

MarketStance ExpressReports 1.1

**Compete more
effectively through
wide-spread access to
market intelligence**



It's planning season, but as thorough as you want to be in setting your branch goals, you end up making too many educated guesses for comfort.

The situations are all too familiar. But in today's do-more-with-less environment, simply relying on instinct, experience, manual methods — or charm — to meet work's challenges leaves a lot to be desired.

The most successful companies are differentiating themselves and optimizing operations by embracing the use of data to drive planning and decision making.

ExpressReports from MarketStance is an easy-to-implement and potent tool to help you do the same. ExpressReports is putting insurance-relevant market data into the hands of field-based personnel from leading carriers of all sizes. And that access to reliable data provides important context for decisions and actions needed to grow your business.

If data is easy to access, easy to use and cost effective, people throughout an organization will begin to apply market and demographic insight to make informed decisions — more quickly, with more confidence and more success.

Useful market data on demand

MarketStance ExpressReports is a selection of report-based tools designed for quick access to information to answer questions when they arise.

ExpressReports makes broader distribution of data resources within a company more practical and affordable. With it, field reps, field office managers, underwriters, agency managers, market planners and others can put market intelligence to work every day.

How? Here are a few examples:

- Resource allocation
- Field focus with agents
- Prioritization decisions
- Agency negotiations
- Annual and intermediate planning
- Trend identification

Field associates can quickly and easily answer questions such as:

- What is the premium potential? By class? By line?
- Which counties should I focus on first? Which lines? Which classes?
- How is the opportunity expected to change over the next few years?
- How much market potential does this agency really have?

Deploying ExpressReports in staff departments can relieve research units of routine report demands, freeing them for in-depth analysis.

You're on your way to an agency to discuss increasing production— without a lot of hard facts to bolster your position.

Easy to deploy, learn and use

With ExpressReports there's:

- **No need to design and create reports.**
Select the report that contains the information you're seeking, then focus the data by territory, class of business, line of coverage or account size
- **No need to figure out which pieces of information are relevant.**
MarketStance has done that for you
- **No need to learn and maintain software skills.**
ExpressReports are web delivered; there's no additional hardware or software needed at your end. They're also straight-forward and intuitive to use.

Standard ExpressReports templates are available "out of the box" to get you working productively within hours.

But the reports also can be customized to make them even easier for your associates to use. Consider reports that are designed to fit the way your company looks at business.

- Territories can be aligned to match your organization's structure
- Classes can be customized to match unit/SBU responsibilities
- Lines of coverage can be removed or added in specific states
- Specific underwriting appetites can be reflected in the data
- You can include your own company's logo, color scheme, etc.

ExpressReports 1.1: New features

The new version of ExpressReports includes the key features of the original version, and then some.

As before, ExpressReports includes:

- Charts and graphs to help you quickly interpret the data
- Let's you look at the highest level of data (state, all lines, all classes, all sizes) or focus on counties, on selected classes or by account size
- The pre-formatted reports are presentation ready, many with charts and graphs, and can be exported to a printer or into a PDF
- You can also export the data to Excel, with all the formulas and formatting intact, for integration with additional data or further manipulation

Now, ExpressReports also includes:

- The ability to group states or counties for streamlined information retrieval
- Online sorting capabilities
- And utilization reporting

Your boss wants to know how big a certain market in Maryland is. Now.

The bottom line

MarketStance ExpressReports represents a practical way to make vital market intelligence broadly available in your company.

Let us show you more. Ask for an online demonstration of ExpressReports 1.1 today. Contact your MarketStance sales executive, call 888-777-2587 or e-mail info@market-stance.com.

RELATED REPORTS

- [A. Management Overview](#)
- [B. County Opportunity](#)
- [C. County Exposure](#)
- [D. County Growth](#)
- [E. Segment Opportunity](#)**
- [F. Segment Exposure](#)
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Field Office Suite

Segment Opportunity

Default Industry Segements

A MarketStance ExpressReport

Report Date: 05/16/2007

Source: MarketStance v2005-0, 2005 Data

Locations = All States

Classes = All Classes

{Employer Segments} = Small Commercial Enterprises

Units: Dollars in \$000

Potential by Segment Total Commercial Premium: \$80,037,867

Segment	Number of Enterprises	Total Premium	BOP Premium	Property Premium	Liability Premium	Workers Comp Premium	Commercial Auto Premium	Boiler & Mach Premium	Inland Marine Premium	Farmowners Multiperil
Ag, Forestry, Fishery	982,436	\$4,752,053	\$351,397	\$192,966	\$521,720	\$1,018,594	\$616,593	\$35,171	\$280,463	\$1,735,149
Chemicals & Plastics	15,828	\$526,766	\$0	\$32,596	\$229,705	\$203,579	\$14,838	\$4,337	\$41,711	\$0
Communications	39,704	\$1,197,497	\$1,443	\$406,311	\$168,874	\$377,922	\$88,908	\$16,066	\$137,973	\$0
Construction	727,660	\$18,282,619	\$82,664	\$220,849	\$4,507,716	\$8,384,913	\$4,885,578	\$13,331	\$187,568	\$0
Eating & Drinking	404,115	\$3,064,811	\$321,495	\$129,835	\$913,971	\$724,399	\$887,616	\$7,468	\$80,037	\$0
Education	38,374	\$275,124	\$11,203	\$19,763	\$91,573	\$102,902	\$36,052	\$981	\$10,651	\$0
Financial Services	798,768	\$8,082,815	\$1,984,942	\$1,354,251	\$3,616,828	\$456,139	\$105,909	\$51,209	\$513,537	\$0
Food Manufacturing	12,643	\$343,537	\$4,122	\$43,565	\$92,380	\$172,338	\$9,947	\$1,714	\$19,471	\$0
Government	29,130	\$204,216	\$0	\$32,582	\$34,260	\$43,405	\$75,006	\$1,619	\$17,343	\$0
Health Care	500,866	\$2,035,598	\$244,554	\$30,804	\$259,138	\$1,254,770	\$110,110	\$10,147	\$126,075	\$0
Legal Services	168,789	\$2,063,018	\$77,321	\$173	\$1,751,558	\$118,086	\$83,636	\$2,135	\$30,108	\$0
Lodging	49,733	\$683,157	\$227,254	\$12,673	\$243,622	\$168,942	\$10,250	\$1,858	\$18,558	\$0
Manufacturing, Other	11,489	\$369,726	\$0	\$56,422	\$63,965	\$221,937	\$8,192	\$1,897	\$17,313	\$0
Metal Manufacturing	110,053	\$1,817,603	\$19,692	\$289,777	\$315,953	\$1,051,247	\$31,392	\$10,025	\$99,516	\$0
Mining	18,587	\$943,472	\$531	\$205,654	\$156,160	\$338,528	\$138,659	\$10,236	\$93,704	\$0
Other	39,847	\$69,777	\$0	\$2,868	\$33,637	\$17,599	\$14,373	\$90	\$1,210	\$0
Printing & Publishing	45,398	\$368,374	\$57,709	\$14,481	\$56,221	\$205,568	\$7,371	\$2,338	\$24,686	\$0
Retail Trade	833,515	\$7,305,207	\$735,824	\$122,098	\$1,218,623	\$1,952,381	\$2,979,430	\$17,544	\$279,306	\$0
Services	1,765,600	\$12,406,430	\$888,038	\$588,665	\$4,272,597	\$3,728,148	\$2,425,881	\$43,435	\$469,666	\$0
Textile Manufacturing	18,046	\$132,327	\$2,468	\$15,173	\$10,968	\$89,503	\$7,230	\$483	\$6,501	\$0
Tobacco Products	59	\$341	\$0	\$101	\$61	\$100	\$25	\$4	\$49	\$0
Transportation	202,508	\$4,851,718	\$48,919	\$423,722	\$636,891	\$1,822,642	\$1,732,658	\$19,024	\$167,863	\$0
Transportation Equipment	7,858	\$183,222	\$957	\$24,931	\$47,625	\$98,473	\$2,101	\$783	\$8,351	\$0



A. Management Overview

This report provides an overall snapshot of your selected location(s) and contains both demographic and commercial premium information as well as premium by line of coverage, by line of business and by firm size category.



B. County Opportunity

This report provides the number of businesses, total premium and premium by line of coverage for each county in your location selection.



C. County Exposure

This report provides the number of businesses, total employment, payroll, sales, value of structures, equipment and inventory, and the number of commercial vehicles for each county in your location selection.



D. County Growth

This report provides the historical and forecast average annual growth rates for number of businesses, employment, payroll and sales for each county in the location selection.



E. Segment Opportunity

This report provides the number of businesses, total premium and premium by line of coverage for all business segments based on SIC.



F. Segment Exposure

This report provides the number of businesses, total premium, employment, payroll, sales, value of structures, equipment and the inventory and number of commercial vehicles for all business segments based on SIC.



G. Segment Growth

This report provides the total premium and historical and forecast average annual growth rates for number of businesses, employment, payroll and sales for all business segments based on SIC.