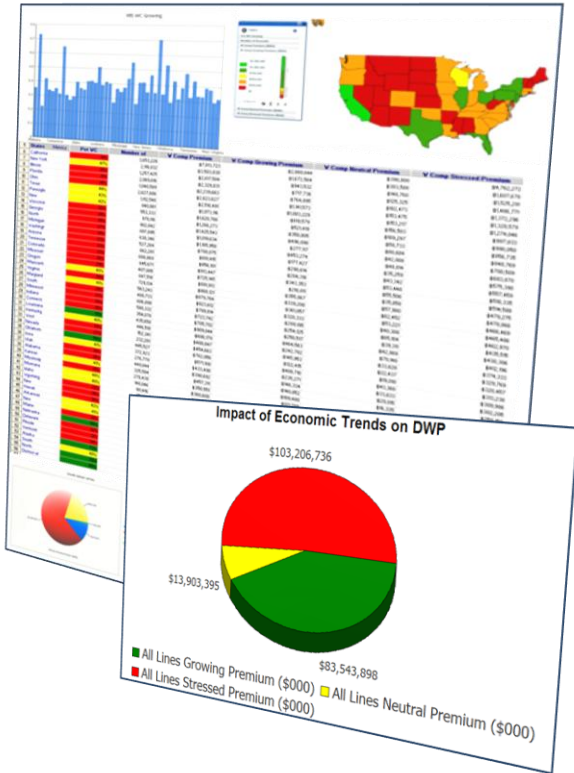




## GROWTH ADVISOR



### ABOUT GROWTH ADVISOR

Since 1997, we have delivered innovative information products to the commercial insurance industry.

MarketStance Advisor products incorporate advanced analytics to inform business decisions.

The Growth Advisor tool distinguishes those accounts with premium that will be growing, neutrally impacted or stressed due to current and future economic trends.

With the Growth Advisor insurers are able to:

- Manage their book out of the recession into the recovery
- Know what industry segments are strong in any economy
- Know how much premium by line is stressed.
- Inform with unmistakable record categorization- stressed, neutral, growing- for easy comprehension
- Direct Sales, Marketing, Pricing, and Underwriting strategy with detailed reports, graphs and maps

Market segments are uniquely impacted by economic conditions, and insurers are able to adjust business plans accordingly using the information available with the Growth Advisor.

### GROWTH ADVISOR PRODUCT OFFERINGS

How insurers are affected by the economy depends, in part, on the extent to which they adjust their business plans to mitigate negative effects and take full advantage of growth opportunities. The MarketStance Growth Advisor was developed using the same proven bottom up analysis, but this time we account for exposure growth in a market segment and estimate the impact that has on commercial insurance direct written premium by line. The result is a toolkit for commercial insurers to prioritize their business plans based on understanding what business classes, locations and size segments are growing, remaining relatively unchanged or are stressed by economic trends.

- Access dynamic online reports
  - Choose your states (or counties)
  - Choose your business classes
  - Choose your business size segments
  - Choose your premium line of business
- Access to regular data updates
- Flexible reporting for changing needs
- Export reports directly to Excel and PDF files
- Do the analysis on your own to learn how your business measures up to the industry or
- Let MarketStance customize your view of commercial insurance premium impacted by the economy
- Know how the industry is performing with respect to economic trends
- See how your underwriting appetite performance measures up to the industry
- Custom reports focus on what is relevant to you
- Perform account level analysis
- Quantify your position in the market with respect to economic trends



*Growth Advisor includes the relevant economic and insurance information for any US market segment to prioritize business based on the impact of economic trends on current and forecasted direct written premium by line.*

**MARKET SEGMENTATION USING MULTIPLE DIMENSIONS:**

**LOCATION**

- State
- County

- 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)

**\*The liability line detail below Growing, Neutral and Stressed Liability is included in the Growth Advisor with Special Liability addition.**

**CURRENT AND 2 YEAR FORECAST GROWTH PREMIUM**

- All Lines Growing Premium
- BOP Growing Premium
- Property Growing Premium
- Liability Growing Premium\*
  - Premises & Operations Liability Growing Premium
  - Products Liability Growing Premium
  - Special Liability Growing Premium
    - D&O Liability Growing Premium
    - E&O/Professional Liability Growing Premium
    - EPLI Liability Growing Premium
    - Fiduciary Liability Growing Premium
- Workers Compensation Growing Premium
- Commercial Auto Growing Premium
- Boiler & Mach Growing Premium
- Inland Marine Growing Premium
- Farm Owners Multi-Peril Growing Premium

**CURRENT AND 2 YEAR FORECAST NEUTRAL PREMIUM**

- All Lines Neutral Premium
- BOP Neutral Premium
- Property Neutral Premium
- Liability Neutral Premium\*
  - Premises & Operations Liability Neutral Premium
  - Products Liability Neutral Premium
  - Special Liability Neutral Premium
    - D&O Liability Neutral Premium
    - E&O/Professional Liability Neutral Premium
    - EPLI Liability Neutral Premium
    - Fiduciary Liability Neutral Premium
- Workers Compensation Neutral Premium
- Commercial Auto Neutral Premium
- Boiler & Mach Neutral Premium
- Inland Marine Neutral Premium
- Farm Owners Multi-Peril Neutral Premium

**CURRENT AND 2 YEAR FORECAST STRESSED PREMIUM**

- All Lines Stressed Premium
- BOP Stressed Premium
- Property Stressed Premium
- Liability Stressed Premium\*
  - Premises & Operations Liability Stressed Premium
  - Products Liability Stressed Premium
  - Special Liability Stressed Premium
    - D&O Liability Stressed Premium
    - E&O/Professional Liability Stressed Premium
    - EPLI Liability Stressed Premium
    - Fiduciary Liability Stressed Premium
- Workers Compensation Stressed Premium
- Commercial Auto Stressed Premium
- Boiler & Mach Stressed Premium
- Inland Marine Stressed Premium
- Farm Owners Multi-Peril Stressed Premium