

Show Your Client Example Large Losses

Selling, buying or writing coverage is easier when you have over 45,000 large loss examples at your fingertips. Advisen's loss database totals over \$3.25 trillion and covers cases that are Securities, Recalls, Product & Services, Employment, Professional Services, Cyber and more. Justify higher limits by filtering our list to find the exact set of losses that meets your criteria. Use this database to see which large losses might trip their new policy language. Identify uninsured or underinsured exposures. We call this database MSCAd for Master Significant Cases and Actions database; it's entirely online.

NOW OVER 45,000 LARGE LOSSES for \$3.25 TRILLION

Show case examples by category (eg professional practices, cyber, employment, securities), cause (eg explosions, fire), company size (eg for market caps \$1B - \$2B), coverage type (eg D&O, Professional Liability), root cause (eg subprime, stock option grants, market timing, Enron, Contingent Commissions) or sort by dozens of other filters. Search this database by keyword (eg location, court, defendant) or by SIC code or industry. Track trends within industries and geographical locations to gain a wider understanding of the likely exposure, from which appropriate terms, cover and price can be driven through the underwriting process.

BENCHMARK PAIN

If it's going to produce a big claim, it will be in MSCAd. And nothing helps to make your case better for higher limits than specific examples of losses that tripped up peer companies.

Show me large general litigation issues for marinas and boat dealers

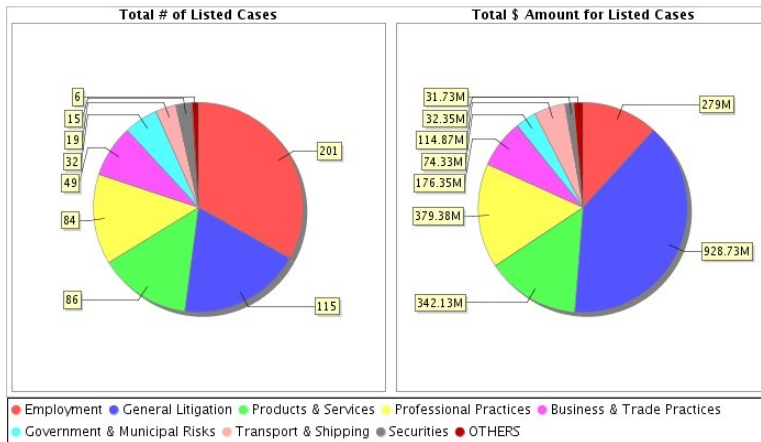
Give me a list of Cyber events for law firms and accountants

Produce a list of Derivative Shareholder Actions for clients considering D&O Side A

What kind of large claims do landscape and horticultural companies bump into?

Advisen's Benchmarking tool shows what limits companies buy; our Large Loss database illustrates why those companies purchase those limit levels. Our data demonstrates the pain other companies have experienced. Export data to Word, download copies of complaints, and graph groups of related cases. Make your limits case by showing the pain.

Is your client in the "education" industry? What type of large claims do education companies and entities encounter?



The dollar-value terms, top 3 claims classes in terms of frequency in MSCAd are Employment, General Litigation, and Products & Services.

DO YOU WRITE NEW POLICY LANGUAGE?

If you are writing a new form for EPL that covers healthcare providers and services, would it be helpful to review our list of employment cases for healthcare companies?

If you are drafting language for Cyber and Tech E&O for Universities, would you first want to review the details of our matching events?

Advisen also has a collection of 3,250 forms online with wordings displayed by form or across all forms, so you can quickly see how other carriers worded their forms.

FUEL YOUR PROPRIETARY MODELS

Insurance Companies and Reinsurers use Advisen's MSCAd data as a component to power their proprietary models and predictive engines. Advisen offers regular extraction files combined and/or downloads of hundreds of other company demographic and financial data points so you can focus on the development work that sets your company apart.

CLASH EVENTS

For Reinsurers writing professional liability casualty treaty, a list of companies being sued can be very helpful. Cedents don't always point out which of their insureds are being sued, and a current list is hard to acquire. Clash events are crucial for Reinsurers and Cedents alike to see aggregate exposures, so in MSCAd, where two or more losses are rooted to the same underlying cause, we link them and sum them. Today, we have over 1,100 clash events detailed in MSCAd. Sort our data by case type or industry and review settlements or status easily.

EXAMPLES of MSCAd

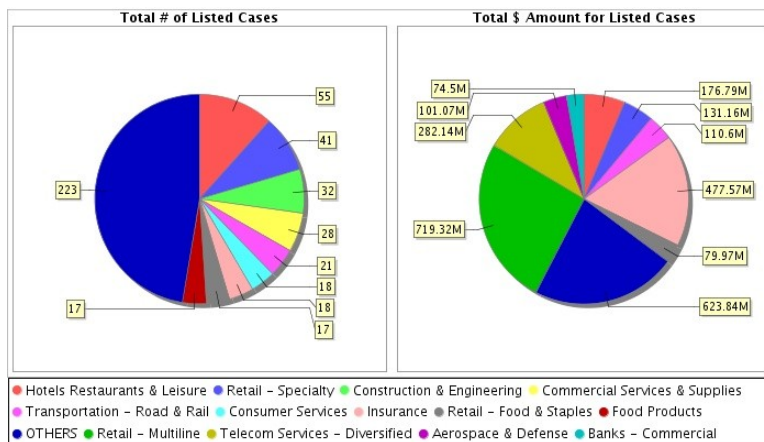
Show me just Securities Class Actions for companies with a market cap between \$50M and \$100M
 Produce of list of large "scaffolding" or "stolen data" events by searching for keyword
 Give me a list of companies hurt by claims involving Diacetyl
 Show me list of large wrongful termination or discrimination events
 What types of losses have impacted SIC codes for contractors or hospitals or food product companies?
 Create a list of cases involving Coughlin Stoia Geller Rudman & Robbins LLP or KPMG or Morgan Stanley, etc.
 Generate a list of refinery explosions

For each example above, re-sort according to filing or accident date, settlement amount or status, etc. Apply further filters to refine your list or search by keyword. MSCAd also displays the sum dollar total of known losses for your list which is great for underwriters and reinsurers.

FREQUENCY & SEVERITY CHARTS for MSCAd

Use our pie chart interface to easily illustrate to your client where the majority of case types that impact a specific industry are. Track frequency & severity to show both number and dollar amounts associated with your list of losses. For example, flip a button to indicate the settlement values associated with each category or type of loss.

What types of industries are impacted by Wage & Hour issues?



Judging from MSCAd's collection of 470 Wage & Hour cases, the answer is hotels, restaurants & leisure; retail specialty; and construction and engineering industries.

NEED ASSISTANCE?

To access Advisen's MSCAd, click on the Losses & Exposures dropdown menu and select MSCAd (Cases & Actions). If you'd like a free copy of our MSCAd QuickStart Guide, just let us know.

Contact us and we will walk you through MSCAd to find the right selection of losses for your situation. Reach your Advisen rep at support@advisen.com

NEED JUST ONE OF 45,000?

If you don't have Advisen.com, you can still buy MSCAd one case at a time at the Advisen Corner Store. Visit http://corner.advisen.com/analytics_mscad.html and describe the type of material you're looking for. Each case is \$150, but we will help you find the best example to make your case to your client. We'll bill your credit card once you approve the results.