Policy Comparison

Quick Start Guide

December 2017

Advisen
Transforming • Insurance™

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Introduction

Scope and Purpose

Advisen's Policy Comparison solution takes the painstaking manual work out of lining up policy forms by provision for the purpose of comparing terms and conditions.

Our policy form library currently consists of almost 5,000 unique policy forms, over 5,500 endorsements, and is built almost entirely from client submissions.

Creating a Policy Form Comparison

Process

1. Log into Advisen.com and select the Policy Comparisons option from the Advisen toolbar.

2. Select the appropriate line of business from the dropdown.

3. Select the forms you wish to compare from the Policy form drop-down boxes and select your desired Policy Form Topic(s).

*Policy forms highlighted in yellow contain endorsements that are available for comparison within Advisen.com
**Policy forms labeled NEW are new to Advisen and not necessarily a new policy form
***Date of creation can usually be found at the end of the form's title.

    a. To include any endorsements, click the YES button in "Include Endorsements" and select any endorsements that you wish to compare from the Policy Endorsement.

    b. Click the Show Comparison button to show the results.

Results

AIG Not-For-Profit Protector 68467 (8/97)	Topic	StarStone Specialty Private Company Management Liability Insurance SSS-MPL-ML-GTC (12-15)
No Definition	Definitions: Coverage, Coverage Section, Policy	MANAGEMENT LIABILITY - PART - COMMON DEFINITIONS - COVERAGE PART means, individually or collectively, the following coverage parts, if purchased, as specified in Item 5 of the Declarations: 1. Directors & Officers Coverage (Part 1) 2. Employment Practices Coverage (Part 2) 3. Fiduciary Coverage (Part 3)
- "EMPLOYEE(S)" means any past, present or future employee of the Organization, whether such employee is in a supervisory, co-worker or subordinate position or otherwise, including any full time, part-time, seasonal and temporary Employee of the Organization in his or her capacity as such.	Definitions: Employee	MANAGEMENT LIABILITY - PART - COMMON DEFINITIONS - EMPLOYEE means any natural person whose labor or service is engaged by and directed by the Company and is on the payroll of the Company, including any full-time, part-time, and seasonal worker. Employee shall also mean a temporary worker, leased worker, independent contractor, committee member or volunteer for the Company solely with respect to conduct within the scope of his or her duties on behalf of the Company.

4. Click a topic that you would like to compare.

- "EMPLOYEE(S)" means any past, present or future employee of the Organization, whether such employee is in a supervisory, co-worker or subordinate position or otherwise, including any full time, part-time, seasonal and temporary Employee of the Organization in his or her capacity as such.	Definitions: Employee	MANAGEMENT LIABILITY - PART - COMMON DEFINITIONS - EMPLOYEE means any natural person whose labor or service is engaged by and directed by the Company and is on the payroll of the Company, including any full-time, part-time, and seasonal worker. Employee shall also mean a temporary worker, leased worker, independent contractor, committee member or volunteer for the Company solely with respect to conduct within the scope of his or her duties on behalf of the Company.

5. The resulting list will show the chosen topic language across all policies within that line of business.

    a. Click the "Return to Policy Comparison View" button or select from the Topic dropdown menu to compare more topics.

Directors & Officers Policy Comparisons

Compare more than 2 policies

Topic   Definitions: Employee   ▼

Show Comparison   Return to Policy Comparison View

Advisen's policy library contains over 4,000 policies and continues to grow. In addition, we have recently expanded Policy Comparison to include endorsements. If you have a policy or endorsement form that you want included or if you are looking for a hard copy of a policy or endorsement, please click the link below:

Request a Policy or Endorsement or email policies@advisen.com

Results

*NEW (10/20) QBE The Solution for Private Company Directors & Officers and Entity Liability Coverage Part QBBP-1000 (05-14), General Terms and Conditions QBBP-1004 (11-14)	GENERAL TERMS AND CONDITIONS QBBP-1004 (11-14) - EMPLOYEE means any natural person whose labor or service was, is or will be engaged and directed by a Company, including a part-time, seasonal, leased and temporary employee, intern or volunteer. Employee does not include an independent contractor.
*NEW (10/20) StarStone Specialty Private Company Management Liability Insurance SSS-MPL-ML-GTC (12-15)	MANAGEMENT LIABILITY - PART - COMMON DEFINITIONS - EMPLOYEE means any natural person whose labor or service is engaged by and directed by the Company and is on the payroll of the Company, including any full-time, part-time, and seasonal worker. Employee shall also mean a temporary worker, leased worker, independent contractor, committee member or volunteer for the Company solely with respect to conduct within the scope of his or her duties on behalf of the Company.

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6. To export your Policy Comparison, click the Microsoft Word icon located at the box below the Advisen toolbar. If the Word icon or Excel icon is not highlighted with colors, then that means you are not currently at an appropriate point where results can be exported. Please revisit previous steps to evaluate what steps need to be taken to export results.

***If we are missing a policy form that you would like to compare in our system, please follow these steps.

Comparing more than two Policy Forms

1. Perform the above steps 1 and 2

2. Click on the 'Compare more than 2 policies' button.

a. Another way of getting into this function is to hover the 'Policy Comparisons' tab and click 'Advanced'.

3. Under LOB/Insurer tab, select the coverage and the line of business you want to compare.

   a. Click on the 'Select a Coverage' dropdown

   b. Select the line of business and click the 'Add' button to move the LOB to the 'Your Selection' box.

4. Go to 'Policies Found' tab and select the line of business in the 'Show Policies Matching...' drop-down menu.

5. Select the policies you want to compare and click 'Add' button to move your selection to the 'Your Selections' box.

6. Click the 'Topics Found' tab and click the 'View' tab to load the policies.

7. Click the download button to export in Word or Excel format.

If you would like to drill down your forms in a more detailed way, you can use the other filters in searching/loading multiple policy forms. Follow the steps below:

1. Perform the above steps 1, 2 and 3.

2. After selecting the line of business, select the 'Insurance Companies'

3. Choose the content you would like to include in the 'Content' tab

4. Select the demographics in the 'Location' tab

5. Click the 'Policies Found' tab to load the forms based on your filters

6. Click the 'Topics Found' tab to drill down the items you want to include in your form.

7. Click the 'View' tab to display your final report

*Always move your selection from either left or right box to select/deselect filters by using the 'Add' and 'Remove' buttons.
**Use more filters as much as possible to narrow down the result. This will help you to easily determine the policy forms you need.

8. Click the download button to export in Word or Excel format

Requesting Actual or Missing Policy Forms

Advisen also provides the actual policy forms as well as loads missing policy forms into Advisen.com.

There are multiple ways in requesting policy forms.

1. You can directly send a request to policies@advisen.com and indicate the forms you want to obtain or attach the form you want to be loaded to Advisen.com.

2. When you are in the Policy Comparison page, scroll down to the bottom of the page and click on the 'Request a Policy or Endorsement' link and a dialog box will appear.

a. Member Information
    i. These fields are automatically populated based on your Advisen.com profile.

b. Describe Your Request – this is where you specify your request.
    i. Choose a Topic
        • Auto-populated
    ii. Request
        • Add a Policy or Endorsement
           - Click this radio button and upload the form you want to load into Advisen.com

- Request PDF copy of Policy or Endorsement
    - Click this radio button and specify the form you want to obtain in the 'Full Advisen Policy Form Name' box

- Additional Notes:
    - Notate your comments/notes in the box provided.
- Once you're done, click on the 'Go' button.
    - An e-mail will be automatically sent to policies@advisen.com.

3. Another way in requesting an actual policy form is when you have already [compared more than two policy forms](#).

   a. Click on the form name and a dialog box will appear

b. In this box, you don't have to anything here. The fields are automatically populated. All you have to do is click on the 'Submit' button

Policy Request

Member Information

First Name*:	James
Last Name*:	Smith
E-mail Address*:	james.smith@abccorp.net — must contain xxx@xxx.xxx
Business Phone*:	(555) 555-5555
Body*:	ACE Advantage Corp D&O PF-14759 (10/28/03)

Submit