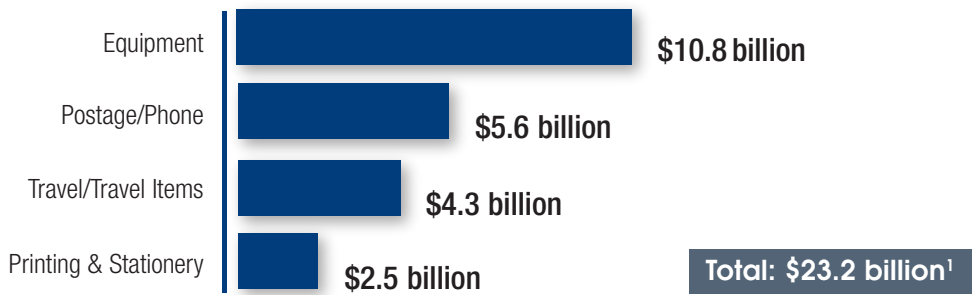


About Our Subscribers' Spending Habits

General Business Expenses



Reinsurance

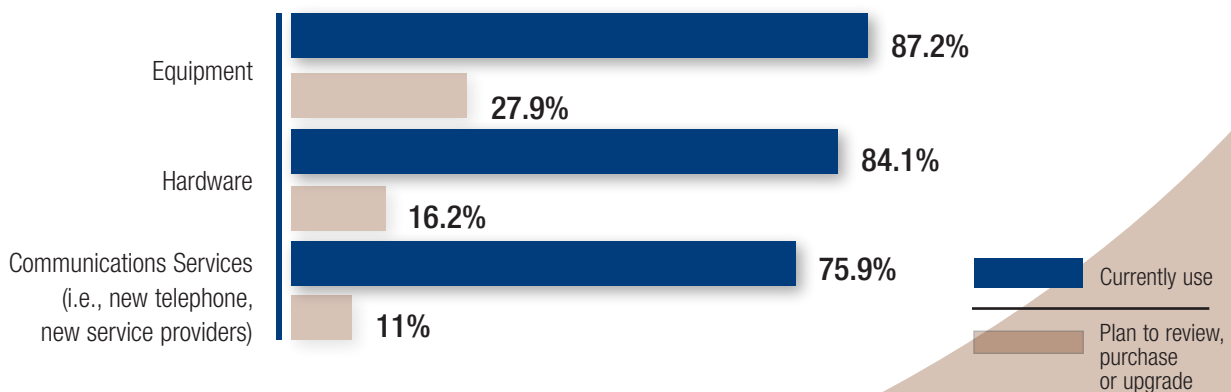
Find your place in this growing multi-billion-dollar market.

Among our property/casualty executive subscribers:²

- Their organizations typically spend \$6.3 million on reinsurance premiums each year.
- They adjust their reinsurance portfolios every 2.2 years, on average. More than half adjust their reinsurance portfolios annually.
- 63.7% are involved in the decision-making process for the purchase of reinsurance for their companies.
- 88.5% of our property/casualty executive subscribers work directly with a reinsurer, broker or both when purchasing reinsurance.
- 53.5% rely on their broker's recommendations when purchasing reinsurance.
- They expect the following value-added services from their primary reinsurer:
Catastrophe Exposure Management, Auditing, Risk Management Service, Rating Agency Preparation, Financial Consulting

Technology

The insurance industry spends \$41.5 billion³ on information technology annually—and 74.9% of our insurance executive subscribers influence its purchase.⁴ As avid consumers of technology resources, their companies plan to review, purchase or upgrade the following:



62.4%⁵ of our agent and broker subscribers plan to purchase or upgrade one or more of the hardware or electronic items, including:

- PDA Devices (Palm Pilot, BlackBerry, etc.)
- Agency Management Software
- Cell Phone
- Printer

1. Industry statistic is from *Best's Aggregates & Averages* 2009.

2. Readership statistics in this section are from a Reader Profile Study of property/casualty executives' reinsurance spending habits conducted by Harvey Research, Inc., 2007.

3. Based on industry average, estimated at 3.5% of direct premiums written (DPW). DPW statistics from *Best's Aggregates & Averages* 2009.

4. Readership statistics are from a Reader Profile Study of home office executives conducted by Harvey Research, Inc., 2009.

5. Readership statistics are from a Reader Profile Study of agents and brokers conducted by Harvey Research, Inc., 2008.