

Increase Underwriting Efficiency Without Sacrificing the Art

Webinar: April 18 @ 11am EDT

Advisen's new Underwriting Framework combines proprietary loss data with new technology to speed up the review of potential red flags, turnaround renewals faster, and incorporate best practices.

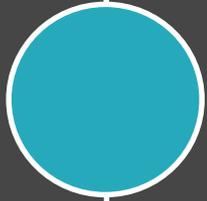
Today's Presenters



Zach Boggs
Client Experience
Manager

Table *of* Contents

- What is the Underwriting Framework?
- Why is it structured this way?
- How does it work?
 - Live demo
- Recap
- Future developments



What is the Underwriting Framework?



● What is Underwriting Framework?

- Tool to streamline the submission evaluation process
- Customizable Online Work-ups
 - Pre-populated insured data
 - Underwriter data and commentary
- Faster “Yes” or “No”

My Work-up Menu (Ex. US Public D&O)

insite 20twenty

Boggs, Zach

1 Notification Center

US_Public_D&O_INU...

My Work-ups

Work-up Overview

- Client Profile
- Ownership Details
- Equity Information
- Financial Model
- Capital Structure
- Accounting Practices
- Legal Review
- Management Data

My Work-ups

Show 10 entries

Search:

Company Name	Work-up Name	Created By	Last Updated	Platform	Action
Inuvo, Inc.	Inuvo, Inc. Pub D&O 001	zboggs@advisen.com	2017-04-17	∞	↻ 🗑️
Apple Inc.	US_Public_D&O_AAPL_033	zboggs@advisen.com	2017-04-12	∞	↻ 🗑️
Apple Inc.	Cyber_Workup_AAPL_001	zboggs@advisen.com	2017-04-12	∞	↻ 🗑️
Apple Inc.	US_Public_D&O_AAPL_032	zboggs@advisen.com	2017-04-07	∞	↻ 🗑️
Apple Inc.	US_Public_D&O_AAPL_031	zboggs@advisen.com	2017-04-03	∞	↻ 🗑️
HSBC Holdings Plc	International_Public_D&O_HSBC_001	zboggs@advisen.com	2017-03-27	⚠️	↻ 🗑️
The Walt Disney Company	International_Public_D&O_DIS_014	zboggs@advisen.com	2017-03-16	⚠️	↻ 🗑️
Thomas Cook Group plc	Thomas Cook Work-up	zboggs@advisen.com	2017-03-08	⚠️	↻ 🗑️
The Walt Disney Company	US_Public_D&O_DIS_001	zboggs@advisen.com	2016-12-07	∞	↻ 🗑️
The Walt Disney Company	International_Public_D&O_DIS_013	zboggs@advisen.com	2016-11-28	⚠️	↻ 🗑️

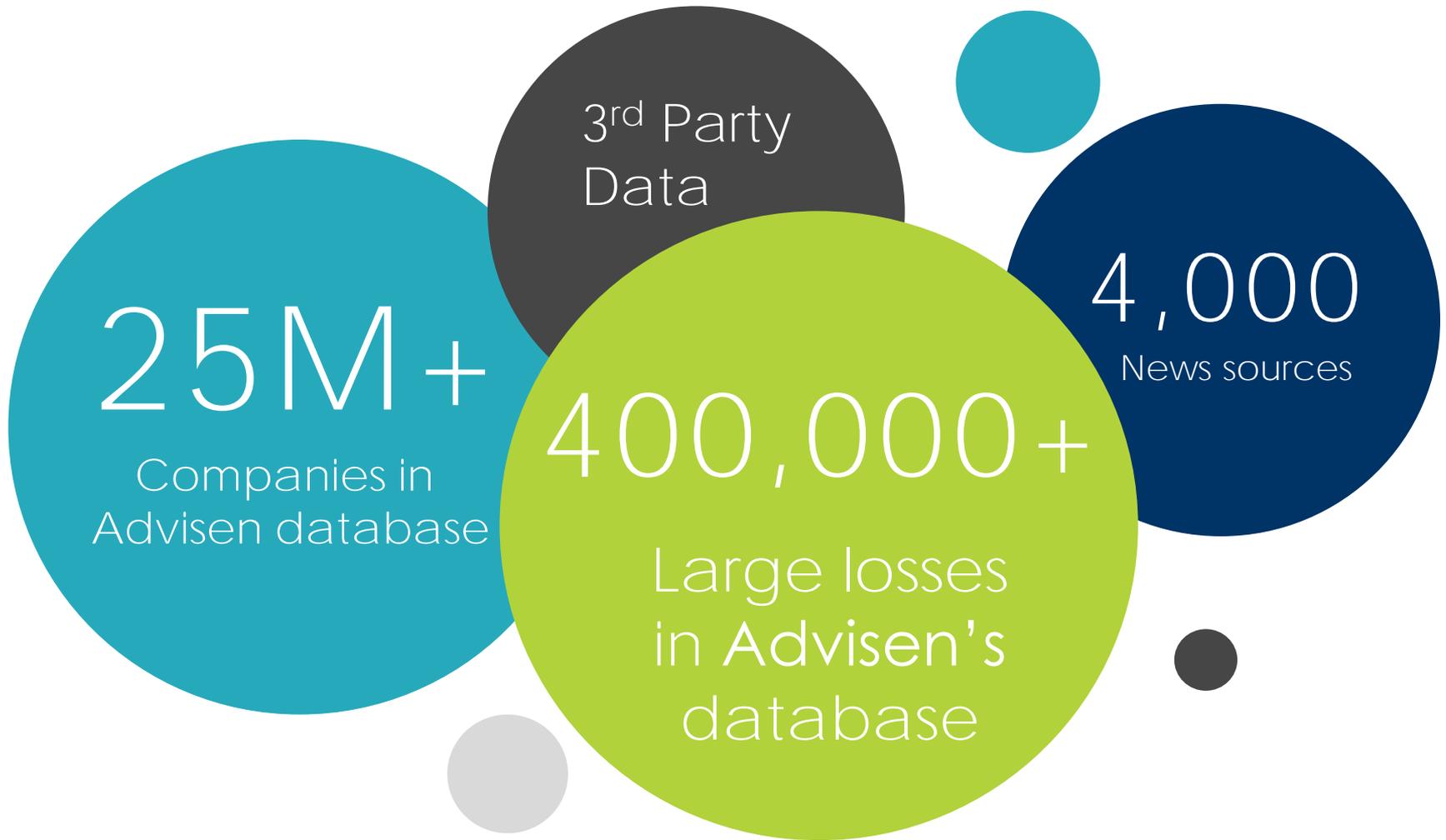
Work-up (Ex. US Public D&O)

The screenshot displays the 'insite 20twenty' Work-up interface. The left sidebar contains a navigation menu with 12 items, with '1. Client Profile' highlighted in green. The main content area is titled 'Step 1 : Client Profile' and shows the 'Profile' section for 'Inuvo, Inc. Pub D&O 001' (Company ID: 6358051). The profile data is as follows:

Company Name:	Inuvo, Inc.
Address:	500 President Clinton Ave Ste 300
	Little Rock
	72201-1756
Phone Number:	727 324-0211
Fax:	727 324-0063
	www.inuvo.com
Place of Incorporation:	NV, USA
Year Business Started:	1987
Company Type:	PUB
Broker:	<< Select Broker >>
Application Status:	Pre-Underwriting Review

Below the profile section is the 'Company Description' section, which includes a rich text editor toolbar with various formatting options like bold, italic, underline, strikethrough, and text color.

Underwriting Framework Data



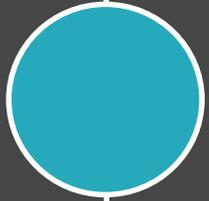
Underwriting Framework Data

Searchable by market segments:

- Geography
- Company size
- Company type
- Industry
- Coverage type

Includes:

- Loss information on hundreds of thousands of events
- Business information
- Public company financial data
- Equity and debt securities data
- Global news
- SEC filings
- Equity analyst reports

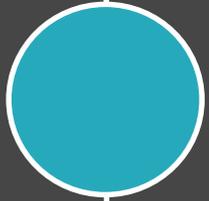


Why Is It Structured This Way?



Method to our Madness

- Insight for Better Decisions
 - Pre-populated insured data + underwriter data + your own commentary
 - Largest available loss data set with over 400,000 cases, events, or actions
- Efficiency in Processing Analysis
 - Less searching, more analyzing
 - Uncover high-level red flags faster
 - Share work-ups with manager for sign-off
- Expedite Renewals
 - Process renewals faster with refreshed company data and previous year's underwriter analysis
- Compliance & Audit
 - Maintain consistency with custom, standardized workups
 - Supports compliance and audit efforts by reinsurers, internal, external, legal, and regulatory authorities



How does it work?

Live Demo



● Highlighted Features (Ex. US Pub D&O)

Stock Chart
Specific loss
data

Loss Data
By Company
By Industry

Renewal



STOCK CHART

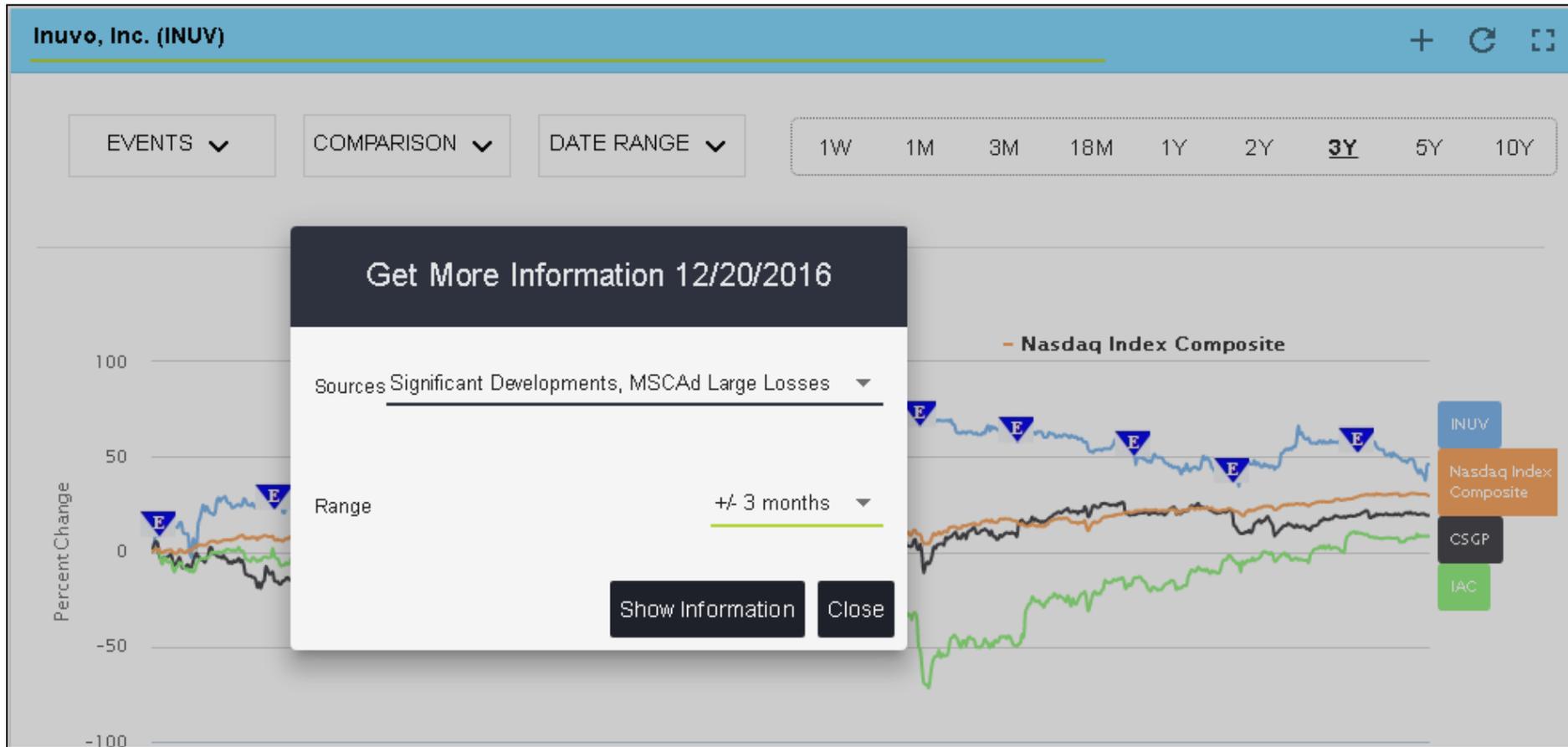
Pair stock behavior with related loss data and/or significant developments



Stock Chart



Stock Chart



Stock Chart

Significant Developments - +/- 3 months

Show 10 ▾ entries

<input type="checkbox"/>	Event Date ▾	Event Summary
<input checked="" type="checkbox"/>	12/12/2016	Inuvo may repurchase up to \$500,000 of outstanding common stock Inuvo Inc: Inuvo announces stock repurchase program .May repurchase up to \$500,000 of its outstanding common stock.
<input type="checkbox"/>	10/26/2016	Inuvo Q3 GAAP loss per share \$0.01 Inuvo Inc <INUV.A> : Inuvo reports third quarter 2016 results . Q3 GAAP loss per share \$0.01 . Q3 earnings per share view \$-0.01 -- Thomson Reuters I/B/E/S .Q3 revenue \$17.5 million versus i/b/e/s view \$16.8 million.
<input type="checkbox"/>	02/13/2017	Inuvo Q4 GAAP loss per share \$0.01 Inuvo Inc <INUV.A> : Inuvo reports fourth quarter 2016 results . Q4 GAAP loss per share \$0.01 . Q4 revenue \$19.7 million versus I/B/E/S view \$19.8 million .Q4 earnings per share view \$-0.00 -- Thomson Reuters I/B/E/S.
<input type="checkbox"/>	02/07/2017	Inuvo acquires Netseer



LOSS DATA

Customize work-up
to show losses by
company and/or
by industry



Loss Data

- Work-up Overview
- 1. Client Profile
- 2. Ownership Details
- 3. Equity Information
- 4. Financial Model
- 5. Financial Ratios
- 6. Capital Structure
- 7. Accounting Practices
- 8. Legal Review
- 9. Management Data
- 10. Corporate Transact...
- 11. Corporate News
- 12. D&O Insurance

Federal Dockets

Company MSCAd Large Losses - Shareholder Risks

Show 10 entries Search:

<input checked="" type="checkbox"/>	Company	Filing/Accident Date	Start Date	End Date	Status	Disposition Date	Total Amount	MSCAd ID	Category
<input checked="" type="checkbox"/>	FindWhat.com, Inc	05/06/2005	02/23/2003	05/04/2005	Settled	09/15/2014	2,400,000	600062	Shareholder Risks
<input checked="" type="checkbox"/>	Vetro Inc	07/25/2005	01/05/2004	05/04/2005	Stayed			646163	Shareholder Risks
<input checked="" type="checkbox"/>	Vetro Inc	10/27/2011	10/16/2011	10/27/2011	Dismissed	01/13/2014	0	675720	Shareholder Risks
<input checked="" type="checkbox"/>	Vetro Inc	11/03/2011	10/16/2011	11/03/2011	Dismissed w/o Prejudice	03/20/2012	0	675723	Shareholder Risks

Showing 1 to 4 of 4 entries

Company MSCAd Large Losses - Corporate Capital Risks



RENEWAL

Renew work-up upon renewal to update data and move program data from “Proposed Program Structure” to “Expiring Program Structure”



Renewal

insite
OO 20twenty

Work-up Overview

1. Client Profile
2. Ownership Details
3. Equity Information
4. Financial Model
5. Financial Ratios
6. Capital Structure
7. Accounting Practices
8. Legal Review
9. Management Data
10. Corporate Transact...

← ≡ Step 12 : D&O Insurance

Workup Name - Inuvo, Inc. Pub D&O 001
Company ID - 6358051

Expiring Program Structure

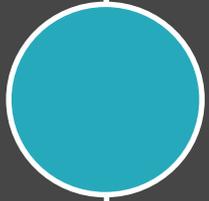
Show 10 entries

<input type="checkbox"/>	Carrier	Limit	Att	Premium	Rate
<input type="checkbox"/>		5,000,000.00		100,000.00	20,000.00
<input type="checkbox"/>		10,000,000.00	5,000,000.00	180,000.00	18,000.00
<input type="checkbox"/>					
<input type="checkbox"/>					
<input type="checkbox"/>					

Showing 1 to 5 of 5 entries

First Previous Next Last

- Save All
- Collapse All
- UnSelect All
- Load More
- PDF Download
- Renew**

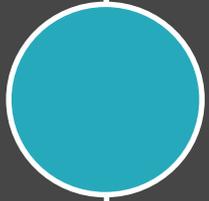


Recap



Recap

- Streamline the submission evaluation process
- Customizable Online Work-ups
 - Pre-populated insured data
 - Underwriter data and commentary
- Not just D&O
 - Other LOBs
 - Ex. Cyber
 - Losses by SIC, revenue, geography, employees grow with # of people using computer
 - Losses by company and by industry
- Faster “Yes” or “No” complementing your instincts
- Management reporting
 - Track Changes



Future Developments



Future Developments

- Other segments
 - Wholesalers
 - Producing brokers
- Other LOBs
 - Cyber, Excess Casualty, Product Recall/Products Liability, etc.
- Future Underwriting Framework webinars
 - For other LOBs
- Feature upgrades
 - Analyst Reports available through platform



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 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.

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