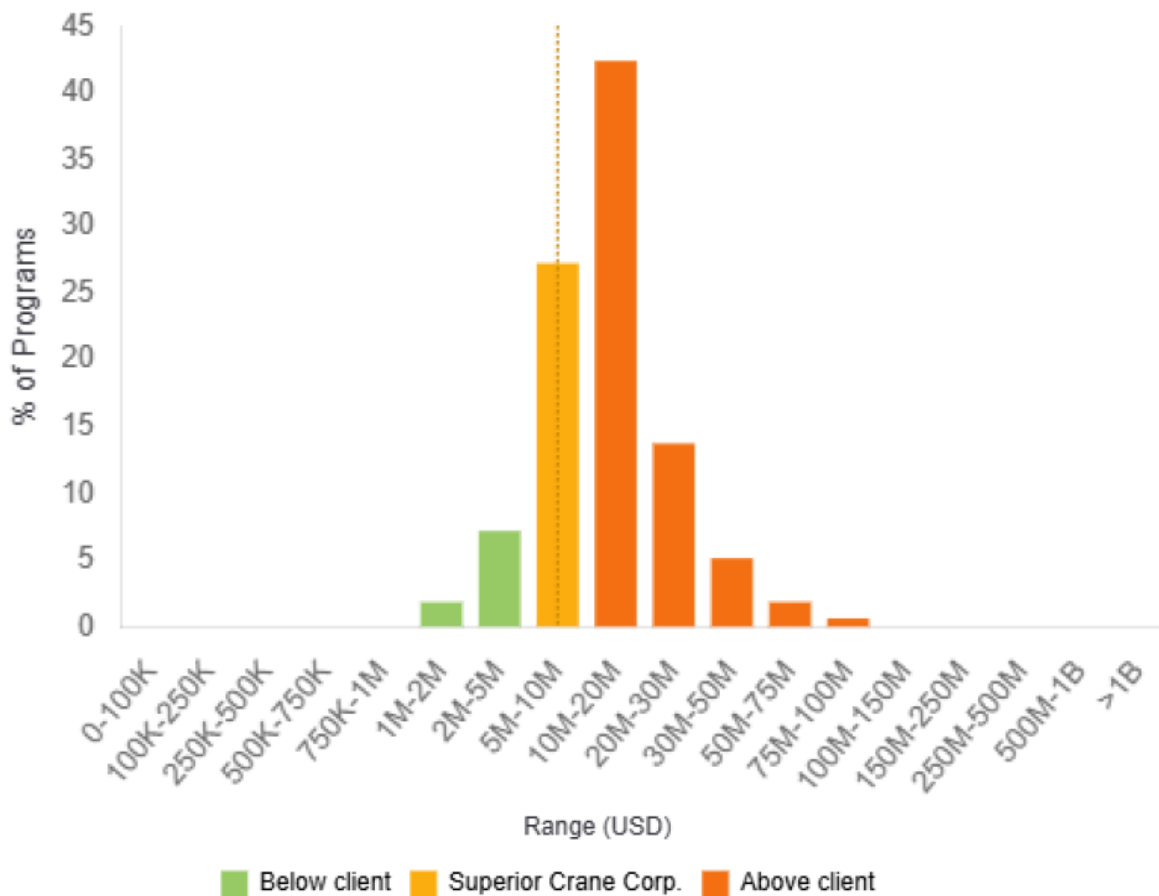


Commercial Umbrella

Benchmarking Analysis


THE Insurance CENTER
AN ALERA GROUP COMPANY


SUPERIOR CRANE CORP
HEALY MANUFACTURING GROUP



Key Observations

- Current umbrella limit:----- \$5 million
- Manufacturing firms represented:----- 1,300
- Gross sales baseline: ----- \$25 million-\$100 million
- Percentage of firms purchasing higher limits:----- 67%
- Notable trends: Social inflation, litigation funding/legal system abuse, and nuclear verdicts.