



# ADVISEN **F P N**

FRONT PAGE NEWS

*The preeminent source of commercial insurance news*

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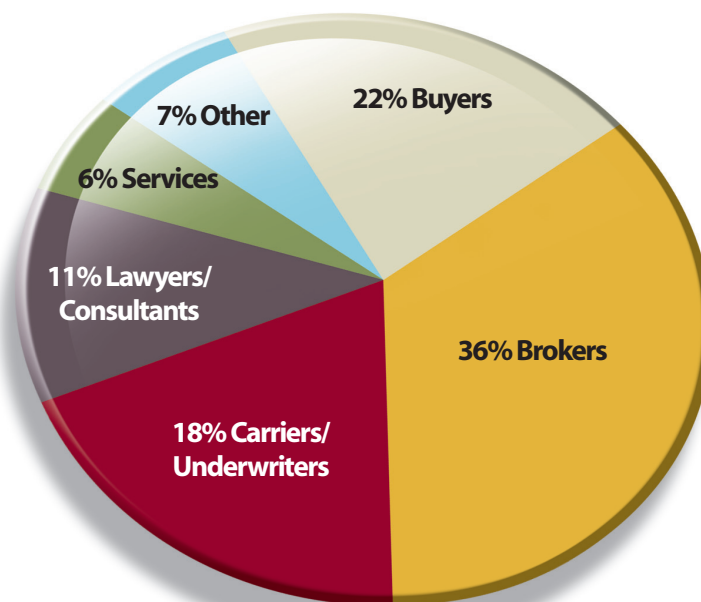
*Front Page News* .. Advisen's flagship newsletter is a must read for buyers, brokers and underwriters of commercial insurance. This daily email highlights the top commercial insurance news stories - a selection of the most critical and relevant news articles selected from over 4,000 global news providers. *Front Page News* attracts an exceptionally influential, well informed audience. Over 100,000 insurance professionals throughout the industry trust Advisen for news, productivity and insight.

### Advisen's Front Page News

- Connect daily with an engaged audience
- Overwhelmingly preferred source for news in the insurance industry
- Reach 100% of the 100 largest brokers of US business
- Reach over 90% of Risk Managers in Fortune 500 businesses

### About Advisen

*Advisen Ltd. is a privately-owned, independent and unbiased provider of news, data and risk analytics to the commercial insurance industry.*



*Total Front Page News (FPN) readership is 95,000*

In today's evolving commercial insurance arena, staying current on the latest news and developments in your field has never been more vital.

## Advisen offers daily news in four selected areas

- *FPN Professional and Digest* - daily coverage of US and Global news and events
- *FPN Europe* - daily coverage of insurance industry news in Europe
- *FPN Healthcare* - daily news related to the Healthcare Industry, Risk Management, and Insurance
- *FPN Environmental* - daily news related to Environmental risk and Insurance

## ADVISEN FPN

FRONT PAGE NEWS

**Environmental Edition**  
Monday, September 14 2009

### [Three Individuals Indicted for Roles in C Protection Agency Superfund Sites in Ne](#)

A Newark grand jury indicted three individ  
a U.S. Environme  
Department of Ju

**EPA identifies 7**  
Monday, September 14 2009

**The Obama admini**  
**announcing plan**  
**it wants to make**

**EPA puts limits**

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**Advisen Healthcare Edition**  
Monday, September 14 2009

### [Sebelius Releases Report Arguing for](#)

In the wake of President Barack Obama's  
of Health and Human Services, delivere  
agency's newly released report on the he

### [Republicans Rebuff Obama Offer On A](#)

OF DOW JONES NEWSWIRES. Republi  
medical malpractice liability as part of h  
ranking Senate Republican, said Obama  
negotiate with Republicans.

## ADVISEN FPN

FRONT PAGE NEWS EUROPE

FPN Europe Edition  
Wednesday, 09 September 2009

### [A.M. Best: For Reinsurers, Hard Market Proves Elusive](#)

The reinsurance sector is still coping with the impact of the financial turmoil of the past year as an expected hard market has failed to arrive, according to A.M. Best Co. at its annual briefing on the state of the market at the annual Monte Carlo Rendez-Vous.

### [Plane crashes to cost insurers more than 1 billion dollars in 2009](#)

Paris... Aviation insurance companies are experiencing one of their worst years on record due to a number of costly plane crashes, according to information released at a meeting of global reinsurance companies in Monte Carlo. According to estimates, three plane crashes this year will force insurers to pay more than 1.3 billion dollars in compensation.

### [Global Financial Crisis a Key Driver in Market Conditions for Property, Casualty, and Directors' and Officers' Lines, Says Aon](#)

Aon Corporation, the leading global provider of risk management services, today released its U.S. Quarterly Market Overview for Property, Casualty, and Directors' and Officers' Lines.

### [The AIG Effect: AIG Aftermath Spurs State Regulators to Modernize](#)

Pennsylvania Insurance Commissioner Joel Ario was hiking the Appalachian Trail when he got the news that American International Group Inc. was in danger. It was a Saturday afternoon, Sept. 13, 2008. "I was just coming into Harpers Ferry, W.Va., and my BlackBerry rings, and it's Eric saying, 'Remember that e-mail last night about AIG? One year later, Ario is still on the AIG trail.

### [The AIG Effect: AIG's Near Fall Ripples Through Industry Pricing, Underwriting, Competition](#)

A year after the near-fatal fall of powerhouse insurer American International Group Inc., the industry is still feeling shock waves. Some say a wounded AIG, always a tough competitor when it came to pricing, became even more aggressive in an attempt to retain business, which may have prolonged the current soft market.

### [The AIG Effect: What Happened and Where to From Here?](#)

As the anniversary of near total collapse of American International Group Inc. approaches, BestWeek spoke to industry experts and observers about the insurance giant's past and future. Reaction to the Collapse.

### [The Daily Telegraph: Panmure Gordon faces legal action \[Daily Telegraph \(UK\)\]](#)

Panmure Gordon, the London investment bank, announced it is the subject of a potential lawsuit relating to the "failed investment" in the group by Bertrand des Pallieres, Alessandro Benedetti and their investment vehicle, PG Holdings.

### [72 London Bankers Sue For GBP30M In Unpaid Bonuses - Report](#)

A total of 72 current and former London staff of German bank Dresdner Kleinwort have filed a lawsuit at London's High Court, demanding GBP30 million in unpaid bonuses, the London Evening Standard newspaper reports Tuesday. The claim, the

## Reader Profile

**Over 35% of our subscribers are “C” level or report to “C” level executives**

- 19.1% Buyer/purchaser of insurance and risk management services
- 35.4% Retail, Wholesale, or Reinsurance broker/agent
- 16.9% Insurance or Reinsurance Underwriter
- 10.5% Lawyer or Consultant
- 2.7% Third party service provider (TPA, RMIS, safety, etc.)

## Subscriber Role In Purchase Cycle

**When risk manager’s were asked: “What your principal role in purchasing decisions regarding carriers, brokers, and other service suppliers?”**

- 11.1% Assess Need
- 3.3% Identify Alternatives
- 11.9% Evaluate Alternatives
- 43.4% Recommend Selection



## Strength In Our Relationship

- Over 90% prefer *Front Page News* to other trade and business sources to stay on top of insurance news
- Over 70% of subscribers read *Front Page News* daily or several days a week
- The “average” FPN recipient spends 26.6 minutes per week reading FPN

## Marketing Solutions

Front Page News offers marketers a premium environment to reach prominent insurance professionals and influential buyers of insurance.

Our commitment, as your marketing partner, is to collaborate and strategize with you every step of the way to create a comprehensive solution that will help you reach, surround and engage your primary target. In addition to Premium Placements and banners, we will help you deliver your message using a full range of intelligent content and media.

- Co-branded Special Reports
- Traffic Driving Programs
- Custom Research & Report
- Webcasts
- Custom Content
- Round Tables and Events
- Spotlight Position – Featured Content
- Alerts Sponsorship
- Custom Focus Groups
- Ten Minute Tutorials
- Single Sponsored Targeted Newsletters
- Social Media

Make the most of your budget with an Integrated Marketing Program.





## Content Is Key

Use key vehicles, unique sequences, meaningful content to capture attention and build brand presence

- Content creation for your website
- Independent Research and Analysis
- Targeted content distribution
- Multiple links to your website
- Forum Discussion Groups
- On-line audio and video

### Advisen editors can help you resonate with timely topics

#### Examples of key issues in various industries:

**Real Estate** - Real Estate Financing: Liability Issues

**Environmental** - The Liability Implications of a New Era

**Technology** - Liability Risks of Clean Technologies

**D&O Liability** - A Director's Guide to D&O Insurance

**D&O Liability** - Digging Up Dirt: The SEC and Environmental Liability Disclosure

**D&O Liability** - Bankruptcy and D&O Claims

**Environmental** - The Obama EPA: What it Means for Environmental Liability

**Environmental** - Potential Liability Issues of Green Buildings

**Liability** - The Potential Liability of Employers for Employee Cell Phone Use

**Liability** - Swine Flu: Liability and Risk Management Update

*FPN subscribers are more likely to be key decision makers/influencers than the audiences of any other commercial insurance trade journal or website or even the most well respected business publications.*

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FRONT PAGE NEWS

FW: Advisen Professional Front Page News for Thursday, September 10 2009 — Inbox

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**ADVISEN FPN**  
FRONT PAGE NEWS

Professional Edition for [jkelly@advisen.com](mailto:jkelly@advisen.com)  
Thursday, September 10 2009

**Nonadmitted and Reinsurance Reform Act Passes House, Faces Senate Again** Regulation  
In what's become a familiar story, the Nonadmitted and Reinsurance Reform Act has now easily passed in the House of Representatives, but it awaits action in the Senate.

**InsuranceNewslink.com: Mergers and acquisition activity to grow says Willis** Business & Economy  
[\[InsuranceNewslink.com \(UK\)\]](#)  
The insurance industry will see a pick up in mergers & acquisitions activity in 2010, according to Tony Ursano, ceo of Willis Capital Markets & Advisory, a unit of Willis Group Holdings.

**NY State to file charges against BofA regarding Merrill takeover, WSJ reports** Business & Economy  
A warning letter to the Bank of America from NY State Attorney General Andrew Cuomo's office said they will soon file shareholdrs signi

**WSJ(9/10) UPDA**  
Bank of America C  
Cuomo in the bank  
claims that the bar

**The AIG Effect: A**  
American Internat  
federal insurance r

**Professional Edition**  
Tuesday, May 12 2009

**DJ AIG CEO Liddy Aims To Quell Congressional Criticism** Insurers  
OFDOW JONES NEWSWIREs. American International Group Inc. Chief Executive Edward Liddy on Wednesday plans to fight back against criticism of his employees while providing a glimpse into the insurance giant's future.

**Advisen Spotlight**  
**Advisen Contributor Content: Climate Change Is Heating Up D&O Liability** Sponsored Content  
*This article brought to you by AIG, examines existing laws and regulations that have been applied in recent corporate climate change litigation that have set high standards for management disclosure, analysis, and assessment of the financial impact of climate risk. The article also analyzes new and proposed federal, state, and foreign laws that are creating even more restrictions and obligations for companies that can provide a basis for additional litigation.*

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## Sponsorship Rates

### Net Rates Effective January 1, 2010

	4 weeks	8 weeks	12 weeks
<b>Leaderboard</b>	\$20,000	\$36,000	\$51,000
Estimated Impressions	1,900,000	3,800,000	5,700,000
Effective CPM	\$10.52	\$9.47	\$8.94
<b>Premium Right Column</b>	\$14,000	\$25,200	\$35,700
Estimated Impressions	1,900,000	3,800,000	5,700,000
Effective CPM	\$7.36	\$6.63	\$6.26
<b>Right Banner Position</b>	\$10,000	\$18,000	\$25,500
Estimated Impressions	1,900,000	3,800,000	5,700,000
Effective CPM	\$5.26	\$4.73	\$4.47
<b>Sponsored Link</b>	\$6,000	\$10,800	\$15,300
Estimated Impressions	1,900,000	3,800,000	5,700,000
Effective CPM	\$3.15	\$2.84	\$2.68
<b>Spotlight Content Distribution Column Sponsorship</b>	2 Consecutive weeks - \$8,000 One month/ 4 edition - \$4,000		

## Advertising Unit Specifications

### Leader board

A banner (468 x 60) is a rectangular ad, located on top left of the content page.

### Premium Right Column

a Premium Right Column (234x60) is a rectangular ad located on the top right of the content page.

### Side Banner

a Side banner (half banner) (234x60) is a rectangular ad located in one of 6 positions on the right side of the content page.

### Column Ad

The column unit is on the left side on the article page, (also called a skyscraper), and is 160x600

### Banner specs:

**File Types:** JPEG, GIF (Animated and Static)

**Looping:** Unlimited

**File Size:** less than 30Kb

Please provide linking URL

Double-click and Atlas Third-party Server supported; Requests for other servers should be submitted 10 business days prior to sponsorship start date.

Column Ad  
160x600

Leaderboard 468x60

Half Banner 234x60

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A warning letter to the Bank of America from NY State Attorney General Andrew Cuomo's office said they will soon file securities fraud charges against bank executives for its "failures" to inform its

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## Column Sponsorship

People on the Move

News Wrap Up

SEC Filings

Job Postings

New Products

Did You Know

234 x 60 unit positioned at the top of each column plus two text advertisements, 1 in the middle of the column and one towards the end of the column, each to be no more than 6 lines in length.



## About Advisen

Advisen's mission is to deliver productivity and insight to insurance professionals. Advisen brings greater success through technology and data, revolutionizing the way the commercial insurance industry functions. Our customers leverage the Advisen platform, adding power to their proprietary ability and bringing value to their clients.

### Why Advisen

- **Advisen Proprietary Analytics** allow predictive risk assessment, loss susceptibility and loss severity analysis while driving more informed insurance underwriting and purchase decisions.
- **Tools Across the Entire Insurance Lifecycle**—from prospecting and risk analysis to placement and program management—enhance individual productivity and drive overall business success.
- **The industry's Deepest Data Sets** provide a comprehensive single view into critical company, insurance transactional and claims/loss information across the entire insurance landscape.
- **Access to the Advisen Community** that connects over 100,000 insurance professionals together for industry news and trends, executive movement and professional networking.
- **100% On-Demand Service** provides immediate benefits without technology investment and extends value through integration with internal systems and processes.

ADVISEN



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