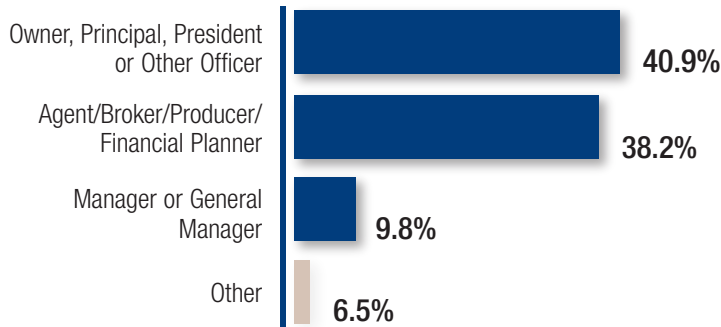


# About Our Agent and Broker Subscribers

Our agent and broker subscribers are the decision makers



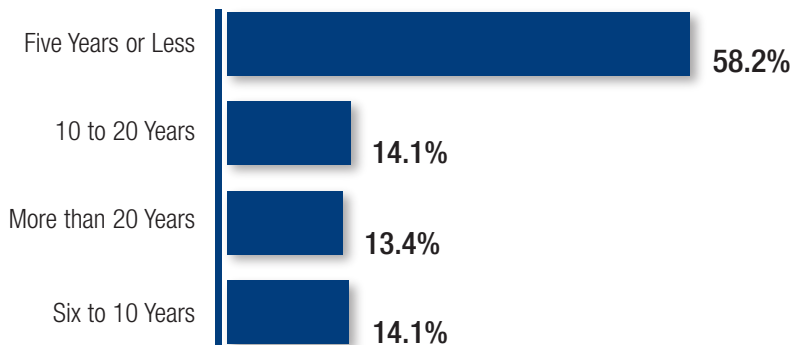
- 90.2% are involved in deciding which insurers their agencies will do business with.

- 81.0% take action after reading Best's Review, including contacting advertisers and purchasing or recommending the purchase of an advertised product or service.

## Our average agent/broker subscriber:

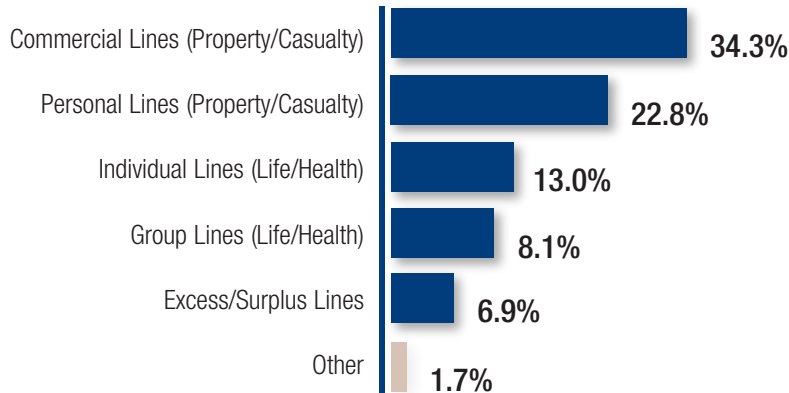
- Passes *Best's Review* on to 2.9 additional readers
- Has read 3.3 of the past four issues of *Best's Review*
- Has been an insurance professional for 25.7 years
- Works at an agency with a typical premium volume of \$9 million
- Works at an agency that employs 18.2 agents, brokers, producers and financial planners
- Typically serves 593 clients

More than 40% of our agent and broker subscribers have been with *Best's Review* for over five years.



# About Our Agent and Broker Subscribers

Our agent and broker subscribers sell or recommend:



80.7% sell or recommend property/casualty lines, such as:

General Liability . . . . .	71.9%	Non-Standard Auto . . . . .	46.1%
Commercial Property . . . . .	69.0%	Environmental Liability . . . . .	35.0%
Inland Marine . . . . .	67.6%	Ocean Marine . . . . .	28.4%
Workers' Compensation . . . . .	64.1%	Malpractice . . . . .	27.8%
Homeowners . . . . .	63.7%	Loss Control . . . . .	23.9%
Personal Auto Liability . . . . .	61.8%	International Insurance . . . . .	20.9%
Commercial Auto/Fleet . . . . .	59.8%	Underwriting . . . . .	12.7%
Flood . . . . .	58.8%	Stop Loss . . . . .	11.4%
Excess/Surplus . . . . .	58.2%	Captive Management . . . . .	11.1%
Directors & Officers Liability . . . . .	56.5%	Loss Settlement . . . . .	7.8%
Surety Bonds . . . . .	54.9%	Reinsurance . . . . .	7.8%
Product Liability . . . . .	52.6%	Other . . . . .	3.6%
Premium Financing . . . . .	48.0%		

64.4% sell or recommend life, health and securities such as:

Disability (Group, Individual) . . . . .	53.9%	IRAs . . . . .	23.9%
Individual Life . . . . .	47.7%	401(k)s . . . . .	20.9%
Group Health . . . . .	43.8%	Pensions (Group, Individual) . . . . .	18.3%
Individual Health . . . . .	43.5%	Mutual Funds . . . . .	13.7%
Life Insurance . . . . .	42.8%	Substandard Life . . . . .	12.1%
Health Insurance . . . . .	38.6%	Profit-Sharing Plans . . . . .	10.5%
Annuities (Group, Individual) . . . . .	37.0%	Managed Care . . . . .	8.2%
Long Term Care . . . . .	35.3%	Keoghs . . . . .	4.6%
Group Life . . . . .	34.6%	Other . . . . .	1.6%
Supplemental Health (Dental, Vision) . . . . .	28.4%		

Other products/services that our agent/broker subscribers sell or recommend include:

Employee Benefits Plans . . . . .	31.0%
Financial Planning (Corporate, Individual) . . . . .	20.9%
Estate Planning . . . . .	16.3%