

DELICIOUS LOSS PIE CHARTS

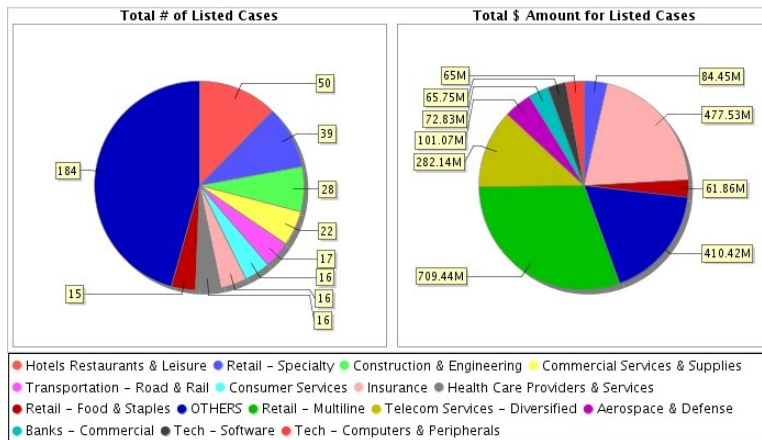
Generate a list of large losses and then convert that list into a LOSS PIE CHART with one click. Download your pie charts to Word so that you can add your comments and/or include in presentations. MSCAd on Advisen is our Master Significant Cases and Actions database. With over 42,000 loss cases fully detailed, use our summary pie charts to help your client or prospect appreciate the pain other companies have felt. Click here to see five examples of our delicious new pie charts.

DELICIOUS PIE CHARTS!

The newest Advisen.com software for MSCAd allows you to select a list of losses by type, industry, company (or any other relevant variable) and then summarize the data in a new-format pie chart with the click of a button. These new pie charts taste great!

LOSSES SORTED BY CLASS

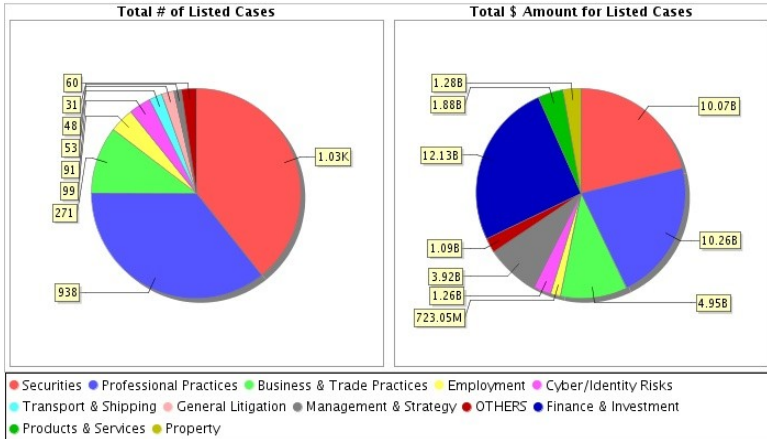
We looked at MSCAd's collection of 5,221 Employment cases and selected to view just the subset of 403 Wage & Hour cases.



The pie charts help illustrate which industries are most susceptible to this type of claim. Hotels, Restaurants & Leisure companies lead the list with 50 cases but the corresponding loss total is a much smaller slice of aggregate Wage & Hour loss cost.

LOSSES SORTED BY INDUSTRY

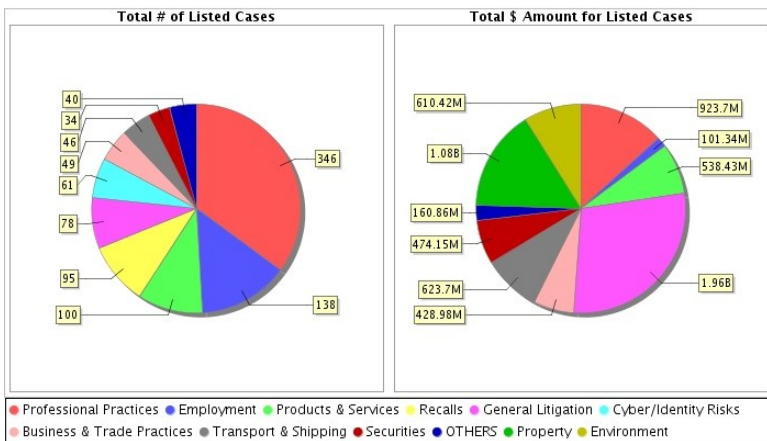
Next we looked at all cases related to one macro industry. We selected Finance and generated a list of 2,643 large losses across all categories.



What type of losses do Finance companies bump into most frequently? These pie charts show that Securities cases and Professional Practice cases are clearly the two leading issues that these companies need to consider and prepare for. Now, switch the industry type for Food Products companies or Chemical Companies or even sort the list to filter by a single SIC code.

LOSSES SORTED BY PRIVATE COMPANIES

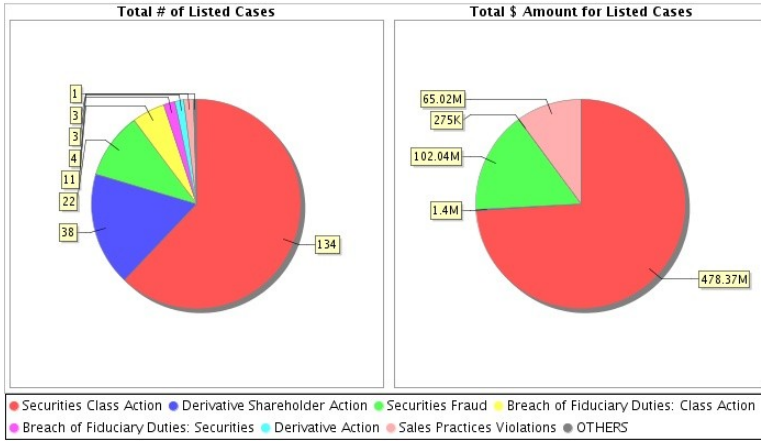
Next we looked at losses attributed only to Private Companies with revenues between \$75 million and \$150 million. (That’s the way our client wanted to see the data presented, so we conformed.) And we selected Case Category for our pie chart slices. Here is the result:



What we see from the results is that Professional Practice cases weigh heavily in the case count. However, from a perspective that asks “Which cases types are most expensive?” note that General Litigation cases total 78, but account for almost \$2 billion of the loss amounts we selected.

SECURITIES CASES BY MARKET CAP

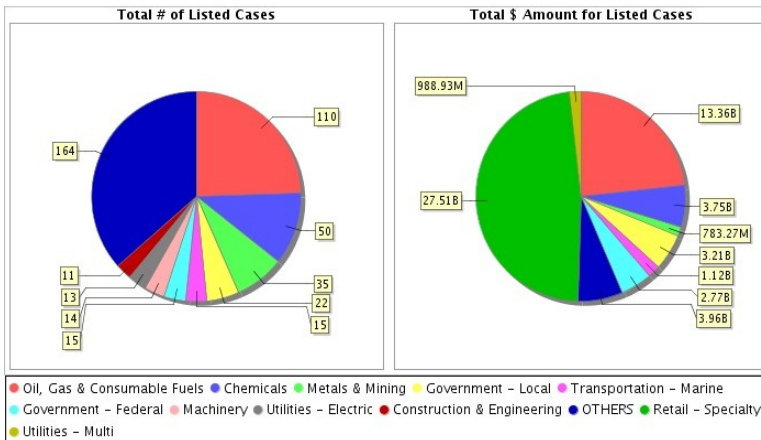
We also looked at Securities cases that are linked to US companies with a market cap between \$125 million and \$250 million.



This time we fashioned our pie chart to display by type. Out of 216 total cases on our list, 134 are Securities Class Actions and these account for \$478 million in loss. The other types of losses we uncovered for this company profile are Derivative Shareholder Actions, Securities Fraud, Breach of Fiduciary Duties: Class Actions and Securities, Derivative Actions, and Sales Practice Violations.

WHICH INDUSTRIES SEE BIG ENVIRONMENTAL LOSSES?

Here's a neat perspective of Environmental losses using pie charts. First, we created a list of 449 large Air, Land/Groundwater, Ocean Waterway cases. The largest example on this list belongs to Union Carbide.



Then we ran our pie chart to display by Industry. Is it a surprise that Oil, Gas & Consumable Fuels shows up as the largest industry pie slice? Probably not...

HOW CAN YOU GENERATE A PIE CHART?

Click on the Losses & Exposures dropdown menu and select MSCAd (Cases & Actions). Once the MSCAd screen displays, filter the list of 42,000 cases using the tabs marked Case, Company, Industry. Now generate your list. To display the pie chart, simply click on the tab marked Graphs.

THE ADVISEN DIFFERENCE

The 42,000 loss events entered into Advisen's MSCAd are a unique resource. We do not beat around the bush; we name names. We tell you the identity of the companies, the claimants, the plaintiffs, and their lawyers. We source all of our materials and we provide links to supporting docs, such as copies of complaints and settlements. If we know of coverage involvement and the insurers and the insured amounts, we print them.

FUEL YOUR PROPRIETARY MODELS

All MSCAd data is linked to Advisen's company database of 13 million entities. That means that we can relate all of our data to market caps, OSHA violations, Federal litigation, and dozens of other company-specific demographic and exposure datapoints. If you have a custom loss model that combines data about insureds with loss information, look to Advisen for a tremendous ability to refresh your data and expand your model's applications.

Insurance Companies, Reinsurers and Brokers use Advisen MSCAd data as a key ingredient of their proprietary models and predictive engines. Advisen offers frequent extraction files combined and/or downloads of hundreds of other company demographic and financial data point values, so you can focus on the development work that sets your company apart. Gathering data and assembling it for use is our job.

MSCAd, ADVISEN'S LARGE LOSS DATABASE

Selling, buying or writing coverage is easier when you have 42,000 large loss examples at your fingertips. The Advisen Large Loss database totals \$900 billion and covers cases that are Securities, Recalls, Product & Services, Employment, Professional Services, Cyber and more. Beyond actual judgments, settlements, insurance payouts, events and other determinations of liability, MSCAd also includes estimates or projections of potential losses as well as dismissed cases.

Use MSCAd to identify uninsured or underinsured exposures for your company, your clients, or within your portfolio. Justify higher limits by filtering our list to find the exact set that meets your criteria. Also use

this database to see which large losses might trip your new policy language.

NOW OVER 42,000 LARGE LOSSES for \$900 BILLION IN LOSS

Show case examples by category (eg cyber, employment, securities), cause (eg explosions, fire), company size (eg for market caps \$1B - \$2B), coverage type (eg D&O, Professional Liability), 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 and broking process.

BENCHMARK PAIN

Nothing helps to make your case better for higher limits than specific examples of losses that tripped up peer companies.

Why do companies buy Side A D&O coverage? MSCAd shows you a list of 515 Derivative Shareholder Actions, and the top five items on this list exceed \$1.1B combined.

How big could an ERISA Class Action event become? Of the 174 items in MSCAd, the Time Warner \$100M event is the largest.

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.

OVER 1,000 CLASH EVENTS AND CATASTROPHES

Within Advisen's Large Loss database of over 42,000 loss cases and events are over 1,000 Related Cases. These Related Cases are Clash Events, Catastrophes and other incidences where two or more Large Losses or potential Loss Events are linked to a single underlying cause. Some are clash situations, some are catastrophes, others are just good examples of bad things happening in clusters. While we can debate the terms of clash vs. catastrophe, if macro situations with names like Enron, Madoff, Refco, PCB contamination, Vioxx, Subprime, etc., torment or threaten your book of business or risk management planning, you should find our fully-indexed and detailed listing of 1,042 Related Events extremely useful.

NEED JUST ONE OF 42,000?

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 tell us which specific cases or types of cases you need. We'll bill you for each case download that you agree to purchase.

NEED ASSISTANCE?

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