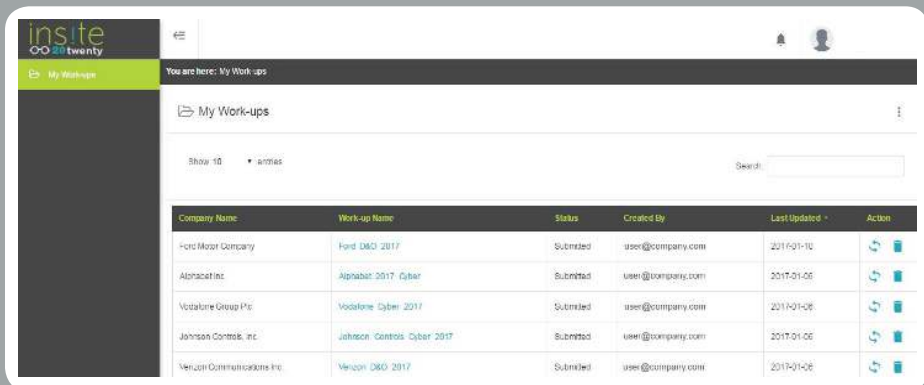


# UNDERWRITING FRAMEWORK



The screenshot shows the 'insite 20twenty' interface for 'My Work-ups'. It features a search bar and a table with the following data:

Company Name	Work-up Name	Status	Created By	Last Update	Action
Hiro Mizor Company	Hiro D&O 2017	Submitted	user@company.com	2017-01-10	[Refresh] [Delete]
Alphabet Inc.	Alphabet 2017 Cyber	Submitted	user@company.com	2017-01-05	[Refresh] [Delete]
Vodafone Group Plc	Vodafone Cyber 2017	Submitted	user@company.com	2017-01-05	[Refresh] [Delete]
Johnson Controls, Inc.	Johnson Controls Cyber 2017	Submitted	user@company.com	2017-01-05	[Refresh] [Delete]
Verizon Communications Inc.	Verizon D&O 2017	Submitted	user@company.com	2017-01-05	[Refresh] [Delete]

- MAXIMIZE GROWTH & PROFITABILITY
- BEST PRACTICE UNDERWRITING STANDARDS
- COMPLIANCE & AUDIT

Underwriting Framework provides underwriters the benefit of insight and efficiency in daily underwriting activities.

## BENEFITS

### CUSTOMIZABLE ONLINE WORKUPS

- Create custom, standardized work-ups to ensure best practice
- Separate frameworks can be customized for different LOBs

### INSIGHT FOR BETTER DECISIONS

- Augment our pre-populated insured data and underwriter data with your own commentary
- Largest available dataset of cases, events, or actions
- Comparisons for relative value and positive/negative interpretation

### EFFICIENCY IN PROCESSING ANALYSIS

- Less time looking for data, more time analyzing data
- Quicker time to uncover high-level red flags
- Efficiently share work-ups with manager for sign-off
- Access previously saved information

### EXPEDITE RENEWALS

- Process renewals faster with refreshed company data and last year's underwriter opinions at your fingertips

### COMPLIANCE & AUDIT

- Maintain consistency with custom, standardized workups
- Standardized workflow supports compliance and audit efforts by internal, external, legal, and regulatory authorities

## WHY UNDERWRITING FRAMEWORK?

### EXPOSURE ANALYSIS

- How can I get the most complete picture of my insured's business and financial condition efficiently?
- What are the key risk factors impacting a particular insured?
- How does this insured compare to others for whom I have previously written coverage?

### LOSS PROPENSITY

- Has an insured suffered relevant losses not reported in the loss run or on the application?
- How do the losses experienced by a particular insured compare to those of its peers?
- What types of large losses is a particular insured most likely to experience?

### COMPLIANCE

- How do I prove the rigor of my underwriting process to internal auditors and reinsurers?
- How do I ensure that my junior underwriters follow the best practices I have set for them?
- How do I ensure that changes in the business condition of my current insureds are fully considered in the renewal process?

## UNDERWRITING FRAMEWORK DATA

All data is searchable by market segments including: geography, company size, company type, industry, and coverage type.

*Underwriting Framework data includes:*

- Loss information
- Business information
- Public company financial data
- Equity and debt securities data
  - Global news
  - SEC filings
  - Equity analyst reports



## DELIVERY METHODS

*Underwriting Framework is available via the following delivery methods:*

- ✓ Online
- ✓ API

### *About Advisen Ltd.*

Advisen is the leading provider of data, media, and technology solutions for the commercial property and casualty insurance market. Advisen's proprietary data sets and applications focus on large, specialty risks. Through Web Connectivity Ltd., Advisen provides messaging services, business consulting, and technical solutions to streamline and automate insurance transactions. Advisen connects a community of more than 200,000 professionals through daily newsletters, conferences, and webinars. The company was founded in 2000 and is headquartered in New York City, with offices in the US and the UK.