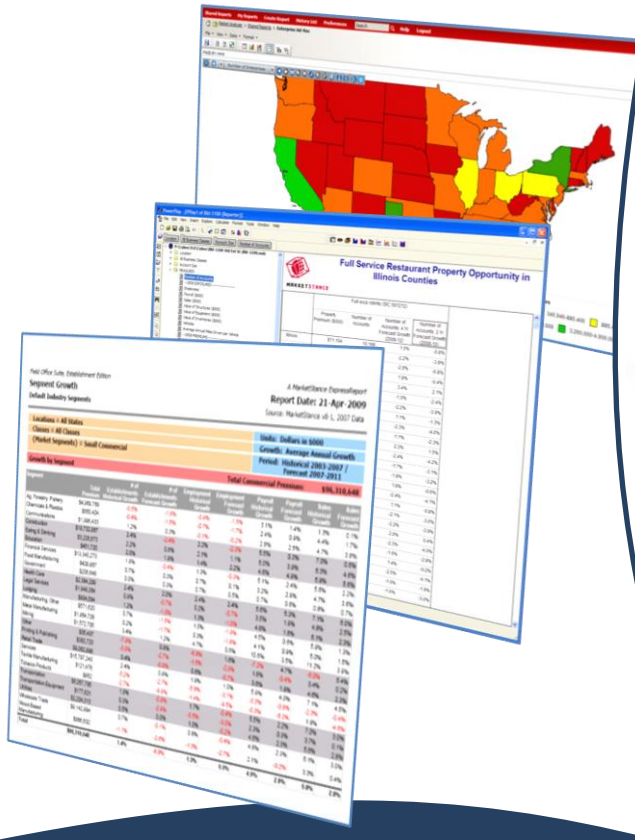




COMMERCIAL INSIGHT



ABOUT COMMERCIAL INSIGHT

Since 1997, MarketStance has delivered innovative information products to the commercial insurance industry.

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.

Commercial Insight includes demographic and commercial insurance information and tools to size and segment the US market.

Insurers are able to view the relevant exposure, premium, loss, and economic trend information for any market segment needed to accomplish planning, goal setting and decision making.

It is one source for economic market, and insurance information offered through out of the box and customizable databases that insurers are able to apply Commercial Insight information across multiple facets of the insurance value chain:



COMMERCIAL INSIGHT PRODUCT OFFERINGS

Commercial Insight databases are the foundation of the MarketStance fleet of products and services. Developed using a statistically reinforced and validated bottom up analytical process produces core databases that size business at the operating location and enterprise wide using multiple dimensions. Insurers leverage Commercial Insight across company capabilities to accomplish strategic, tactical and operational initiatives.

WHAT YOU RECEIVE:

- Out-of-the-box tools with integrated market demographic, economic, and insurance information on
 - Exposure, premium by line, loss, historical economic trends, and forecast economic trends for market segments
- Customized databases and reports designed to include your market perspective on
 - Appetite and nomenclature for the market information relevant to you
- Access to robust online reporting applications for quick and easy report design and analysis
- Interactive online mapping and/or
- Desktop analysis software packages for report design and analysis

WHAT YOU CAN DO:

- Size and segment the entire US market by detailed location, industry, and business size
- Know for each market segment defined by –
 - Where the business is
 - What the business does
 - How big the business is
- View information on demographics, 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



Commercial Insight includes all of the relevant economic and insurance information for any US market segment.

MARKET SEGMENTATION USING MULTIPLE DIMENSIONS:

- LOCATION**
 - State
 - County
 - ZIP code
 - Metropolitan area
- BUSINESS CLASS**
 - 1 to 6-digit SIC
 - 1 to 6-digit NAICS CODES
- 13 ENTERPRISE AND ESTABLISHMENT SIZE CLASSES**
 - Non Employer
 - Small Commercial (1-49 employee businesses)
 - Middle Markets (50-999 employee businesses)
 - National Accounts (1,000+ employee businesses)

BUSINESSES	Number of Enterprises
	Number of Accounts
EXPOSURES	Enterprise-Wide Operating Locations
	Employees
	Payroll
	Sales
	Value of Structures
	Value of Equipment
	Value of Inventories
	Vehicles
	Average Annual Miles Driven per Vehicle
DIRECT WRITTEN PREMIUM	All Lines Premium
	Average Premium Per Account
	BOP Premium
	Property Premium
	Liability Premium
	Workers Compensation Premium
	Commercial Auto Premium
	Boiler & Machinery Premium
	Inland Marine Premium
	Farm Owners Multi-Peril Premium
ALTERNATIVE MARKETS PREMIUM	Alternative Markets Premium
	Property Alternative Premium
	Liability Alternative Premium
	Workers Compensation Alternative Premium
LOSS RATIOS	Commercial Auto Alternative Premium
	Workers Compensation Loss Ratio
GROWTH RATES	Commercial Auto Loss Ratio
	Number of Enterprises, 2 Year and 4 Year Historical Growth Rates
	Number of Enterprises, 2 Year and 4 Year Forecast Growth Rates
	Number of Operating Locations, 2 Year and 4 Year Historical Growth Rates
	Number of Operating Locations, 2 Year and 4 Year Forecast Growth Rates
	Employment, 2 Year and 4 Year Historical Growth Rates
	Employment, 2 Year and 4 Year Forecast Growth Rates
	Payroll, 2 Year and 4 Year Historical Growth Rates
	Payroll, 2 Year and 4 Year Forecast Growth Rates
	Sales, 2 Year and 4 Year Historical Growth Rates
Sales, 2 Year and 4 Year Forecast Growth Rates	