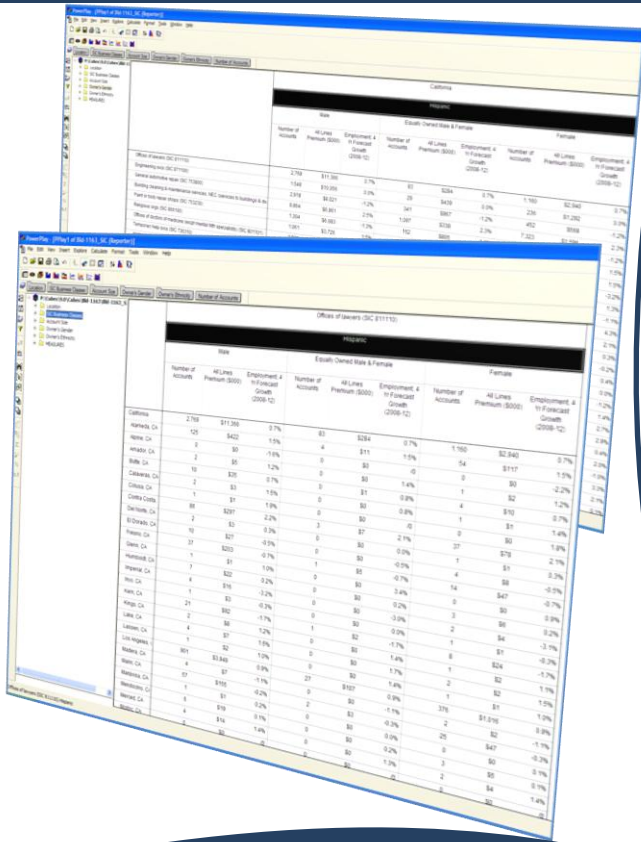




### MULTICULTURAL ADVISOR



### ABOUT MULTICULTURAL ADVISOR

MarketStance has delivered innovative information products to the commercial insurance industry for over a decade.

MarketStance Advisor products incorporate advanced analytics to inform business decisions.

Multicultural Advisor enables insurers to segment the market by business owner characteristics and report the economic and insurance information for those businesses.

With this Advisor tool insurers are able to:

- Identify concentrations of premium potential by cultural groups to simplify and accelerate targeted program design and implementation
- Narrow potential markets and better apply primary research funds for actionable results
- Improve the effectiveness of small commercial expansion efforts
- Better leverage marketplace experiences to improve success

If your business plan is to expand into these target market segments, Multicultural Advisor can enhance your go to market strategy.

### MULTICULTURAL ADVISOR PRODUCT OFFERINGS

Multicultural Advisor is derived from the integration of two government data sources – the Survey of Minority and Women Owned Businesses, which is part of the Economic Census and the household demographic information comprising the US Census. The information tracks male/female business ownership, as well as the highest level of cultural distinction (American Indian, Asian, African American, Hispanic, Native Hawaiian and White). This added dimensionality supplements the MarketStance Commercial Insight capability to size and segment the market by class of business, firm size and location down to the county level.

Businesses with owners of a given culture or gender group having a 51% or greater share of ownership are identified in the database. Market potential and types of businesses held by gender and cultural groups vary and can be identified as characteristic of their demographic.

Multicultural Advisor incorporates a current economic forecast allowing insurers to identify those segments that are growing the fastest. For example, in 2010, African American owned businesses are forecast to grow at a rate faster than previously faster growing Hispanic owned businesses.

Women owned businesses account for 30% of all US business operations and they represent the majority of business owners for many services industry classes. Furthermore women and ethnic minority owned businesses are forecasted to grow employment at a faster rate than their majority counterpart.

Knowing the distribution of these businesses across the US market landscape gives insurers a competitive advantage to effectively tap these growing markets.



*The Multicultural Advisor includes added dimensionality with which to report all of the relevant economic and insurance information for any US market segment by the business owners characteristics.*

**MARKET SEGMENTATION USING MULTIPLE DIMENSIONS THAT INCLUDE BUSINESS OWNER CULTURAL GROUP AND GENDER:**

**CULTURAL GROUP** ←

- American Indian
- Asian
- African American
- Hispanic
- Native Hawaiian
- White

**GENDER** ←

- Women owned businesses
- Men owned businesses
- Equally Women/Men owned businesses

**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)

<b>BUSINESSES</b>	Number of Accounts
<b>EXPOSURES</b>	Employees Payroll Sales Value of Structures Value of Equipment Value of Inventories Vehicles Average Annual Miles Driven per Vehicle
<b>DIRECT WRITTEN PREMIUM</b>	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
<b>GROWTH RATES</b>	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