100.1
250k-500k	0.1	
150k-250k	1.1	
100k-150k	1.1	
75k-100k	2.1	
50k-75k	3.1	
25k-50k	9.1	
10k-25k	19.1	
5k-10k	19.1	
2k-5k	20.1	
1k-2k	10.1	
0-1k	10.1	

The Client's Premium of USD 17,000, when compared to the LOB Peer Group - Umbrella/Excess, is in the Middle of the range. The chart above illustrates the percentage of program counts within each premium range.

Advisen Limit Distribution by % of Counts
Real Estate Management & Development Peer Group by Revenues - [Less than 25M]
For Umbrella/Excess in USA / Last 12 to 24 Months

Charted on 03/22/2017



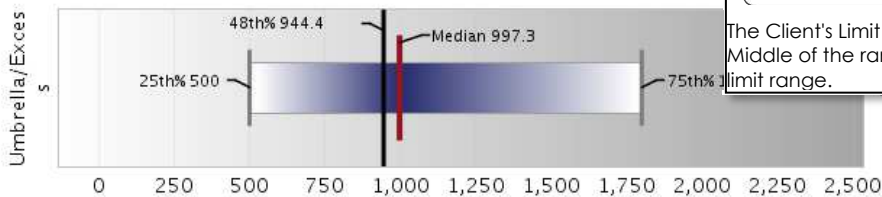
Advisen Limit Distribution by % of Counts
Real Estate Management & Development Peer Group by Revenues - [Less than 25M]
For Umbrella/Excess in USA / Last 12 to 24 Months

Client: 18M
% Below or Equal to Client: 72.5
% Above Client: 27.5

Range USD	% of Counts	Cumulative %
150m-250m	1.0	100.1
100m-150m	0.1	99.1
75m-100m	2.1	99.0
50m-75m	0.7	96.9
30m-50m	3.5	96.2
20m-30m	17.4	92.7
10m-20m	10.9	75.3
5m-10m	19.0	64.4
2m-5m	26.4	45.4
1m-2m	7.2	19.0
750k-1m	11.8	11.8

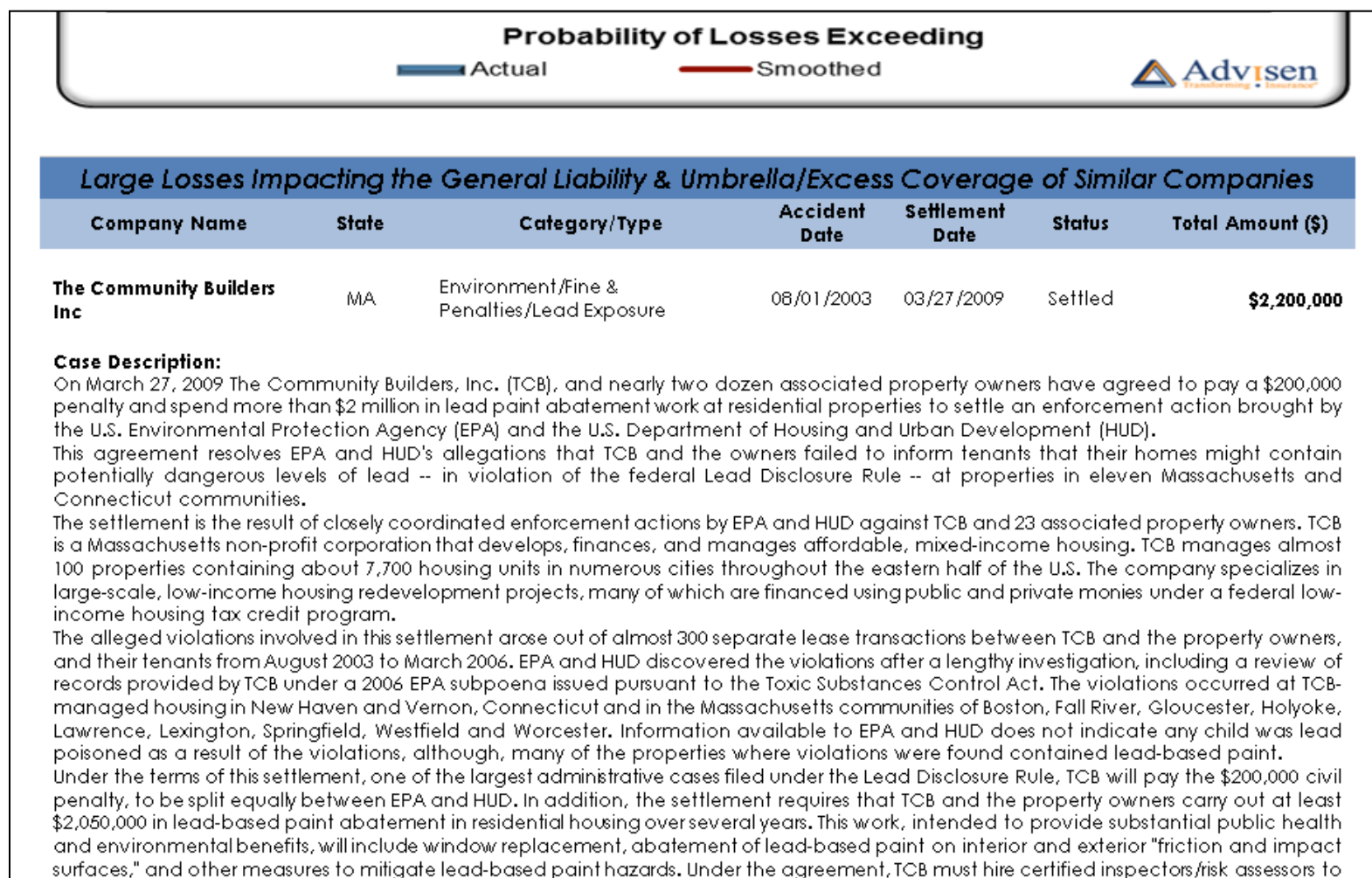
The Client's Limit of USD 18,000,000, when compared to the LOB Peer Group - Umbrella/Excess, is in the High Middle of the range. The chart above illustrates the percentage of program counts that are within each limit range.

Advisen Rate Per Million Distribution Quartile by Values
Real Estate Management & Development Entire Peer Group by Revenue
For Umbrella/Excess in USA / Last 12 to 24 Months



This graph illustrates the amount that a company, in the middle 50% of programs, would pay per one million dollars in limit. The graph still includes companies that are below the 25th and above 75th percentiles in the calculations, however, for illustration purposes, they are not shown.

Use Case – Large Losses



Report Types

	Industry Benchmark Report	Client Insight Professional - Renewal	Client Insight Professional – New Business	Client Insight Expert
Program Benchmarks	X	X	X	X
Loss Data for Each Requested LOB		X	X	X
Company Information			X	Optional
Loss Benchmarking				X
Placement Analytics				X

● “Know Your Limits” Weekly Newsletter

Know Your Limits reviews the 15 news stories which best reflect why middle-market clients need an array of P&C coverage.



Client Insight users receive our “Know Your Limits” weekly newsletter in their inbox.

Available online and
via offline reports



Client Insight Professional

Includes Insurance Program Benchmarking
and anecdotal Loss Data access




Client Insight Expert

Also adds Limit Adequacy, Loss
Benchmarking, Placement Analytics

● Got Supporting Documentation?

- 10-page [Insurance Program Benchmarking Methodology](#) document shows how we track and match this transaction data
- Our most-requested [Loss Data collateral](#) features macro overviews of our loss datasets
- 8-page [Loss Data Methodology](#) report describes how we collect and curate loss event data
- Our 18-page [Advisen Portfolio Analysis](#) document illustrates the benefits of comparing your Book of Business to Advisen's Transaction & Loss data



Leading the way to **smarter**
and more **efficient**
risk and insurance **communities**.

Advisen delivers:
the **right information** into
the **right hands** at
the **right time**
to **power performance**.

About Advisen Ltd.

Advisen is leading the way to smarter and more efficient risk and insurance communities. Through its information, analytics, ACORD messaging gateway, news, research, and events, Advisen reaches more than 150,000 commercial insurance and risk professionals at 8,000 organizations worldwide. The company was founded in 2000 and is headquartered in New York City, with offices in the US and the UK.

+1 (212) 897-4800 | info@advisen.com | www.advisenltd.com