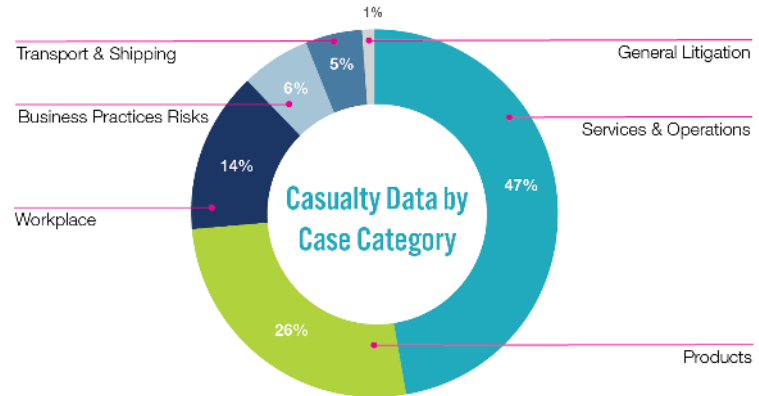


ADVISEN'S CASUALTY LOSS DATA

Advisen's [Casualty loss data](#) is a proprietary relational database of information about casualty-related events that have or could result in significant financial judgments or loss to corporate entities.

Our Casualty data includes events that have resulted from the following risks:

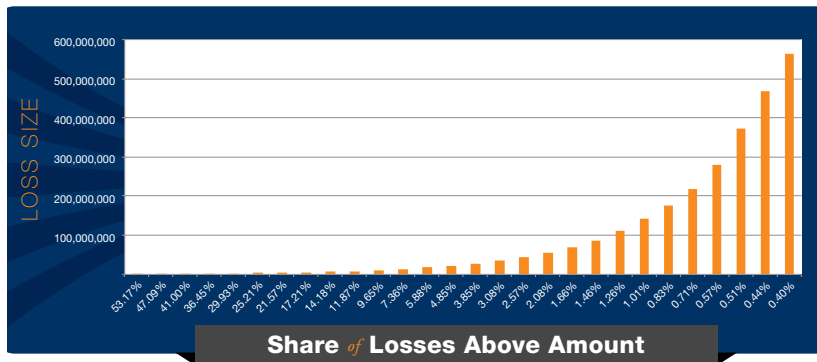
- Services & Operations
- Products
- Workplace
- Business Practices Risks
- Transport & Shipping
- General Litigation



In addition, we include cases that are most likely to have been covered by a casualty policy. Most of the cases are litigated and our focus is on larger losses.

SCENARIOS

We refer to our largest, most complicated clash and aggregation situations as “Scenarios.” Scenarios provide underwriters, actuaries, ERM professionals and data science experts with deeply researched, structured, and actionable clash events, which are model-ready. Our library of Scenarios includes noteworthy cases like Exxon Valdez, Chinese Drywall, Takata Airbags, Volkswagen Exhaust, and Toyota Unintended Acceleration.



XS CASUALTY

The data is particularly relevant for analyses involving Umbrella and Excess Liability policies as over half of the cases with non-zero disposition amounts exceed \$1 million and almost 10 percent exceed \$10 million. Some entries are complex clash situations, some are major product failures or catastrophes, and others are simply good examples of big, bad things happening. Most of these cases represent unpredictable incidents which can cause significant financial distress to companies and their (re)insurers.

USE CASES

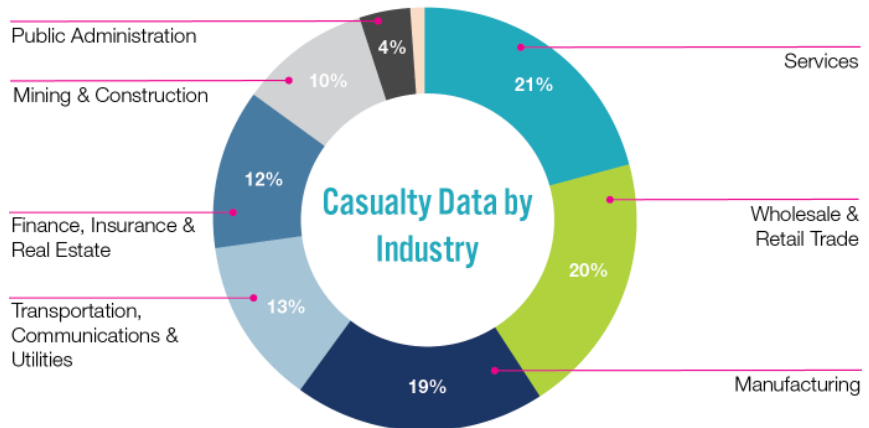
Advisen's Casualty loss data supports a variety of use cases, including:

- Individual account risk analysis
- Rating and pricing development
- Portfolio analysis and monitoring
- Predictive modeling
- New product development

DATA FEEDS DELIVERY

Advisen's Casualty data feed contains model-ready loss data, married to company data. The intersection of loss and company data supports actuaries building proprietary rating, pricing and reserving tools using multiple parameters, such as:

- Case Category
- Case Type
- Likely Line of Business
- Filing and Disposition Date
- Case Status
- Case Amount
- Jurisdiction
- Industry Code (SIC or NAICS)
- Company Revenues
- Number of Employees
- Company Type
- Geography



Advisen's Casualty loss data continues to grow every day, with client data feeds refreshed on a monthly or quarterly basis. Data feeds are delivered in .txt files that can be uploaded into Excel or a database.

CASUALTY DATA FEATURES

A portion of Advisen's Casualty data is linked by interrelated root causes and identified as clash events, allowing users to create aggregation models of the potential risks across a portfolio.

Advisen leverages both Standard Industrial Classification (SIC) code system and North American Industry Classification System (NAICS). The latter provides a greater level of detail about a firm's activity and more accurately classifies newer industries such as technology and biotechnology.

Advisen's [ExposureVue™](#) *Company Statistics* contains information on each company that has a case in the loss data file, as well as its ultimate parent. It can be used to understand the exposures at the time of loss so they can be aligned with current operations. *ExposureVue's Industry Statistics* provides a statistical overview of US-based top level parent companies whose revenues are equal to or larger than \$1 million. Industry Statistics can be used to normalize case counts to create a loss frequency analysis.

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.