

World's Most Popular Program Benchmark?

Looking back at all the Benchmark graphs we generated for clients or supported on our help desk this year, one specific P&C Benchmark study was run more often than others. Our clients use Advisen Benchmarking to address the question: How Much Coverage Should I Buy? Each of those Benchmarks illustrates limits, premiums, retentions, rate per mil, or more. Click here to see the Benchmark graph which we call Most Popular.

BENCHMARK AGAINST PEER INSUREDS

Preparing for 2010 renewals? When a client says, "Show how my \$30M excess liability limit compares to those for similar organizations," how do you respond? Advisen now has over 1.3 million commercial insurance programs stored online. Compare current and historical premiums, limits and retentions as well as rate on line and other similar ratios. No other source has more Benchmark data to help you with renewals or to support your coverage recommendations.

Advisen Benchmarking answers these simple questions: What do other companies buy? How much do other companies pay for similar coverage?

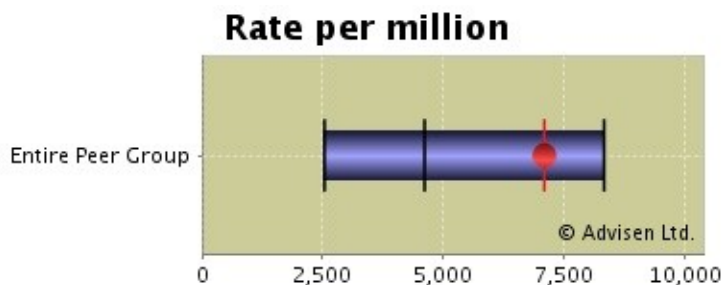
WHO USES BENCHMARKING?

Brokers use this functionality to show how a given quote compares to the rest of the market. Brokers also use Benchmarking to show a client or prospect how their current insurance program compares to similar companies. Advisen clients use Benchmarking to supplement their ability to analyze program structures and costs.

You can Benchmark by Coverage and LOB, industry, revenue, geography, etc.

THE MOST POPULAR BENCHMARK IS...

What is the Rate Per Million for Umbrella for Construction & Engineering firms with 0-\$100 million in revenues?



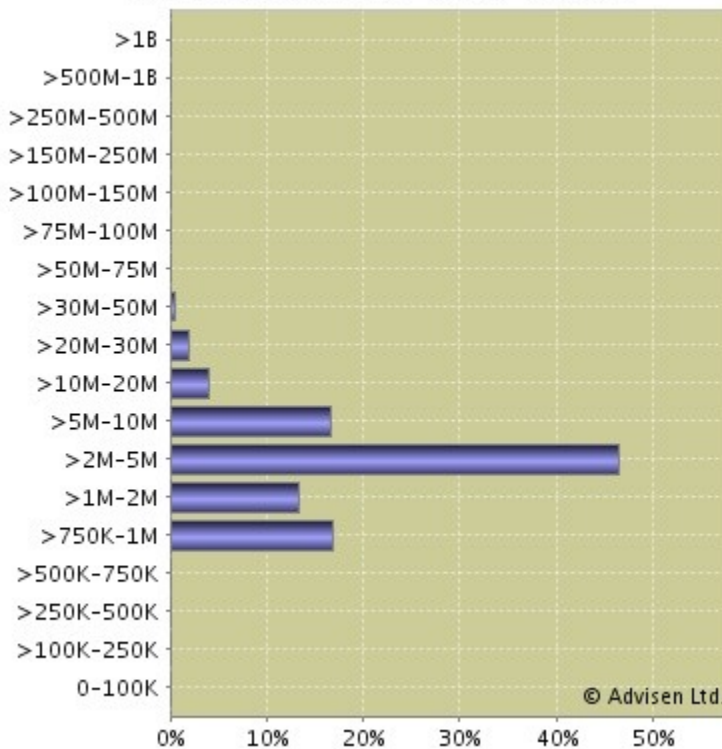
Rate per million (Boundary Values)

Group: Entire Peer Group	
Boundary	
25th Percentile:	\$2,509.80
Median:	\$4,576.20
75th Percentile:	\$8,293.60
Average:	\$7,086.40
Program Count:	1631
Benchmarked Company	
Value:	N/A

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This Benchmark above shows that the median Rate per Mil for Umbrella for these firms is \$4,576. We made the graph using 1,631 datapoints that represent umbrella programs incepted in 2008 or 2009 and match this criteria. With one click, we could manipulate this chart to show aggregate limits, like this chart below.

Limit (\$): Entire Peer Group



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Based on our sample set of data, we can see that the majority of these programs have a limit between \$2 million and \$5 million.

To replicate the chart above – what we believe is the most popular Benchmark generated in 2009 - use the Benchmarking dropdown menu. Click on Advanced. Then use the Benchmarking tabs to select programs that match to Construction & Engineering companies with a revenue range of 0- \$100 million and Liability/Umbrella. Use the Show Graphs tab to display your output as either Rate Per Million or Limits. Contact us anytime at support@advisen.com for assistance. (We can make this Benchmark in our sleep!)

BENCHMARK DATA & LARGE LOSS DATA

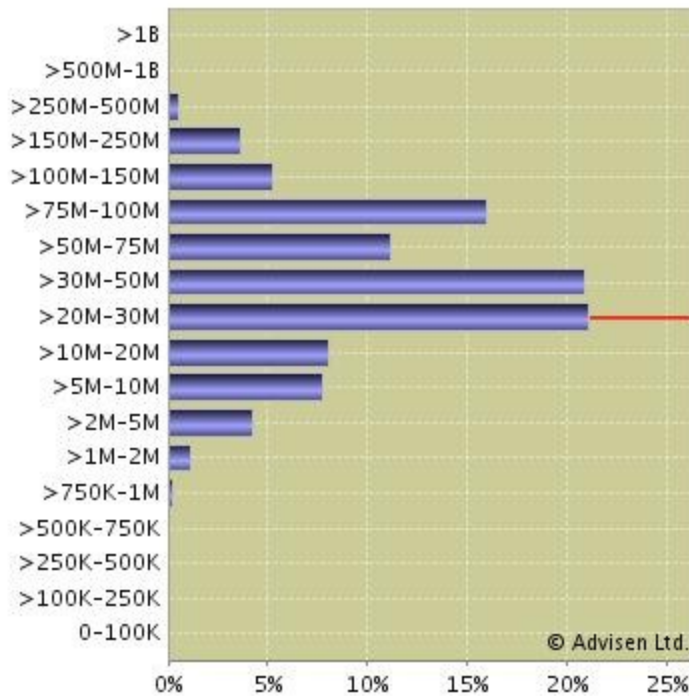
Used with Advisen’s Large Loss database, known as MSCAd for Master Significant Cases and Actions database, Advisen delivers a powerful view of what coverage companies buy and why they buy it. MSCAd is a collection of over 45,000 loss events totaling \$900 billion. It is searchable and sortable so that you can easily produce a few Employment Practice liability cases that potentially would have triggered your Healthcare client’s EPL limits.

Our clients continue to tell us that the easiest way to support their coverage recommendations is to produce a short list of cases to illustrate similar losses at similar companies.

Risk Managers use Benchmarking to provide independent verification of where the markets are. When senior management or the Board of Directors wants to know what other peer companies pay for coverage, Benchmarking provides clear answers. And while no one broker services all clients in all sectors, Advisen pools contributed books of business together for a timely macro view.

Let’s now review what Umbrella limits were purchased by companies with annual revenues between \$500 million and \$1 billion. The histogram below is based on 688 data points that fit these criteria. Each data point represents the limit value of a program for Umbrella cover belonging to a company in the specified revenue range. The chart below shows that the largest component of the sample group has an Umbrella limit between \$20 million and \$30 million, but many others choose to purchase greater limits.

Limit (\$): Entire Peer Group



All of Advisen’s Benchmarking charts and Rate per Million pictures print or export easily to Word.

To replicate the chart above, use the Benchmarking dropdown menu. Click on Advanced. Then use the Benchmarking tabs to select programs that match to companies with a revenue range of \$500 million and \$1 billion and Liability/Umbrella. Use the Show Graphs tab to display your output or contact us anytime at support@advisen.com for assistance.

HOW MUCH PROGRAM DATA DOES ADVISEN HAVE?

More Program Benchmarking data than any other source.

Advisen now has 1.3 million insurance programs stored online. Click the blue Update Count button to see this number. Our dataset represents some 300,000 different companies. That means the Advisen Aggregate book of business enables you to compare an insurance program to any subset of the other companies’ programs. The vast majority of this program data belongs to private companies and approximately 80% belongs to companies with revenues less than \$50 million.

With regard to coverage types, Liability programs account for about 27%; Professional Liability programs are about 12%; and Property

programs are about 12% of the entire program collection. Our data represents dozens of LOBs, too. For example, over 4,230 programs are just Kidnap, Ransom & Extortion. All of this data can also be filtered by industry. For example, 123,886 programs are for retail companies and these in turn can be sorted into 5 further industry subgroups or you can Benchmark by SIC code or compare to your own peer group of companies. All of this data can be filtered geographically. For example, about 237,275 programs represent companies in California. Working with public companies? We have 33,046 programs representing companies that have a market cap between \$1 billion and \$5 billion.

Advisen Benchmarking is located under the Benchmarking dropdown menu. Choose Advanced for the most granularity of filters to find peer programs and construct your Benchmarks.

We are happy to walk you through this functionality anytime, or if we can help you prepare for an upcoming renewal, a prospect or client presentation, or the evaluation of a submission, please contact us at support@advisen.com with "Benchmark" in the subject line.

WE PUSH BENCHMARKS TO YOU, TOO

Many Advisen.com subscribers no longer run their own Benchmarks. They're too busy. Instead, we run them and push them an e-mail containing their selections on the insureds they care about. As it turns out, the people who know the most about crafting the best Advisen Benchmarks,... all work at Advisen. So, often we're working with the Broker's renewal calendar, so all we need to know is "Send me Acme Widget's EPL Benchmark 90 days before renewal." Piece of cake!

NEED JUST ONE BENCHMARK?

If you do not have Advisen.com, you can still buy a Benchmark report one at a time at the Advisen CornerStore. Visit <http://corner.advisen.com>, and click on Analytics. Tell us which Benchmark report and/or MSCAd case you need and will bill you for just that report.

FIND YOUR UPSELLS AND CROSS-SELLS

Here's how we can make the most impact on your 2010 revenues. Let us identify where the discrepancies exist between your Book of Business and the Advisen Aggregate. Use our Benchmarking engine to match your Book of Business (easily extracted from your agency management system) to our macro book. We then identify situations where your existing cover seems lower (or higher) or non-existent relative to what we see in our macro book of 300,000 insureds.

UPSELLS & CROSS-SELLS: We give you a list of targets in your book which you need to take a closer look at. Compared to our macro book, we think this list of accounts will represent immediate upsell and cross-sell opportunities.

PRICING: Know where your clients stand and quantify your firm's pricing advantage to your prospects.

MARKETING: Enable your Marketing department to know how their efforts perform for better negotiation with carriers. Where you have a pricing advantage or a disadvantage, consider how this knowledge changes your leverage.

ACCOUNT MANAGEMENT: Leverage the data you already have now without further key entry. We show you features like easy Chart Your Program, capture Ratings on Insurers and a host of ways to use your data for sales purposes and client management purposes.

DATA MATCH: Once we've matched your companies to the Advisen Master File database, it's relatively easy for us to return the data with additional Advisen datapoints back to you, too. For example, if you need the SIC code or FEIN number for each client, we can return the file with those deliverables.

Contact us anytime at support@advisen.com for assistance.