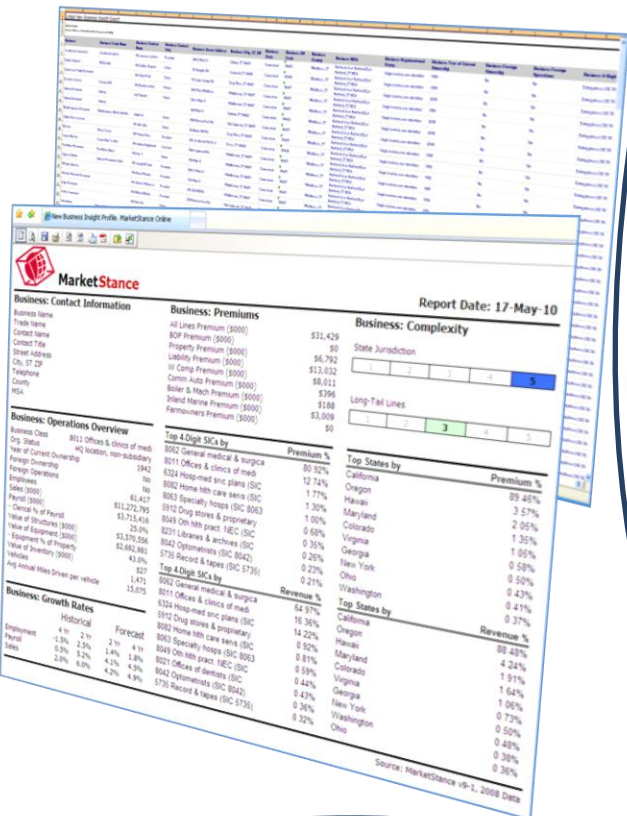




NEW BUSINESS INSIGHT



ABOUT NEW BUSINESS INSIGHT

MarketStance delivers innovative information products and services to the insurance industry.

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

New Business Insight is comprised of operational and commercial insurance information to profile individual businesses that includes:

- Business name, location and other contact information
- Premium potential by line of coverage
- Business growth forecast
- Account composition and complexity information and more

It is a source for comprehensive prospecting business profiles designed specifically to support sales, policy approval and underwriting.

New Business Insight enables insurers to target the right account prospects and validate account information to grow business with accurate information.

NEW BUSINESS INSIGHT PRODUCT OFFERINGS

MarketStance uses the same bottom up methodology to apply exposure, growth and insurance specific measures to individual businesses. Our core analytic process consumes data from dozens of sources, builds market information from the bottom up and enables MarketStance to enhance business records at the individual establishment level up to a headquarters level for an enterprise wide perspective.

WHAT YOU RECEIVE:

- Online tabular and single profile reports exportable to Excel and PDF files
- Static flat file reports
- Focused business profiles with the right account specifications
 - Premium
 - Employment
 - Total insured value
 - Forecast employment growth, forecast sales growth

WHAT YOU CAN DO:

- Uncover hidden surprises lurking beneath the surface class/location
- Provide perspective that enables additional pre-underwriting and allows matching the product/pitch with probable account needs
- Give agents an ability to match their conversations to account needs
- Encourage business profile follow-through and improves agent success
- Facilitate targeted, focused marketing
- Substantially reduce amount of "cold calling" or prequalification needed
- Improve quote quality



CONTEXT, NOT JUST CONTACTS

Benchmark premiums by line, exposure, loss ratios and growth information combined with account-specific information on composition and complexity.

New Business Insight Profile. MarketStance Online



Report Date: 17-May-10

Business: Contact Information

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

Business: Premiums

All Lines Premium (\$000) \$31,429
BOP Premium (\$000) \$0
Property Premium (\$000) \$6,792
Liability Premium (\$000) \$13,032
W Comp Premium (\$000) \$8,011
Comm Auto Premium (\$000) \$396
Boiler & Mach Premium (\$000) \$188
Inland Marine Premium (\$000) \$3,009
Farmowners Premium (\$000) \$0

Business: Complexity

State Jurisdiction

1	2	3	4	5
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Long-Tail Lines

1	2	3	4	5
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Business: Operations Overview

Business Class 8011 Offices & clinics of medi
Org. Status HQ location, non-subsidiary
Year of Current Ownership 1942
Foreign Ownership No
Foreign Operations No
Employees 61,417
Sales (\$000) \$11,272,795
Payroll (\$000) \$3,715,416
- Clerical % of Payroll 25.0%
Value of Structures (\$000) \$3,570,556
Value of Equipment (\$000) \$2,692,981
- Equipment % of Property 43.0%
Value of Inventory (\$000) \$27
Vehicles 1,471
Avg Annual Miles Driven per vehicle 15,075

Top 4-Digit SICs by Premium %

SIC	Premium %
8062 General medical & surgica	80.92%
8011 Offices & clinics of medi	12.74%
6324 Hosp-med svc plans (SIC	1.77%
8082 Home hlth care servs (SIC	1.30%
8063 Specialty hosps (SIC 8063	1.00%
5912 Drug stores & proprietary	0.68%
8049 Oth hlth pract, NEC (SIC	0.35%
8231 Libraries & archives (SIC	0.26%
8042 Optometrists (SIC 8042)	0.23%
5735 Record & tapes (SIC 5735)	0.21%

Top States by Premium %

State	Premium %
California	89.46%
Oregon	3.57%
Hawaii	2.05%
Maryland	1.35%
Colorado	1.05%
Virginia	0.58%
Georgia	0.50%
New York	0.43%
Ohio	0.41%
Washington	0.37%

Top 4-Digit SICs by Revenue %

SIC	Revenue %
8062 General medical & surgica	64.97%
8011 Offices & clinics of medi	16.36%
6324 Hosp-med svc plans (SIC	14.22%
5912 Drug stores & proprietary	0.92%
8082 Home hlth care servs (SIC	0.81%
8063 Specialty hosps (SIC 8063	0.59%
8049 Oth hlth pract, NEC (SIC	0.44%
8021 Offices of dentists (SIC	0.43%
8042 Optometrists (SIC 8042)	0.36%
5735 Record & tapes (SIC 5735)	0.32%

Top States by Revenue %

State	Revenue %
California	88.48%
Oregon	4.24%
Hawaii	1.91%
Maryland	1.64%
Colorado	1.06%
Virginia	0.73%
Georgia	0.50%
New York	0.48%
Washington	0.38%
Ohio	0.36%

Business: Growth Rates

	Historical		Forecast	
	4 Yr	2 Yr	2 Yr	4 Yr
Employment	-1.5%	2.5%	1.4%	1.8%
Payroll	0.5%	5.2%	4.1%	4.5%
Sales	2.0%	6.0%	4.2%	4.9%

Source: MarketStance v9-1, 2008 Data

NEW BUSINESS INSIGHT PROFILES INCLUDE:

- Contact information
- Operational overview
- Benchmark by-line premium
- Exposure and profitability data
- Historical and forecast growth trends
- Foreign owned/operations
- Account industry class and location composition
- Account complexity scores
- Alignment of the account with client classification and territory specifications