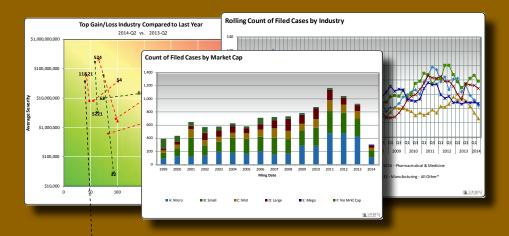
Loss Insight StrataScope — D&O for Insurers





Underwriting Early Warning Signs

Industry and Attachment Point Strategy

Claims & Reserving Indicators

D&O StrataScope provides multi-dimensional information for underwriting and actuarial leaders to make informed decisions about underwriting and pricing D&O risk for public companies. D&O StrataScope intersects Advisen's industry-leading D&O case data with time series company data to provide insight into current historical D&O case data.

Underwriting Benefits

- Employ comprehensive frequency data to enhance risk analysis by type of case and financial impact
- Drive pricing models with ground-up severity data
- Build predictive models for risk scoring with optional model-ready datasets and value-added services

Information-Driven Performance

- Monitor trends in the risk landscape and identify "hot spots" of emerging loss types
- Create peer analyses tailored to industry and size characteristics
- Refine rating plans based on changes in litigation filing and settlement trends

Management Reporting and Communication

- Promote informed discussions through timely information on claims trends
- Support portfolio analytics with case frequency and severity inputs
- Establish Quarterly Risk Reports & Updates

Why StrataScope?

Industry Analysis

- Which industries have experienced the greatest changes in frequency and severity of loss?
- How can I visualize the differences among industry loss trends?
- Which industries are growing or shrinking in the count of public companies?

Loss Types

- Which types of cases have experienced the biggest change in frequency?
- Which types of cases have experienced the greatest change in severity?
- How does loss severity vary by case type?

Attachment Point Strategy

- What is the size distribution of losses?
- How has severity been influenced by market capitalization over time?
- What types of losses are most likely to exceed specific attachment points?

D&O StrataScope Data

Advisen's D&O StrataScope draws on data from our Master Significant Cases and Actions Database (MSCAd) – which contains more than 225,000 global severity cases proprietarily researched by Advisen. The case data powering StrataScope is recognized as the most comprehensive source of D&O information within the industry.

D&O Risk StrataScope allows cases to be analyzed by:

- Type of Case
- Filing and Disposition Year
- Case Status
- Settlement Range

The companies experiencing the D&O Case can be segmented by:

- Size (Market Cap Range)
- Industry (based on NAICS code)

Related Product

D&O Loss Insight Feed

Advisen's data feeds provide model-ready loss data, intersected to current and time series business data to enable building of proprietary algorithms and risk dashboards. The loss data set feed includes:

- D&O cases
- Company Static Data
- Related Case Linkages
- Likely Line of Business
- Parties

The D&O case records include key attributes including the affected company, class period, as well as first notice, filing and disposition dates. Case flags specify whether there is an SEC or DoJ investigation, allegations including GAAP and 10b(5), whether there was a transaction, IPO or Public offering related to the case.

The company data summary file includes counts of companies grouped by the following attributes:

- Industry (based on NAICS codes)
- Date
- Revenues
- Geography





About Advisen Ltd.

Advisen generates, integrates, analyzes and communicates unbiased, real-time insights for the global community of commercial insurance professionals. As a single source solution, Advisen helps the insurance industry to more productively drive critical decisions about pricing, loss experience, underwriting, marketing, transacting or purchasing commercial insurance. Advisen enlightens, solves, and streamlines challenges for its clients through its three divisions. Advisen's data, analytics and news services are game-changers for more than 150,000 professionals.

