



AGENT/BROKER INSIGHT

ABOUT AGENT/BROKER INSIGHT

MarketStance has been delivering reliable accurate information products and services to the insurance industry for over a decade.

Our Insight databases are comprehensive sources for US market and insurance information easily accessible online, via desktop software packages, or integrated in a custom platform.

Agent/Broker Insight is a complete store of US insurance agency and broker contact and operational information to profile distribution channels.

With Agent/Broker Insight, insurers can:

- Validate appointed agency information
- Target ideal distribution channels based on proven profile criteria for successful agencies
- Understand position within an agency
- Inform distribution network of proximate opportunities
- Evaluate agency production based on those opportunities

With detailed agency profiles that include territory information on the relevant exposure, premium, loss, and economic trend information insurers can accomplish channel planning, goal setting and decision making.

AGENT/BROKER INSIGHT PRODUCT OFFERINGS

The Agent/Broker Insight database is a comprehensive source of US insurance Agencies and brokerages. Agency and broker records are validated and enhanced through a Series of analyses and processes that incorporate many data sources including insurance, state department, third party vendor, professional association, survey and MarketStance information. Insurers leverage Agent/Broker Insight to identify opportunities in appointed agency territories, direct communication with their distribution channels, identify potential agency relationships, and track agency productivity.

WHAT YOU RECEIVE:

- Out-of-the-box tools with agency contact and operations information
- Commercial Insight market demographic, economic, and insurance information for agency and broker territories
- Custom databases and reports designed to include agency profiles with specific operations criteria for production, producers, lines of business and much more
- Appointed agency records with premium written by the insurer, other insurer tracked agency data and MarketStance agency data
- Access to robust online applications for quick and easy reporting and analysis or receive static reports

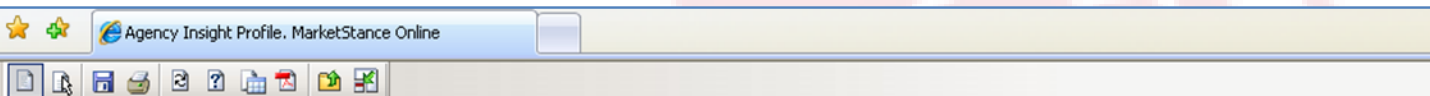
WHAT YOU CAN DO:

- Assess agency performance relative to other agencies with similar potential.
- Assess insurer position in an appointed agency
- Identify new agency appointments that would be an ideal fit for the insurer
- View agency territory information on demographic, exposure, premium by line, loss, covered accounts, alternative market risk transfer, historical economic growth rates and forecast economic growth rates to target opportunities and analyze risk.
- Direct agencies to identified opportunities within their territories



Agent/Broker Insight includes all of the relevant agency operations information in addition to economic and insurance information for any agency territory.

- ❑ Agent/Broker Insight profiles include a multitude of agency details
- ❑ Profiles can be delivered in a standard out of the box format illustrated below
- ❑ They are customizable to incorporate insurer underwriting appetite to assess territory market opportunity
- ❑ Integration of insurer policy information further enhances Agent/Broker Insight capabilities to understand agency positioning, track performance and inform the sales and distribution process



Report Date: 14-May-10

Agency: Contact Information

Agency Name
 Trade Name
 Contact Name
 Contact Title
 Street Address
 City, ST ZIP
 Telephone
 County
 MSA

Trading Area: Exposures

Number of Accounts 1,256,224
 Employees 5,948,084
 Sales (\$000) \$1,628,483,879
 Payroll (\$000) \$377,353,702
 Vehicles 1,047,879
 Avg Annual Miles Driven per Vehicles 23,104

Cluster of ZIP codes where the agency does business highlighted in green on the map



Agency: Operations Overview

Entity Type INDEPENDENT
 Year of Current Ownership 1956
 Org. Status Single location, non-subsidiary
 Bank Owned NO
 Employees 12
 Producers 3-4 Producers
 Sales (\$000) \$3,274
 Payroll (\$000) \$1,118
 Premium Production Ranges
 - All Lines (\$000) \$20,000 - \$59,999
 - Commercial Lines (\$000) \$7,500 - \$19,999
 State Record Acquired YES
 Lines of Business P/C L/H Other

Trading Area: Premiums

All Lines Premium (\$000) \$10,730,285
 BOP Premium (\$000) \$2,993,859
 Property Premium (\$000) \$1,373,547
 Liability Premium (\$000) \$3,834,593
 - Special Liability Premium (\$000) \$1,207,836
 W Comp Premium (\$000) \$2,150,830
 Comm Auto Premium (\$000) \$1,023,046
 Boiler & Mach Premium (\$000) \$60,683
 Inland Marine Premium (\$000) \$667,234
 Farmowners Premium (\$000) \$39

Top Business Classes by

	All Lines Premium (\$000)
6531 Real estate agents & mana	\$807,607
6513 Apartment bldg operators	\$727,778
6512 Nonresidential bldg opera	\$448,402
8111 Legal servs (SIC 8111)	\$407,784
5812 Eating places (SIC 5812)	\$204,890
6282 Investment advice (SIC 62	\$203,490
6211 Security brokers & dlrs (\$194,926
9111 Government executive off	\$186,649
4911 Electric servs (SIC 4911)	\$181,016
6021 National comrc'l banks (SI	\$179,791
8062 General medical & surgica	\$168,430
8221 College & universities (S	\$163,496
7011 Hotels & motels (SIC 7011	\$158,543
8641 Civic & social assns (SIC	\$152,446

Agency: Growth Rates

	Historical		Forecast	
	4 Yr	2 Yr	2 Yr	4 Yr
Employment	3.1%	2.0%	-3.5%	-1.7%
Payroll	8.5%	5.1%	-1.1%	0.8%
Sales	9.6%	6.5%	-0.5%	1.5%

Trading Area: Growth Rates

	Historical		Forecast	
	4 Yr	2 Yr	2 Yr	4 Yr
Accounts	2.1%	2.1%	-2.3%	-0.3%
Employment	0.9%	1.4%	-1.6%	0.1%
Payroll	4.3%	4.1%	0.1%	2.0%
Sales	4.8%	4.2%	0.2%	2.2%

Source: MarketStance v9-1, 2008 Data