Oracle® Insurance Performance Insight for General Insurance
User Guide
Release 8
Part No. E54486-01

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Oracle Insurance Performance Insight for General Insurance User Guide, Release 8

Part No. E54486-01

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Preface

Intended Audience

Welcome to Release 8 of the *Oracle Insurance Performance Insight for General Insurance User Guide.*

All the users of Oracle Insurance Performance Insight for General Insurance application. This guide provides detailed instructions for using Oracle Insurance Performance Insight for General Insurance application.

See Related Information Sources on page viii for more Oracle E-Business Suite product information.

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Related Information Sources

- Oracle Insurance Performance Insight for General Insurance Release Notes - This document describes the latest enhancements and updates as well as issues that have been resolved in this version.

- Oracle Insurance Performance Insight for General Insurance Installation Guide - This manual describes the steps for configuring and installing Oracle Insurance Performance Insight for General Insurance.

Do Not Use Database Tools to Modify Oracle E-Business Suite Data

Oracle STRONGLY RECOMMENDS that you never use SQL*Plus, Oracle Data Browser, database triggers, or any other tool to modify Oracle E-Business Suite data unless otherwise instructed.

Oracle provides powerful tools you can use to create, store, change, retrieve, and maintain information in an Oracle database. But if you use Oracle tools such as SQL*Plus to modify Oracle E-Business Suite data, you risk destroying the integrity of your data and you lose the ability to audit changes to your data.

Because Oracle E-Business Suite tables are interrelated, any change you make using an Oracle E-Business Suite form can update many tables at once. But when you modify Oracle E-Business Suite data using anything other than Oracle E-Business Suite, you may change a row in one table without making corresponding changes in related tables. If your tables get out of synchronization with each other, you risk retrieving erroneous information and you risk unpredictable results throughout Oracle E-Business Suite.

When you use Oracle E-Business Suite to modify your data, Oracle E-Business Suite automatically checks that your changes are valid. Oracle E-Business Suite also keeps track of who changes information. If you enter information into database tables using database tools, you may store invalid information. You also lose the ability to track who has changed your information because SQL*Plus and other database tools do not keep a record of changes.

1

About Oracle Insurance Performance Insight for General Insurance

Overview

Oracle Insurance Performance Insight for General Insurance (OIPIGI) is a comprehensive business intelligence system created exclusively for the General Insurance/Property and Casualty (P&C) insurance industry. OIPIGI provides a complete set of web-based analytical and reporting components that enable users to generate, view, analyze, distribute, electronically store, and retrieve critical reports.

It provides tools for data integration and includes customizable, pre-built dashboards and reports, a reporting data model, and user friendly functional subject areas for ad-hoc reporting.

It enables you to actively plan, manage, and track key areas measuring organizational performance with pre-built reports, dashboards, and underlying data structures.

The OIPIGI solution is built using:

- OFSAA Infrastructure 8.0 for ETL and Data Integration

- OBIEE XXXXXXXX for Dashboard and Reports activities

OIPIGI provides the following capabilities:

- Consolidates data from multiple, disparate source systems to provide a strategic enterprise-wide view across various business and operational segments.

- Provides an underlying data model constructed specifically for the general insurance industry.

- Delivers information management, reporting, and advanced analytics to end-users through an easy-to-use web application.

OIPIGI 8.0 utilizes OBIEE technology to present:

- Behavioral and performance trends of its target segments - Line of Businesses, Products, Regions, Intermediaries, Customers, Revenues, Expenses, Claims, and so on.

- Performance tracking using key business performance indicators.

- Performance of the overall business, profitability, intermediaries, and underlying customers.

- Performance of Business against goal/budget and plans.

- Efficiency of the intermediaries and business lines in terms of new business revenue and business retention. Most and least active and revenue generating intermediaries and sales channels.

Components of OIPIGI

Following are the components of OIPIGI user guide.

- Getting Started

- General Features

- Overview of Process Flow

- Overview of OIPIGI Reports

The functions of each of these components are explained in the respective chapters.

Workflow

The following workflow depicts the analytical product objectives of OIPIGI 8.0:
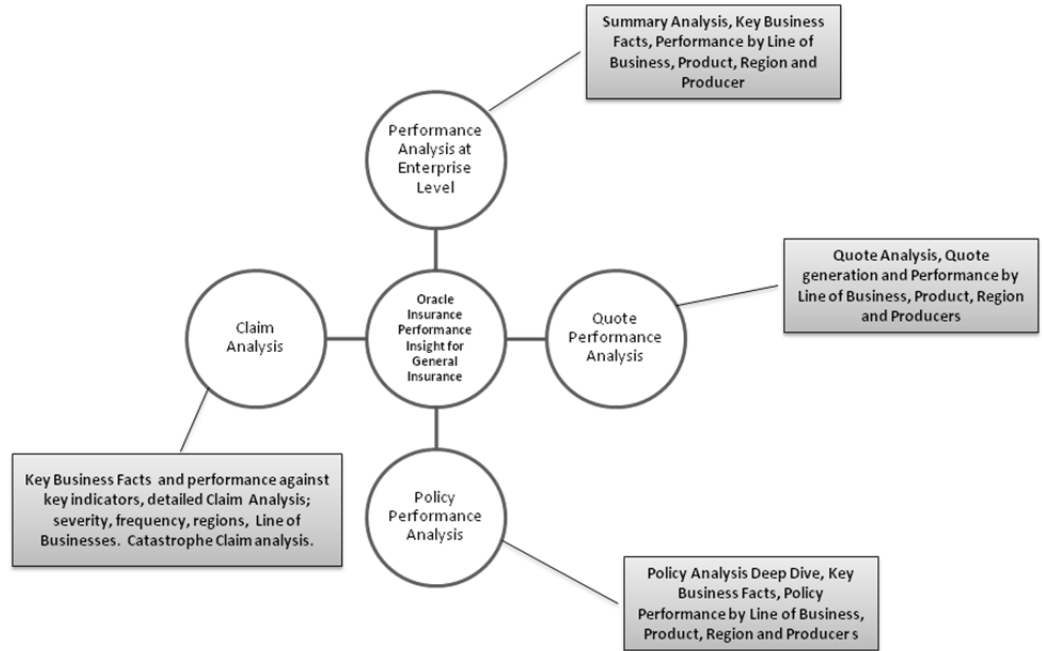
Users, Roles, and Actions

Following are the users of OIPIGI:

- ExecutiveManager

- BusinessAnalyst

- UnderwritingManager

- ClaimsManager

- FinancialManager

- Underwriters

- UnderwritingSupport

- ProductManager

- ClaimsAdjuster

- FinanceDepartment

- MarketingDepartment

- Producers

The following lists the roles and actions of the users:

- ExecutiveManager - This user performs the roles of management level executives and group heads and have full access to all dashboards and reports. The primary interest is in corporate performance at an enterprise level.

- BusinessAnalyst - This user performs the various roles of senior level executive and managers who would do business analysis and strategy development. The primary interest encompasses all areas.

- UnderwritingManager - Under this role, users heads the underwriting departments and group managers. The primary interest is in the policy performance area.

- ClaimsManager - Under this role, users heads the claims departments and group managers. The primary interest is in the claim performance area, claim performance parameters, expenses, and key ratios.

- FinancialManager - Under this role, users heads the finance and accounts departments, and group managers. The primary interest is in financial performance, key financial performance indicators, key ratios, revenue, expenses, and profitability.

- Underwriters - This user performs the various roles of underwriting managers and underwriters. The primary interest is in policy performance and claim performance, key performance indicators and information.

- UnderwritingSupport - This user performs the various roles of executives and authorized members of underwriting department. The primary interest is in specific policy and claim performances.

- ProductManager - This user performs the roles of executive and authorized members of actuarial, product, and product strategy groups.

- ClaimsAdjuster - This user performs the roles of claim adjusters and authorized members for claim adjustment process. The primary interest is in claim performance.

- FinanceDepartment - This user performs the roles of executive and authorized members of finance and accounts department. The primary interest financial performance, revenue, and expenses.

- MarketingDepartment - This user performs the various roles of executive and authorized members of marketing department. The primary interest key performance parameters and performance results in quotes, policy, claims, regions, line of business, products, producers, and customers.

- Producers - This user performs the various roles of managers and executives of sales departments, agency mangers, authorized producers and company's direct

sales employee. Access for producers and direct sales employees are company-specific and restricted to own respective line performance. The primary interest in policy sales, retentions, revenue, expenses, key performance and customers.

2

Getting Started

Login

You can access OBIEE through the web browser once the software is installed and configured.

To access OBIEE, follow these steps:

1. Enter the following URL into the web browser:

    http://<hostname>:<port>/analytics

    > **Note:** In the above URL:
    >
    > *   <hostname> is the server name or IP address where you installed OBIEE
    >
    > *   <port> is the port assigned to OBIEE. The default port will be different depending on whether or not you selected a "Simple" or "Enterprise" Install for OBIEE.

2. A login screen similar to the following appear.

3. Enter your **User ID**.

4. Enter your **Password**.

5. Click **Sign In**. The OBIEE login page opens.

3

Overview of Process Flow

Introduction

OIPIGI data model contains the staging tables from which data is loaded into the dimensions and fact tables. Staging tables include the master staging tables, detail staging tables, staging product processor tables, and so on. The user has to populate data into these staging tables.

Dimension Data Flow

Dimension data in OIPIGI application is loaded from staging master tables using the Slowly Changing Dimensions (SCD) process. Data from source systems can be loaded into staging through flat file or source system interfaces. SCD process tracks the changes in the dimensional attributes and loads data into dimension tables. Examples of dimension tables that follow the SCD process are Product, Customer Type, Customer, and so on.

Some dimensions are static or maintained internally within the application and are not expected as a download from source system. An example of such dimensions is Reporting Line. These dimensions are maintained through the AMHM (Attribute Member Hierarchy Maintenance) component of OFSAAI or through other framework components like DEFI.

Following are the list of Dimensions used in OIPIGI:

Dimension Entity Name	Staging Entity Name(s)	Loading/Maintenance method
Acquisition Channel Dimension	Stage Channel Master	SCD
Attrition Dimension	Stage Attrition Reason Master	SCD

Dimension Entity Name	Staging Entity Name(s)	Loading/Maintenance method
Bands Dimension		AMHM/SCD
Billing Account Dimension	Stage Bill Plan Master	SCD
Business Class Dimension	Stage Business Class Master	SCD
Campaign Dimension	Stage Campaign Master	SCD
Catastrophe Events Dimension	Stage Catastrophe Master	SCD
Claim Dimension	Stage Claim Details	SCD
Country Dimension	Stage Country Master	SCD
Coverage Status Dimension	Stage Coverage Status Master	SCD
Coverage Type Dimension	Stage Coverage Type Master	SCD
Dimension Policy	Stage Property and Casualty Contracts	SCD
Dimension Policy Type	Stage Policy Type Master	SCD
Dimension Reinsurance Risk Type	Stage Reinsurance Risk Type Master	SCD
Dwelling Dimension	Stage Dwelling Master	SCD
Employee Dimension	Stage Employee	SCD
Geography Dimension	Stage Geography Master	SCD
Insurance Coverage Dimension	Stage Insurance Coverage Master	SCD
Line of Business Dimension	Stage Line of Business Master	SCD
Litigation Dimension	Stage Litigation Master	SCD

Dimension Entity Name	Staging Entity Name(s)	Loading/Maintenance method
Loan Product Category Dimension	Stage Product Category Master	SCD
Location Dimension	Stage Location Master	SCD
Organization Structure Dimension	Stage Organization Structure Master	SCD
Party Dimension	Stage Party Master	SCD
Policy Deductible Dimensions	Stage Policy Deductible Master	SCD
Producer Agent Dimension	Stage Producer Agent Master	SCD
Producer Dimension	Stage Producer Master	SCD
Product Dimension	Stage Product Master	SCD
Product Type Dimension	Stage Product Type Master	SCD
Quote Source Dimension	Stage Quote Source	SCD
Quote Source Method Dimension	Stage Quote Source Method	SCD
Quote Submission Method Dimension	Stage Quote Submission Method	SCD
Quotes Declination Type Dimension	Stage Quote Declination Type	SCD
Rate Modifier Dimension	Stage Policy Rate Modifier	SCD
Rate Plan Dimension	Stage Rate Plan Master	SCD
Region Dimension	Stage Region Master	SCD
Report Type Dimension	Stage Report Type	SCD

Dimension Entity Name	Staging Entity Name(s)	Loading/Maintenance method
Risk Item Dimension	Stage Risk Item Master	SCD
Underwriter Dimension	Stage Underwriter Master	SCD
Vendor Dimension	Stage Vendor Master	SCD
Allocation Expense Type Dimension		Seeded
Band Member Attributes		AMHM
Band Dimension Members		AMHM
Hierarchies for Bands		AMHM
Band Dimension Translation		AMHM
Claim Referral Reason Dimension		Seeded
Dimension Claim Status		Seeded
Claim Transaction Type Dimension		Seeded
Currency Dimension		Seeded
Date Dimension		DT
Generally Accepted Accounting Principles Dimension		Seeded
Location Hierarchy		DT
Dimension Policy Status		Seeded
Policy Transaction Type Dimension		Seeded

Dimension Entity Name	Staging Entity Name(s)	Loading/Maintenance method
Quote Status Dimension		Seeded
Quote Type Dimension		Seeded
Recovery Type Dimension		Seeded
Reporting Line Member Attributes		Seeded
Reporting Line Dimension Members		Seeded
Reporting Line Hierarchies		Seeded
Reporting Line Member Translation		Seeded
Reporting Line Dimension		DT
Scenario Dimension		Seeded

Some of the stage data can also come from master data management interfaces. In such a case, data from interface is loaded into staging interface tables and SCD is run on the interface tables. Mapping of dimensional attributes to staging can be obtained by querying SYS_STG_JOIN_MASTER and SYS_TBL_MASTER table in the atomic schema.

Key dimensions for reporting

The following key dimensions are required for OIPIGI reporting as these dimensions are being directly consumed by the reports.

- Acquisition Channel Dimension

- Attrition Dimension

- Billing Account Dimension

- Campaign Dimension

- Dimension Policy Type

- Line of Business Dimension

- Loan Product Category Dimension

- Location Dimension

- Organization Structure Dimension

- Producer Agent Dimension

- Producer Dimension

- Product Dimension

- Product Type Dimension

- Quote Source Dimension

- Quote Source Method Dimension

- Quote Submission Method Dimension

- Quotes Declination Type Dimension

- Rate Plan Dimension

- Report Type Dimension

- Dimension Claim Status

- Currency Dimension

- Date Dimension

- Location Hierarchy

- Dimension Policy Status

- Quote Status Dimension

- Quote Type Dimension

- Recovery Type Dimension

- Reporting Line Dimension

- Scenario Dimension

Fact Data Flow

Most of the Fact tables are mapped to staging counterparts through Table to Table (T2T) mappings. Data from source systems can be loaded into staging through flat file or source system interfaces. T2T process then loads data to fact tables. Examples include Fact Common Policy Summary, Fact IPA Policy Summary, and so on. Some of the Fact tables are loaded with processed fact information from other fact tables. Examples include Fact Policy Profitability, Fact Aggregate Producer Summary, and so on.

| Fact Entity Name	Source	Source Entities	Method of Populating Measures
Fact Aggregate Producer Summary	Fact	Fact Common Policy Summary, Fact IPA Policy Summary, Fact PFT Policy Summary, Fact Insurance Quotes, Fact Insurance Quote Reports, and Fact Claim Details	T2T/DT
Fact Claim Claimant Mapping	Stage		T2T
Fact Claim Details	Stage	Stage Claim Details	T2T
Fact Claim Referral Reason Mapping	Stage	Stage Claim Referral Reason Mapping	T2T
Fact Claim Transaction	Stage	Stage Claim Transactions	T2T
Fact Common Policy Summary	Stage	Stage Property and Casualty Contracts	T2T
Fact Insurance Quotes Report	Stage	Stage Insurance Quote with Reports	T2T
Fact IPA Policy Summary	Stage	Stage Property and Casualty Contracts	T2T
Fact PFT Policy Summary	Stage	Stage Property and Casualty Contracts	T2T

Fact Entity Name	Source	Source Entities	Method of Populating Measures
Fact Policy Coverage's	Stage	Stage Policy Coverage's	T2T
Fact Policy Profitability	Fact	Fact Common Policy Summary, Fact IPA Policy Summary, Fact PFT Policy Summary, Fact Insurance Quotes, Fact Insurance Quote Reports, and Fact Claim Details	T2T
Fact Policy Rate Modifiers Map	Stage	Stage Policy Rate Modifier	T2T
Fact Policy Relationship	Stage	Stage Policy Customer Relationship	T2T
Fact Policy Transactions	Stage	Stage Property And Casualty Policy Transactions	T2T
Fact Premium Transactions	Stage	Stage Premium Transactions	T2T
Fact Producer Appointments	Stage	Stage Producer Contracts	T2T
Insurance Quotes Fact	Stage	Stage Insurance Quotes	T2T

BI Data Model

The BI data model is a star schema for the fact tables FCT_INSURANCE_QUOTES, FCT_INSURANCE_QUOTE_REPORTS, FCT_COMMON_POLICY_SUMMARY, FCT_IPA_POLICY_SUMMARY, FCT_PFT_POLICY_SUMMARY, FCT_CLAIM_DETAILS, FCT_CLAIM_TRANSACTIONS, FCT_AGG_PRODUCER_SUMMARY, FCT_PRODUCER_APPOINTMENTS, and so on.

Following are the subject areas in ERwin data model:

- Insurance Quotes and Reports
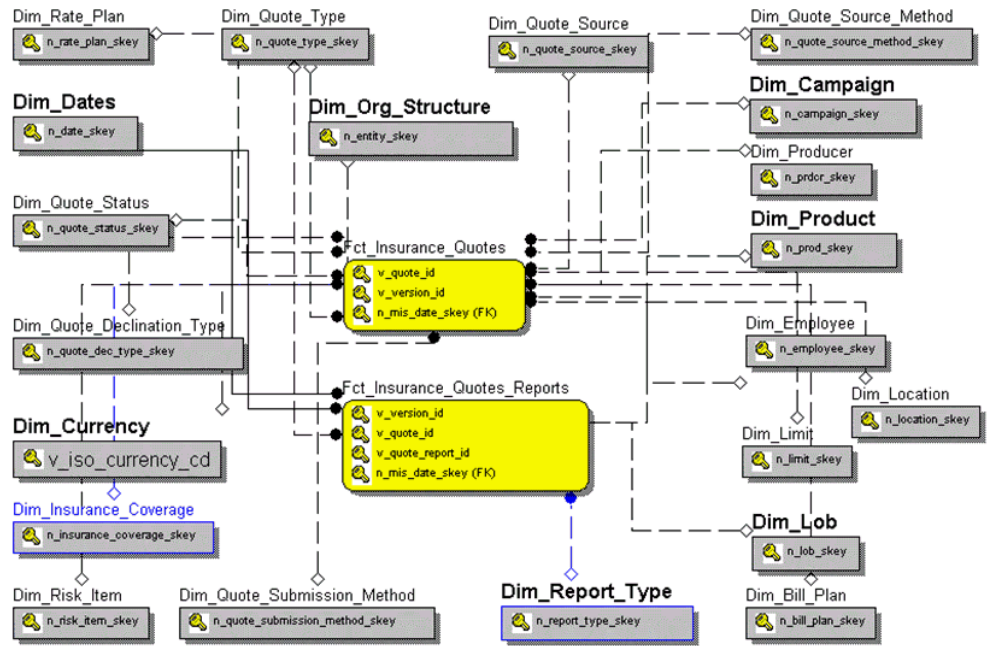
- Policy Summary
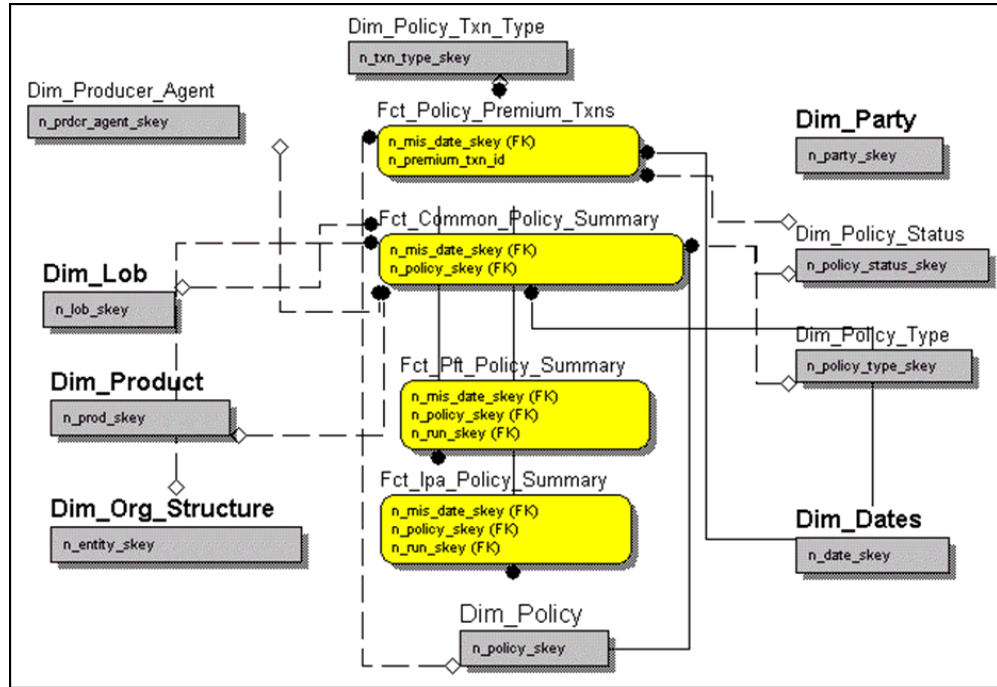
- Policy Coverage's

- Policy Profitability

- Aggregated Producer Summary and Producer Appointments

- Claim Details

- Claim Transactions

4
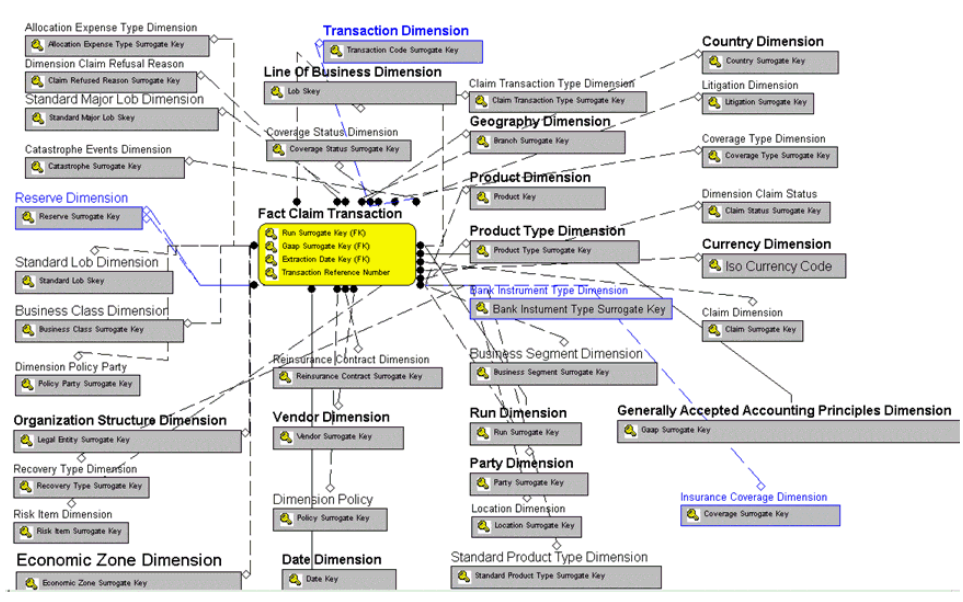
Overview of OIPIGI 8.0 Reports

Introduction

Oracle Performance Insight for General Insurance (OPIGI) version 8.0 offers dashboards to users that organize different kinds of reports by key domain and subject area.
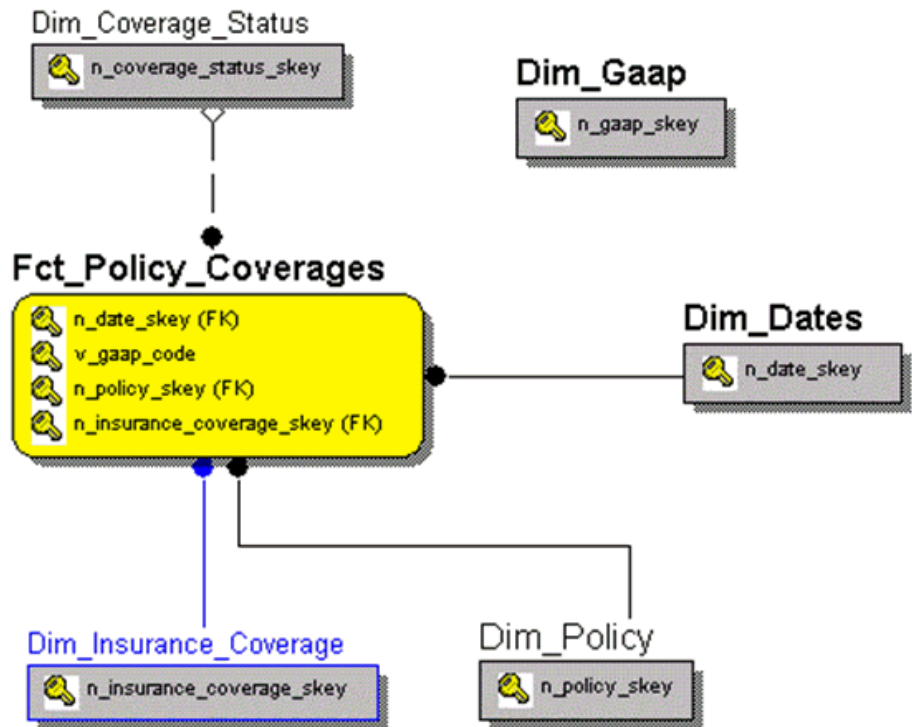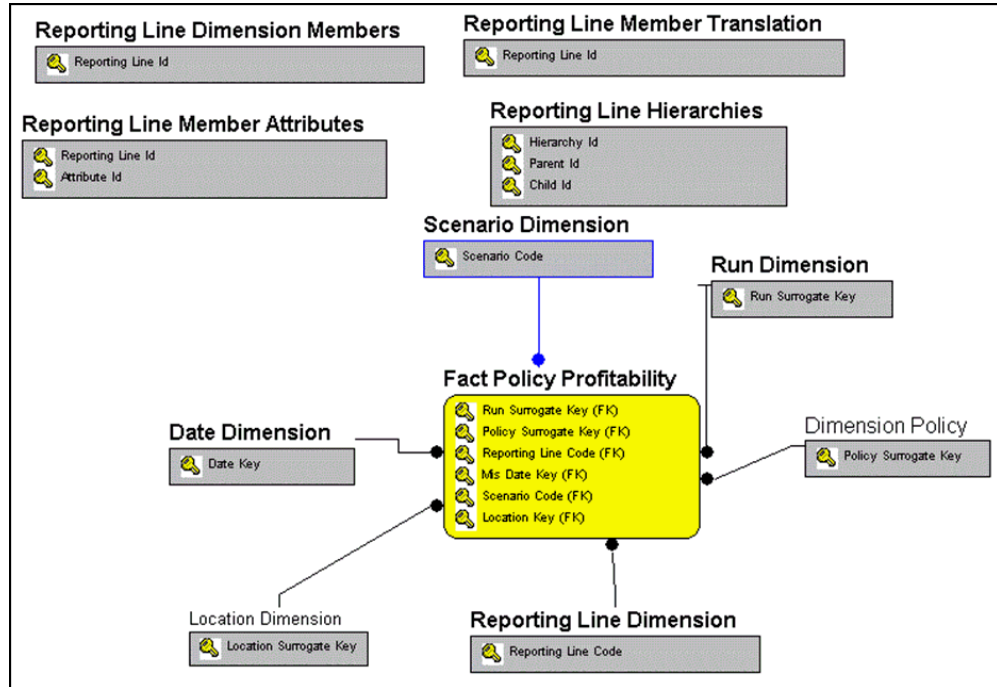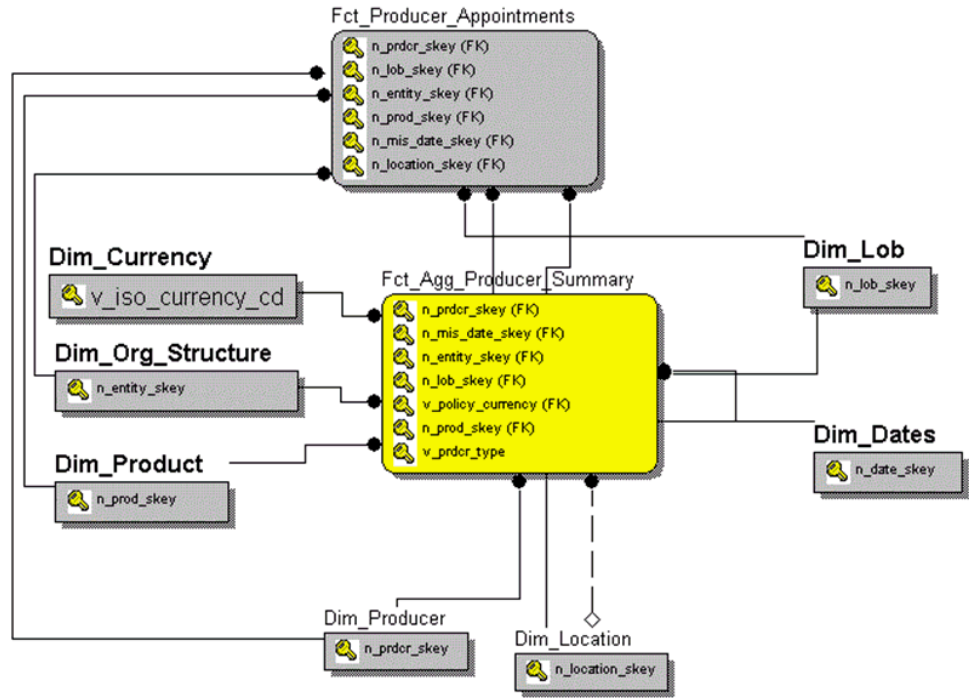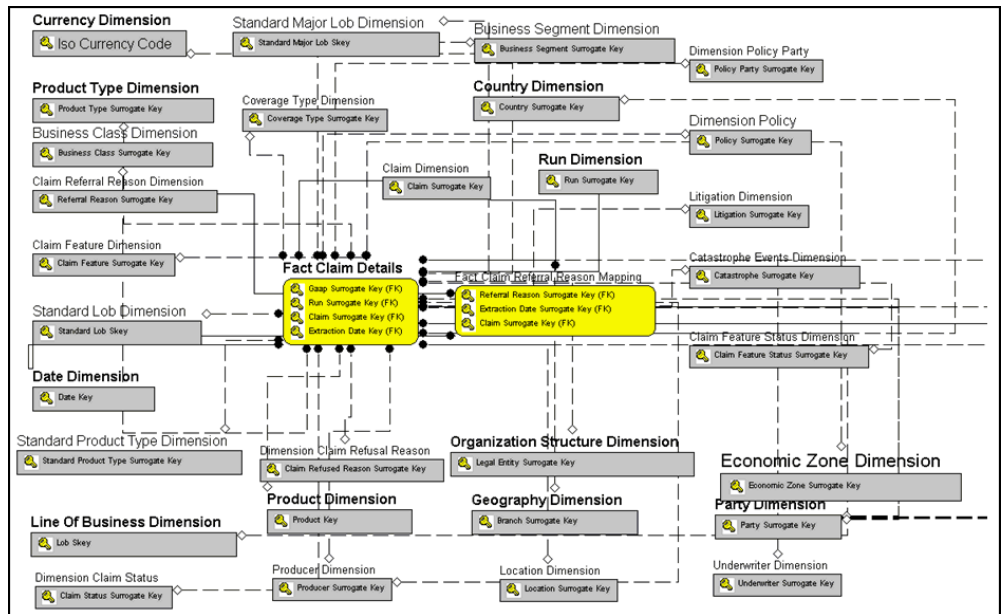
These reports present:

- Performance analysis of the business at an enterprise level and underlying segments through key performance indicators.

- Performance measures through generated quotes analysis measured through line of businesses, products, regions and producers, and key performance indicators.

- Performance measures through Policy Performance analysis measured through line of businesses, products, regions and producers, and key performance indicators.

- Performance measures through claims analysis measured through line of businesses, products, regions and producers, and key performance indicators.

    Note: Time hierarchy prompted reports are all drill enabled on time hierarchy. On first load, the values are visible for a year, and on subsequent drills, we obtain values for quarter and month. These are not drill through reports.

Dashboards

OPIGI 8.0 has been segregated into four key dashboards and each of these dashboards contains several tabs.

- Corporate Performance

- Quote Performance

- Policy Performance

- Claim Performance

The dashboards are described in detail in the subsequent chapters.

5

Managing Corporate Performance Dashboard

Overview

This chapter explains the reports available under each tab in the Corporate Performance Dashboard.

Managing reports

The following tabs are present in the Corporate Performance Dashboard:

- Corporate Performance Summary

- Performance Overview

- Line of Business Overview

- Line of Business Performance

- Product Overview

- Product Performance

The following screenshots display the essential nature of the available reports as per each tab:

Corporate Performance Summary	Performance Overview	Line of Business Overview	Line of Business Performance	Product Overview	Product Performance
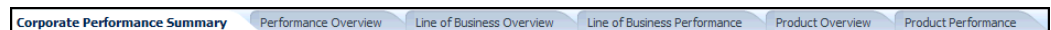
Corporate Performance Summary

The Corporate Performance Summary tab includes information at the corporate level. The information contained in the reports generated summarizes how the entire

organization is performing. The filters for this tab include:

- Time

- Company

- Geography

The various reports available under this tab are discussed in the following sections.

Key Performance Indicators Flash

This report shows snap shots of key performance indicators represented through flash boxes for current period.
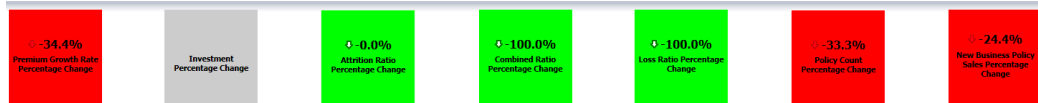
Premium

This report shows premium revenue across all line of businesses and underlying products through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.

Investment Income

This report shows investment revenue across all line of businesses and underlying products through a time series graph. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.

Investment Income
Time run: 1/5/2015 5:56:39 PM

Amount in USD

■ Workers Compensation Endowment

Analyze - Edit - Refresh - Print - Export

Claims

This report shows expense towards claim payments across all line of businesses and underlying products through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts

Claims
Time run: 10/22/2014 10:50:55 AM

Amount in USD

■ Claim Amount
▬ Claim Count

Analyze - Edit - Refresh - Print - Export

Ratios

This report shows key business indicator ratios across all line of businesses and underlying products through a time series. The key ratio indicator report contains various report level filters such as Combined Ratio, Loss ratio, Expense Ratio, and

Underwriting Balance Ratio, and can be viewed by individual ratio or all ratios together. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts.
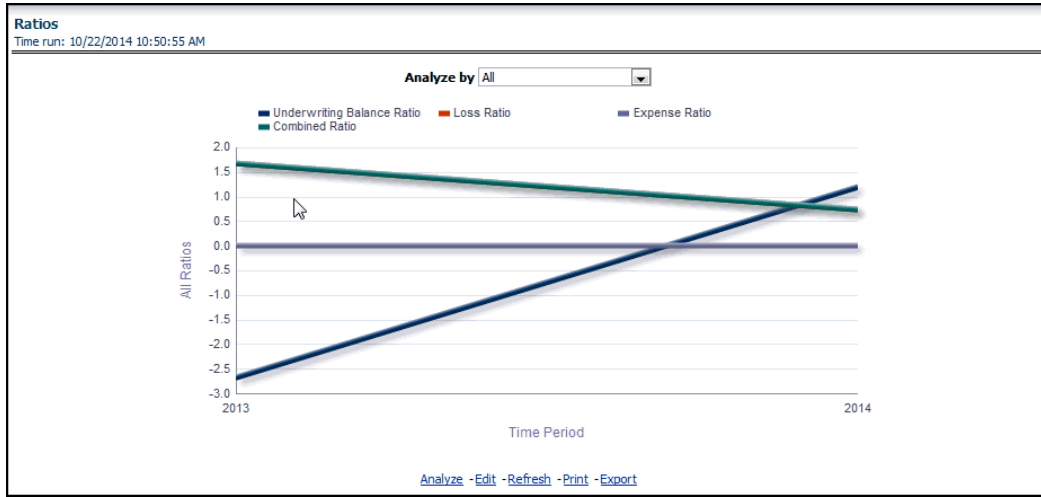
Policy

This report shows policy related expenses across all line of businesses and underlying products through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.
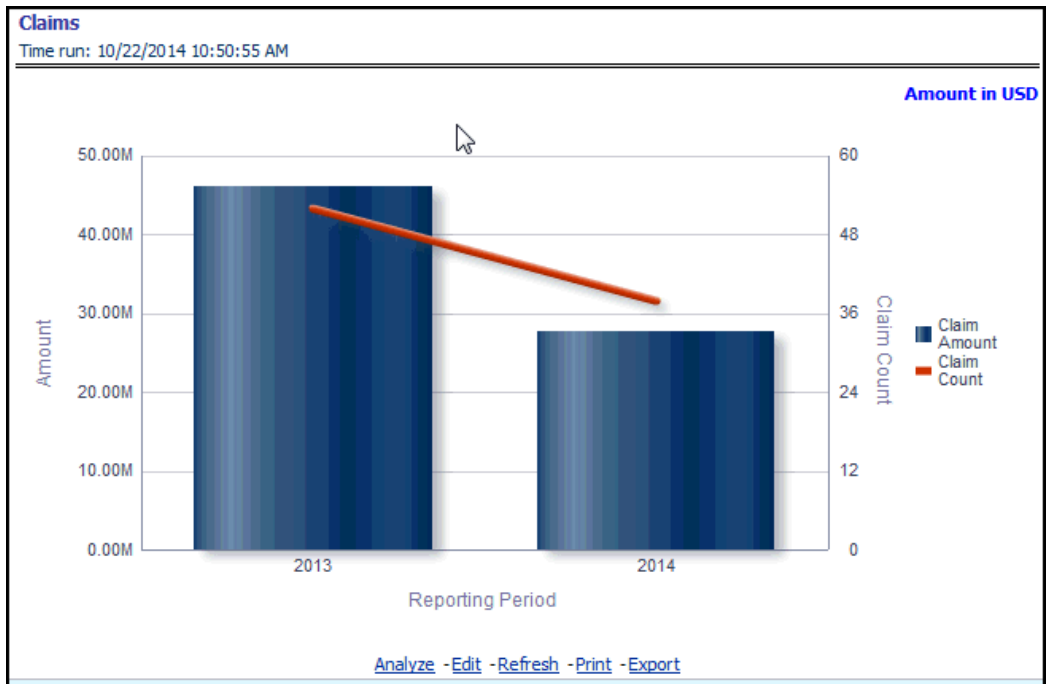

Expenses

This report shows policy related expenses across all line of businesses and underlying products through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.

Expenses
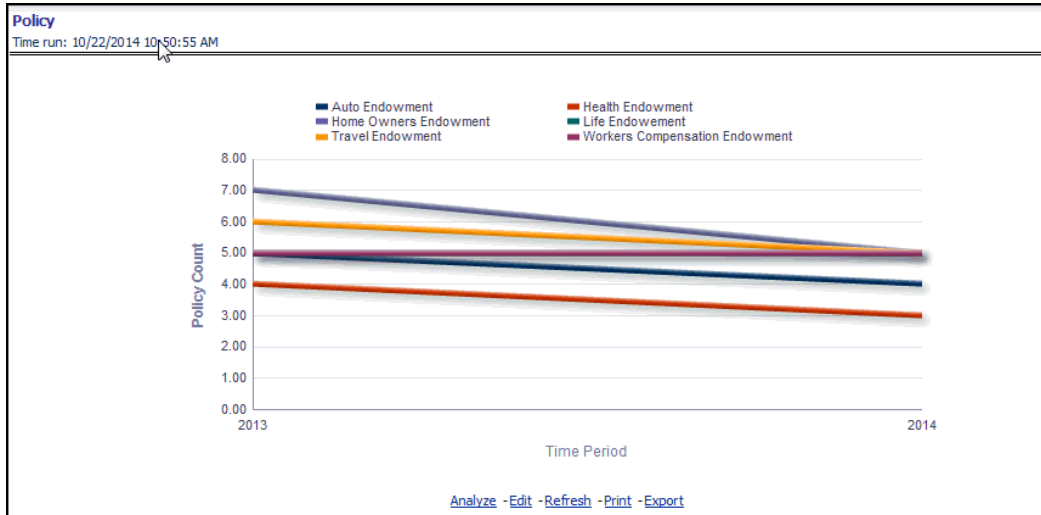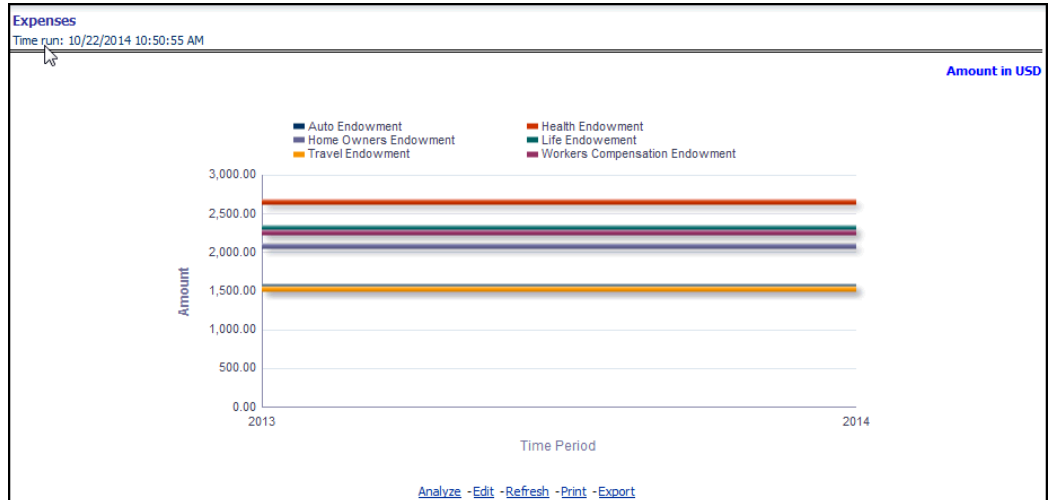Time run: 10/22/2014 10:50:55 AM

Amount in USD

Legend:
- Auto Endowment
- Home Owners Endowment
- Travel Endowment
- Health Endowment
- Life Endowement
- Workers Compensation Endowment

Analyze - Edit - Refresh - Print - Export

Performance Overview

All reports on this tab focus on the policy performance perspective. The reports represent business performance through policy performance perspective. The filters of this tab include:

- Time

- Company

- Geography

The various reports available under this tab are discussed in the following sections.

Customer and Policy

This report provides enterprise wide performance with customer and policy information over time period. Various performance metrics based measures, for example, Number of New Customers, Number of Closed Customers, and so on for the reporting period selected, is compared with the previous periods and displayed. It shows enterprise performance through customers and policies. This report can be viewed and tracked through control areas like Time, Company, and Geography. The values are in Line Graph.

Income Statement

At an enterprise level, performance through various financial indicators can be tracked through an Income Statement. This helps to understand company's financial position at a given point in time. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts. The values are in a Table.
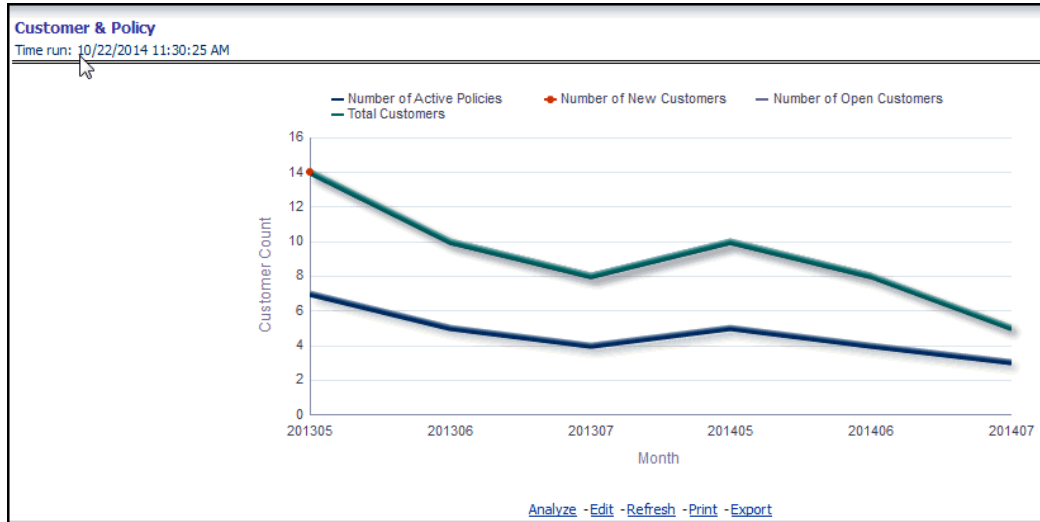
Income Statement
Time run: 10/22/2014 11:30:26 AM

Amount in USD

Particulars	Previous	Current	Variance
Investment Income	0.00	0.00	
Expenses for the Acquisition of Insurance and Investment Contracts	0.00	1,614,319.46	
Expenses	0.00	-1,614,319.46	
Result of Operating Activities	0.00	-1,614,319.46	
Profit Before Tax	0.00	-1,614,319.46	
Profit for the year	0.00	-1,614,319.46	

Analyze - Edit - Refresh - Print - Export

Policy

This report shows counts of policies for all line of businesses and underlying products through a time series. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts.

Policy
Time run: 10/22/2014 11:30:26 AM

■ Policy Count   ■ New Business Policy Count

Analyze -Edit -Refresh -Print -Export
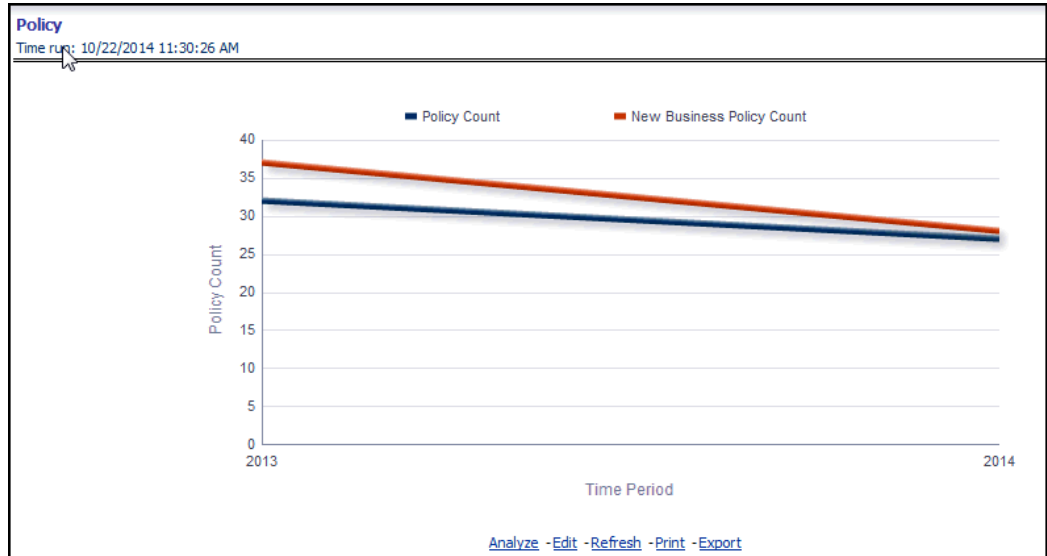
Premium Trends

This report shows a trend in revenue through different types of premium, for example Written Premium, Earned Premium, and Ceded Premium, at an enterprise level, for all line of businesses and underlying products through a time series. The Premium Trends report contains the following report level filters:

• Written Premium

• Earned Premium

• Collected Premium

• Uncollected Earned Premium

• Retained Premium

• Ceded Premium

This report can be viewed by individual premium type or all types together through a line graph. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts.

Premium Trends
Time run: 10/22/2014 11:30:26 AM

Amount in USD

Written Premium vs. Earned Premium Trend

This report shows trend in revenue and a comparison between Written Premium and Earned Premium, at an enterprise level, for all line of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through report level filters like Line of Business and Products for more granularities, through a stacked bar graph. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts.
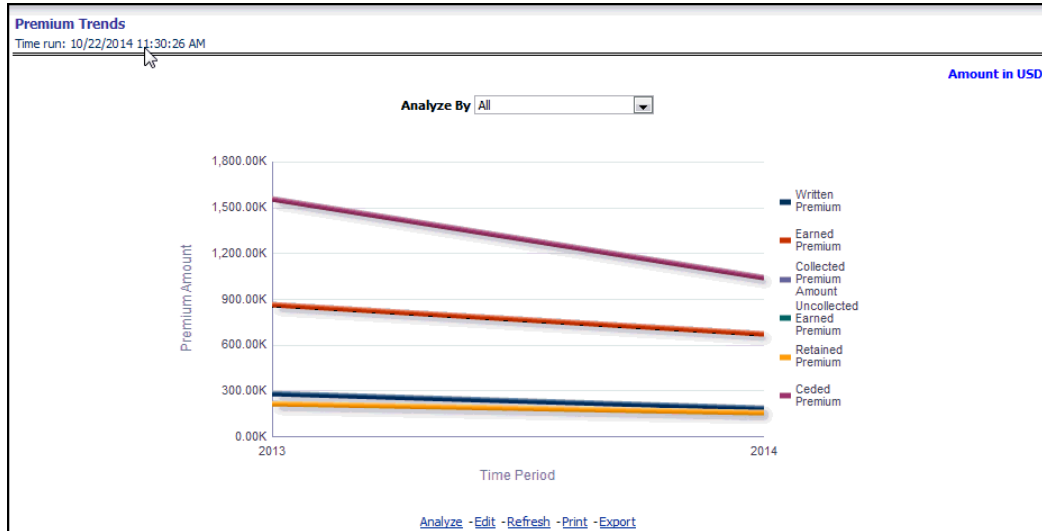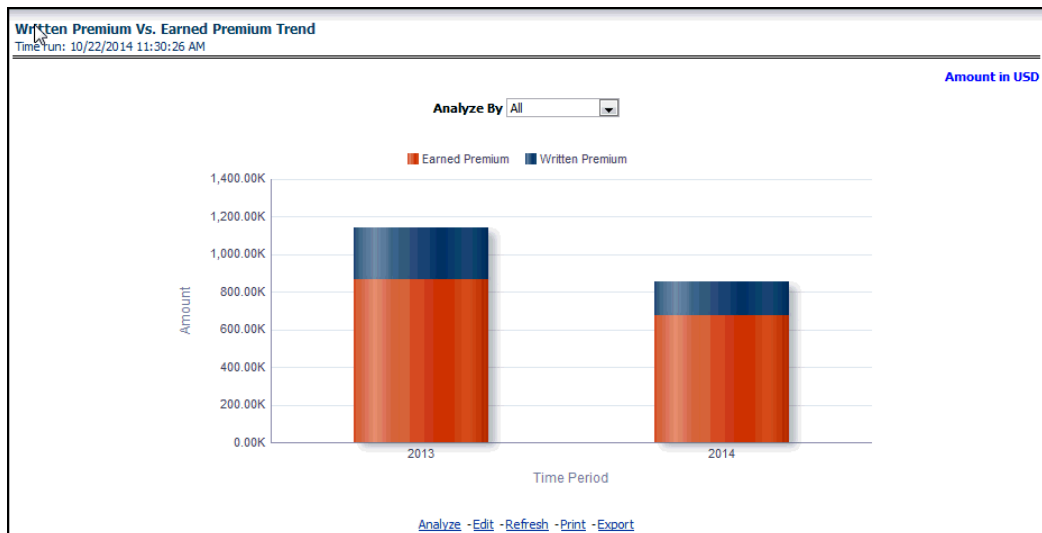

Written Premium Vs. Earned Premium Trend
Time run: 10/22/2014 11:30:26 AM

Amount in USD

Earned Premium Vs. Uncollected Earned Premium

This report shows a trend in actual collection of earned premium through a comparison between earned premium, collected premium, and uncollected earned premium. This report shows at an enterprise level, for all line of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through report level filters like Line of Business and Products for more granularities. The values are in

a stacked bar graph. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts.
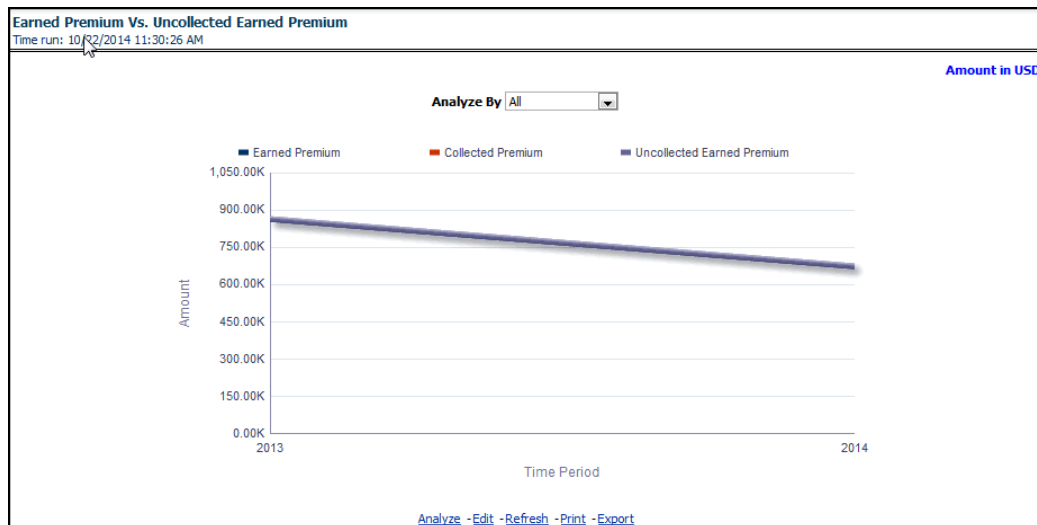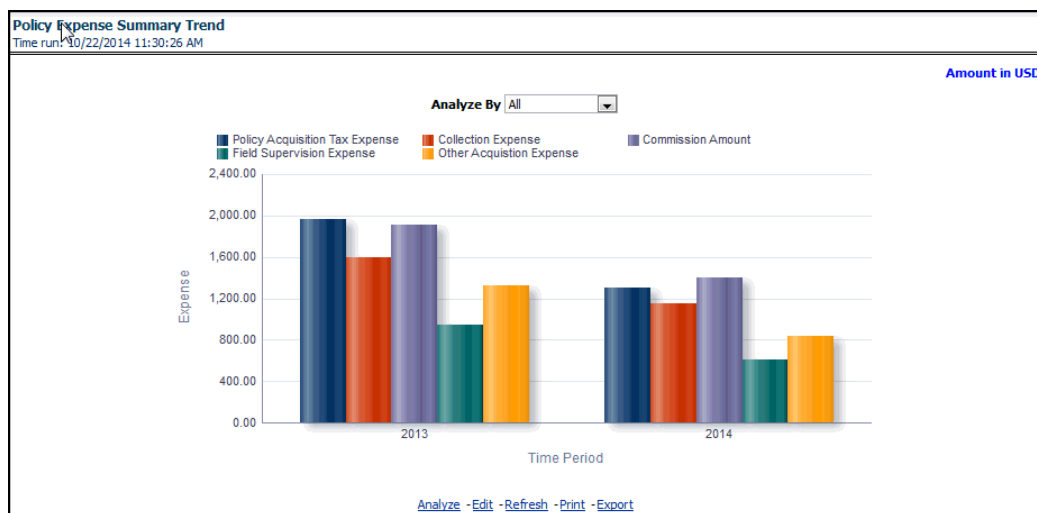

Policy Expense Summary Trend

This report shows policy related expenses under different expense heads at an enterprise level, for all line of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through report level filters like Line of Business and Products for more granularities. The values are in a clustered bar graph. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts.

New Business Quote Count

This report shows number of quotes generated for new business, at an enterprise level, for all line of businesses and underlying products through a time series. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts.

New Business Quote Count
Time run: 10/22/2014 11:30:26 AM

Analyze - Edit - Refresh - Print - Export

Fee

This report shows fee income generated, earned, collected, and refunded, at an enterprise level, for all line of businesses and underlying products through a time series. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts.

Fee
Time run: 10/22/2014 11:30:26 AM

Amount in USD

Analyze - Edit - Refresh - Print - Export

Tax

This report shows premium tax trend for tax generated, earned, and collected, at an enterprise level, for all line of businesses and underlying products through a time series. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts.

Tax
Time run: 10/22/2014 11:30:26 AM

Amount in USD

Policy Expense vs. Claim Expense

This trend report shows a comparison between policy expenses and claim expenses, at an enterprise level, for all line of businesses and underlying products through a time series. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts.

Policy Expense Vs Claim Expense
Time run: 10/22/2014 11:30:26 AM

Amount in USD

Claim Payment Vs. Recovery Trends

This report shows a comparison between claim payments and recoveries made as well as trend in various types of recoveries at an enterprise level, for all line of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through the following report level filters for more granularities:

- Claim Payments

- All recovery Payments

- Fraud Recovery

- Litigation Recovery

- Reinsurance Recovery

- Subrogation Recovery

- Salvage Recovery

The values are in a line graph. This report can also be analyzed over various time periods, entities, and geographies selected from page level prompts

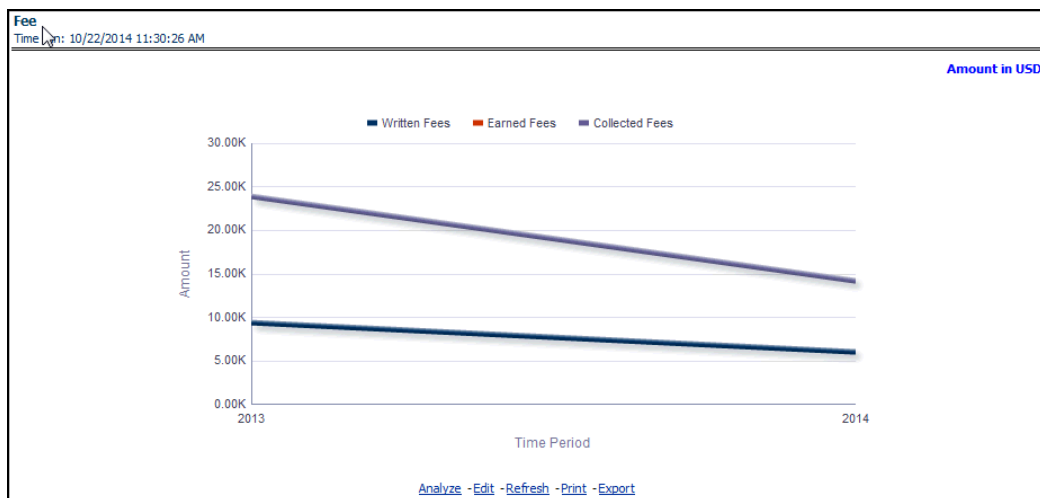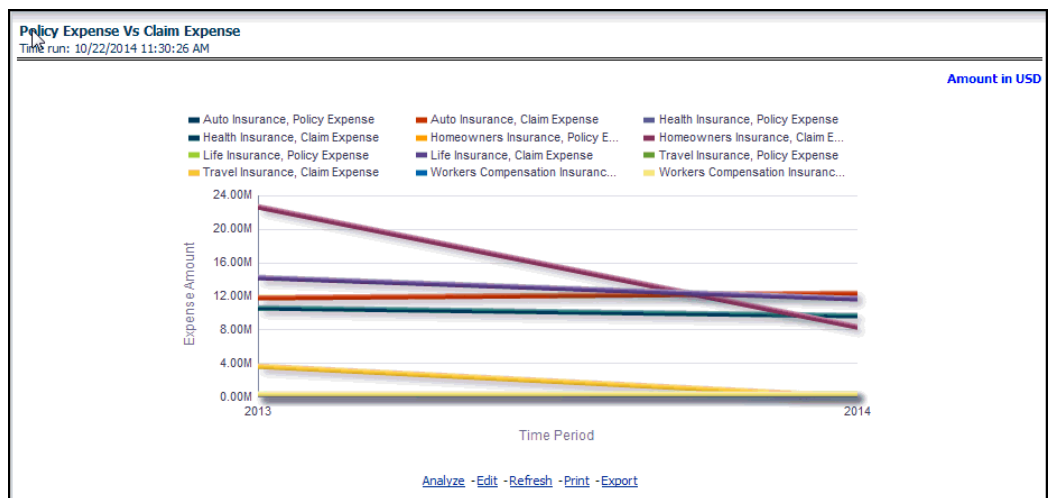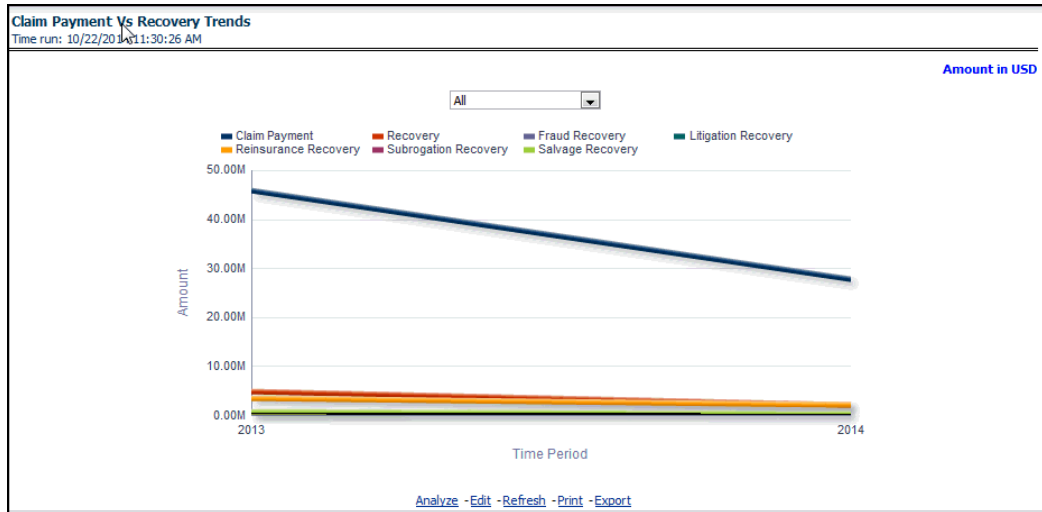**Claim Expense Summary Trend**

This report shows a trend and comparison between various types of claim expenses at an enterprise level, for all line of businesses and underlying products through a time series. This Trend can further be viewed and analyzed through the report level filters, Line of business and products, for more granularities. The values are in a clustered bar graph. This report can also be analyzed over various time periods, entities, and geographies selected from page level prompts.

Claim Expense Summary Trend
Time run: 10/22/2014 11:30:26 AM
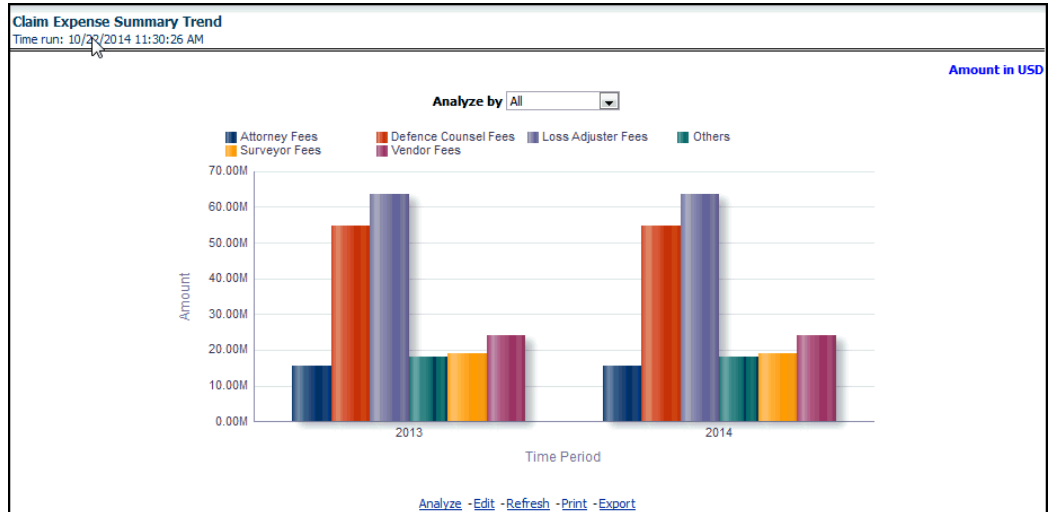
Loss and Expense

This report shows a trend and comparison between underwriting expense and various types of loss adjustment expenses along with actual claim payments and litigation expenses at an enterprise level, for all line of businesses and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various time periods, entities, and geographies selected from page level prompts.

Loss & Expense
Time run: 10/22/2014 11:30:26 AM

Claim Recovery

This report shows a trend in various types of recoveries as well as the extent of recoveries against paid losses, at an enterprise level, for all line of businesses and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various time periods, entities, and geographies selected from page level prompts.
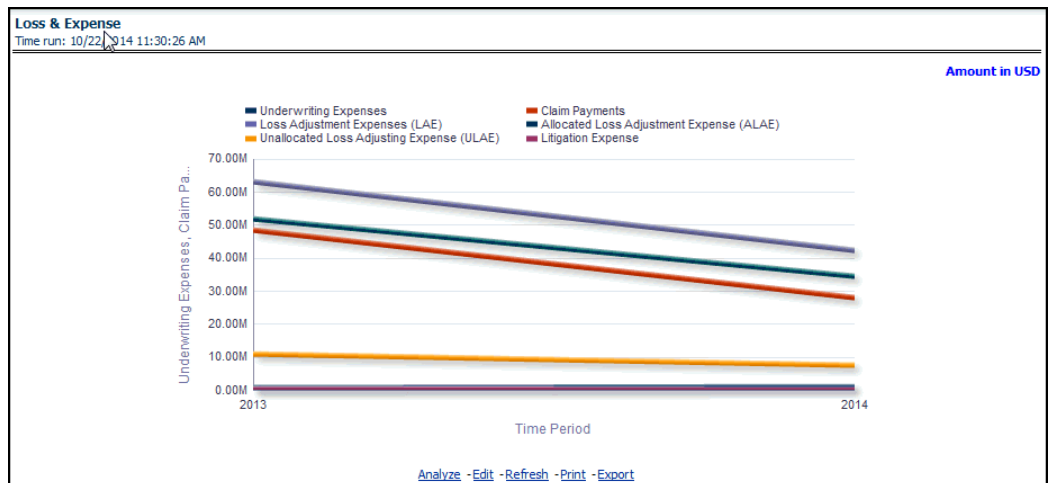
Claim Recovery
Time run: 10/22/2014 11:30:26 AM

Key Performance Ratios

This report shows trend in various key performance metrics, that is, combined ratio, operating ratio, commission ratio, loss ratio, and so on for all line of businesses and underlying products over a selected time period. Values are in a line graph. This report can also be analyzed over various time periods, entities, and geographies selected from page level prompts.
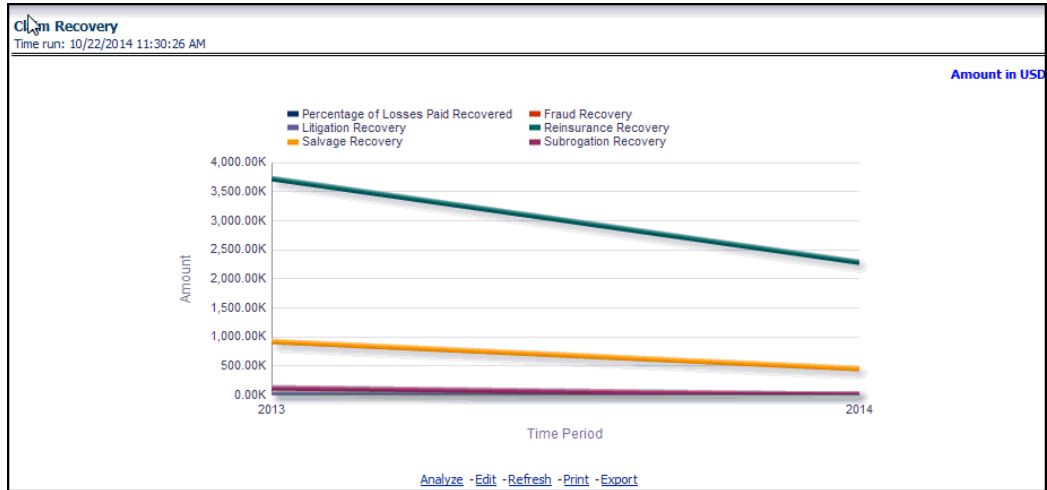

Key Performance Ratios
Time run: 10/22/2014 11:30:26 AM
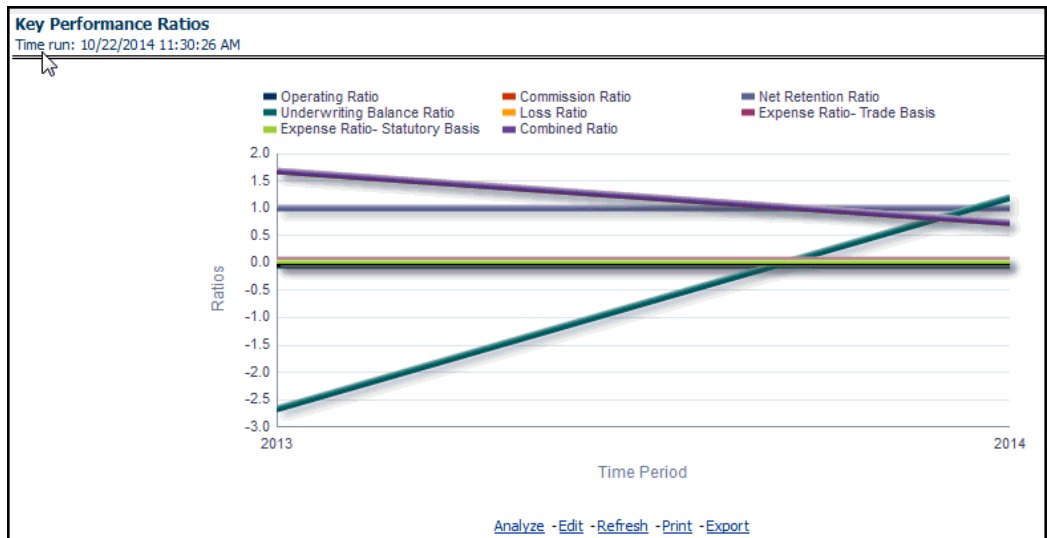
Key Performance Indicators for Policy

This report shows trend in two key policy performance indicators that is gross premium growth rate and attrition ratio, for all line of businesses and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various time periods, entities, and geographies selected from page level prompts.

Key Performance Indicators for Claims

This report shows a trend in two key claim performance indicators, average values of claim frequency and claim severity, for all line of businesses and underlying products through a time series. The values are in a line graph. This report can also be analyzed over various time periods, entities, and geographies selected from page level prompts.
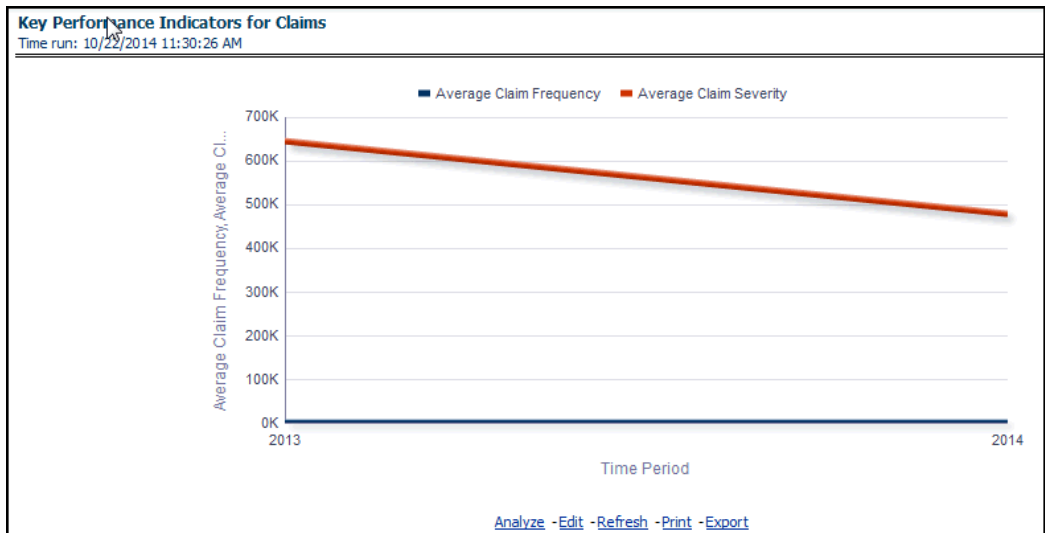

Line of Business Overview

The Line of Business overview tab includes reports that focus on overview of Key Performance Indicators for Line of Businesses. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis. Following are the filters available for this tab:

- Time

- Company

- Geography

- Line of Business

The various reports available under this tab are discussed in the following sections.

Customer Distribution by Policy Status

This report provides customer and policy information through time series. Various performance metrics based measures, for example, Number of New Customers, Number of Closed Customers, and so on for the reporting period selected, is displayed on a year-on-year basis. This report can be analyzed over various time periods, entities, geographies, and line of business selected from page level prompts.
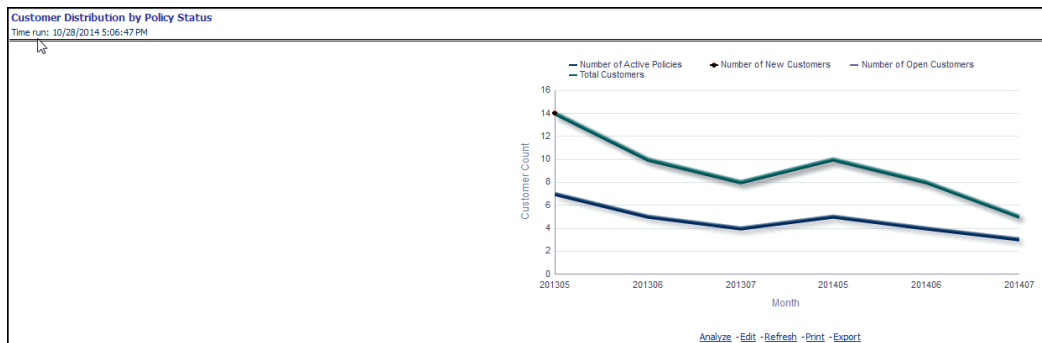

Top Ten Line of Business for In force Premium and Policy Count

This report provides ranking for Top 10 line of businesses in terms of in force written premium and policy count with previous period ranking.

Top 10 Line of Business for In force Premium and Policy Count
Time run: 10/22/2014 2:15:57 PM

Time Period	Rank	Line of Business	In force Premium	Previous Rank
▷ 2013	1	Workers Compensation Insurance	55,548.72	
	2	Life Insurance	51,106.98	
	3	Travel Insurance	47,320.68	
	4	Health Insurance	46,462.30	
	5	Homeowners Insurance	41,913.05	
	6	Auto Insurance	38,563.12	
▷ 2014	1	Life Insurance	44,841.58	2
	2	Workers Compensation Insurance	40,615.39	1
	3	Auto Insurance	27,059.15	6
	4	Health Insurance	26,933.33	4
	5	Homeowners Insurance	25,496.46	5
	6	Travel Insurance	19,360.00	3

Analyze - Edit - Refresh - Print - Export

Bottom Ten Line of Business for In force Premium and Policy Count

This report provides ranking for Bottom 10 line of businesses in terms of in force written premium and policy count with previous period ranking.

Bottom 10 Line of Business for In- Force Premium and Policy Count
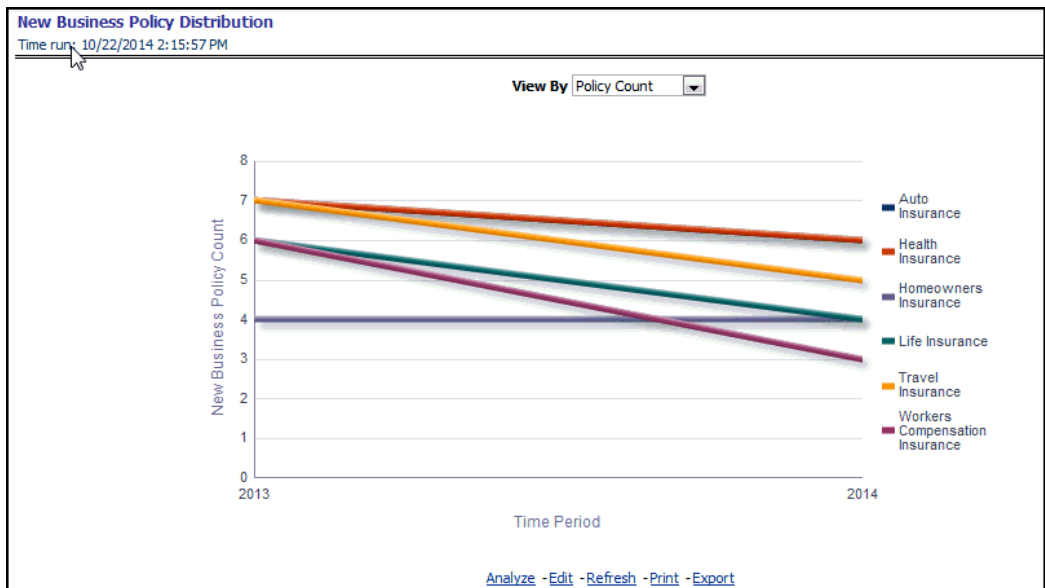Time run: 10/22/2014 2:15:57 PM

Amount in USD

Time Period	Rank	Line of Business	In force Premium	Previous Rank
▷ 2014	1	Travel Insurance	19,360.00	4
	2	Homeowners Insurance	25,496.46	2
	3	Health Insurance	26,933.33	3
	4	Auto Insurance	27,059.15	1
	5	Workers Compensation Insurance	40,615.39	6
	6	Life Insurance	44,841.58	5
▷ 2013	1	Auto Insurance	38,563.12	
	2	Homeowners Insurance	41,913.05	
	3	Health Insurance	46,462.30	
	4	Travel Insurance	47,320.68	
	5	Life Insurance	51,106.98	
	6	Workers Compensation Insurance	55,548.72	

Analyze - Edit - Refresh - Print - Export

New Business Policy Distribution

This report provides Policy Count or Written Premium for all new business policies, as selected from the report level view option, during the reporting period across Line of Business through time series.

New Business Policy Distribution
Time run: 10/22/2014 2:15:57 PM

View By Policy Count

Analyze - Edit - Refresh - Print - Export

Policy Distribution

This report provides policy count of all active policies through a time series.
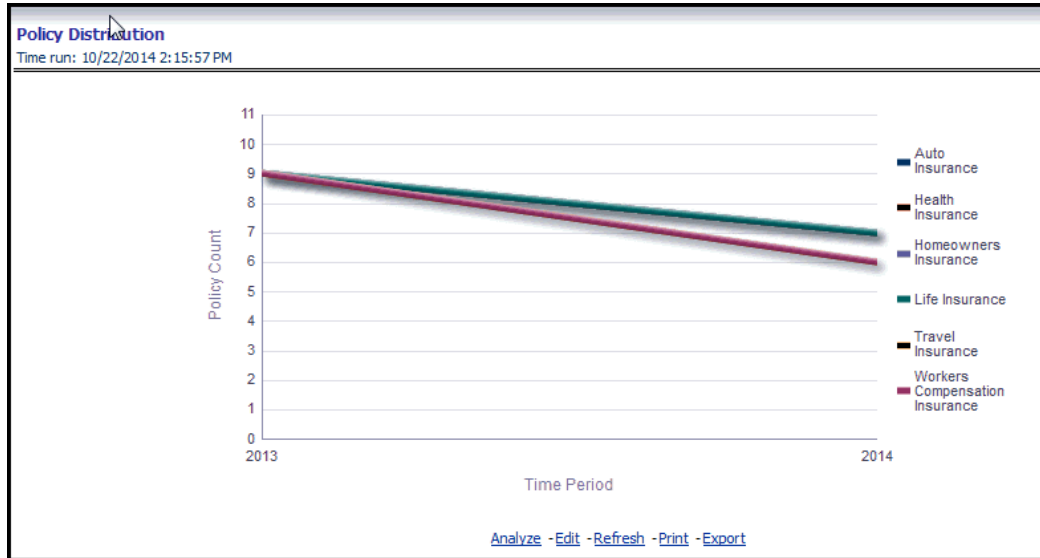
Policy Attrition by Line of Business

The objective of the report is to show Attrition Policy Count and Attrition Written Premium across Line of Businesses over a time period. The Attrition Policy count and attrition written premium values can be filtered and analyzed through report level filters on various attrition type, for example, Cancellation, non renewal, and expiration.

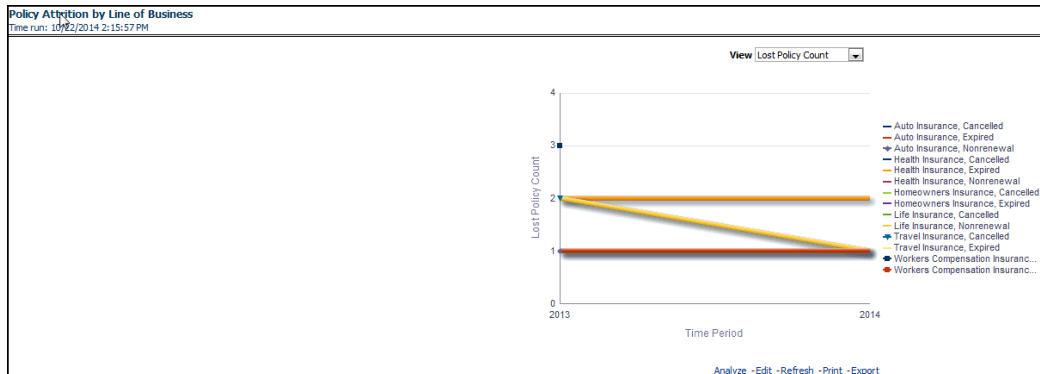**Quote Declines by Line of Business**

The objective of the report is to show count of quote declines across line of businesses. This report displays declines by various quote types through a time series. The report can be analyzed by all declined quotes as well as by various quote types, that is, New Business Quotes, Endorsement Quotes, Renewal Quotes, Reinstatement Quotes, and Cancellation Quotes.

Quote Declines by Line of Business
Time run: 10/22/2014 2:15:57 PM

Legend:
- Auto Insurance, Reinstatement
- Auto Insurance, Renewal
- Health Insurance, Reinstatement
- Health Insurance, Renewal
- Homeowners Insurance, Endorsement
- Homeowners Insurance, New Business
- Homeowners Insurance, Renewal
- Travel Insurance, Reinstatement
- Travel Insurance, Renewal
- Workers Compensation Insurance, New Business
- Workers Compensation Insurance, Renewal

Analyze - Edit - Refresh - Print - Export

Top Attrition Reason by Line of Business

The objective of the report is to show top three attrition reasons for each attrition type, that is, Cancellation, Nonrenewal, and Expiration in terms of percentage contribution to total attrition across Line of Businesses. These are reported for all line of businesses in which the insurer writes business.

Top Attrition Reasons by Line of Business
Time run: 10/22/2014 2:15:57 PM

Type	Rank	Reason	Auto Insurance	Health Insurance	Homeowners Insurance	Life Insurance	Travel Insurance	Workers Compensation Insurance
Top Cancellation Reasons	1	CR	66.00%	25.00%	50.00%			25.00%
	1	IR				66.00%	66.00%	50.00%
Top Expiration Reasons	1	EXP	33.00%	50.00%	50.00%		33.00%	25.00%
Top Nonrenewal Reasons	1	CR				33.00%		
	1	IR		25.00%				

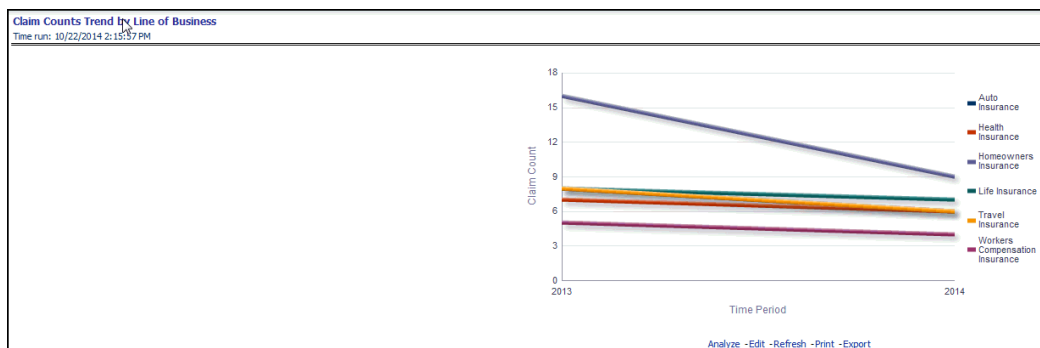Analyze - Edit - Refresh - Print - Export

Line of Business Loss Ratio Trend

This report shows Combined Ratio or Incurred Loss Ratio, as selected from the view option, across all line of businesses through a time series.
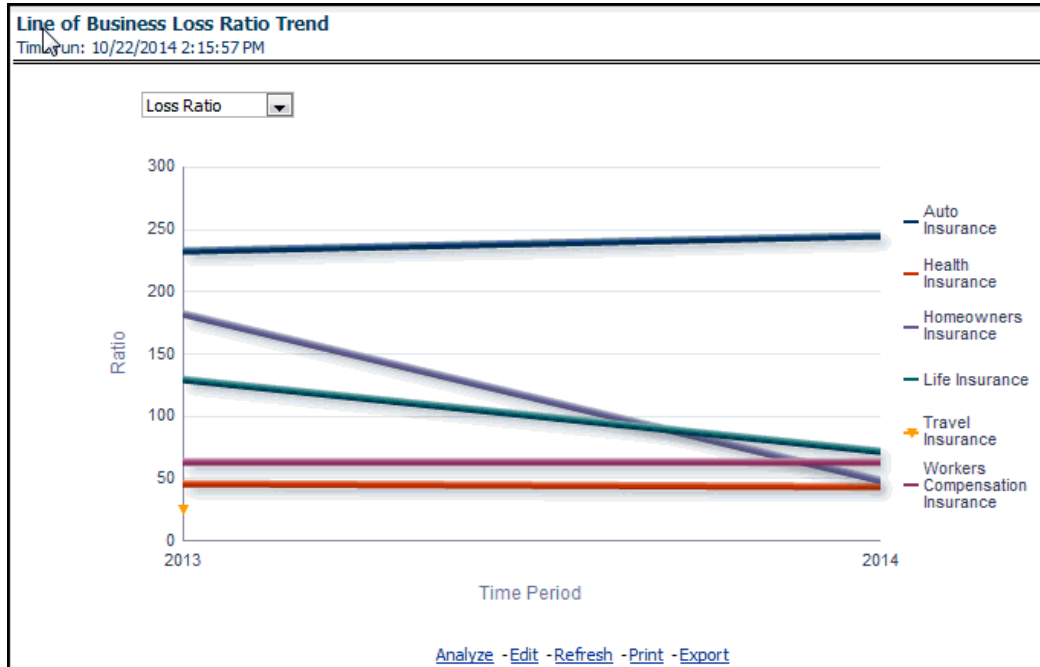
Claim Counts Trend by Line of Business

This reports displays count of claims through a time series for all or line of businesses selected.

Line of Business Performance

The Line of Business performance tab includes reports that focus on the Performance for each Line of Business. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis. The filters include:

• Time

• Company

• Geography

- Line of Business

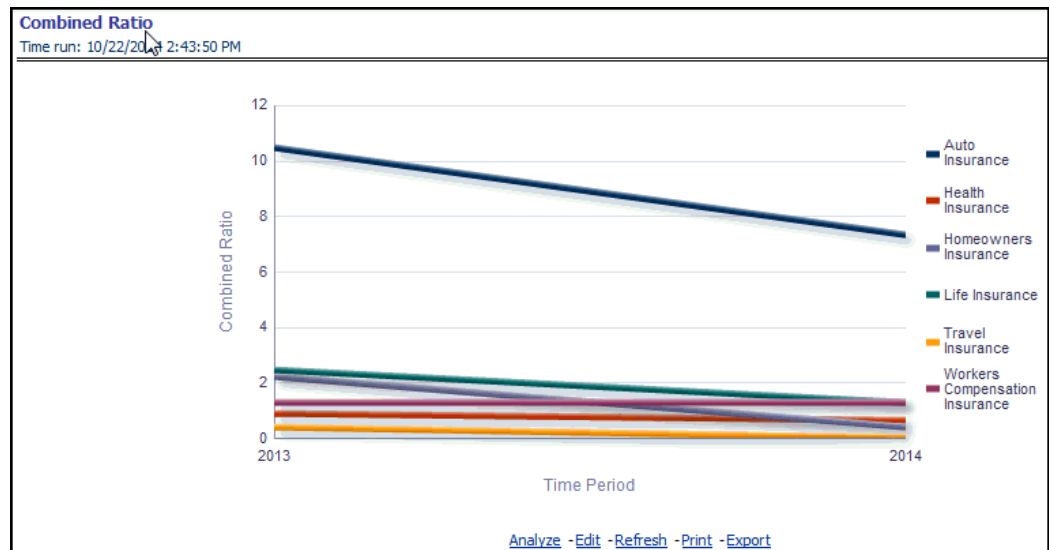The various reports available under this tab are discussed in the following sections.

Line of Business Profit & Loss

This tabular report provides a snapshot of financial profitability by all or a specific line of business selected for the time period. The financial performance window displays net income through premium, expenses through claims and benefits paid with overall profitability. This report also shows the previous period figures along with a variance between the current and the previous period.

Combined Ratio

This report shows combined ratio for all or selected line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.

Operating Ratio

This report shows operating ratio for all or selected line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.

Operating Ratio
Time run: 10/22/2014 2:43:50 PM

Analyze - Edit - Refresh - Print - Export

Expense Ratio

This report shows expense ratio for all or selected line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.

Expense Ratio
Time run: 10/22/2014 2:43:50 PM

Analyze - Edit - Refresh - Print - Export

Loss Ratio

This report shows loss ratio for all or selected line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.

Loss Ratio
Time run: 10/22/2014 2:43:50 PM

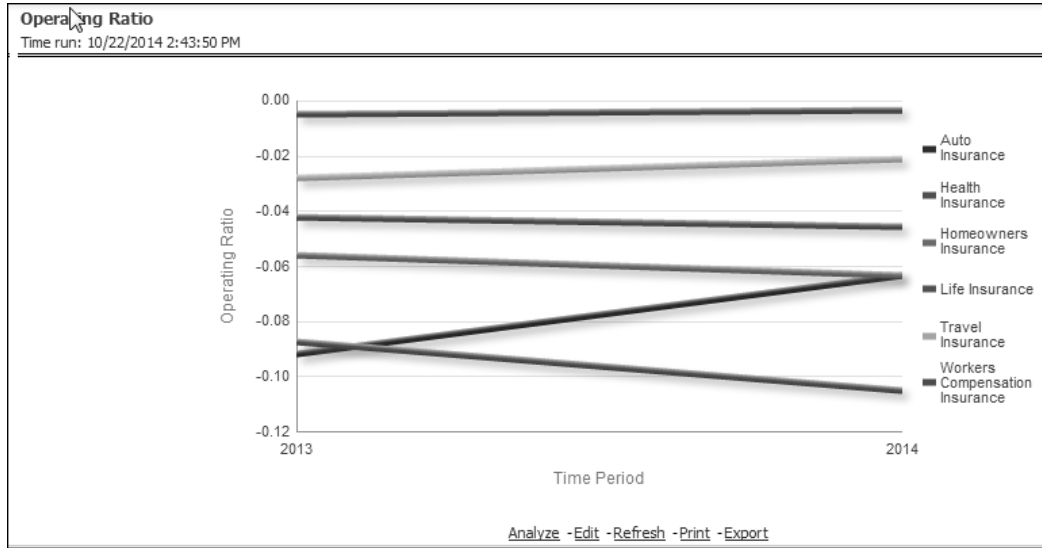
Analyze - Edit - Refresh - Print - Export

Net Retention Ratio

This report shows net retention ratio for all or selected line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.
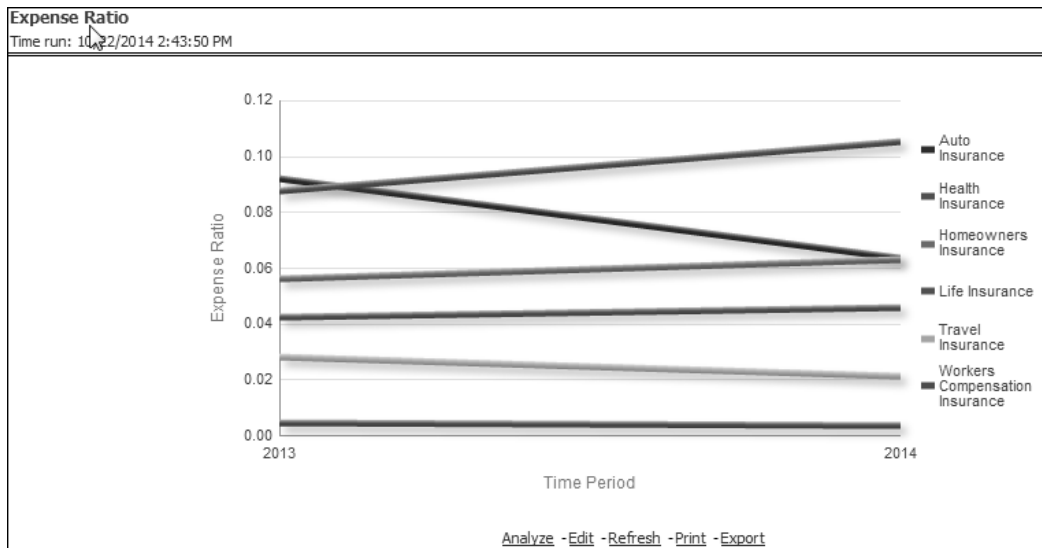
Net Retention Ratio
Time run: 10/22/2014 2:43:50 PM

Analyze - Edit - Refresh - Print - Export

Commission Ratio

This report shows commission ratio for all or selected line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.
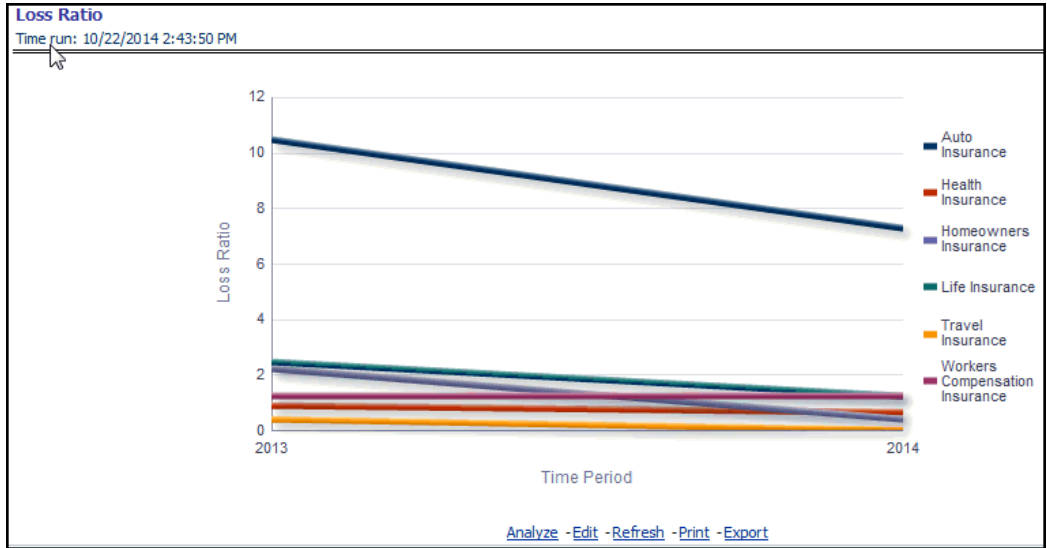
Commission Ratio
Time run: 10/22/2014 2:43:50 PM

Analyze - Edit - Refresh - Print - Export

Average Earned Premium Growth

This report shows growth in average earned premium for all or selected line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.
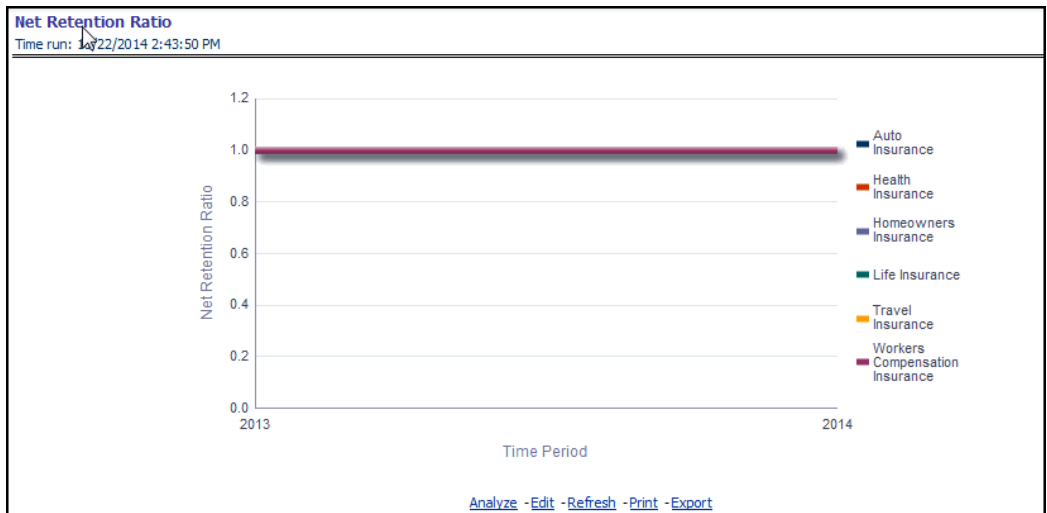
Average Earned Premium Growth
Time run: 10/22/2014 2:43:50 PM

Amount in USD

Analyze - Edit - Refresh - Print - Export

Average Policy Growth

This report shows growth in policy counts for all or selected line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.
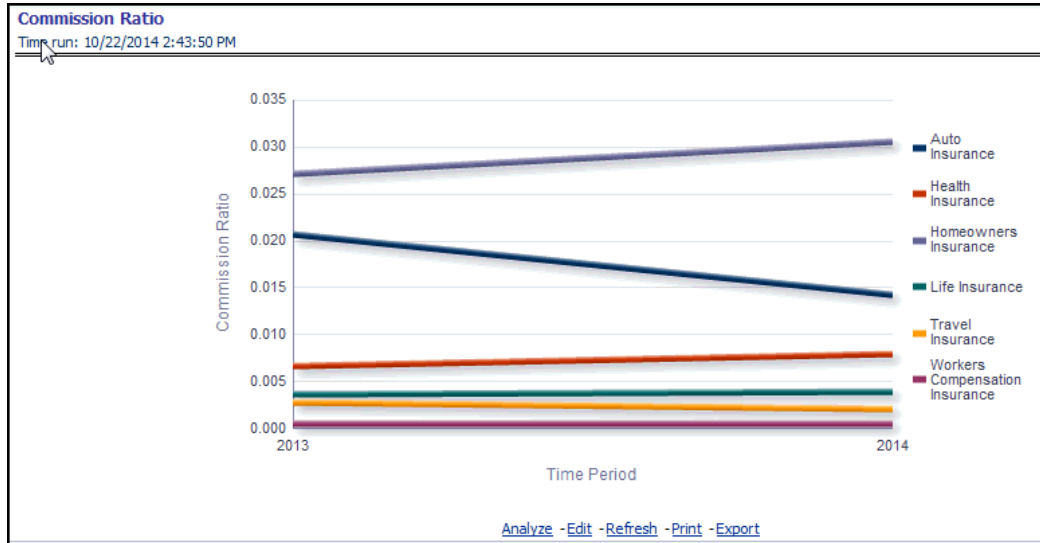
Average Policy Growth
Time run: 10/22/2014 2:43:50 PM

Amount in USD

Analyze - Edit - Refresh - Print - Export

Average Claim Frequency

This report shows average number or frequency of reported claims for all or selected line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.
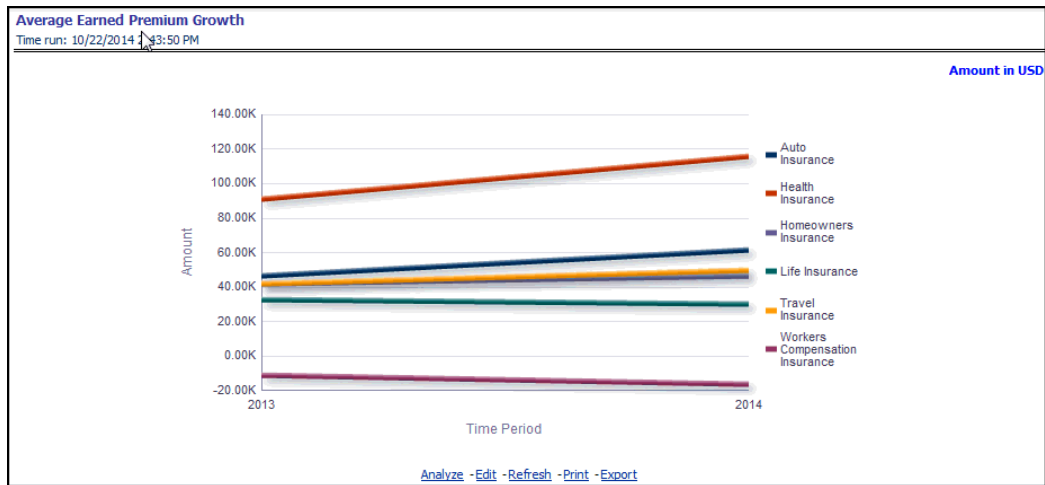
Average Claim Frequency
Time run: 10/22/2014 2:43:50 PM

Analyze - Edit - Refresh - Print - Export

Average Claim Severity

This report shows average size or severity of reported claims for all or selected line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.
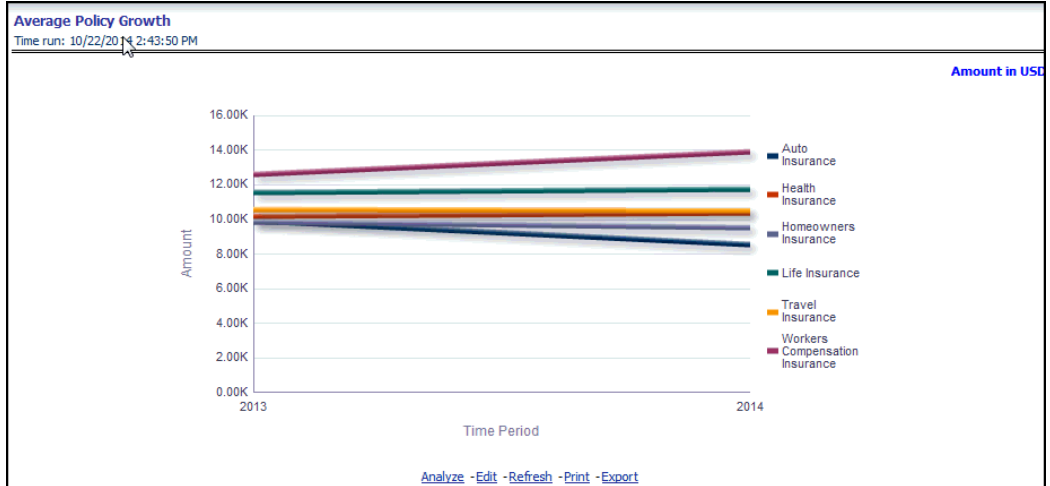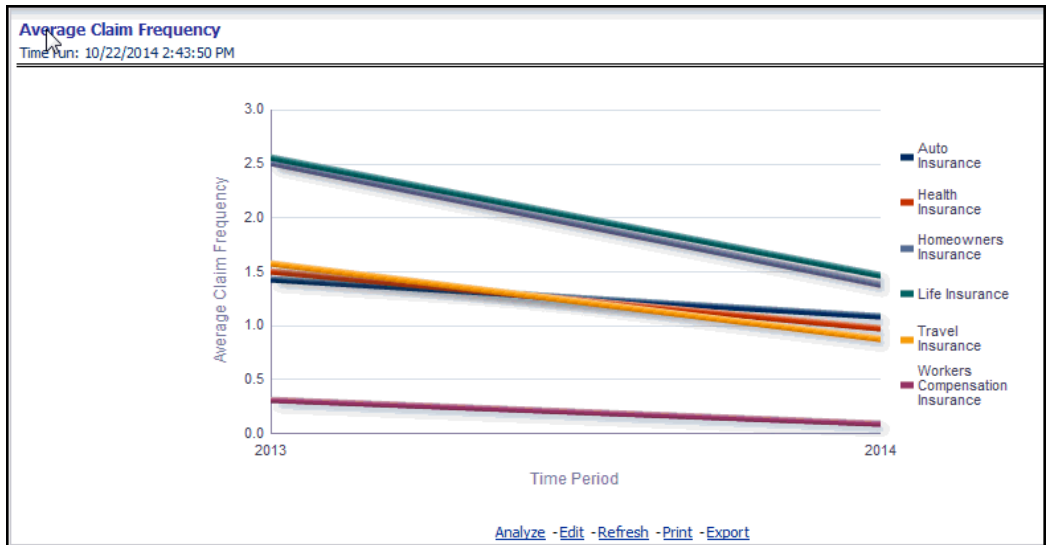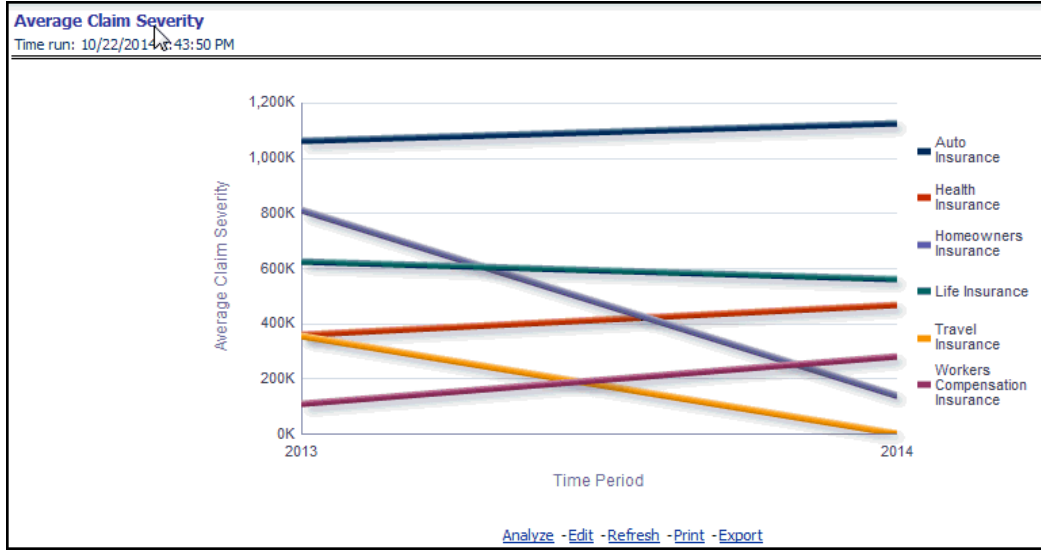
Average Claim Severity
Time run: 10/22/2014 2:43:50 PM

Top Ten Line of Business Attrition

This report ranks top ten lines of business in terms of various key attrition measures like loss policy count, lost written premium, and corresponding attrition ratio.


Top 10 Line of Business Attrition
Time run: 10/22/2014 2:43:50 PM

Time Hierarchy	Line of Business	Rank	Lost Written Premium	Lost Policy Count	Attrition Ratio	Previous Rank
▷ 2013	Auto Insurance	1	25,496	4	44.44%	
	Workers Compensation Insurance	2	16,108	4	44.44%	
	Health Insurance	3	11,659	5	55.56%	
	Homeowners Insurance	4	11,221	2	22.22%	
	Life Insurance	5	90	4	44.44%	
	Travel Insurance	6	81	3	33.33%	
▷ 2014	Health Insurance	1	13,600	4	57.14%	3
	Auto Insurance	2	11,077	3	42.86%	1
	Homeowners Insurance	3	189	2	28.57%	4
	Travel Insurance	4	81	1	16.67%	6
	Life Insurance	5	81	2	28.57%	5

Top Ten Claim Paying Line of Business

This report ranks top ten lines of business in terms of claim payments.

Top 10 Claim Paying Line of Business
Time run: 10/22/2014 2:43:50 PM
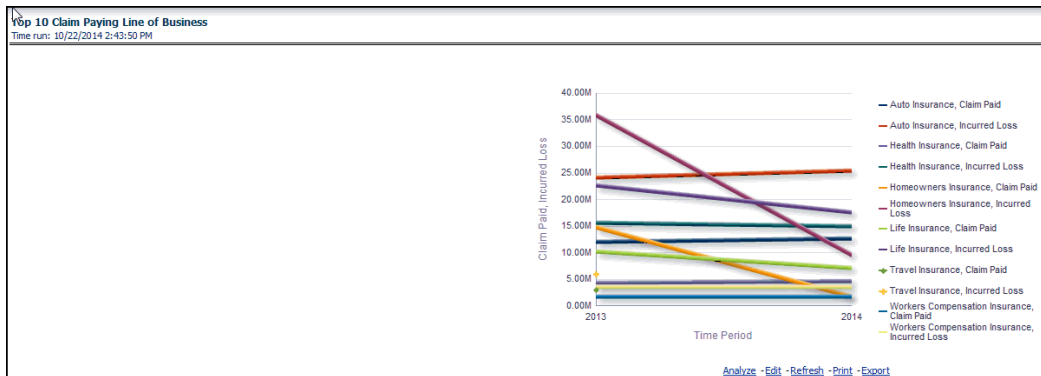
Product Overview

The Product tab includes reports that focus on the overview of Performances for Products. The filters for this tab allow the report results to be focused on selected

products for comparison and targeted analysis. The filters include:

- Time

- Company

- Geography

- Line of Business

- Products

The various reports available under this tab are discussed in the following sections.

Customer Distribution by Policy Status

This report provides customer and policy information through time series. Various performance metrics based measures, for example, Number of New Customers, Number of Closed Customers, and so on for the reporting period selected, is displayed on a year-on-year basis. This report can be analyzed over various time periods, entities, geographies, product, and line of business selected from page level prompts
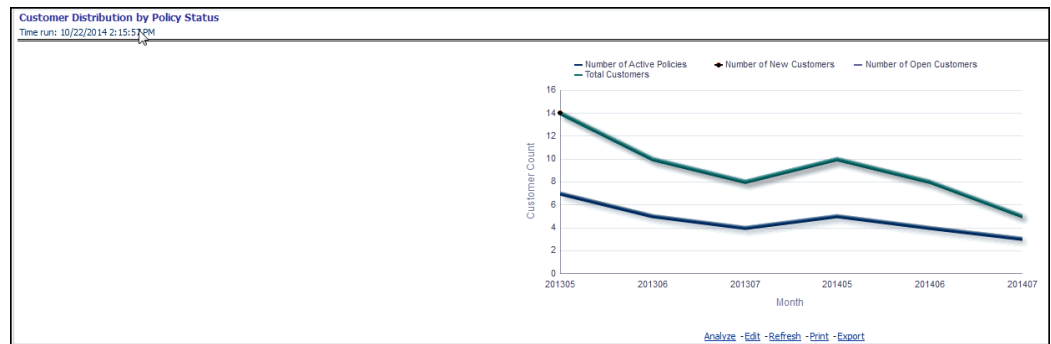
Top Ten Products for In force Premium and Policy Count

This report provides ranking for Top 10 products in terms of in force written premium and policy count with previous period ranking.

Top 10 Product for In force Premium and Policy Count
Time run: 10/22/2014 3:12:30 PM

Amount in USD

Time Period	Rank	Product Name	In force Premium	Previous Rank
▷ 2013	1	Workers Compensation Endowment	55,548.72	
	2	Life Endowement	51,106.98	
	3	Travel Endowment	47,320.68	
	4	Health Endowment	46,462.30	
	5	Home Owners Endowment	41,913.05	
	6	Auto Endowment	38,563.12	
▷ 2014	1	Life Endowment	44,841.58	2
	2	Workers Compensation Endowment	40,615.39	1
	3	Auto Endowment	27,059.15	6
	4	Health Endowment	26,933.33	4
	5	Home Owners Endowment	25,496.46	5
	6	Travel Endowment	19,360.00	3

Analyze -Edit -Refresh -Print -Export

Bottom Ten Products for In force Premium and Policy Count

This report provides ranking for Bottom 10 products in terms of in force written premium and policy count with previous period ranking.

Bottom 10 Products for In- Force Premium and Policy Count
Time run: 10/22/2014 3:12:30 PM

Amount in USD

| Time Period	Product	In force Premium	Rank	Previous Rank
▷ 2014	Travel Endowment	19,360.00	1	4
	Home Owners Endowment	25,496.46	2	2
	Health Endowment	26,933.33	3	3
	Auto Endowment	27,059.15	4	1
	Workers Compensation Endowment	40,615.39	5	6
	Life Endowement	44,841.58	6	5
▷ 2013	Auto Endowment	38,563.12	1	
	Home Owners Endowment	41,913.05	2	
	Health Endowment	46,462.30	3	
	Travel Endowment	47,320.68	4	
	Life Endowement	51,106.98	5	
	Workers Compensation Endowment	55,548.72	6	

Analyze -Edit -Refresh -Print -Export

New Business Policy Distribution

This report provides Policy Count or Written Premium for all new business policies (as selected from the report level view option) during the reporting period across products through time series.
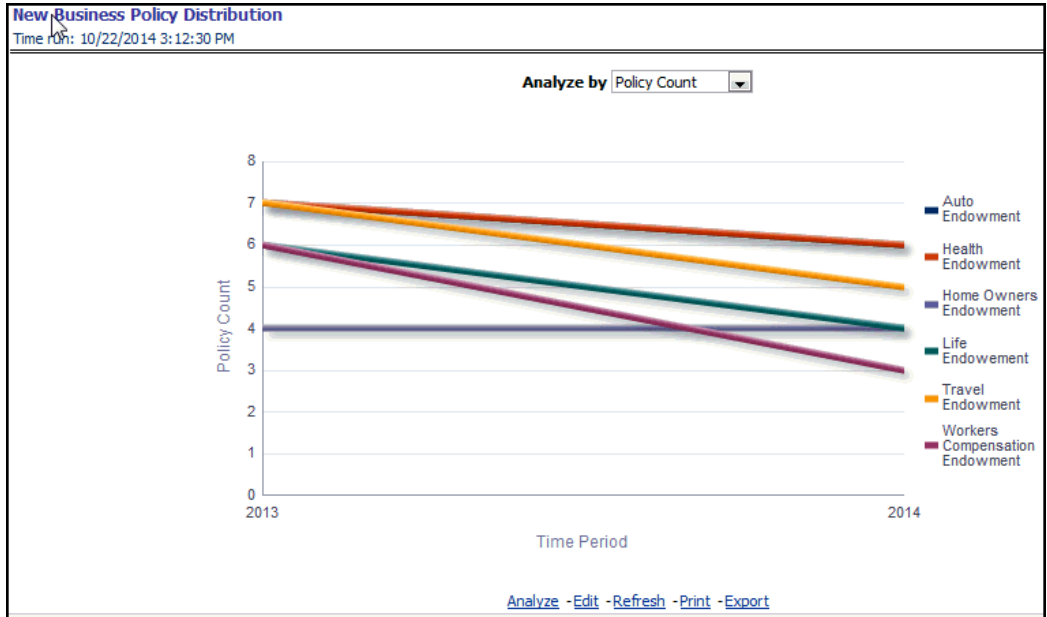
Policy Distribution

This report provides policy count of all active policies through a time series.
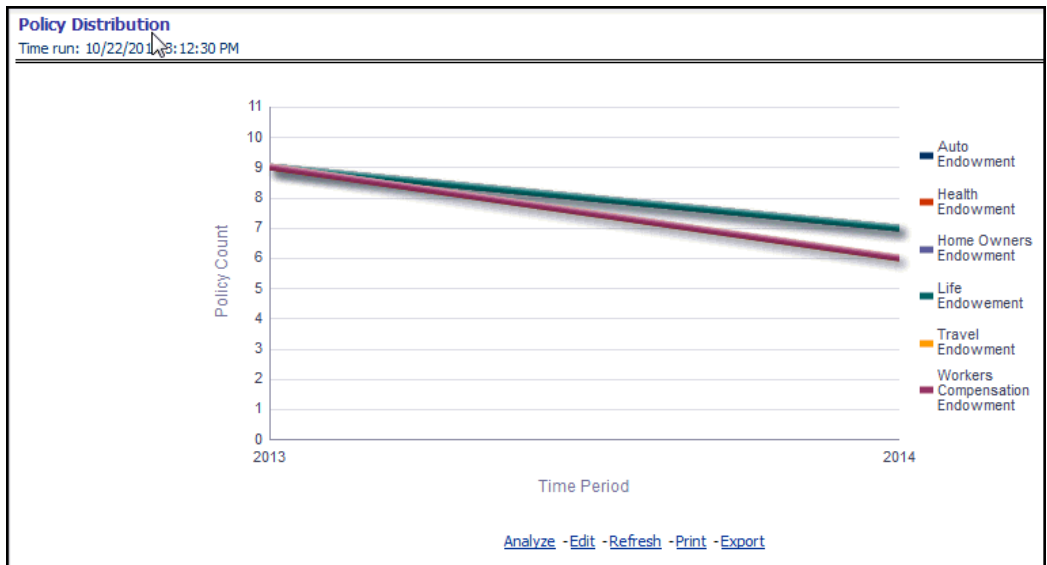
Policy Attrition by Product

The objective of the report is to show Attrition Policy Count and Attrition Written Premium across products over a time period. The Attrition Policy count and attrition written premium values can be filtered and analyzed through report level filters on various attrition type, that is, Cancellation, non renewal, and expiration.
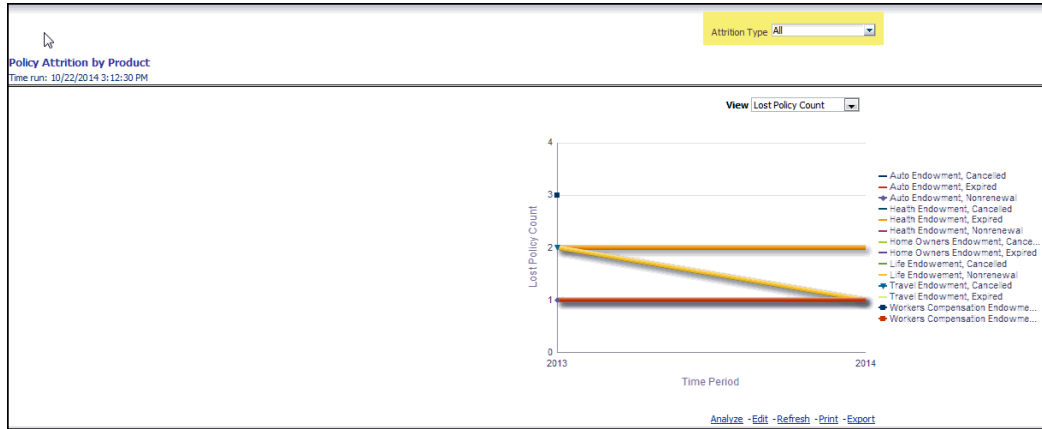
Quote Declines by Product

The objective of the report is to show count of quote declines across products. This report displays declines by various quote types; through a time series. The report can be analyzed by all declined quotes as well as by various quote types:

- New Business Quotes

- Endorsement Quotes

- Renewal Quotes

- Reinstatement Quotes

- Cancellation Quotes

Top Attrition Reasons by Product

The objective of the report is to show top three attrition reasons for each attrition type, that is, Cancellation, Nonrenewal and Expiration in terms of percentage contribution to total attrition products. These are reported for all products and line of businesses in which the insurer writes business.

Type	Rank	Reason	Auto Endowment	Health Endowment	Home Owners Endowment	Life Endowement	Travel Endowment	Workers Compensation Endowment
Top Cancellation Reasons	1	CR	66.00%	25.00%	50.00%			25.00%
	1	IR				66.00%	66.00%	50.00%
Top Expiration Reasons	1	EXP	33.00%	50.00%	50.00%		33.00%	25.00%
Top Nonrenewal Reasons	1	CR				33.00%		
	1	IR		25.00%				

Analyze - Edit - Refresh - Print - Export

Loss Ratio Trend by Product

This report shows Combined Ratio or Incurred Loss Ratio, as selected from the view option, across products and line of businesses through a time series.

Loss Ratio Trend by Product
Time run: 10/22/2014 3:12:30 PM

Analyze - Edit - Refresh - Print - Export
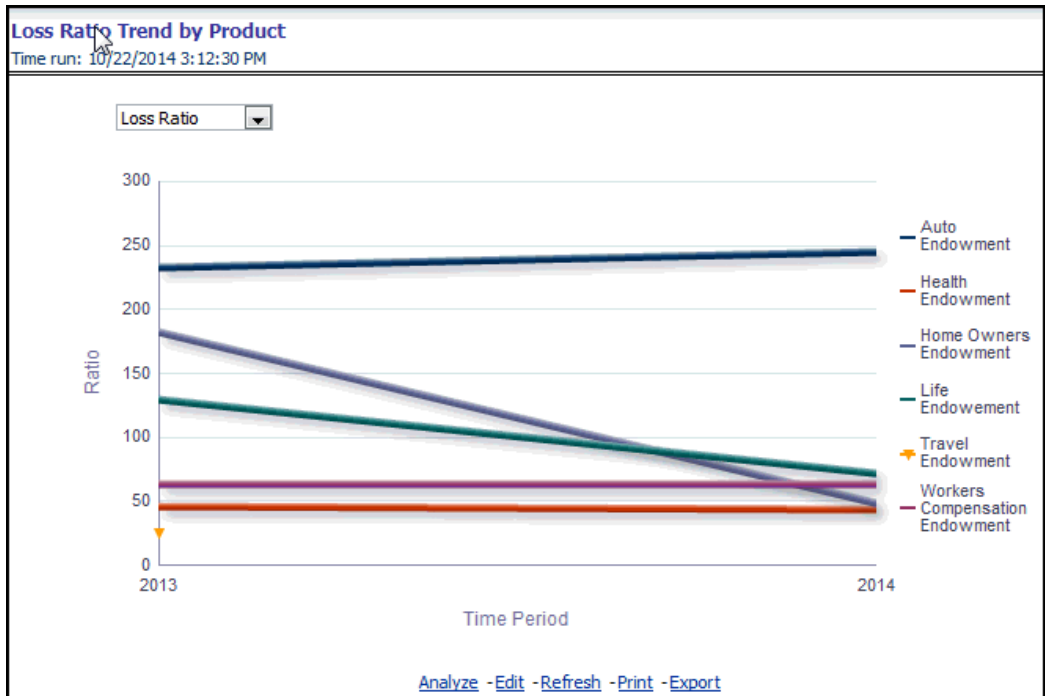
Claim Counts Trend by Product

This reports displays count of claims through a time series for all products and line of businesses selected.

Claim Counts Trend by Product
Time run: 10/22/2014 3:45:30 PM
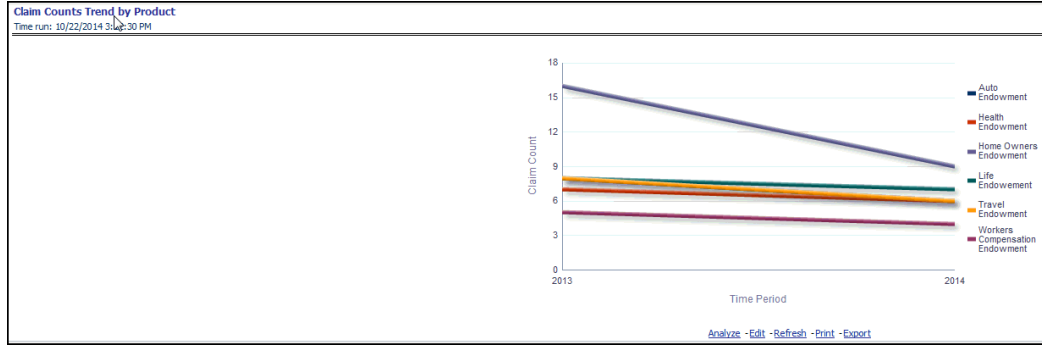
Product Performance

The Product performance tab includes reports that focus on the Performance for each product under each Line of Business. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- Time

- Company

- Geography

- Line of Business

- Products

The various reports available under this tab are discussed in the following sections.

Product Profit & Loss

This tabular report provides a snapshot of financial profitability by all or a specific product for or a specific line of business selected for the time period. The financial performance window displays net income through premium, expenses through claims and benefits paid with overall profitability. This report also shows the previous period figures along with a variance between the current and the previous period.

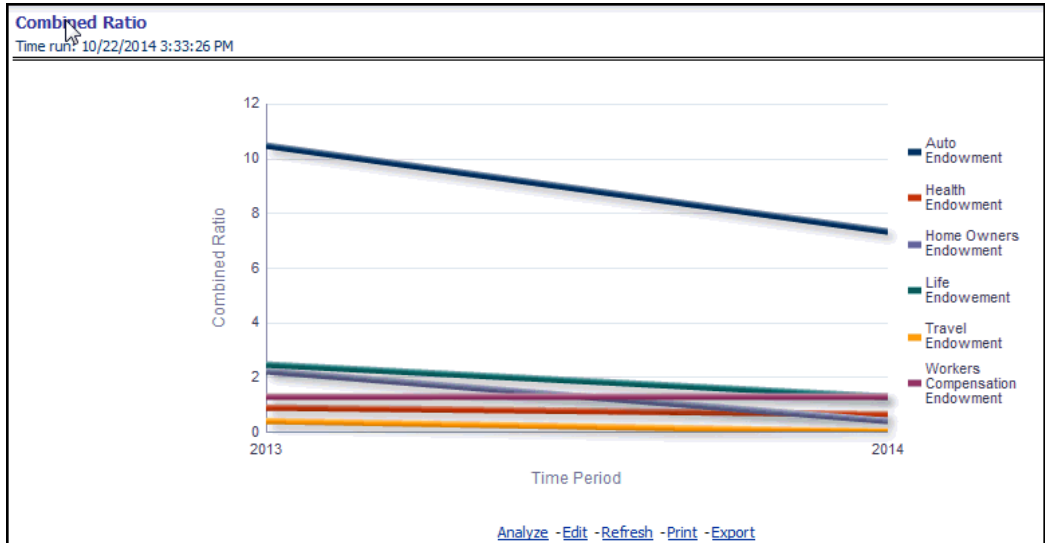

Product Profit & Loss
Time run: 10/22/2014 3:41:26 PM

Amount in USD

Particulars	Current Period	Previous Period	Change	Variance
Net Premium Income	0.00	0.00	0.00	
Net Income	0.00	0.00	0.00	
Insurance Benefits	0.00	0.00	0.00	
Insurance Claims and Loss Adjustment Expenses	0.00	0.00	0.00	
Net Insurance Benefits and Claims	0.00	0.00	0.00	
Expenses	-1,614,319.46	0.00	-1,614,319.46	0.00
Product Profit	-1,614,319.46	0.00	-1,614,319.46	0.00

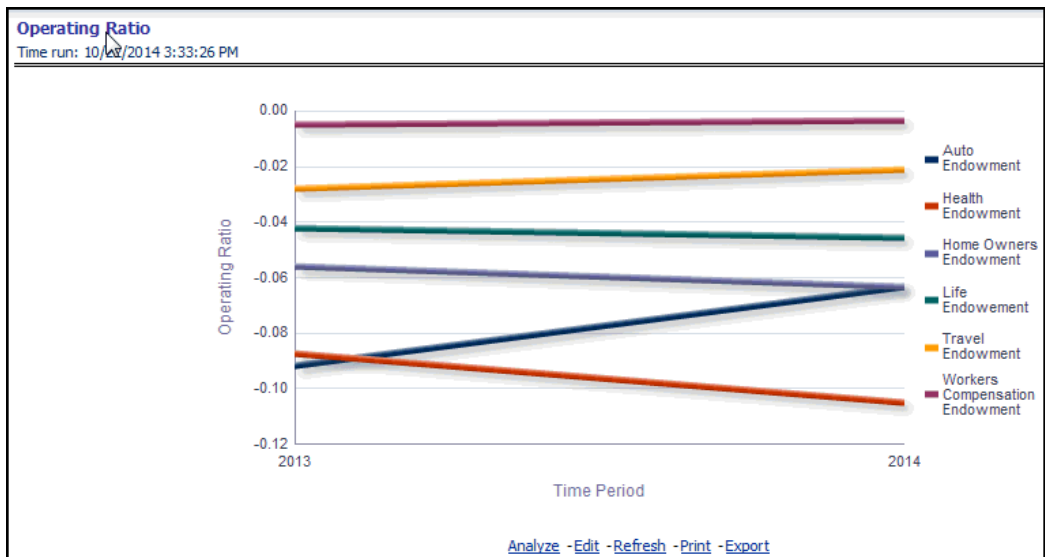Analyze - Edit - Refresh - Print - Export

Combined Ratio

This report shows combined ratio for all or a specific product for or a specific line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts

Combined Ratio
Time run: 10/22/2014 3:33:26 PM

Analyze - Edit - Refresh - Print - Export

Operating Ratio

This report shows operating ratio for all or a specific product for or a specific line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.

Operating Ratio
Time run: 10/22/2014 3:33:26 PM

Analyze - Edit - Refresh - Print - Export

Expense Ratio

This report shows expense ratio for all or a specific product for or a specific line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts

Loss Ratio

This report shows loss ratio for all for all or a specific product for or a specific line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts
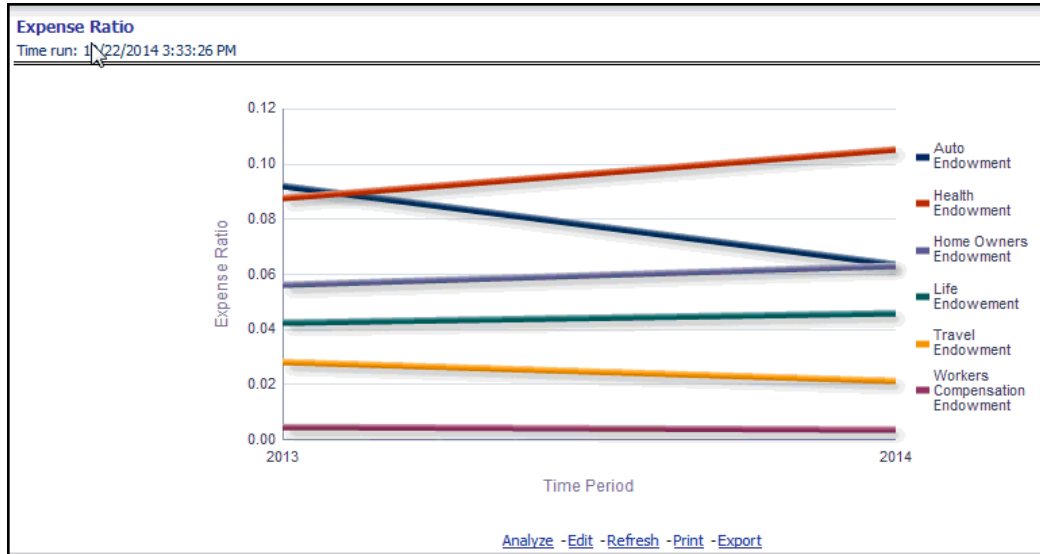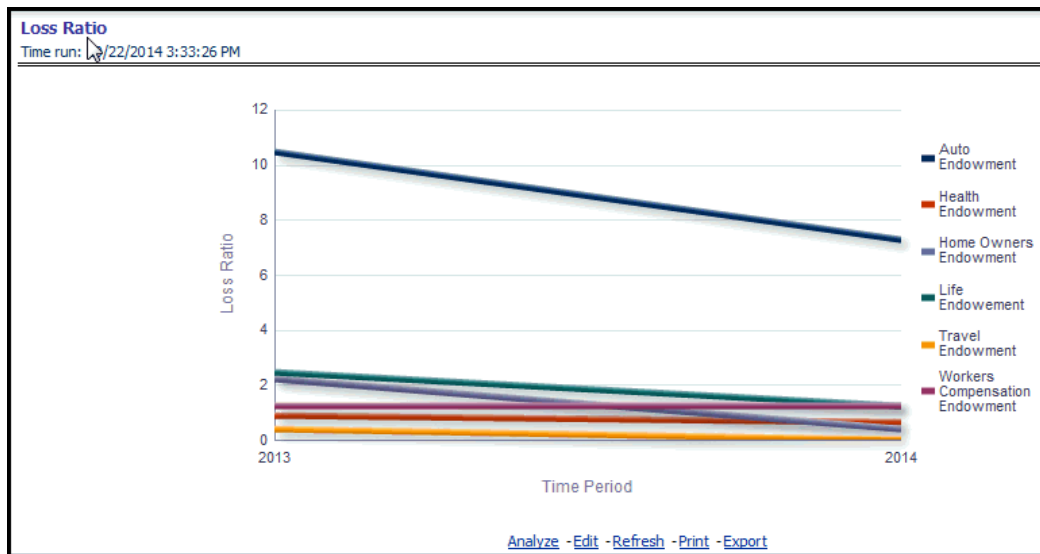

Net Retention Ratio

This report shows net retention ratio for all or a specific product for or a specific line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.

Net Retention Ratio
Time run: 10/22/2014 3:33:26 PM

Analyze - Edit - Refresh - Print - Export

Commission Ratio

This report shows commission ratio for all or a specific product for or a specific line of business through a time series. This report can be viewed over various time periods, entities and geographies selected from page level prompts.

Commission Ratio
Time run: 10/22/2014 3:33:26 PM

Analyze - Edit - Refresh - Print - Export

Average Earned Premium Growth

This report shows growth in average earned premium for all or a specific product for or a specific line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.
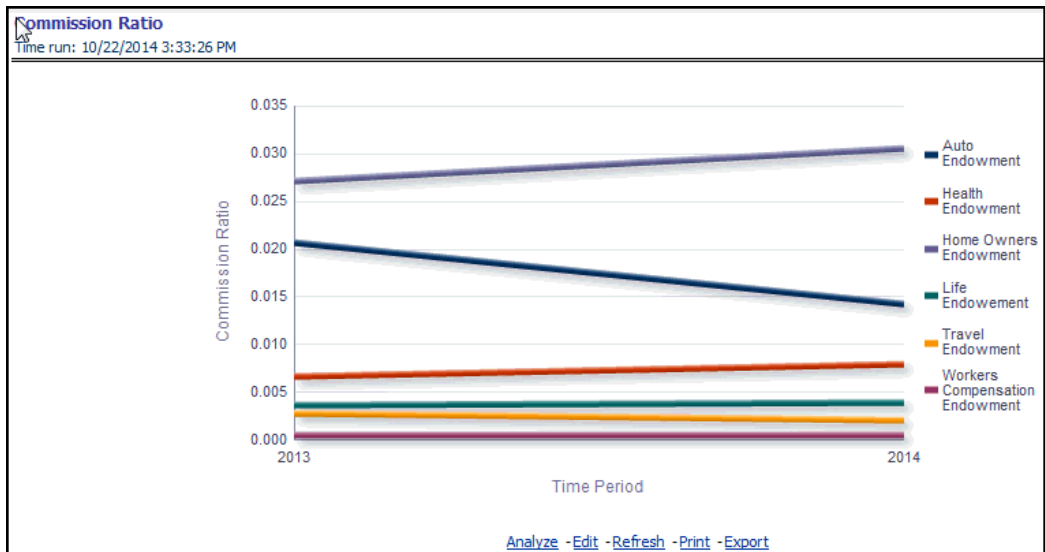
Average Earned Premium Growth
Time run: 10/22/2014 3:33:26 PM

Average Policy Growth

This report shows growth in policy counts for all or a specific product for or a specific line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.
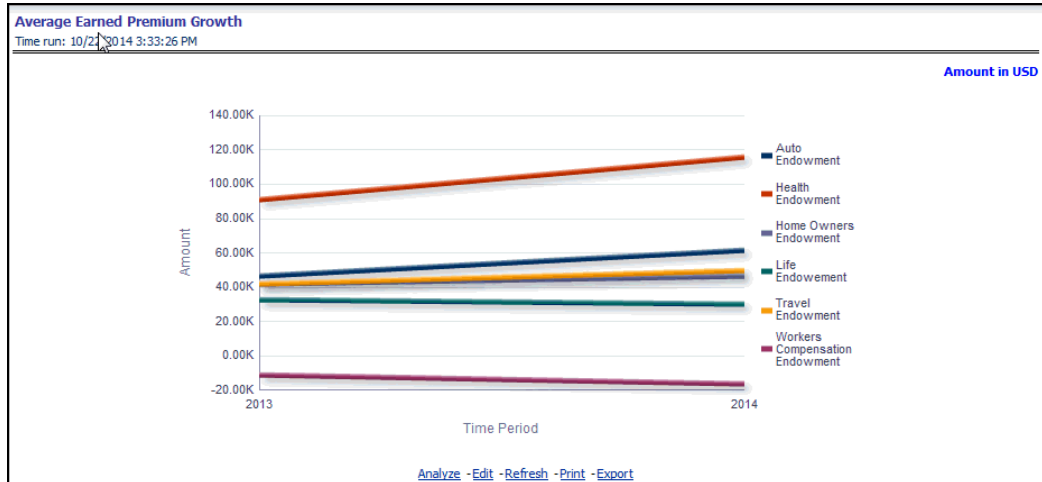

Average Policy Growth
Time run: 10/22/2014 3:33:26 PM

Average Claim Frequency

This report shows average number or frequency of reported claims for all or a specific product for or a specific line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts
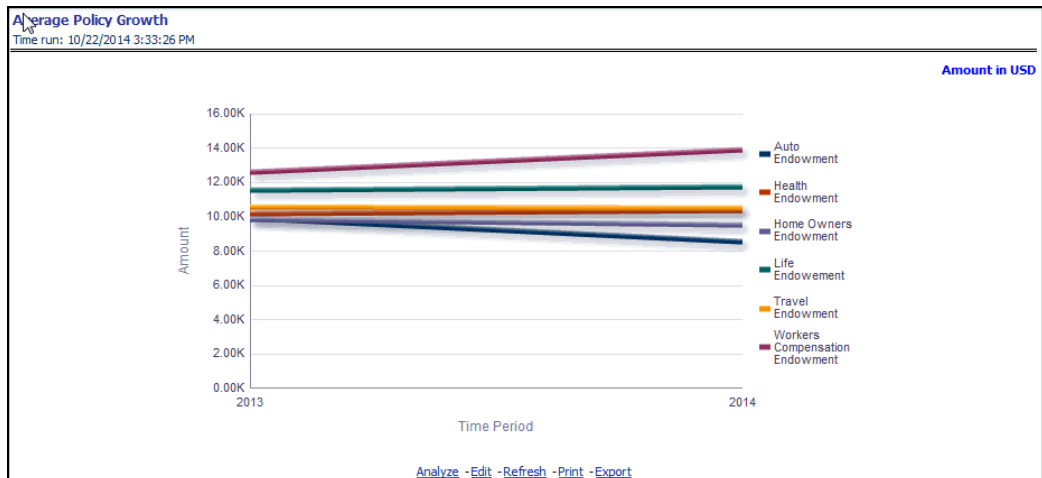
Average Claim Severity

This report shows average size or severity of reported claims for all or a specific product for or a specific line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.
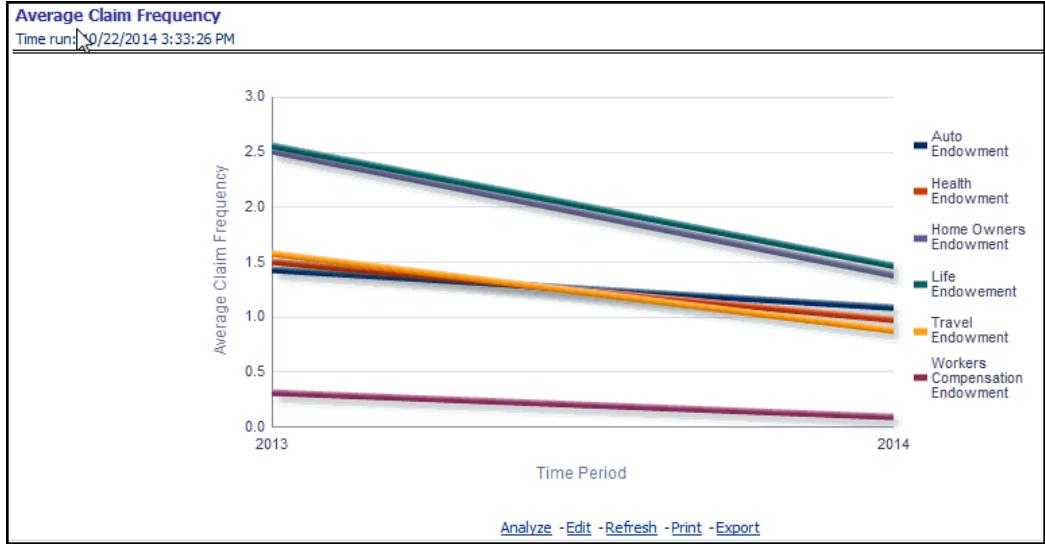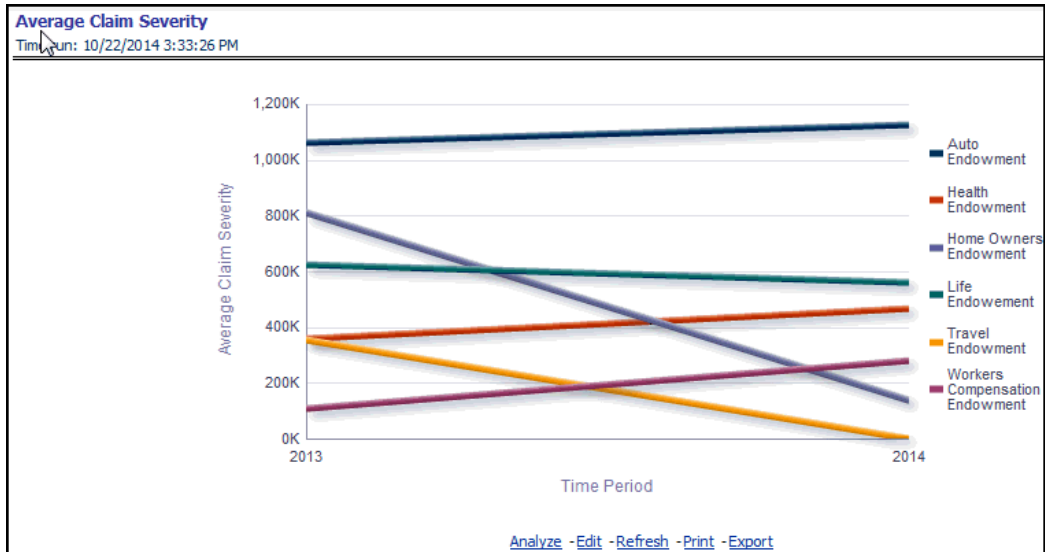

Top 10 Product Attrition

This report ranks top ten products in terms of various key attrition measures like loss policy count, lost written premium, and corresponding attrition ratio.

Top 10 Product Attrition
Time run: 10/22/2014 3:33:26 PM

Time Hierarchy	Product	Rank	Lost Written Premium	Lost Policy Count	Attrition Ratio	Previous Rank
▷ 2013	Auto Endowment	1	25,496.46	4	44.44%	
	Workers Compensation Endowment	2	16,107.87	4	44.44%	
	Health Endowment	3	11,658.88	5	55.56%	
	Home Owners Endowment	4	11,220.74	2	22.22%	
	Life Endowment	5	89.89	4	44.44%	
	Travel Endowment	6	80.90	3	33.33%	
▷ 2014	Health Endowment	1	13,600.00	4	57.14%	3
	Auto Endowment	2	11,076.92	3	42.86%	1
	Home Owners Endowment	3	188.76	2	28.57%	4
	Travel Endowment	4	80.90	1	16.67%	6
	Life Endowment	5	80.90	2	28.57%	5

Analyze - Edit - Refresh - Print - Export

Top 10 Claim Paying Products

This report ranks top ten products in terms of claim payments.
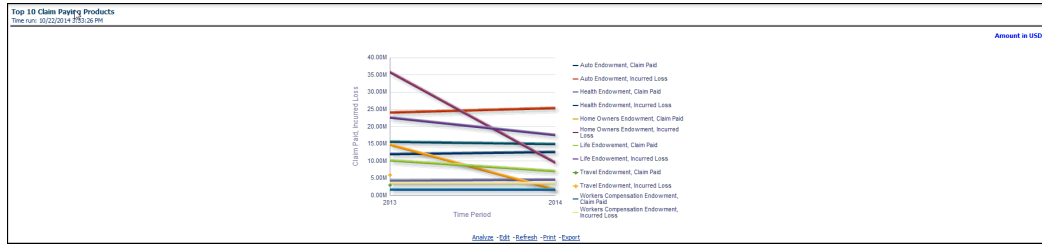
6

Managing Quote Performance Dashboard

Overview

This chapter explains the reports available under each tab in the Quote Performance Dashboard.

Managing Reports

The following tabs are present in the Quote Performance dashboard:

- Summary

- Key Fact

- Line of Business

- Product

- Region

- Producer Performance

The following screenshots display the essential nature of the available reports as per each tab:
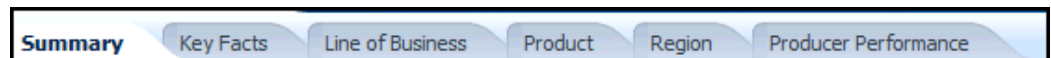
Summary

This tab includes information at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing. Following are the filters available for this tab.

- Time

- Company

- Geography

The various reports available under this tab are detailed in the following sections.

Key Quote Performance Indicators Flash

This report shows snap shots of key performance indicators represented through flash boxes for current period.

Each of these Flash boxes is drillable to further corresponding detailed report as follows:

- Flash Box: Quote Count Percentage Change

  Quote Count Trends (Drill-down report): This report summarizes the count and distribution of the types of quotes generated during the reported period and compares those amounts to previous reporting period. The comparisons available include a previous period or a previous year(s).

- Flash Box: Quote Expenses Percentage Change

  Quote Expenses Summary Trend (Drill-down report): This report summarizes the total amount of expenses by each type of quote for the reporting period and compares those amounts to the previous reporting period. The comparisons available include a previous period or a previous year(s).

- Flash Box: New Business Bind ratio Percentage Change

  New Business Quote to Bind Ratio (Drill-down report): This report presents the ratios of Total New Business Quotes that were generated vs. the New Business Quotes that were accepted and generated a new policy. The ratios are presented for the current and previous reporting periods. In addition, it isolates and presents the bind ratio for quotes that had reports received for the current reporting period and previous reporting period.

- Flash Box: Quote to Cancelled Ratio Percentage Change

  Endorsement Quote to Cancelled Ratio (Drill-down report): This report summarizes the ratio of policies where an endorsement quote was generated and remained in force until policy expiration and the policies where an endorsement quote was generated and the policy was later cancelled. The ratios are presented for current and previous reporting period and are exhibited in both tabular and graphical

display.

- Flash Box: Quote to Expired Ratio Percentage Change

  Renewal Quote to Expired Ratio (Drill-down report): This report summarizes the ratio of policies where a renewal quote was generated and the policy renewed and the policies where a renewal quote was generated and the policy later expired. The ratios are presented for current and previous reporting period and are exhibited in both tabular and graphical display.

New Business Quote Counts

This line graph illustrates the total number of New Business quotes generated over time. Each Line of Business is represented by a unique line.
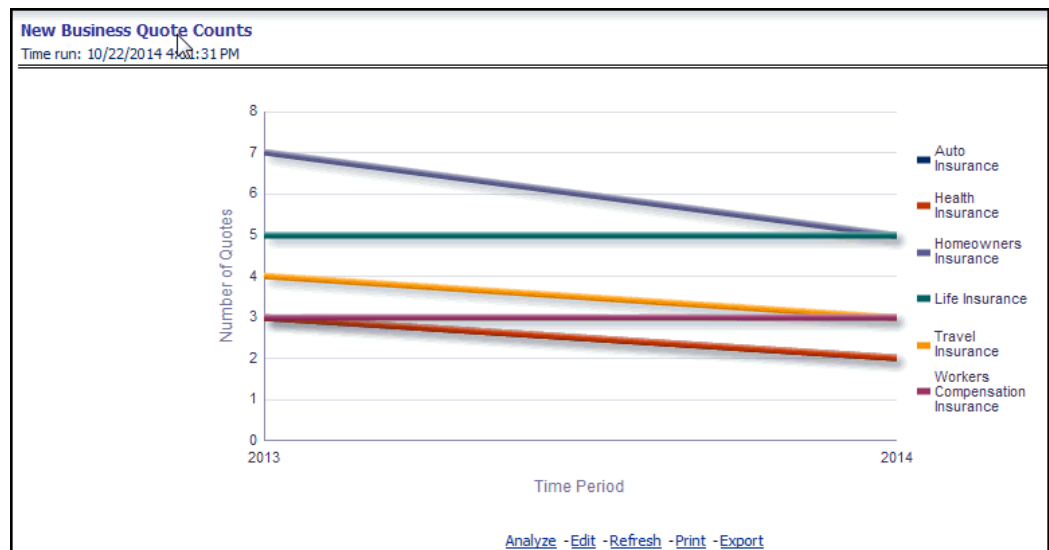
Quote to Bind Ratio

This line graph illustrates the Binding ratio, the ratio of total quotes generated to those quotes that resulted in a policy transaction including but not limited to new business policy or endorsement, over time. Each Line of Business is represented by a unique line.
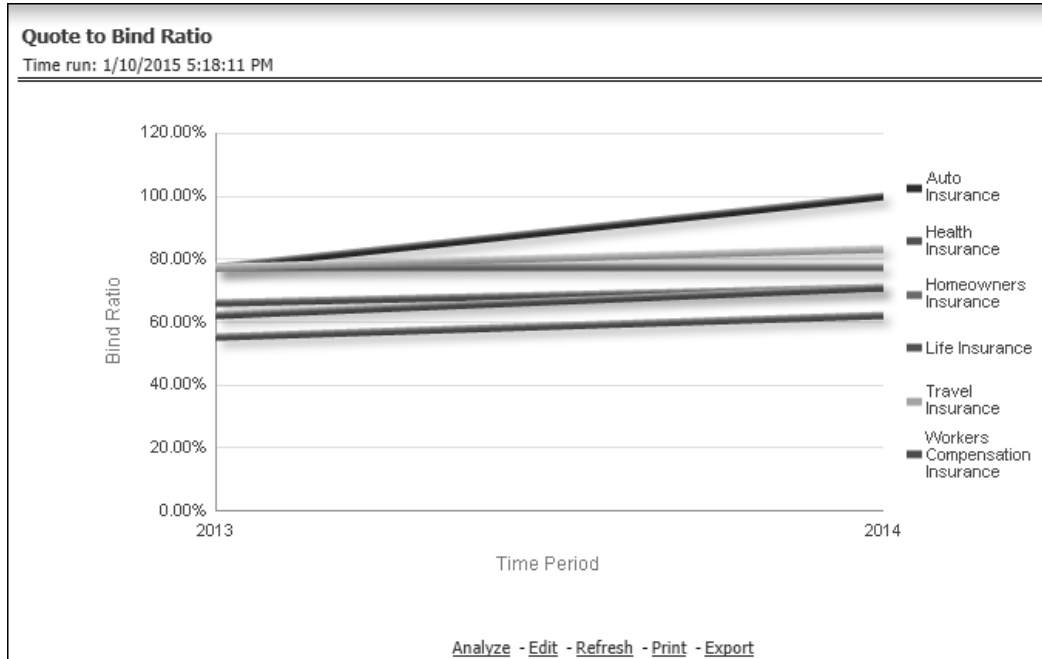
New Business Bind Ratio

> This line graph illustrates the New Business Bind ratio, the ratio of total New Business quotes generated to those quotes that resulted in a new business policy transaction, over time. Each Line of Business is represented by a unique line.

Quote to Cancelled ratio

> This line graph illustrates the Quote to Cancelled ratio, the ratio of total policies with endorsements quotes generated to those policies with an endorsement quote that

eventually cancelled, over time. Each Line of Business is represented by a unique line.
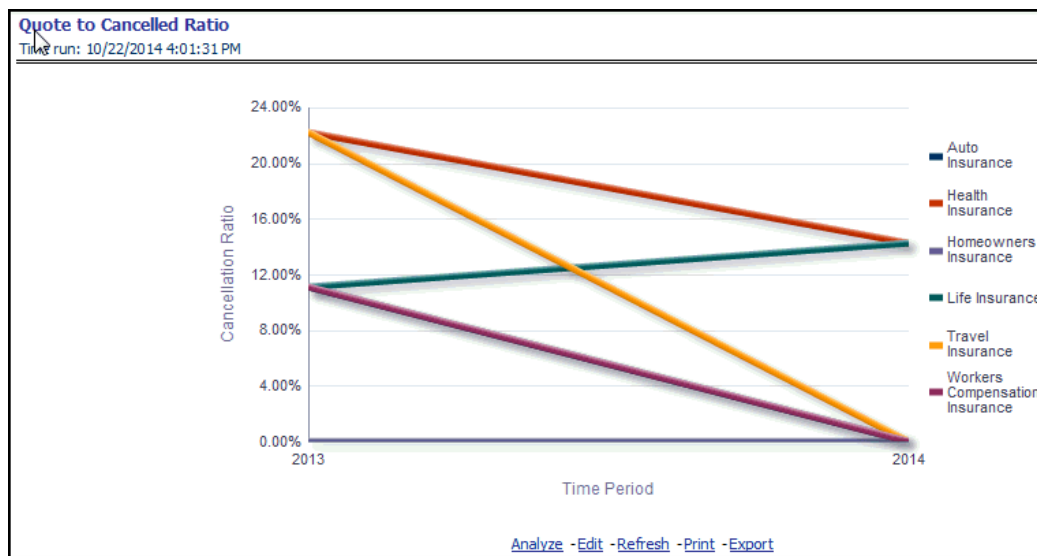
Quote Counts by Type

This pie graph illustrates the count of quotes by the type of quote. The types of quotes illustrated include the following:

- New Business

- Endorsement

- Cancellation

- Reinstatement

- Renewal

The corresponding stacked bar graph shows the total quotes stacked by the type of quotes over a time series.

Top Ten Producing Agency New Business Quote Count

This chart lists the Producing Agencies with the 10 highest New Business Quote Count

for the reporting period. This chart also lists the agencies' prior quote count for reference. The Rank of 1 is for the highest quote count of the top 10, the Rank of 10 is for the lowest quote count for the count of the top 10.

Top 10 Producing Agency New Business Quote Count
Time run: 10/22/2014 4:01:31 PM

Rank	Producer Name	Quote Count	Previous Quote Count	Previous Rank
1	ABEL INSURANCE COMPANY	5	0	

Analyze - Edit - Refresh - Print - Export

Top Ten Producing Agents New Business Quote Count

This chart lists the Producing Agents with the 10 highest New Business Quote Count for the reporting period. This chart also lists the agents' prior quote count for reference. The Rank of 1 is for the highest quote count of the top 10, the Rank of 10 is for the lowest quote count for the count of the top 10.

Top 10 Producing Agent New Business Quote Count
Time run: 10/22/2014 4:01:31 PM

Rank	Producer Name	Quote Count	Previous Quote Count	Previous Rank
1	STEPHEN FLEMING	8	0	
2	STEVEN ROBERT	5	0	
3	BRENDA TAYLOR	5	0	
4	KAINE WILLAMS	2	0	

Analyze - Edit - Refresh - Print - Export

Top Ten Producing Agency Binding Ratio

This chart lists the Producing Agencies with the 10 highest Binding Ratio, the ratio of total quotes generated to those quotes that resulted in a policy transaction including but not limited to new business policy or endorsement, for the reporting period. This chart also lists the agencies' prior binding ratio for reference. The Rank of 1 is for the highest binding ratio of the top 10, the Rank of 10 is for the lowest binding ratio for the count of the top 10.

Top 10 Producing Agency Bind Ratio
Time run: 10/22/2014 4:01:31 PM

Rank	Producer Name	Bind Ratio	Previous Bind Ratio	Previous Rank
1	ABEL INSURANCE COMPANY	84.00%		

Analyze - Edit - Refresh - Print - Export

Top Ten Producing Agents Binding Ratio

This chart lists the Producing Agents with the 10 highest Binding Ratio, the ratio of total quotes generated to those quotes that resulted in a policy transaction including but not

limited to new business policy or endorsement, for the reporting period. This chart also lists the agents' prior binding ratio for reference. The Rank of 1 is for the highest binding ratio of the top 10, the Rank of 10 is for the lowest binding ratio for the count of the top 10.

Top 10 Producing Agent Bind Ratio
Time run: 10/22/2014 4:01:31 PM

Rank	Producer Name	Bind Ratio	Previous Bind Ratio	Previous Rank
1	STEPHEN FLEMING	80.00%		
2	STEVEN ROBERT	74.00%		
3	KAINE WILLAMS	65.00%		
4	BRENDA TAYLOR	45.00%		

Analyze - Edit - Refresh - Print - Export

Top Ten Producing Agency Expense Ratio

This chart lists the Producing Agencies with the 10 highest Expense Ratio, the ratio of total expenses generated for an agency's policies to the written premium for the same policies, for the reporting period. This chart also the agencies' prior expense ratio for reference. The Rank of 1 is for the highest expense ratio of the top 10 and the Rank of 10 is for the lowest expense ratio for the count of the top 10.

Top 10 Producing Agency Expense Ratio
Time run: 11/3/2014 5:48:59 PM

Time Period	Rank	Producer Name	Expense Ratio	Previous Expense Ratio	Previous Rank
▷ 2013	1	ABEL INSURANCE COMPANY	-0.06%		
▷ 2014	1	ABEL INSURANCE COMPANY	-0.00%	-0.06%	1

Analyze - Edit - Refresh - Print - Export

Top Ten Producing Agents Expense Ratio

This chart lists the Producing Agents with the 10 highest Expense Ratio, the ratio of total expenses generated for an agents policies to the written premium for the same policies, for the reporting period. This chart also lists the agents' prior expense ratio for reference. The Rank of 1 is for the highest expense ratio of the top 10 and the Rank of 10 is for the lowest expense ratio for the count of the top 10.

Top Ten Producing Agent Expense Ratio
Time run: 11/3/2014 5:49:00 PM

Time Period	Rank	Producer Name	Expense Ratio	Previous Expense Ratio	Previous Rank
▷ 2014	1	KAINE WILLAMS	0.05%	0.05%	1
	2	STEVEN ROBERT	0.01%	0.01%	2
	3	STEPHEN FLEMING	0.00%	0.00%	3
	4	BRENDA TAYLOR	-0.02%	-0.02%	4
▷ 2013	1	KAINE WILLAMS	0.05%		
	2	STEVEN ROBERT	0.01%		
	3	STEPHEN FLEMING	0.00%		
	4	BRENDA TAYLOR	-0.02%		

Analyze - Edit - Refresh - Print - Export

Key Facts

The Key Fact tab includes Key Performance Indicator Reports at the corporate level. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:

- Time

- Company

- Line of Business

- Product

The various reports available under this tab are detailed in the following sections.

Policy Acquisition by Distribution Channel

This pie chart illustrates the percentage of policy count or written premium attributed based on the distribution channels for the corporation. The corresponding line graph illustrates the similar value, as selected by the filter, over time with a line for External Agents and Agencies and a line for Company Employees.


Quote Counts by Source

This pie chart illustrates the percentages of quotes for each quote source at the reporting

period and can be viewed by the Quote Types. The corresponding line graph illustrates the similar value, as selected by the filter, over time with a line for each source.
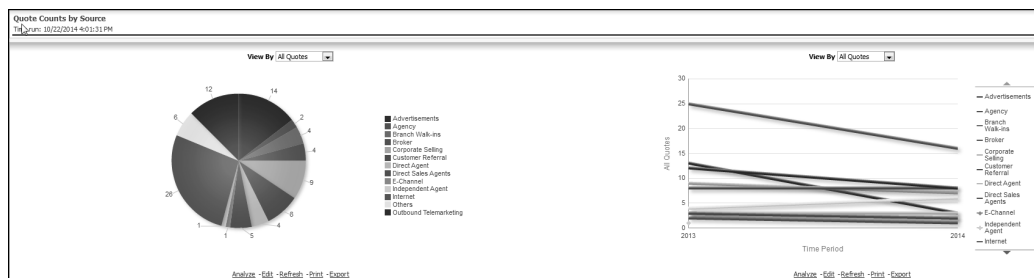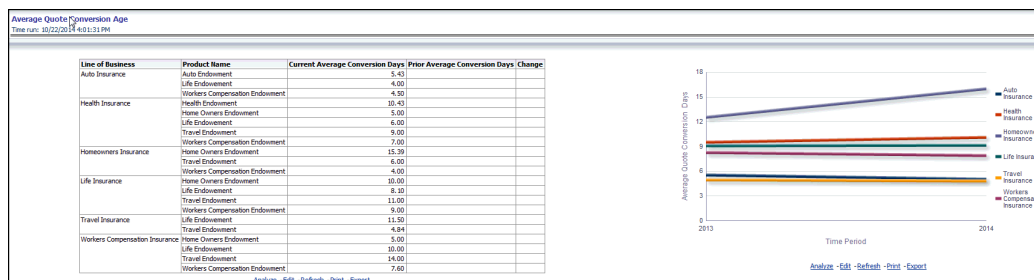

Quote Counts by Source Method

This pie chart shows the percentage of quotes for each quote source method at the reporting period and can be viewed by the Quote Types. The corresponding line graph illustrates the similar value, as selected by the filter, over time with a line for each source method.
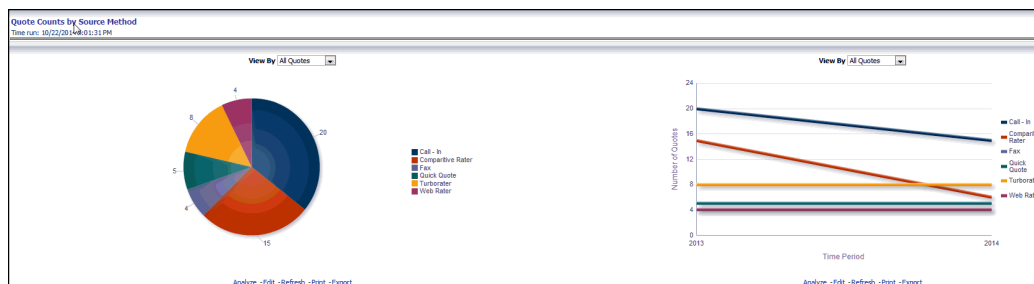
Average Quote Conversion Age

This line graph illustrates the number of days from the initiation of the quote to the binding transaction such as new business policy submission, endorsement transaction, and so on over time.

Line of Business

The Line of Business tab includes reports that focus on the Key Performance Indicators for each Line of Business. The filters for this tab allow the report results to be focused on

selected lines of business for comparison and targeted analysis. The filters include:

- Time

- Company

- Line of Business

The various reports available under this tab are detailed in the following sections.
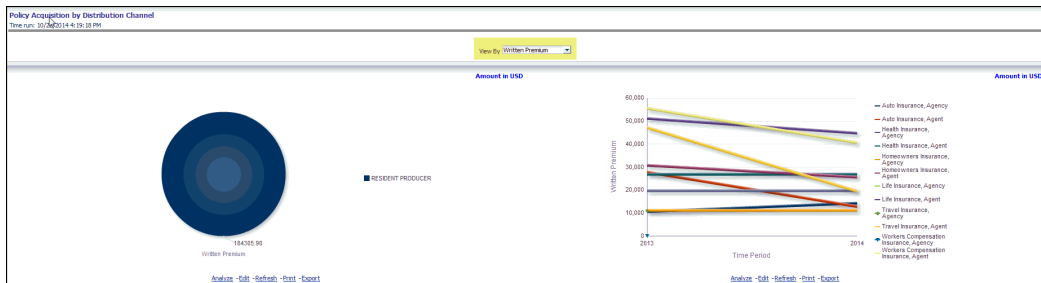
Quote Counts by Type

This pie chart illustrates the percentages of quotes for each quote type at the reporting period. The corresponding line graph illustrates the similar value, as selected by the filter, over time with a line for each Line of Business. The filter allows the user to select the quote type.
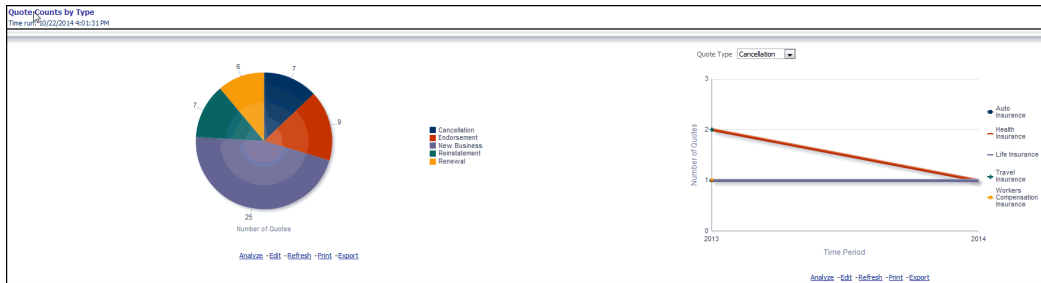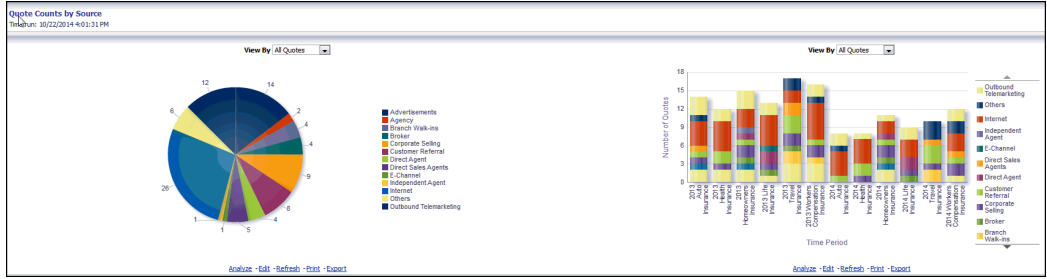

Policy Acquisition by Distribution Channel

This pie chart illustrates the percentage of policy count or written premium attributed based on the distribution channels for the corporation. The corresponding bar graph have a stacked bar for each Line of Business. Each bar is stacked by distribution channel types and is repeated over time.
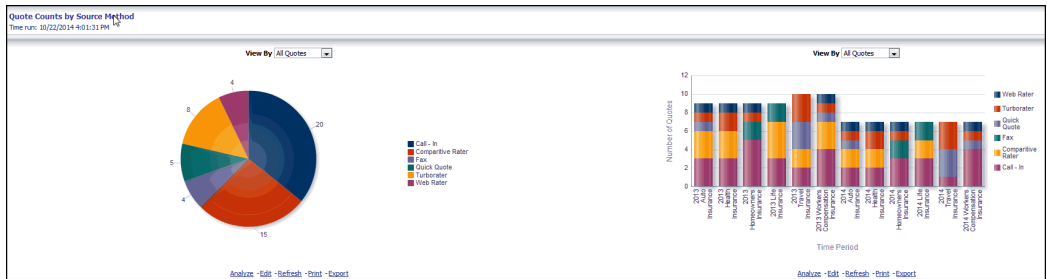

Quote Counts by Source

This pie chart illustrates the percentages of quotes for each quote source at the reporting period and can be viewed by the Quote Types. The corresponding bar graph have a stacked bar for each Line of Business over time that is stacked with each quote source.
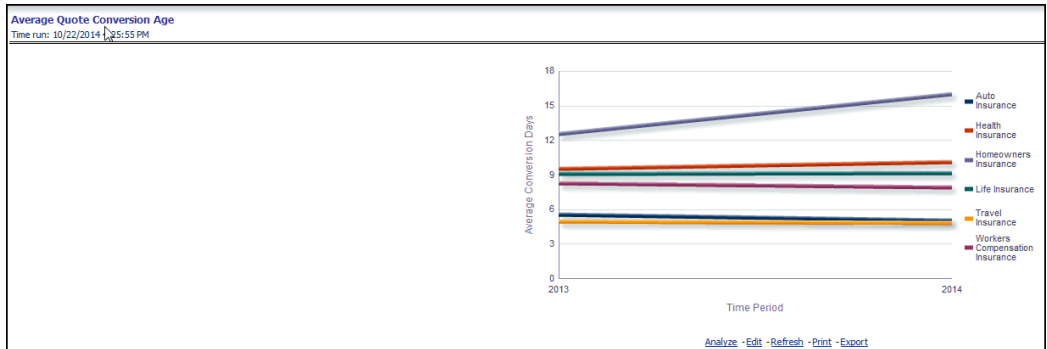
Quote Counts by Source Method

This pie chart shows the percentage of quotes for each quote source method at the reporting period and can be viewed by the Quote Types. The corresponding bar graph have a stacked bar for each Line of Business over time that is stacked with each quote source method.

Average Quote Conversion Age

This line graph illustrates the number of days from the initiation of the quote to the binding transaction such as new business policy submission, endorsement transaction, and so on over time.

Producer Performance Ranking

This tabular report displays the top 10 and bottom 10 in performance based on the following View By options: .

- Written Premium

- Average Written Premium

- Bind Ratio

- Policy Count

- Quote Count

- Attrition Ratio

- Claim Count

- Loss Ratio Excluding ULAE

- Loss Payments

The table can be populated based on the View options, Producing Agent or Producing Agency. This report shows performance based on the Line of Business focus.

Top Ten
Time run: 11/6/2014 6:23:23 PM

	Written Premium
Line of Business	ABEL INSURANCE COMPANY
Auto Insurance	28,444
Homeowners Insurance	32,000
Travel Insurance	22,154

Analyze - Edit - Refresh - Print - Export

Bottom Ten
Time run: 11/6/2014 6:23:24 PM

Amount in USD

	Written Premium
Line of Business	ABEL INSURANCE COMPANY
Auto Insurance	28,444
Homeowners Insurance	32,000
Travel Insurance	22,154

Analyze - Edit - Refresh - Print - Export

Product

The Product tab includes reports that focus on the Key Performance Indicators for each Product. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- Time

- Company

- Product

The various reports available under this tab are detailed in the following sections.

Quote Counts by Type

This pie chart illustrates the percentages of quotes for each quote type at the reporting period. The corresponding line graph illustrates the similar value, as selected by the filter, over time with a line for each Product. The filter allows the user to select the quote type.
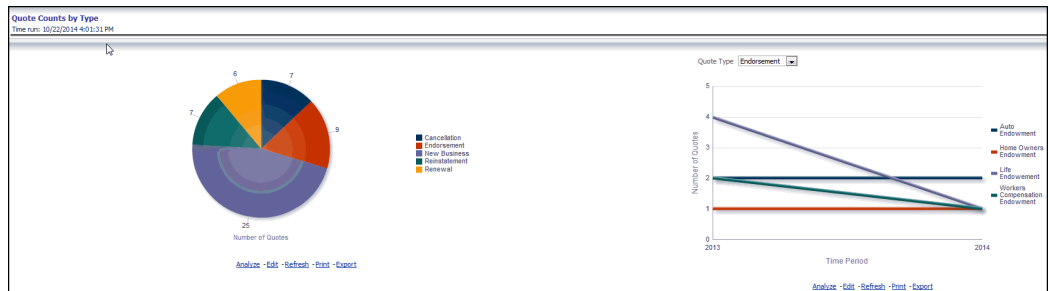

Policy Acquisition by Distribution Channel

This pie chart illustrates the percentage of policy count or written premium attributed based on the distribution channels for the corporation. The corresponding bar graph have a stacked bar for each product. Each bar is stacked by distribution channel type and is repeated over time.
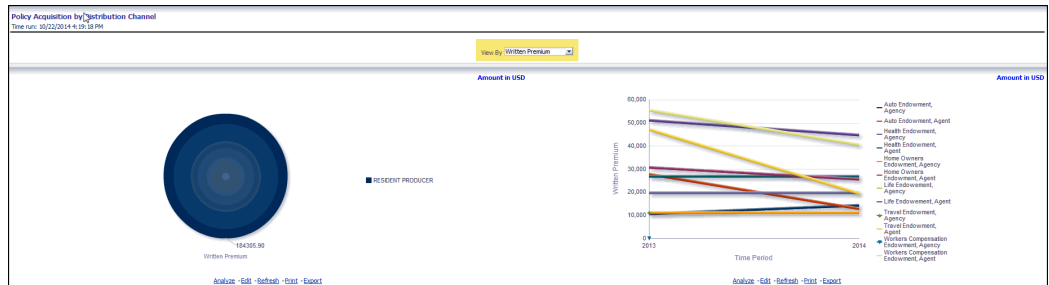

Quote Counts by Source

This pie chart illustrates the percentages of quotes for each quote source at the reporting period and can be viewed by the Quote Types. The corresponding bar graph have a stacked bar for each line of business over time that is stacked with each quote source.
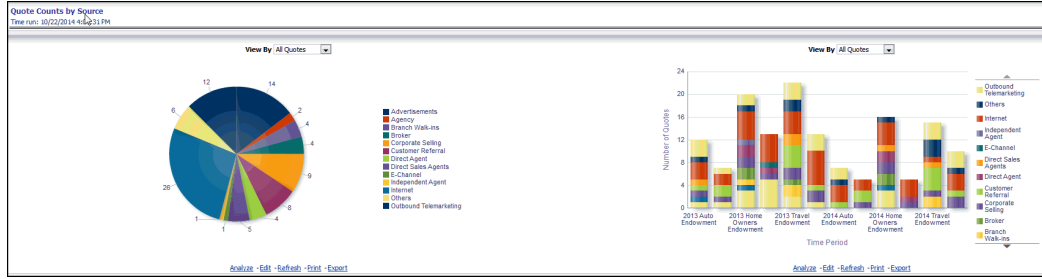
Quote Counts by Source Method

This pie chart shows the percentage of quotes for each quote source method at the reporting period and can be viewed by the Quote Types. The corresponding bar graph have a stacked bar for each product over time that is stacked with each quote source method.
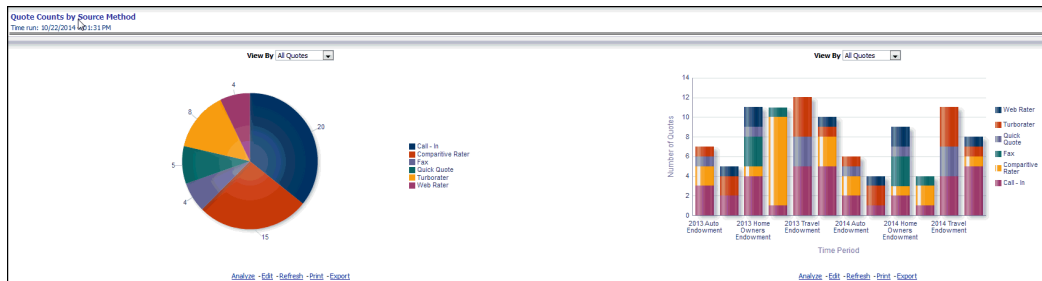
Average Quote Conversion Age

This graph illustrates the number of days from the initiation of the quote to the binding transactions over time.
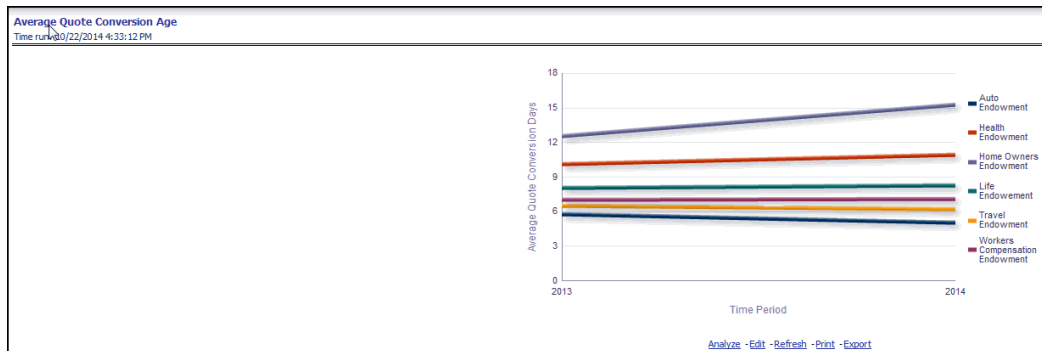
Producer Performance Ranking

This tabular report displays the top 10 and bottom 10 in performance based on the following View By options:

• Written Premium

- Average Written Premium

- Bind Ratio

- Policy Count

- Quote Count

- Attrition Ratio

- Claim Count

- Loss Ratio Excluding ULAE

- Loss Payments

The table can be populated based on the View options, Producing Agent or Producing Agency. This report shows performance based on the Product focus.

Region

The Region tab includes reports represented in tabular and map format that summarizes results for geographical regions. The filters for this tab allow the report results to be focused on selected combinations for geographical comparison. The filters include:

- Time

- Company

- Line of Business

- Product

- Geography

The various reports available under this tab are detailed in the following sections.

Quote Growth Distribution

This is a geographic heat map that illustrates the count of quotes over geographic regions with areas of similar amounts colored similarly.
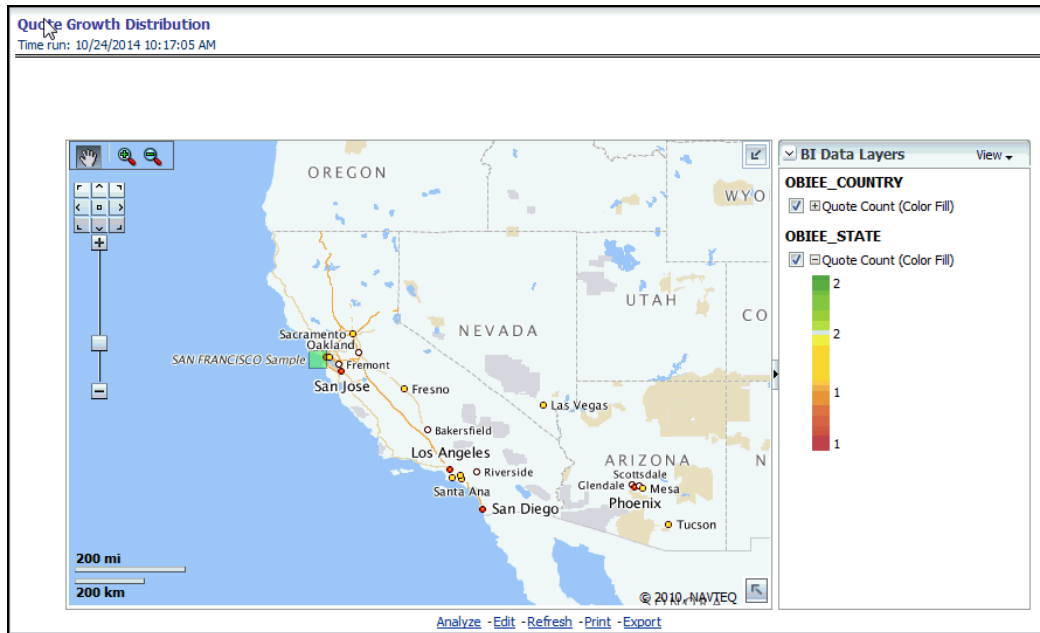
Quoted Amount

This is a geographic heat map that illustrates the quoted amount over geographic regions with ares of similar amounts colored similarly. The following quoted amount type can be viewed by selecting the specific types from the quoted amount type selection field:

- Policy Total

- Written Fee

- Written Taxes

- Written Premium
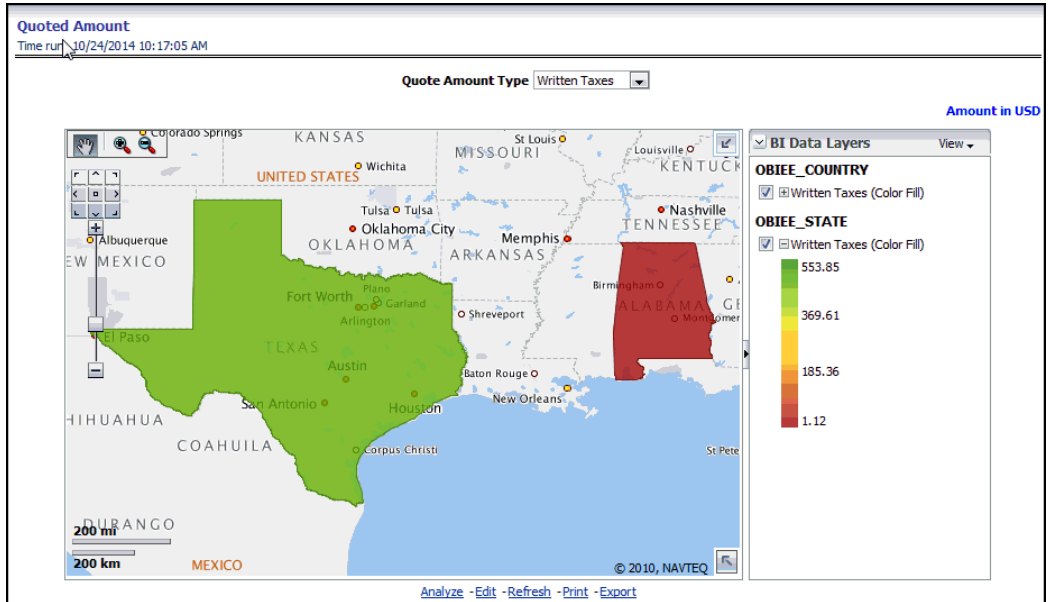
New Business Binding Ratio

This is a geographic heat map that shows the new business quote to bind ratio performance over geographic regions with areas of similar areas colored similarly.
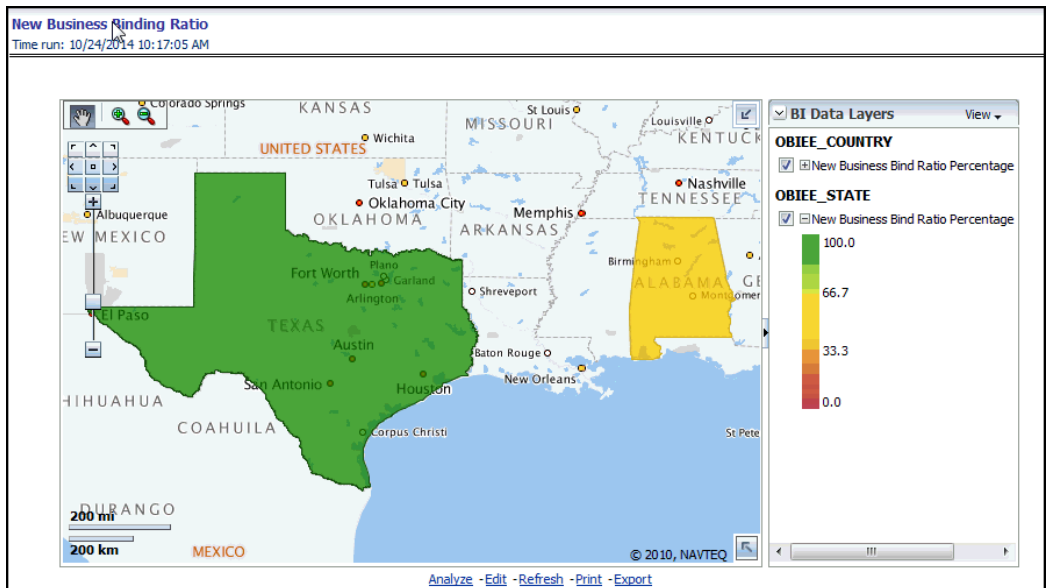
New Business Bound Quotes Written Premium

This is a geographic heat map that illustrates the new business performance in terms of written premium over geographic regions with areas of similar areas colored similarly.

New Business Bound Quotes Written Premium
Time run: 11/25/2014 3:02:40 PM
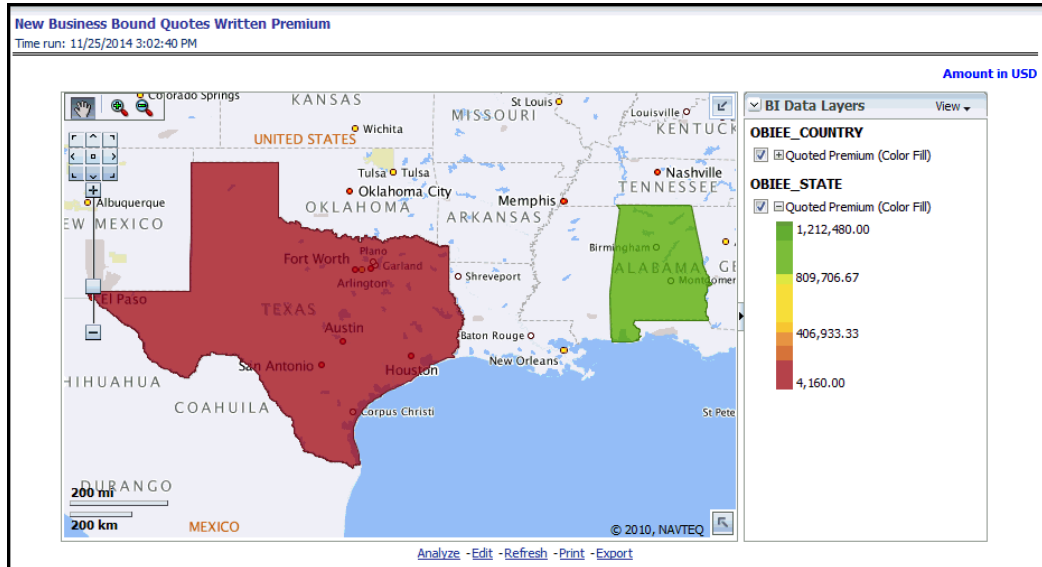
Endorsement Quote to Cancellation Ratio

This is a geographic heat map that summarizes the ratio of policies where an endorsement quote was generated and remained in force until policy expiration and the policies where an endorsement quote was generated and the policy was later cancelled. The ratios are distributed over geographic regions with areas of similar areas colored similarly.

Endorsement Quote to Cancellation Ratio
Time run: 10/24/2014 10:17:05 AM
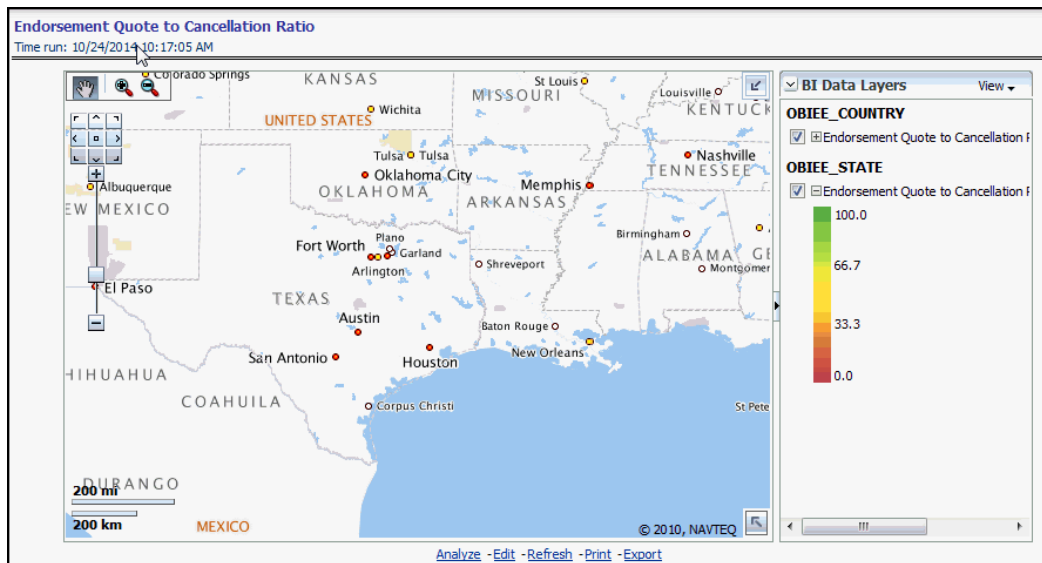
Renewal Quote to Expired Ratio

This is a geographic heat map that summarizes the ratio of policies where a renewal quote was generated and the policy renewed and the policies where a renewal quote was generated and the policy later expired. The ratios are distributed over geographic regions with areas of similar areas colored similarly.

Producer Performance Ranking

This tabular report displays the top 10 and bottom 10 in performance based on the following View By options:

- Written Premium

- Average Written Premium

- Bind Ratio

- Policy Count

- Quote Count

- Attrition Ratio

- Claim Count

- Loss Ratio Excluding ULAE
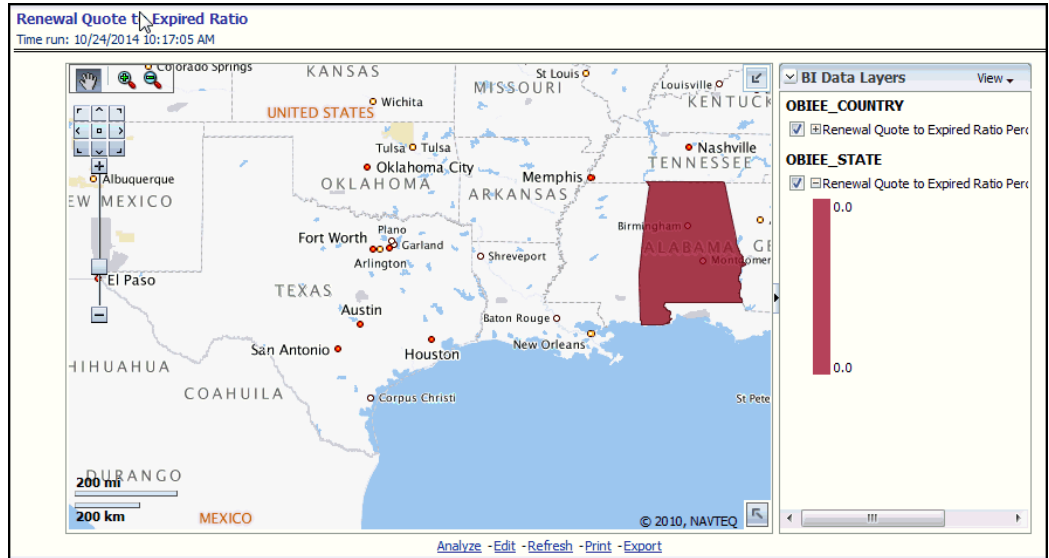
- Loss Payments

The performance is based by each region producer's performance in the region for the selected view. The table can be populated based on the View options, Producing Agent or Producing Agency.

Producer Performance Ranking - Top Ten
Time run: 11/4/2014 12:38:29 PM

Amount in USD

	Written Premium
Region	ABEL INSURANCE COMPANY
▷ India	28,444

Analyze -Edit -Refresh -Print -Export

Producer Performance Ranking - Bottom Ten
Time run: 11/4/2014 12:38:29 PM

Amount in USD

	Written Premium
Region	ABEL INSURANCE COMPANY
▷ India	28,444

Analyze -Edit -Refresh -Print -Export

Producer Performance

The Producer Performance tab focuses on the results of the Producing Agents and Producing Agencies. The filters for this tab allow the report results to be focused on selected combinations for comparison or more targeted analysis. The filters include:

- Time

- Company

- Line of Business

- Product

- Geography

The various reports available under this tab are detailed in the following sections.

Producer Performance Ranking

This tabular report displays the top 10 and bottom 10 in performance based on the following View By options:

- Written Premium

- Average Written Premium

- Bind Ratio

- Policy Count

- Quote Count

- Attrition Ratio

- Claim Count

- Loss Ratio Excluding ULAE

- Loss Payments

Producer Performance Ranking - Top 10
Time run: 11/4/2014 2:20:28 PM

Amount in USD

Rank	Producer Name	Written Premium	Previous Written Premium	Previous Rank	Rank Change
1	ABEL INSURANCE COMPANY	28,444			

Analyze - Edit - Refresh - Print - Export

Producer Performance Ranking - Bottom Ten
Time run: 11/4/2014 2:20:28 PM

Amount in USD

Rank	Producer Name	Written Premium	Previous Written Premium	Previous Rank	Rank Change
1	ABEL INSURANCE COMPANY	28,444			

Analyze - Edit - Refresh - Print - Export

The View determines whether Producing Agent or Producing Agency is illustrated in the tabular report.

Active Producer Appointments

This map plots the count of agents or agencies with active appointments to write new business. The agent or agency address is the basis for the location of the agent.

Producer Performance Analysis

This tabular report provides a summary of Key Performance Metrics for the agents and agencies and averages the results for each of the respective classifications. This provides the basis for comparison when looking at individual producer performances.

Producer Performance Analysis
Time run: 10/24/2014 10:40:22 AM

	Agency	Agent
Active Appointments		
Average Count of New Business Policies	1	2
Average Count of Renewal Business Policies	1	1
Average Attrition Ratio	0%	0%
Percentage Above Average Attrition Ratio	0%	0%
Percentage Below Average Attrition Ratio	0%	0%
Average Binding Ratio	0%	29%
Percentage Above Average Binding Ratio	0%	75%
Percentage Below Average Binding Ratio	100%	50%
Average Loss Ratio		
Percentage Above Average Loss Ratio	0%	0%
Percentage Below Average Loss Ratio	0%	0%

Analyze - Edit - Refresh - Print - Export

Active Producer Counts

This line graph illustrates the different segmentations of agents with active agent appointments over time. Each segment line represents the count of agents that have an active appointment to write business at that point in time.

Active Producer Counts
Time run: 10/24/2014 10:40:22 AM
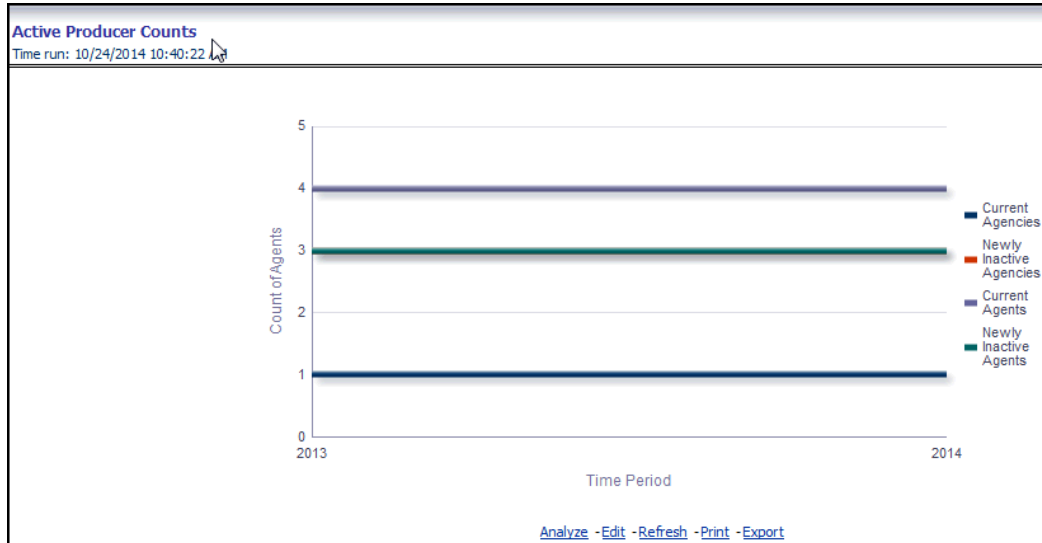
Inactive Producers Summary

This line graph illustrates the count of agents or agencies over time that have not written a new business policy within either 30, 60, or 90 days since the reporting period start date. These producers have current appointments but are not currently placing new policies with the organization.
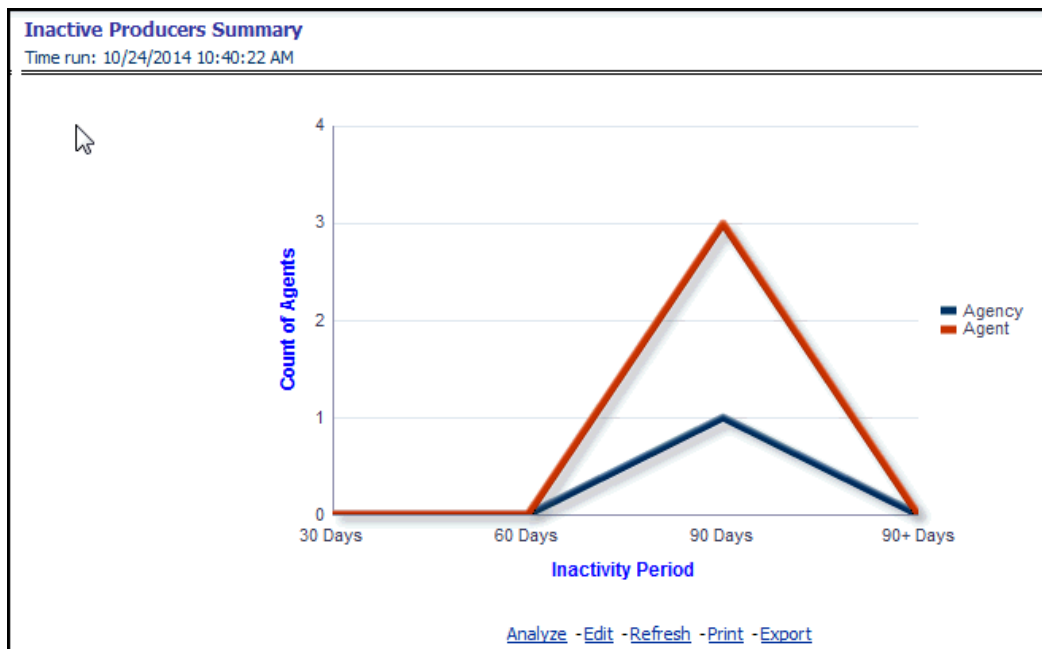
Individual Producer Performance Analysis

This tabular report illustrates the performance in key performance areas. The results are populated based on the values selected in the agency and producing agent filters. This

allows multiple columns to present for multiple view selections.

Individual Producer Performance Analysis
Time run: 10/24/2014 10:40:22 AM

	ABEL INSURANCE COMPANY	
	ABEL INSURANCE COMPANY	
New Business Policies	3	0
Renewal Policies	4	0
Binding Ratio	85.00%	
Written Premium	213,333.33	
Earned Premium	-459,870.35	
Claim Payments		504,512,820.54
Loss Ratio Excluding ULAE		
Attrition Ratio	29%	

Analyze -Edit -Refresh -Print -Export

7

Managing Policy Performance Dashboard

Overview

This chapter explains the report available under each tab in the Policy Performance Dashboard.

Managing Reports

The following tabs are present in the policy performance dashboard:

- Summary

- Key Facts

- Line of Business

- Product

- Region

- Producer

The following screenshots display the essential nature of the available reports as per each tab:

Summary	Key Facts	Line of Business	Product	Region	Producer
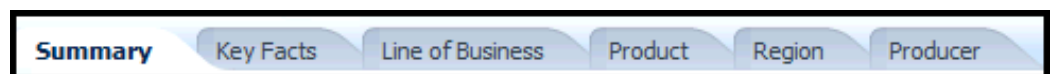
Summary

The Summary tab includes information for line of businesses at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing for all the line of businesses. Following are the filters available for this

tab.

- Time

- Company

- Geography

- Line of Business

The various reports available under this tab are detailed in the following sections.

Key Policy Performance Indicators Flash

This report shows snap shots of key performance indicators represented through flash boxes for current period.

In force Policy Count

This report shows active in-force policy counts across all line of businesses and underlying products through a time series. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.
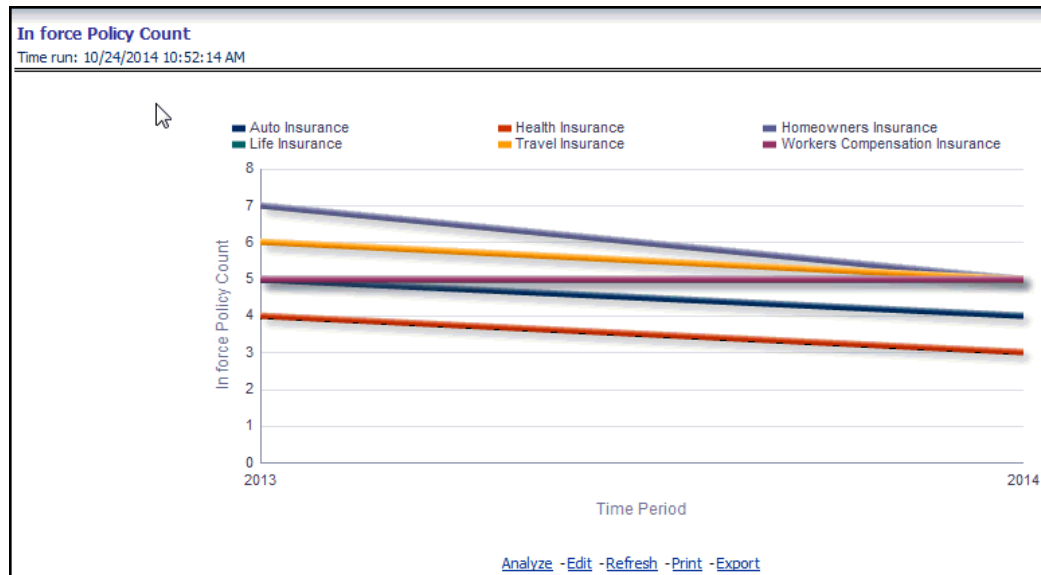
New Business Bind Ratio

This report shows new business quote to bind ratio performance across lines of business through a time series. This report can be viewed over various time periods, company,

geography, and line of business selected from page level prompts.

New Business Bind Ratio
Time run: 10/24/2014 10:52:14 AM
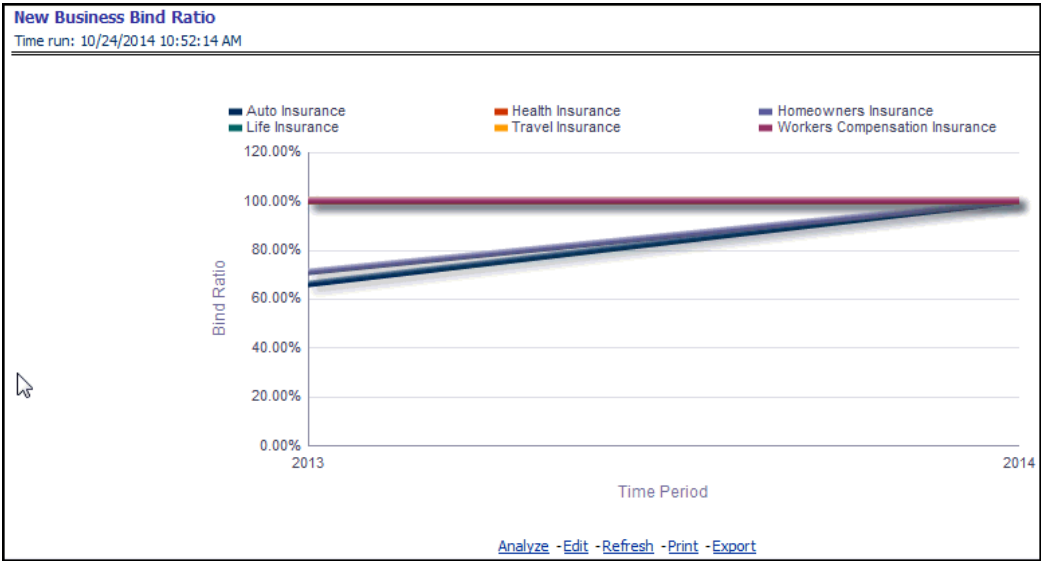
New Business Written Premium

This report shows new business performance in terms of written premium across all lines of business and underlying products through a time series. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

New Business Written Premium
Time run: 10/24/2014 10:52:14 AM

Policy Acquisition by Distribution Channel

This report shows policy performance in terms of new business acquisition through different distribution channel through a time series. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

Policy Acquisition by Distribution Chart

New Business Cancellation Ratio

This report shows policy performance in terms of loss of new business through cancellation over a time series. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.
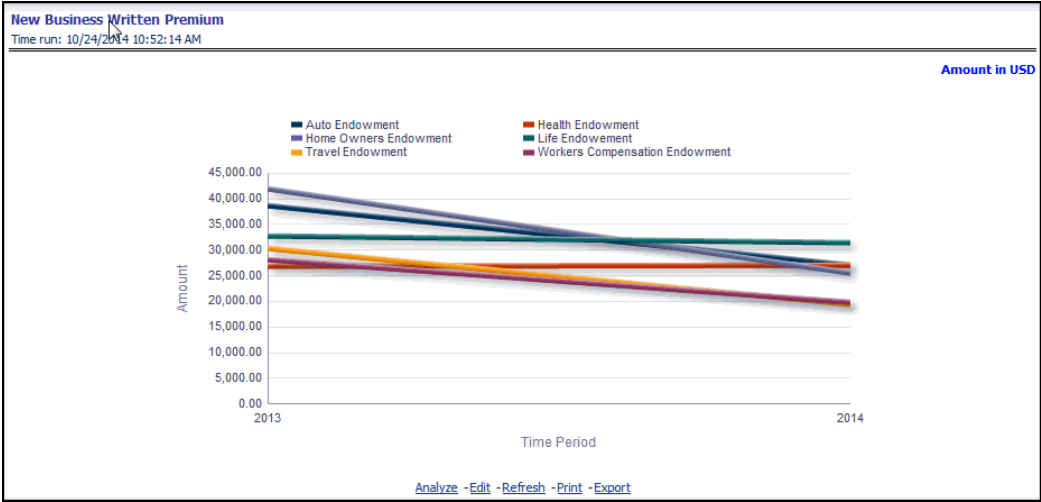

New Business Cancellation Ratio chart
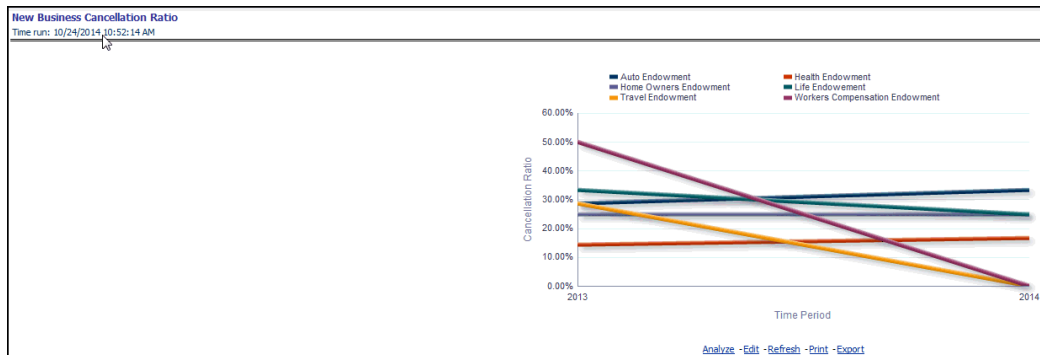
Top Ten Products by New Business Policies

This report shows policy performance by ranking top selling ten products acquiring new business policies. This report shows policy counts and can be analyzed by report level filters, product name and product category. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

Average Premium by Line of Business

This report shows policy performance in terms of average premium generated by lines of business through a time series. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.
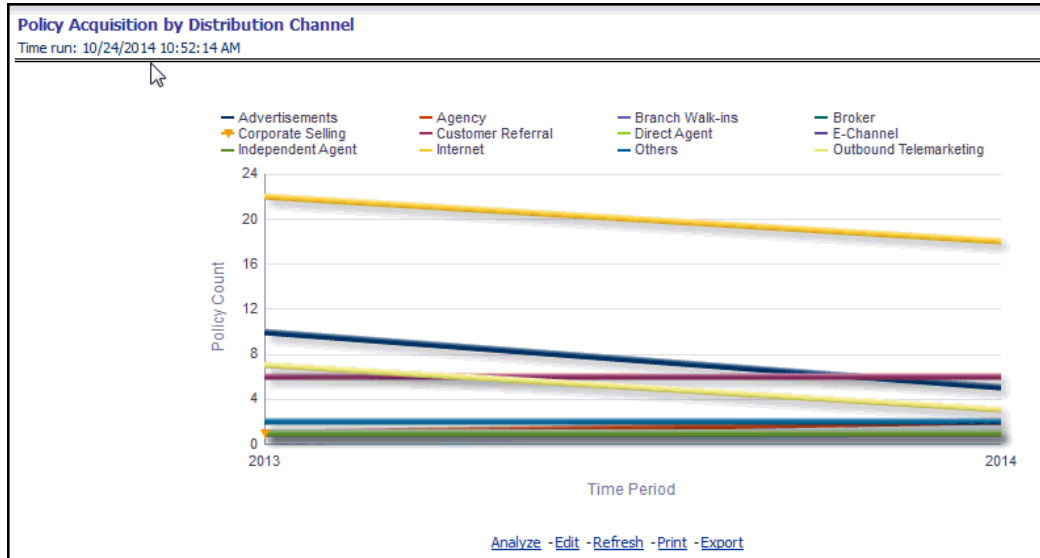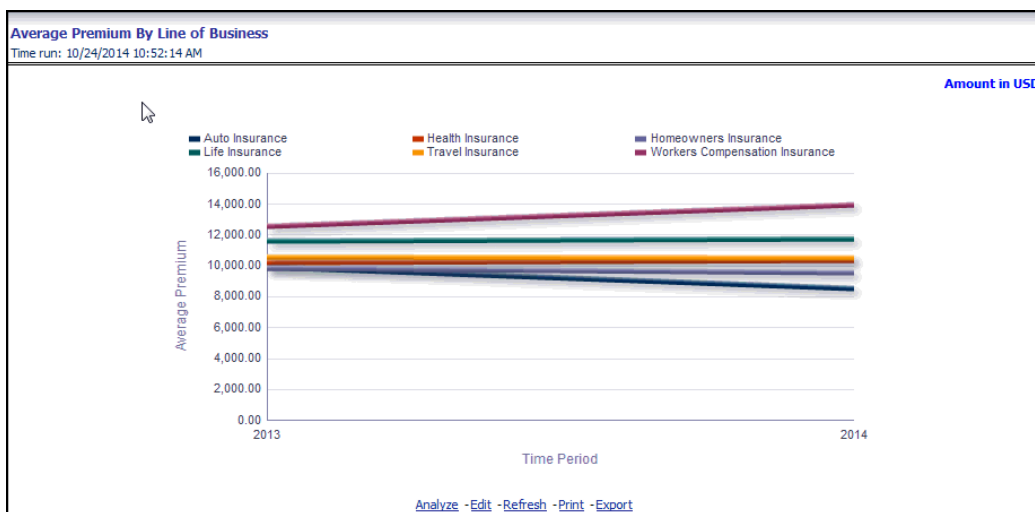

Average Premium by Product

This report shows policy performance in terms of average premium generated by products through a time series. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

Average Premium By Product
Time run: 10/24/2014 10:52:14 AM

Amount in USD

Legend:
- Auto Endowment
- Health Endowment
- Home Owners Endowment
- Life Endowment
- Travel Endowment
- Workers Compensation Endowment

In force Policy (y-axis): 0.00 – 16,000.00

Time Period (x-axis): 2013 – 2014

Analyze - Edit - Refresh - Print - Export
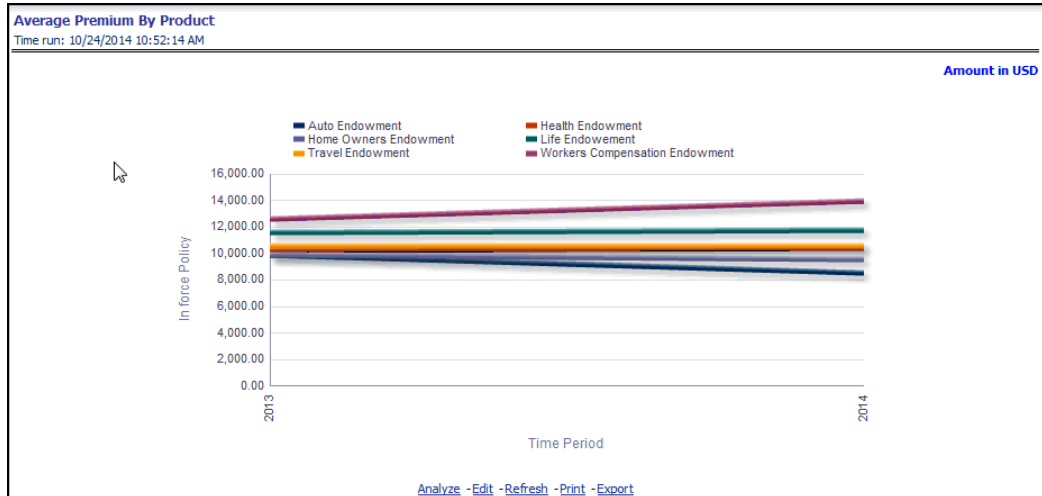
Key Facts

The Key Fact tab includes Key Performance Indicator Reports for line of businesses at the corporate level. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:

- Time

- Company

- Geography

- Line of Business

The various reports available under this tab are detailed in the following sections.

Key Policy Performance Indicators

This report shows snap shots of current key performance areas against target.

Policy Premium by Premium Type

This report shows business revenue in terms of premium generated through different premium types over a time series. Various type of premium options such as written, earned, ceded, retained, earned uncollected, and refunded are available as report level filters. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.
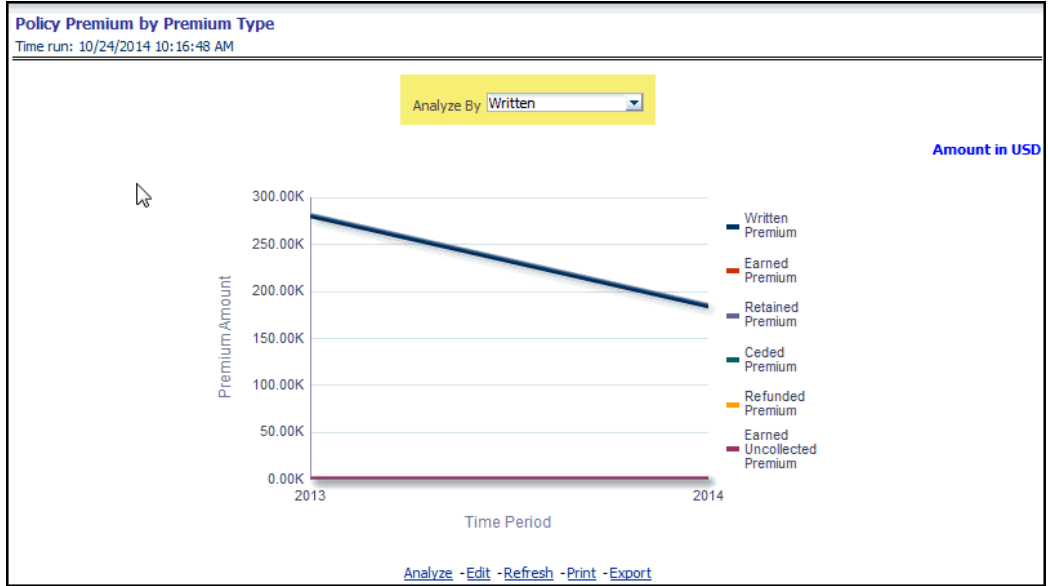
Policy Expense Summary

This report shows different policy related expenses incurred over the time period. The report can be analyzed by report level filters for different expense types. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

Policy Count by Policy Type

This report shows count of policies through different policy types, that is, active in-force, reissue, rewritten, cancelled, and non-renewed policies through a time series. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Policy Count by Policy Type
Time run: 10/24/2014 10:16:48 AM

Policy Acquisition by Distribution Channel

This report shows percentage of policies acquired through different sales and distribution channels maintained by the company and can be analyzed by report level filters, policy count, and premium amount. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

Policy Acquisition by Distribution Channel
Time run: 10/24/2014 10:16:48 AM

Policy Attrition - Company Vs. Insured

This report shows loss of business through policy attrition through a time series. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry, as well by attrition policy premium amount and attrition policy count. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Policy Attrition by Reason

This report shows policy attrition occurred due to various attrition reasons. Attrition reason analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by attrition reasons. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.
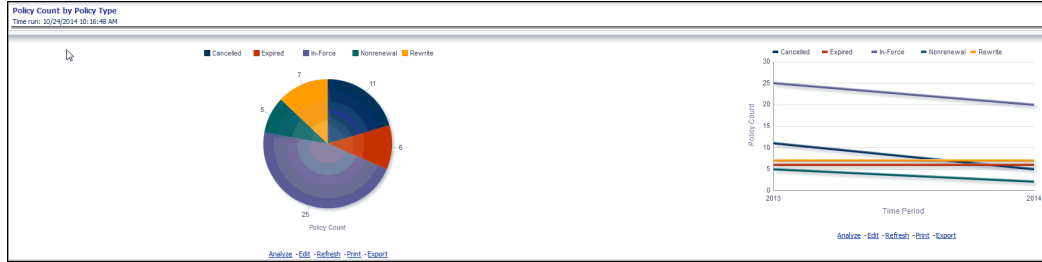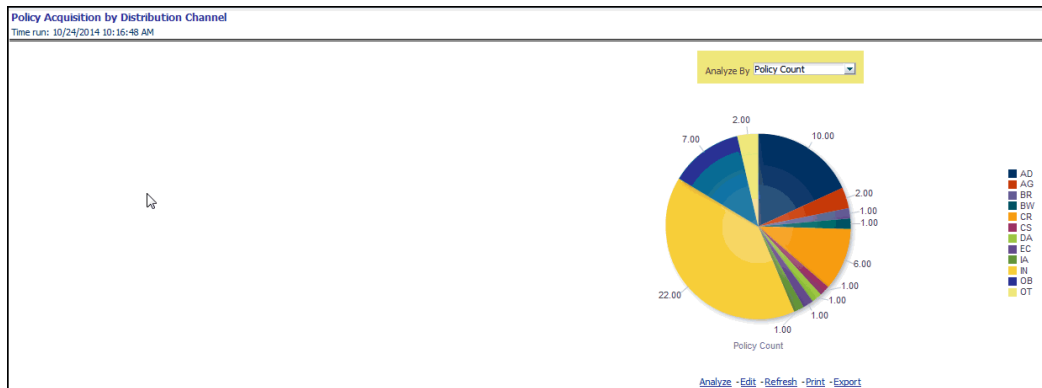

Policy Attrition By Distribution Channel

This report shows policy attrition by various distribution channels. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by distribution channels. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.
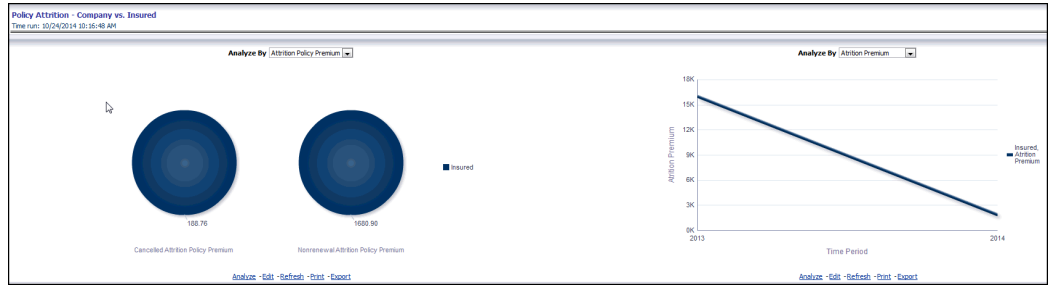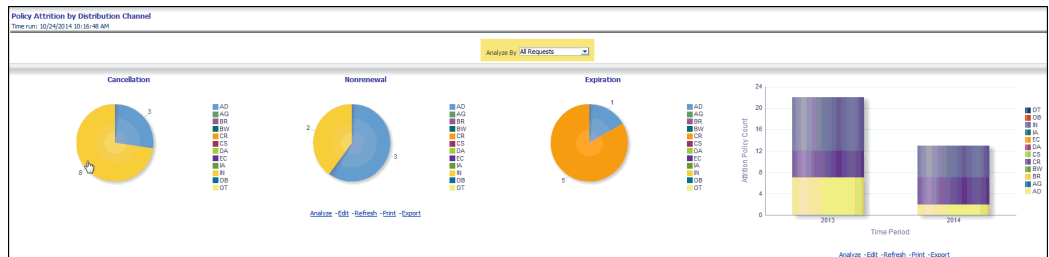
Policy Attrition By Billing Plan

This report shows policy attrition by various distribution channels. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by billing plan type. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.
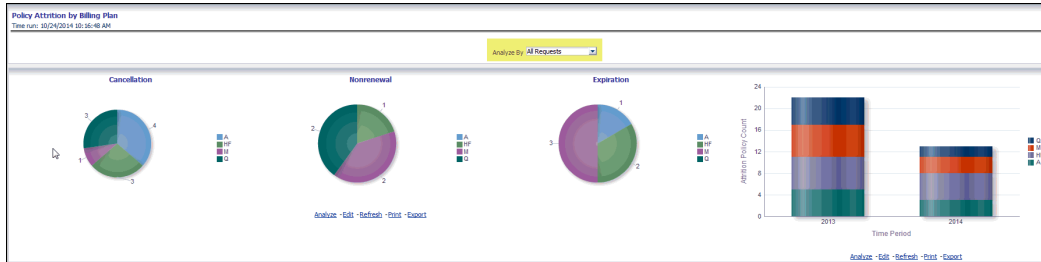
Cancellation Attrition Timing

This report shows policy attrition by cancellation timings. Attrition analysis can be done by percentage between company initiated and insured initiated attrition through the attrition types such as cancellation, non-renewal, and expiry as well by cancellation attrition time periods, for example, "First 30 days" and "First 45 days". This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.


Line of Business

The Line of Business tab includes reports that focus on the Key Performance Indicators for each Line of Business. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis. The filters include:

•   Time

•   Company

- Geography

- Line of Business

The various reports available under this tab are detailed in the following sections.

Key Line of Business Performance Indicators Flash

This report shows snap shots of current key performance areas against target.

Top Ten Line of Business by Written Premium

This report ranks top ten lines of business in terms of written premium and their previous ranking. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

Top 10 Line of Business by Written Premium
Time run: 10/24/2014 11:25:12 AM

Amount in USD

Time Period	Rank	Line of Business	Written Premium	Previous Rank
▷ 2014	1	Life Insurance	44,841.58	2
	2	Workers Compensation Insurance	40,615.39	1
	3	Auto Insurance	27,059.15	6
	4	Health Insurance	26,933.33	4
	5	Homeowners Insurance	25,496.46	5
	6	Travel Insurance	19,360.00	3
▷ 2013	1	Workers Compensation Insurance	55,548.72	
	2	Life Insurance	51,106.98	
	3	Travel Insurance	47,320.68	
	4	Health Insurance	46,462.30	
	5	Homeowners Insurance	41,913.05	
	6	Auto Insurance	38,563.12	

Analyze -Edit -Refresh -Print -Export

Bottom Ten Line of Business by Written Premium

This report ranks the lowest performing bottom ten lines of business in terms of written premium and their previous ranking. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

Bottom 10 Line of Business by Written Premium
Time run: 10/24/2014 11:25:12 AM

Amount in USD

Time Period	Rank	Line of Business	Written Premium	Previous Rank
▷ 2014	1	Travel Insurance	19,360.00	4
	2	Homeowners Insurance	25,496.46	2
	3	Health Insurance	26,933.33	3
	4	Auto Insurance	27,059.15	1
	5	Workers Compensation Insurance	40,615.39	6
	6	Life Insurance	44,841.58	5
▷ 2013	1	Auto Insurance	38,563.12	
	2	Homeowners Insurance	41,913.05	
	3	Health Insurance	46,462.30	
	4	Travel Insurance	47,320.68	
	5	Life Insurance	51,106.98	
	6	Workers Compensation Insurance	55,548.72	

Analyze -Edit -Refresh -Print -Export

Top Ten Line of Business by Policy Count

This report ranks the best performing top ten lines of business in terms of policy counts

and their previous ranking. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

Top 10 Line of Business by Policy Count
Time run: 10/24/2014 11:25:12 AM

Time Period	Rank	Line of Business	Policy Count	Previous Rank
▷ 2014	1	Life Insurance	7	3
	2	Homeowners Insurance	7	4
	3	Health Insurance	7	5
	4	Auto Insurance	7	6
	5	Workers Compensation Insurance	6	1
	6	Travel Insurance	6	2
▷ 2013	1	Workers Compensation Insurance	9	
	2	Travel Insurance	9	
	3	Life Insurance	9	
	4	Homeowners Insurance	9	
	5	Health Insurance	9	
	6	Auto Insurance	9	

Analyze - Edit - Refresh - Print - Export

Bottom Ten Line of Business by Policy Count

This report ranks the lowest performing bottom ten lines of business in terms of policy counts and their previous ranking. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

Bottom 10 Line of Business by Policy Count
Time run: 1/5/2015 6:27:18 PM

Time Period	Rank	Line of Business	Policy Count	Previous Rank
▷ 2014	1	Workers Compensation Insurance	6	1
	2	Travel Insurance	6	2
	3	Life Insurance	7	3
	4	Homeowners Insurance	7	4
	5	Health Insurance	7	5
	6	Auto Insurance	7	6
▷ 2013	1	Workers Compensation Insurance	9	
	2	Travel Insurance	9	
	3	Life Insurance	9	
	4	Homeowners Insurance	9	
	5	Health Insurance	9	
	6	Auto Insurance	9	

Analyze - Edit - Refresh - Print - Export

Top Ten Line of Business by Earned Premium

This report ranks best performing top ten lines of business in terms of earned premium and their previous ranking. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

Top 10 Line of Business by Earned Premium
Time run: 10/24/2014 11:25:12 AM

Amount in USD

Time Period	Rank	Line of Business	Earned Premium	Previous Rank
▷ 2014	1	Travel Insurance	209,631.26	2
	2	Health Insurance	171,572.35	1
	3	Auto Insurance	164,821.98	3
	4	Homeowners Insurance	141,117.90	5
	5	Life Insurance	51,861.05	4
	6	Workers Compensation Insurance	-67,678.32	6
▷ 2013	1	Health Insurance	262,412.54	
	2	Travel Insurance	218,024.71	
	3	Auto Insurance	164,821.98	
	4	Life Insurance	150,788.78	
	5	Homeowners Insurance	141,117.90	
	6	Workers Compensation Insurance	-73,661.43	

Analyze -Edit -Refresh -Print -Export

Bottom Ten Line of Business by Earned Premium

This report ranks the lowest performing bottom ten lines of business in terms of earned premium and their previous ranking. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts.

Bottom 10 Line of Business by Earned Premium
Time run: 10/24/2014 11:25:12 AM

Amount in USD

Time Period	Rank	Line of Business	Earned Premium	Previous Rank
▷ 2013	1	Workers Compensation Insurance	-73,661.43	
	2	Homeowners Insurance	141,117.90	
	3	Life Insurance	150,788.78	
	4	Auto Insurance	164,821.98	
	5	Travel Insurance	218,024.71	
	6	Health Insurance	262,412.54	
▷ 2014	1	Workers Compensation Insurance	-67,678.32	1
	2	Life Insurance	51,861.05	3
	3	Homeowners Insurance	141,117.90	2
	4	Auto Insurance	164,821.98	4
	5	Health Insurance	171,572.35	6
	6	Travel Insurance	209,631.26	5

Analyze -Edit -Refresh -Print -Export

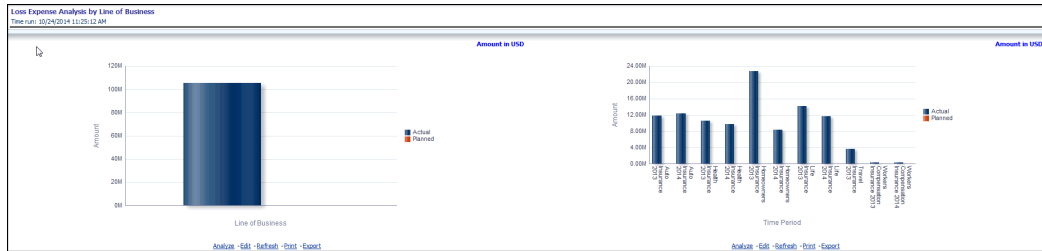## Claim Payment Analysis by Line of Business

This report shows claim payments by line of business though a comparison between actual and planned values. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.
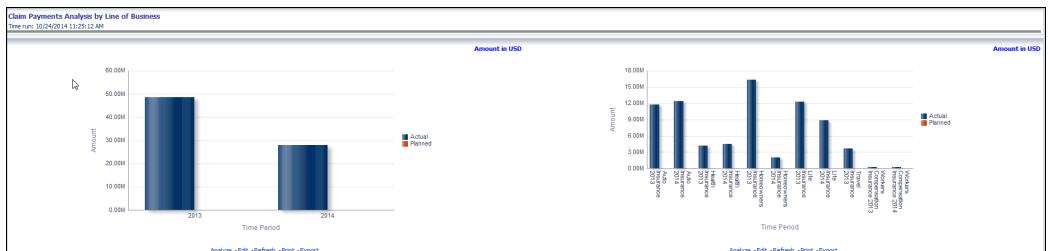
Loss Expense Analysis by Line of Business

This report shows loss expenses by line of business though a comparison between actual and planned values. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Loss Recovery Analysis by Line of Business

This report shows loss recovery by line of business though a comparison between actual and planned values. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.
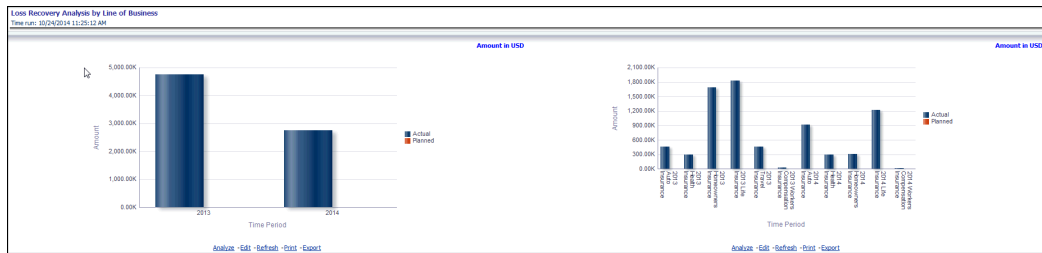
Policy Attrition by Line of Business

This report shows policy attritions by line of business. This report can be viewed for current performance by different attrition types such as cancellation, expiry, and non-renewals. This report can also be analyzed both in terms of lost policy counts and lost written premium. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts. The pie chart shows policy counts by current in-time values wherein the line graph represents the values through a time series.
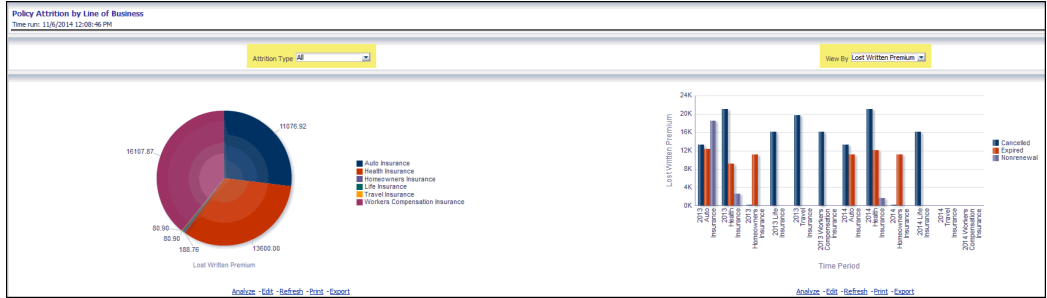
Top Attrition Reasons by Line of Business

This report analyses policy attrition reasons and rank them by each attrition reason and by line of business.

Attrition Analysis by Line Of Business

This report analyses policy attrition reasons by line of business and shows attritions through the three key parameters such as lost policy count, lost premium count, and attrition ratio.

Top Ten Regions analysis

This report analyses policy business at a region level and displays top performing Line of business and regions. The line of business and region wise ranking can be further analyzed through the following performance indicators:

- Written Premium

- Average Written Premium

- Bind Ratio

- Policy Count

- Quote Count

- Attrition Ratio

- Loss Ratio

Product

The Product tab includes reports that focus on the Key Performance Indicators for each Product. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- Time

- Company

- Geography

- Line of Business

The various reports available under this tab are detailed in the following sections.

Key Product Performance Indicators Flash

This report shows snap shots of current key performance areas against target.

Top Ten Products by Written Premium

This report ranks top ten products in terms of written premium and their previous ranking. This report can be viewed over various time periods, company, geography products, and line of business selected from page level prompts.

Top 10 Products by Written Premium
Time run: 11/4/2014 5:07:02 PM

Amount in USD

Time Period	Rank	Product Name	Written Premium	Previous Rank
▷ 2014	1	Life Endowement	44,841.58	2
	2	Workers Compensation Endowment	40,615.39	1
	3	Auto Endowment	27,059.15	6
	4	Health Endowment	26,933.33	4
	5	Home Owners Endowment	25,496.46	5
	6	Travel Endowment	19,360.00	3
▷ 2013	1	Workers Compensation Endowment	55,548.72	
	2	Life Endowement	51,106.98	
	3	Travel Endowment	47,320.68	
	4	Health Endowment	46,462.30	
	5	Home Owners Endowment	41,913.05	
	6	Auto Endowment	38,563.12	

Analyze -Edit -Refresh -Print -Export

Bottom Ten Products by Written Premium

This report ranks the lowest performing bottom ten products in terms of written premium and their previous ranking. This report can be viewed over various time periods, company, geography, product, and line of business selected from page level prompts.

Bottom 10 Products by Written Premium
Time run: 11/4/2014 5:07:02 PM

Amount in USD

Time Period	Rank	Product Name	Written Premium	Previous Rank
▷ 2014	1	Travel Endowment	19,360.00	4
	2	Home Owners Endowment	25,496.46	2
	3	Health Endowment	26,933.33	3
	4	Auto Endowment	27,059.15	1
	5	Workers Compensation Endowment	40,615.39	6
	6	Life Endowement	44,841.58	5
▷ 2013	1	Auto Endowment	38,563.12	
	2	Home Owners Endowment	41,913.05	
	3	Health Endowment	46,462.30	
	4	Travel Endowment	47,320.68	
	5	Life Endowement	51,106.98	
	6	Workers Compensation Endowment	55,548.72	

Analyze -Edit -Refresh -Print -Export

Top Ten Products by Policy Count

This report ranks the best performing top ten products in terms of policy counts and their previous ranking. This report can be viewed over various time periods, company, geography, product, and line of business selected from page level prompts.

Top 10 Products by Policy Count
Time run: 11/4/2014 5:07:02 PM

Time Period	Rank	Product Name	Policy Count	Previous Rank
▷ 2014	1	Life Endowement	7	3
	2	Home Owners Endowment	7	4
	3	Health Endowment	7	5
	4	Auto Endowment	7	6
	5	Workers Compensation Endowment	6	1
	6	Travel Endowment	6	2
▷ 2013	1	Workers Compensation Endowment	9	
	2	Travel Endowment	9	
	3	Life Endowement	9	
	4	Home Owners Endowment	9	
	5	Health Endowment	9	
	6	Auto Endowment	9	

Analyze - Edit - Refresh - Print - Export

Bottom Ten Products by Policy Count

This report ranks the lowest performing bottom ten products in terms of policy counts and their previous ranking. This report can be viewed over various time periods, company, geography, products, and line of business selected from page level prompts.

Bottom 10 Products by Policy Count
Time run: 11/4/2014 5:07:02 PM

Time Hierarchy	Rank	Product Name	Policy Count	Previous Rank
▷ 2014	1	Workers Compensation Endowment	6	1
	2	Travel Endowment	6	2
	3	Life Endowement	7	3
	4	Home Owners Endowment	7	4
	5	Health Endowment	7	5
	6	Auto Endowment	7	6
▷ 2013	1	Workers Compensation Endowment	9	
	2	Travel Endowment	9	
	3	Life Endowement	9	
	4	Home Owners Endowment	9	
	5	Health Endowment	9	
	6	Auto Endowment	9	

Analyze - Edit - Refresh - Print - Export

Top Ten Products by Earned Premium

This report ranks the best performing top ten products in terms of earned premium and their previous ranking. This report can be viewed over various time periods, company, geography, products, and line of business selected from page level prompts.

Top 10 Products by Earned Premium
Time run: 11/4/2014 5:07:02 PM

Amount in USD

Time Period	Rank	Product Name	Earned Premium	Previous Rank
▷ 2014	1	Travel Endowment	209,631.26	2
	2	Health Endowment	171,572.35	1
	3	Auto Endowment	164,821.98	3
	4	Home Owners Endowment	141,117.90	5
	5	Life Endowement	51,861.05	4
	6	Workers Compensation Endowment	-67,678.32	6
▷ 2013	1	Health Endowment	262,412.54	
	2	Travel Endowment	218,024.71	
	3	Auto Endowment	164,821.98	
	4	Life Endowement	150,788.78	
	5	Home Owners Endowment	141,117.90	
	6	Workers Compensation Endowment	-73,661.43	

Analyze -Edit -Refresh -Print -Export

Bottom Ten Products by Earned Premium

This report ranks the lowest performing bottom ten products in terms of earned premium and their previous ranking. This report can be viewed over various time periods, company, geography, products, and line of business selected from page level prompts.

Bottom 10 Products by Earned Premium
Time run: 11/4/2014 6:30:35 PM

Amount in USD

Time Period	Rank	Product Name	Earned Premium	Previous Rank
▷ 2013	1	Workers Compensation Endowment	-73,661.43	
	2	Home Owners Endowment	141,117.90	
	3	Life Endowement	150,788.78	
	4	Auto Endowment	164,821.98	
	5	Travel Endowment	218,024.71	
	6	Health Endowment	262,412.54	
▷ 2014	1	Workers Compensation Endowment	-67,678.32	1
	2	Life Endowement	51,861.05	3
	3	Home Owners Endowment	141,117.90	2
	4	Auto Endowment	164,821.98	4
	5	Health Endowment	171,572.35	6
	6	Travel Endowment	209,631.26	5

Analyze -Edit -Refresh -Print -Export

Claim Payment Analysis by Product

This report shows claim payments by products though a comparison between actual and planned values. This report can be viewed over various time periods, company, geography, product, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Claim Payments Analysis by Product
Time run: 11/4/2014 4:08:05 PM
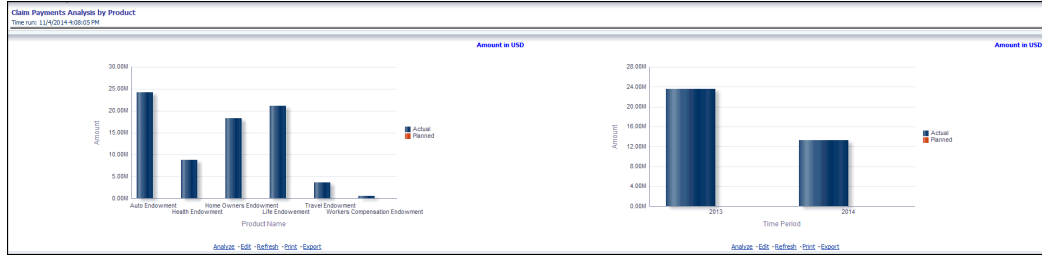
Loss Expense Analysis by Products

This report shows loss expenses products though a comparison between actual and planned values. This report can be viewed over various time periods, company, geography, products, and 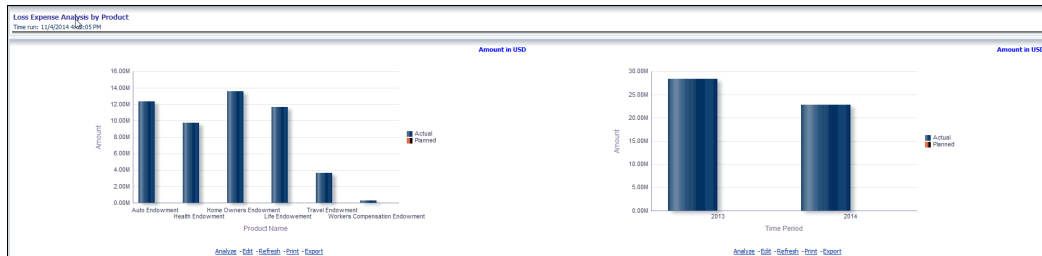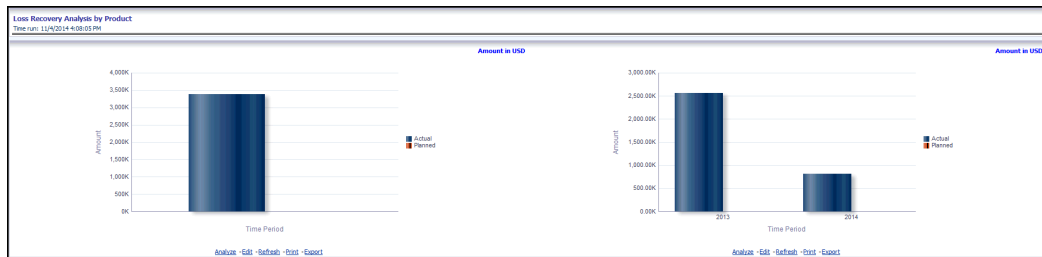line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Loss Expense Analysis by Product
Time run: 11/4/2014 4:08:05 PM

Loss Recovery Analysis by Products

This report shows loss recovery by products though a comparison between actual and planned values. This report can be viewed over various time periods, company, geography, product, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas the line graph represents the values through a time series.

Loss Recovery Analysis by Product
Time run: 11/4/2014 4:08:05 PM

Policy Attrition by Product

This report shows policy attritions by Products. This report can be viewed for current performance by different attrition types like cancellation, expiry, and non-renewals. This report can also be analyzed both in terms of lost policy counts and lost written premium. This report can be viewed over various time periods, company, geography, Product, and line of business selected from page level prompts. The pie chart shows

policy counts by current in-time values wherein the line graph represents the values through a time series.

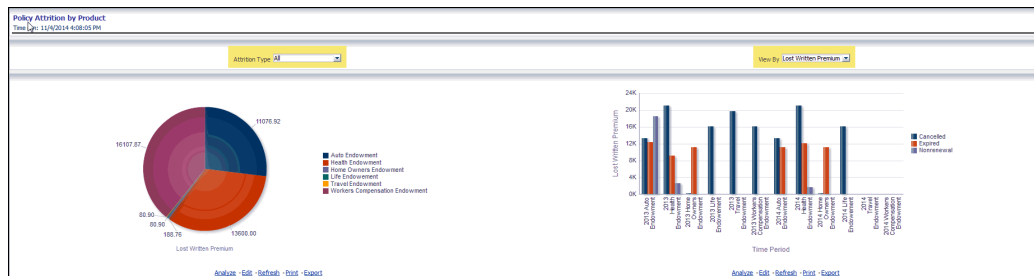### Top Attrition Reasons by product

This report analyses policy attrition reasons and rank them by each attrition reason and by line of business.

Top Attrition Reasons by Product
Time run: 11/4/2014 5:07:02 PM

Type	Rank	Reason	Auto Endowment	Health Endowment	Home Owners Endowment	Life Endowement	Travel Endowment	Workers Compensation Endowment
Top Cancellation Reasons	1	CR	66.00%	25.00%	50.00%			25.00%
	1	IR				66.00%	66.00%	50.00%
Top Expiration Reasons	1	EXP	33.00%	50.00%	50.00%		33.00%	25.00%
Top Nonrenewal Reasons	1	CR				33.00%		
	1	IR		25.00%				

Analyze - Edit - Refresh - Print - Export

Attrition analysis by product

This report analyses policy attrition reasons by products and shows attritions through the three key parameters lost policy count, lost premium count, and attrition ratio.

Attrition Analysis by Product
Time run: 11/4/2014 5:07:02 PM

Product Name	Lost Policy Count	Lost Written Premium	Attrition Ratio
Auto Endowment	4	11,076.92	44.44%
Health Endowment	5	13,600.00	55.56%
Home Owners Endowment	2	188.76	22.22%
Life Endowement	4	80.90	44.44%
Travel Endowment	3	80.90	33.33%
Workers Compensation Endowment	4	16,107.87	44.44%

Analyze - Edit - Refresh - Print - Export

Top Ten Regions analysis

This report analyses policy business at a region level and displays top performing Products and regions. The product and region wise ranking can be further analyzed through the following performance indicators:

• Written Premium

• Average Written Premium

- Bind Ratio

- Policy Count

- Quote Count

- Attrition Ratio

- Loss Ratio

Region

The Region tab includes reports represented in tabular and map format that summarizes results for geographical regions. The filters for this tab allow the report results to be focused on selected combinations for geographical comparison. The filters include:

- Time

- Company

- Geography

- Line of Business

- Product

The various reports available for this tab are discussed in the following sections.

Premium By Region

This report shows different types of premium revenue by various geographical regions. This report can be viewed over various time periods, company, geography, product, and line of business selected from the page level prompts. This report shows premium income through the following premiums.

- Written premium

- Earned premium

- Ceded premium

- Retained premium

- Refund premium

- Uncollected earned premiums

Drill Down:

The report Premium By Region can be further analyzed by regions, time period, and premium types, for example, written premium, earned premium, ceded premium, retained premium, refund premium, and uncollected Earned Premium. Click any premium type to view the report in the drill-down mode.
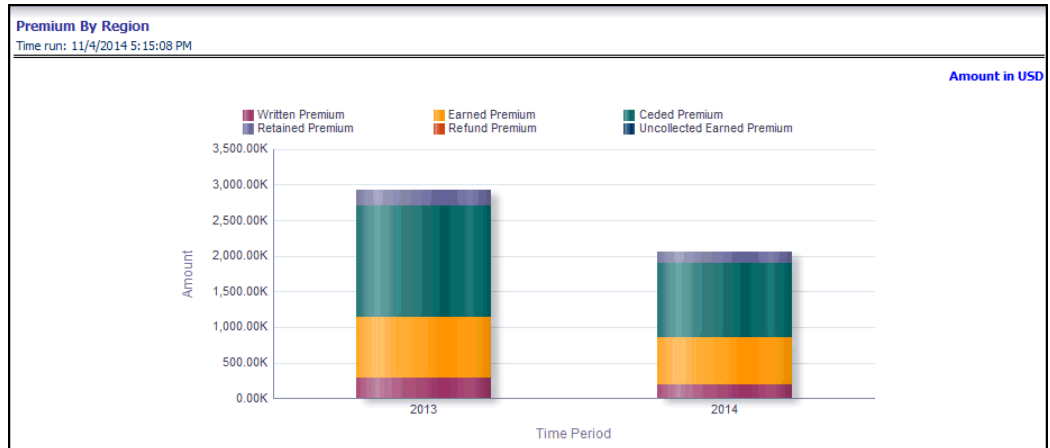
Active Policy Counts By Region

This report shows the count of policies written by different policy types, that is, total policy count, new business policy count, and renewal policy count. This report can be viewed over various time periods, company, geography, product, and line of business selected from the page level prompts.

Drill Down

The report can be further analyzed by regions, time period, and policy counts of different policy status, for example, policy count, new business policy count, and renewal policy count. Click any policy status to view the report in the drill-down mode.

Active Policy Counts By Region
Time run: 11/4/2014 5:15:08 PM
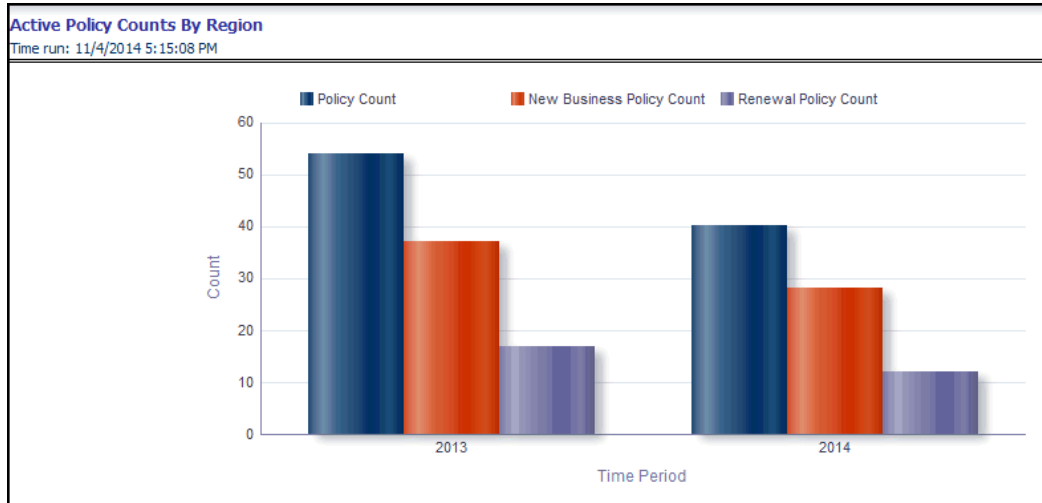
Attrition Policy Counts By Region

This report illustrates the count of attrition policies by different attrition types type, that is, cancelled policy, expired, and non-renewal policies. This report can be viewed over various time periods, company, geography, product, and line of business selected from page level prompts.

Drill Down:

The report can be further analyzed by regions, time period, and counts by different attrition policy types, for example, cancelled, non-renewed, and expired policies. Click any attrition policy type to view the report in the drill-down mode.

Attrition Policy Counts By Region
Time run: 11/4/2014 5:15:08 PM

Attrition Premium By Region

This report shows the loss of revenue because of attrition in new business and renewal business. This report can be viewed over various time periods, company, geography,

product, and line of business selected from page level prompts.

Drill Down

The report can be further analyzed by regions, time period, and policy counts of different policy status, for example, policy count, new business policy count, and renewal policy count. Click any policy status to view the report in the drill-down mode.
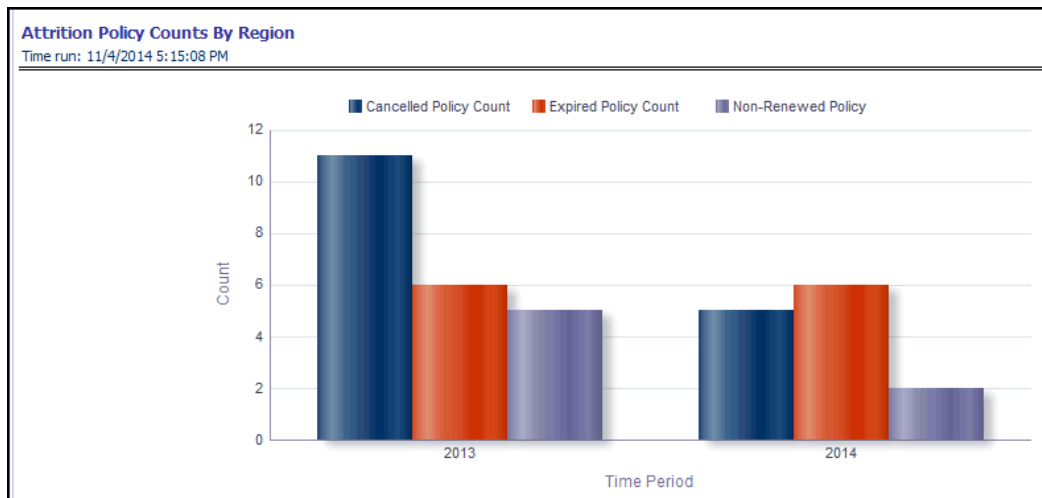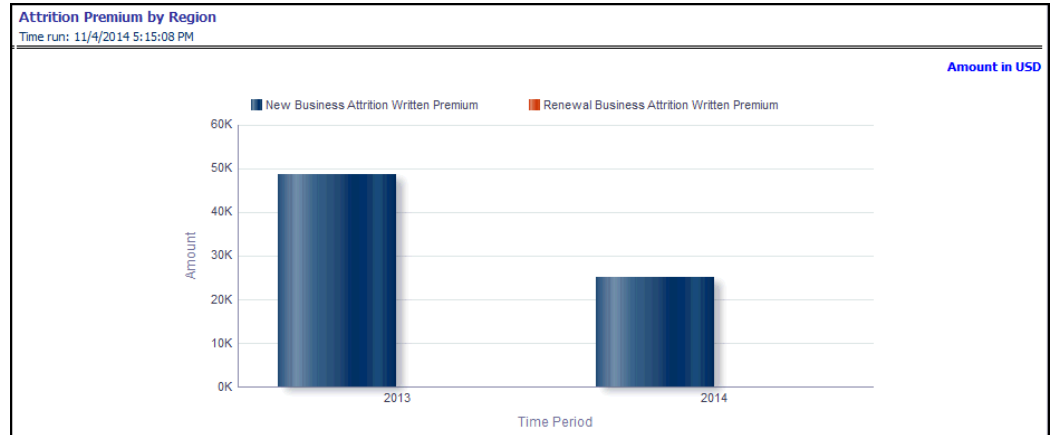

Attritions Ratios by Region

This report analyzes and records new and renewal business attrition ratios over a time period.

Drill Down

The report can be further analyzed by regions and time period wise to measure performance through new and renewal business attrition ratios.
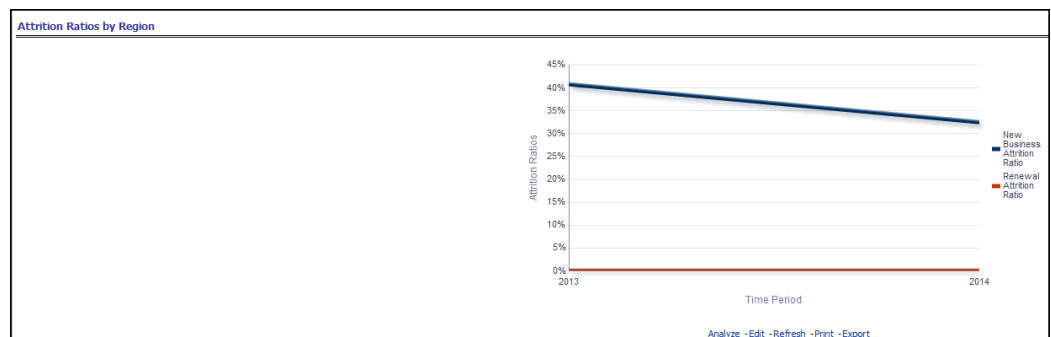
Ratios by Region

This report shows key indicator ratios like expense ratio, loss ratio, combined ratio, new business attrition ratio, and renewal attrition ratio by different region. This report can be viewed over various time periods, company, geography, product, and line of business selected from page level prompts.

Drill Down

The report can be further analyzed by regions, time period, and ratios like new business attrition ratio, and renewal business attrition ratio. Click any ratio to view the report in the drill-down mode.
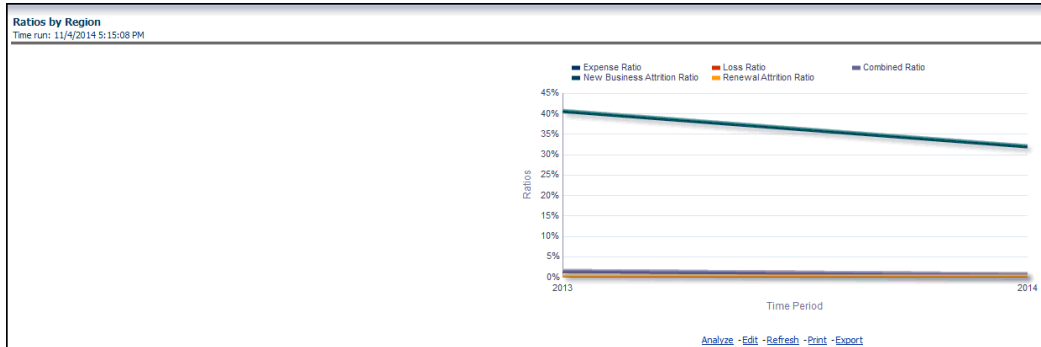
Claim Status By Region

This report illustrates the count of claims by claims in different status, for example, claims reported, claims settled, and claims in litigation. This report can be viewed over various time periods, company, geography, product, and line of business selected from page level prompts.

Drill Down

The report can be further analyzed by regions, time period, claim status, and counts, for example, Number of Claims Reported, Number of Claims Settled, and Litigation Claims. Click any claim status to view the report in the drill-down mode.

Claim Payments by Region

This report illustrates the claim payment like loss payments, catastrophic claim payments, and litigation claim payments through a time series. This report can be

viewed over various time periods, company, geography, product, and line of business selected from page level prompts.

Drill Down

The report can be further analyzed by regions, time period, and claims, for example, Number of loss payments, catastrophic claim payments, and litigation claim payments. Click any claim payment to view the report in the drill-down mode.

Producer Ranking By Region

This report shows the ranking for top ten best performing and least performing producers. This also shows the region wise ranking.

Drill Down

This report can be further analyzed on clicking each region where top or bottom 10 producers are ranked for each region and their performance measurement for each ranked producer through the following performance key indicators:

- Policy Count

- Written Premium

- Bind Ratio

- Conversion Aging

- Claim Count

- Claims Payments

- Loss Ratio

Top Ten Producers
Time run: 11/4/2014 5:15:08 PM

Region	Producer Name
▷ United States	STEVEN ROBERT
▷ China	STEPHEN FLEMING
▷ France	KAINE WILLAMS
▷ Australia	BRENDA TAYLOR
▷ India	ABEL INSURANCE COMPANY

Analyze -Edit -Refresh -Print -Export

Bottom Ten Producers
Time run: 11/4/2014 5:15:08 PM

Region	Producer Name
▷ United States	STEVEN ROBERT
▷ China	STEPHEN FLEMING
▷ France	KAINE WILLAMS
▷ Australia	BRENDA TAYLOR
▷ India	ABEL INSURANCE COMPANY

Analyze -Edit -Refresh -Print -Export

Producer

The Producer Performance tab focuses on the results of the Producing Agents and Producing Agencies. The filters for this tab allow the report results to be focused on selected combinations for comparison or more targeted analysis. The filters include:

- Time

- Company

- Geography

- Line of Business

- Product

- Producer

The various reports available for this tab are discussed in the following sections.

New Business

This is a tabular report where the status of new business can be monitored through a new business in comparison with the business for previous period for each region. This

report can be viewed by policy count and written premium.

Region Name	Policy Count	Previous Policy Count	Change
▷ Australia	46.00		
▷ China	82.00		
▷ France	20.00		
▷ India	16.00		
▷ United States	64.00		

New Business
Time run: 11/4/2014 6:00:02 PM

Analyze - Edit - Refresh - Print - Export

Producer Distribution

This is a tabular report where the count of producers can be monitored in comparison with the number of producers for previous period for each region.

Producer Distribution
Time run: 11/4/2014 6:00:02 PM

Region Name	Producer Count	Previous Producer Count	Change
▷ Australia	1		1
▷ China	1		1
▷ France	1		1
▷ India	1		1
▷ United States	1		1

Analyze - Edit - Refresh - Print - Export

Top Ten Producers

This is a tabular report where the top performing producers are ranked through business measures generated by each of them in comparison with the previous period business measures and previous rank. This report also records the upward and downward movement of producer's rank compared between current and previous ranking. This ranking can be viewed by the following business measures and each of these options can be selected from report level drop-down filters.

- Written Premium

- Bind Ratio

- Policy Count

- Attrition Ratio

- Claim Count

- Loss Ratio

- Loss Payments

Bottom Ten Producers

This is a tabular report where the least performing producers are ranked through business measures generated by each of them in comparison with the previous period business measures and previous rank. This report also records the upward and downward movement of producer's rank compared between current and previous ranking. This ranking can be viewed by the following business measures and each of these options can be selected from report level drop-down filters.

- Written Premium

- Bind Ratio

- Policy Count

- Attrition Ratio

- Claim Count

- Loss Ratio

- Loss Payments

Active Producer Appointments

This tabular report records and shows region wise count for all producers, number of producers with active appointments, active percentage in comparison with previous counts, and previous period active appointments for each region.

Active Producer Appointments
Time run: 11/4/2014 6:00:02 PM

Region Name	Current Count	Current Active Appointments	Percentage Active	Previous Count	Previous Active Appointments
⊳ Australia	1				
⊳ China	1				
⊳ France	1				
⊳ India	1				
⊳ United States	1				

Analyze - Edit - Refresh - Print - Export

Producer Performance Analysis

This tabular report shows the producers' performance through the following performance measures.

1. Average New Business Policy Count

2. Average Renewal Policy Count

3. Average Attrition Ratio

4. Percentage Above Average Attrition Ratio

5. Percentage Below Average Attrition Ratio

6. Average Loss Ratio

7. Percentage Above Average Loss Ratio

8. Percentage Below Average Loss Ratio

Drill Down

Each of the performance measures numbered from 4..8 can be further analyzed individually where a comparison is done between current performance measure and previous business measure selected for further analysis.

Producer Performance Analysis
Time run: 11/4/2014 6:00:02 PM

	Agency	Agent
Active Appointments		
Average New Business Policy Count	1	1
Average Renewal Policy Count	1	1
Average Attrition Ratio	0%	0%
Percentage Above Attrition Ratio	0%	0%
Percentage Below Attrition Ratio	0%	0%
Average Loss Ratio		
Percentage Above Loss Ratio	0%	0%
Percentage Below Loss Ratio	0%	0%

Analyze - Edit - Refresh - Print - Export

Inactive Producer Summary

This line graph report illustrates the inactivity period in terms of days ranging from 30-90 days for agents and agencies.
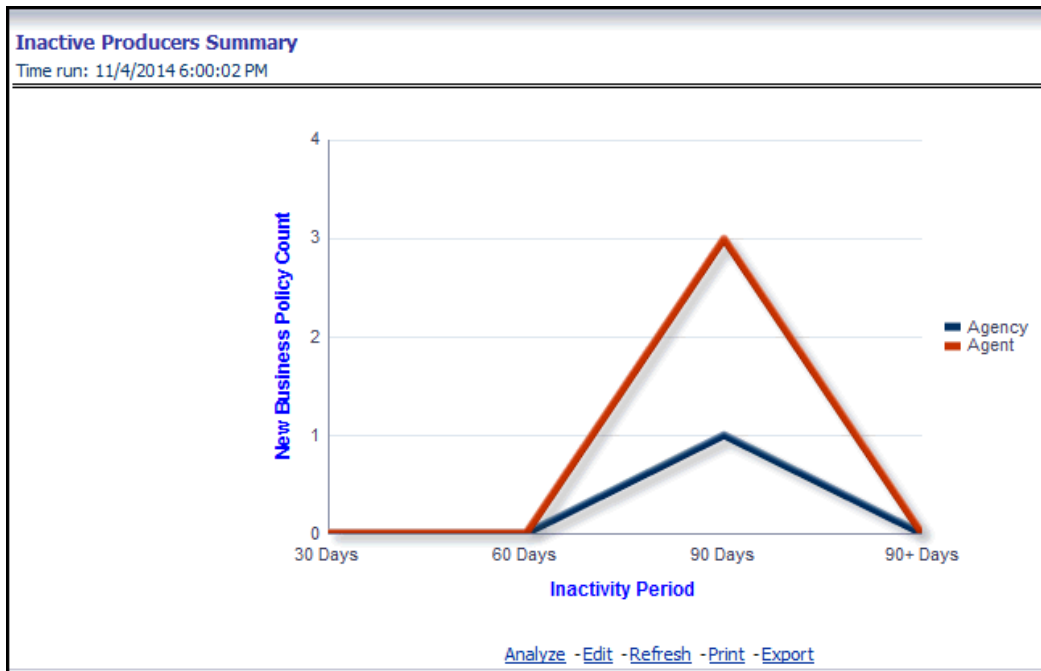
Premium and Claim

This report shows the business through premium revenue with regards to claims payments for the business over a time series. This report illustrates and shows periodic analysis for written premium and earned premium revenue with claim payments made for the periods.

Premium and Claim
Time run: 11/5/2014 11:14:42 AM
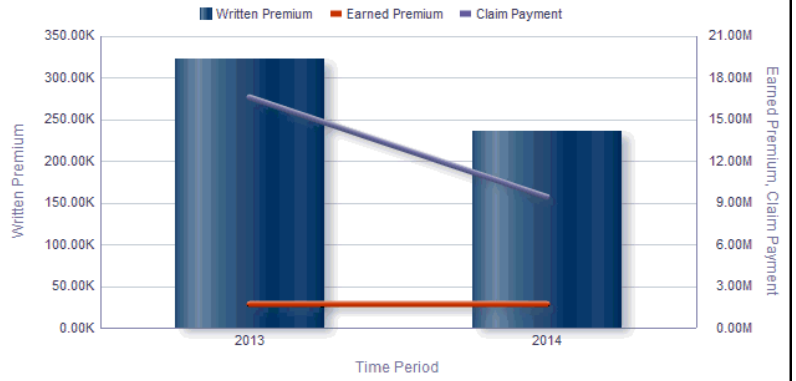
8

Managing Claim Performance Dashboard

Overview

This chapter explains the report available under each tab in the Claim Performance Dashboard.

Managing Reports

The following tabs are present in the Claim Performance Dashboard.

- Summary

- Claim Handling

- Line of Business

- Product

- Catastrophe

The following screenshots display the essential nature of the available reports as per each tab:

Summary

The Summary tab includes information at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing. The filters for this tab include:

- Time

- Company

- Catastrophe

- Geography
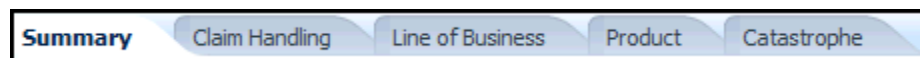
The various reports available for this tab are discussed in the following sections.

Key Claim Performance Indicators Flash

This report shows snap shots of key performance indicators represented through flash boxes for current period

Claim Expense Ratio

Claim Expense Ratio is a line graph that displays the Claim Expense Ratio, the ratio of the amount of expenses to the total amount of the claim paid, at the point in time of the reporting period and over a time series. Each insurance company is represented by its own line.

Claim Recoveries

This is a line graph that displays the monetary amount of claim recovery payments received by a company at the point in time of the reporting period and over a time series. Each insurance company is represented by its own line.
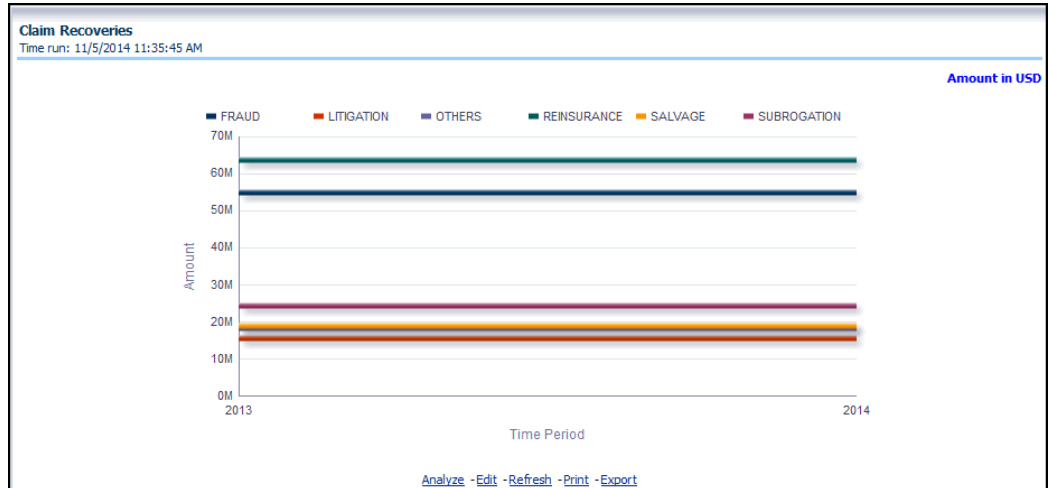
Claim Net Losses Map

Claim Net Losses Map is a geographic heat map that illustrates the monetary amount of Net Losses, that is, paid Losses exclusive of Expenses, over geographic regions with areas of similar amounts colored similarly. The Location of Loss provides the basis for the geographical mapping.
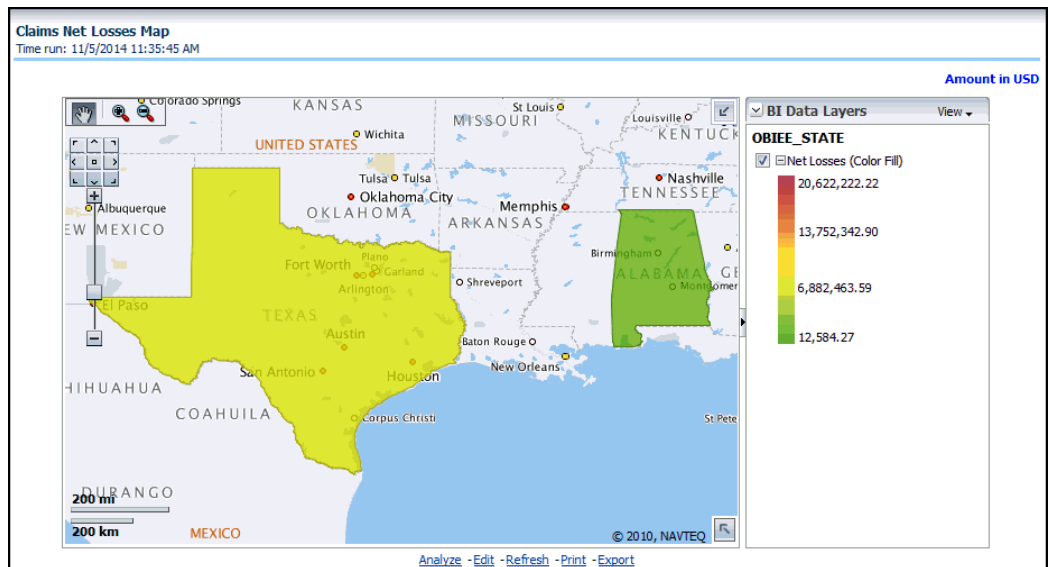
Claim Count Map

This is a geographic heat map that illustrates the count of claim occurrences over geographic regions with areas of similar amounts colored similarly. The Location of Loss provides the basis for the geographical mapping.

Claims Count Map
Time run: 10/24/20.. 12:02:17 PM
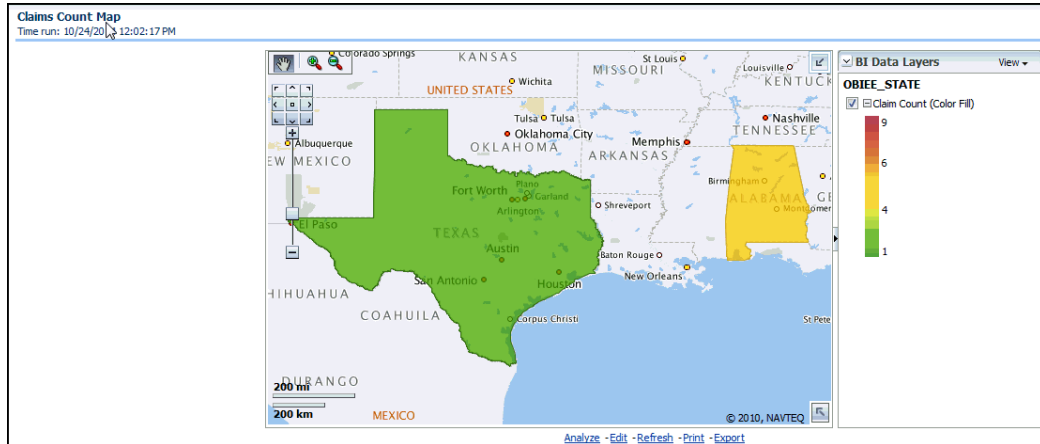
Top Ten Geographical Regions for Claim Payments

This is a table that ranks the geographical regions with the highest monetary amount total claim payments for a given reporting period. The percentage of all payments represents the amount of all claim payments generated during the same reporting period in comparison to those only for the given region.

Top Ten Geographical Regions for Claims Payments
Time run: 10/24/2014 12:02:17 PM

Amount in USD

Geographical Region	Total Claim Payments	Percentage of all Payments
20230	37,415,384.63	5.4%
MIL	37,415,384.63	5.4%
Milan	37,415,384.63	5.4%
Pero	37,415,384.63	5.4%
2217	64,000,000.00	9.2%
Frankston	64,000,000.00	9.2%
MBN	64,000,000.00	9.2%
Melbourne	64,000,000.00	9.2%
34101	72,369,230.78	10.4%
Campania	72,369,230.78	10.4%
NAP	72,369,230.78	10.4%
Naples	72,369,230.78	10.4%

Analyze - Edit - Refresh - Print - Export

Top Ten Geographical Regions for Claims Reported

This is a table that ranks the geographical regions with the highest claim counts for a given reporting period. The percentage of all occurrences represents the amount of all claim counts generated during the same reporting period in comparison to those only for the given region.

Top Ten Geographical Regions for Claims Reported
Time run: 10/24/2014 12:02:17 PM

Geographical Region	Total Claim Occurances	Percentage of all Occurances
34101	5	9.6%
35201	5	9.6%
ALA	5	9.6%
Alabama	5	9.6%
Brimingham	5	9.6%
Campania	5	9.6%
NAP	5	9.6%
Naples	5	9.6%
2217	9	17.3%
Frankston	9	17.3%
MBN	9	17.3%
Melbourne	9	17.3%

Analyze -Edit -Refresh -Print -Export

Claim Count

This report is a line graph that illustrates the count of claims added to the system over a time series and has a line for each line of business.

Claim Count
Time run: 11/5/2014 11:35:45 AM

Analyze -Edit -Refresh -Print -Export

Incurred Losses

This represents the incurred losses, total amount of paid claims, and loss reserves associated with a reporting period over a time series. This report is generated for the corporation as a whole and illustrates each line of business with its own line.

Incurred Losses
Time run: 11/5/2014 11:35:45 AM

Amount in USD

Abel Insurance Company, Incurred Losses

Analyze - Edit - Refresh - Print - Export

Claim Expenses

This report is a line graph that illustrates the monetary amount of claim expenses, payments made for services, and other non-loss related costs, issued over a time series. Each insurance company is represented by its own line.

Claim Expenses
Time run: 11/5/2014 11:35:45 AM

Amount in USD

Abel Insurance Company, Claim Expenses

Analyze - Edit - Refresh - Print - Export
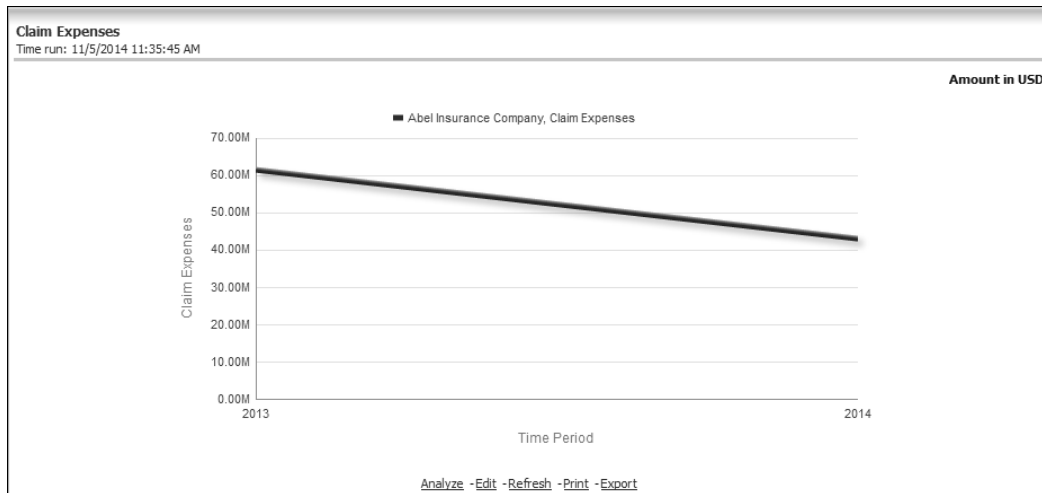
Open Reserves

This is a line graph that displays the monetary amount in claim reserves at the point in time of the reporting period and over a time series. Each insurance company is represented by its own line.

Incurred Losses
Time run: 11/5/2014 11:35:45 AM

Amount in USD

■ Abel Insurance Company, Incurred Losses

Analyze - Edit - Refresh - Print - Export

Combined Ratio

This report is a line graph that illustrates the Combined Ratio, that is, the sum of two ratios, one calculated by dividing incurred losses plus loss adjustment expense (LAE) by earned premiums, and the other calculated by dividing all other expenses by either earned premiums, over time. Each Insurance Company is represented by its own line.
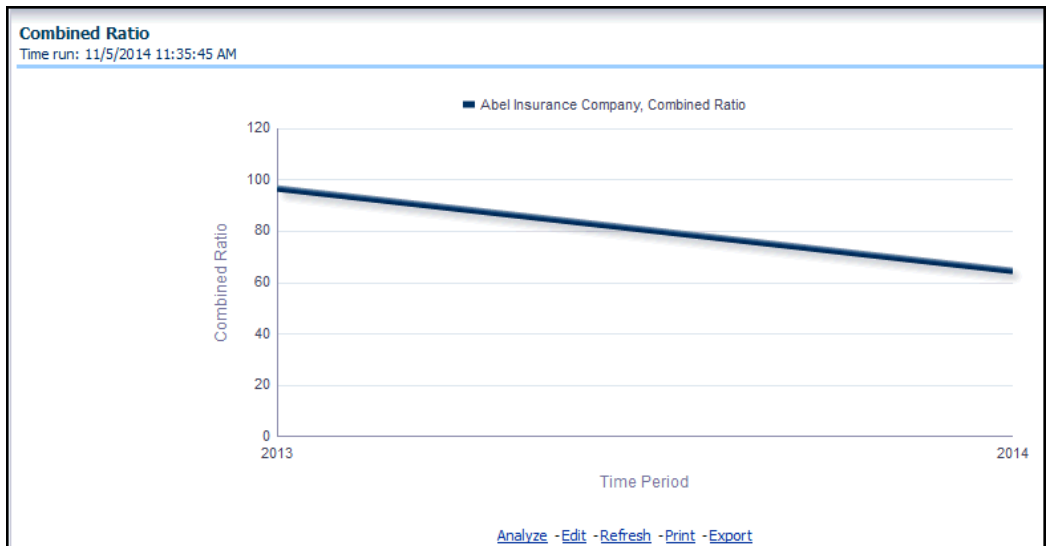
Combined Ratio
Time run: 11/5/2014 11:35:45 AM

■ Abel Insurance Company, Combined Ratio

Analyze - Edit - Refresh - Print - Export

Loss Ratio

This report is a line graph that illustrates the Loss Ratio, the ratio of incurred losses to earned premiums, over a time series. In this report, each insurance company is represented by its own line.

Claim Recoveries

This report is a line graph that illustrates Claim Recovery Payments, the monetary amount of payments received to reimburse the insurance company for payments it generated for losses, over a time series. Each recovery type is represented by its own line.
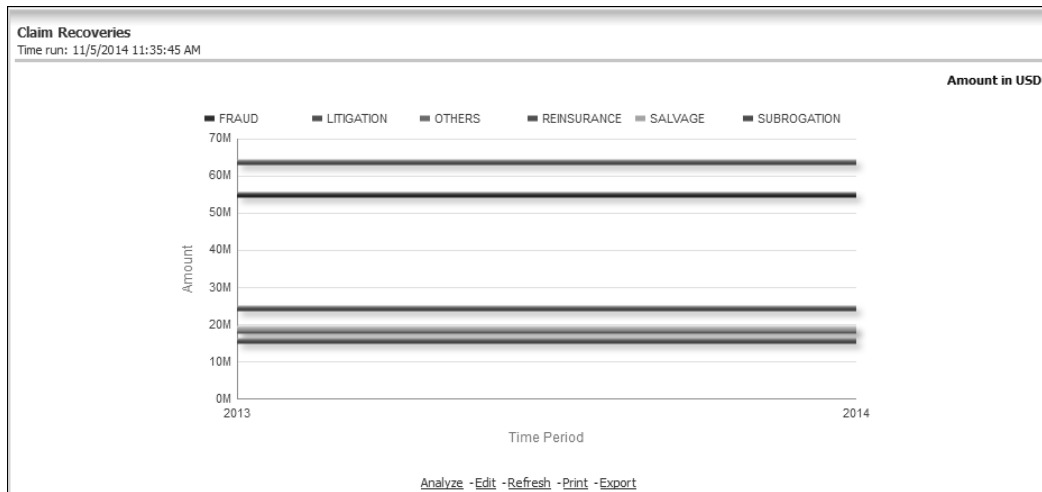
Claims Closed without Payment

This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim.

> **Note:** Expenses may have been paid for these claims. Each insurance company is represented by its own line.

Claims Closed without Payment
Time run: 11/5/2014 11:35:45 AM
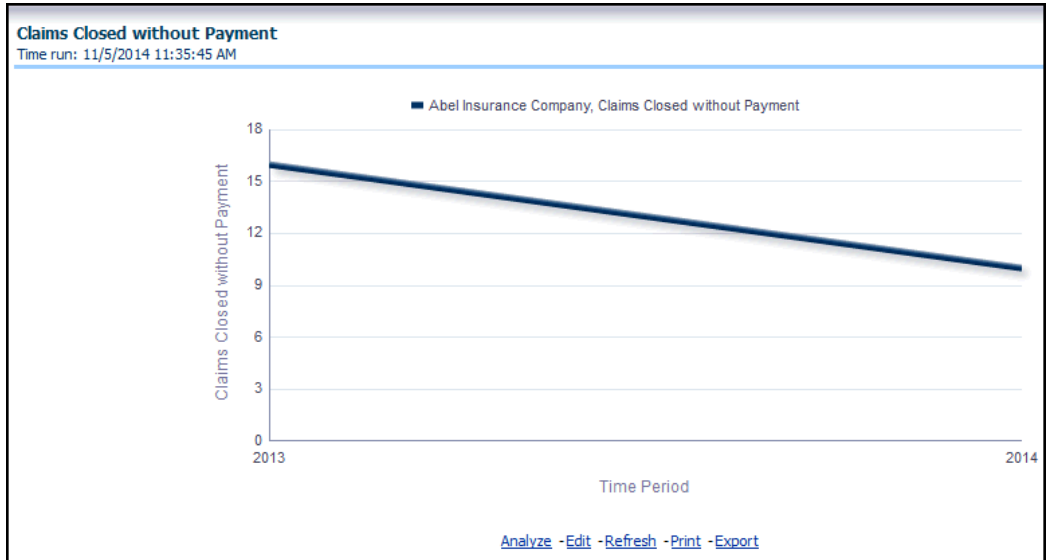
Referrals for Specialized Claim Handling

This report is a line graph that illustrates the count of claims that were referred for specialized handling during a reporting period and are shown over a time series. Each referral reason is represented by its own line.

Referrals for Specialized Claim Handling
Time run: 11/5/2014 11:35:45 AM

Specialized Claim Handling Recoveries

This report is a line graph that illustrates Claim Recovery Payments. Claim Recovery Payments is the monetary amount of payments received to reimburse the insurance company for payments it generated for losses and claims that were handled in a specialized manner. These manners include fraud investigation, litigation, subrogation, and so on. Each specialized claim handling method is represented by its own line and

amounts are shown over a time series.

Claim Handling

The Claim Handling tab includes information at the corporate level and focuses on the manner and quality of the by which the handling of a claim is measured. The filters for this tab include:

- Time

- Company

- Geography

The various reports available for this tab are discussed in the following sections.

Average Days until Closed

This report is a line graph that illustrates the average number of days between the day a claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each insurance company.

Average Days until Closed
Time run: 11/5/2014 1:56:31 PM

Closed Without Payment

This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim.

> **Note:** Expenses may have been paid for these claims. Each Insurance Company is represented by its own line.

Closed without Payment
Time run: 11/5/2014 1:56:31 PM

Claims Closed Due to Fraud

This report is a line graph that illustrates the count of claims that, after an investigation, were deemed to be fraudulent. In this report, the count is exhibited over a time series with each insurance company represented by its own line.

Reopened Claims

This report is a line graph that illustrates the count of claims that were changed back to an "Opened" status after it was previously closed. This report shows affected claims during the reporting periods over a time series with each insurance company represented with its own line.

Litigation Claims

This report is a line graph that displays the count of claims that resulted in a judicial litigation case being initiated. This shows the count of claims per Line of Business where this process occurred over time.
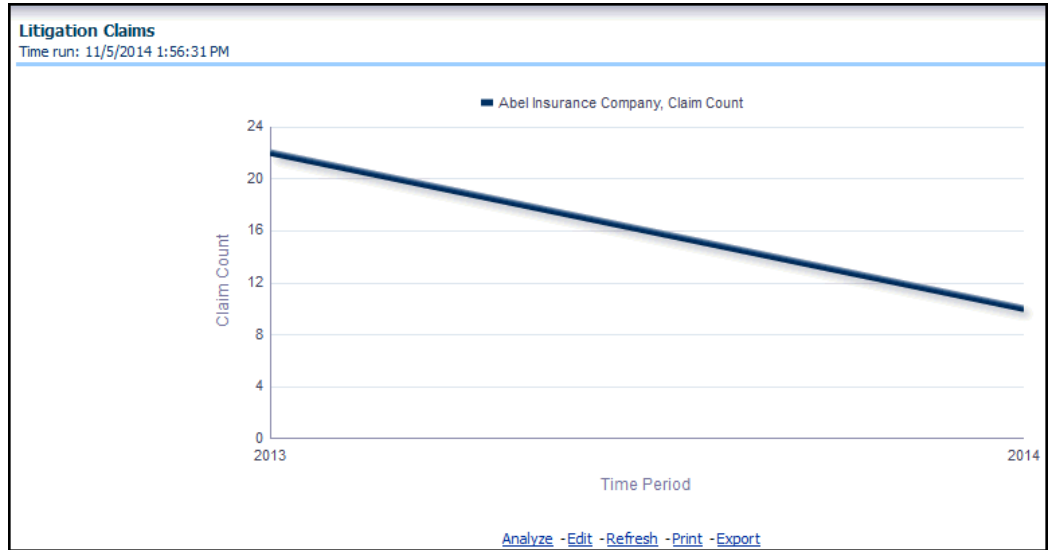
Subrogation Claims

This report is a line graph that represents the count of claims where subrogation, a process by which a payment arrangement has been agreed where a non-insured at-fault party agrees to reimburse the insurer for payments it made for damages an insured suffered due to the actions of the at-fault party, was initiated for the claim during the reporting period. This report illustrates the count of the affected claims for over a time series with each insurance company being represented by its own line.

Line of Business

The Line of Business tab includes reports that focus on the Key Performance Indicators for each Line of Business. The filters for this tab allow the report results to be focused on

selected combinations for comparison and targeted analysis.

- Time

- Company

- Line of Business

- Geography

The various reports available under this tab are detailed in the following sections.

Claim Grade by Line of Business

This is a tabular report that lists the Lines of Business in the order of greatest value to least value based on the Grade Basis selected. The information provided includes Key Performance Indicators for Claim Performance.

Catastrophe Line of Business Impact

This is a tabular report that provides a summary of effects of a Catastrophe on the Claims Performance for the Line of Business. The total Claim Payments, Net Losses, and Claim Count are presented for each Line of Business for each Catastrophic Event.

Catastrophe Line of Business Impact
Time run: 11/5/2014 2:04:16 PM

<div align="right">Amount in USD</div>

Line of Business	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Auto Insurance	EQRTHQUAKE BORIS	1,511,111.11		1
Health Insurance	HEATWAVE CHARLEY	1,200,000.00	900,000.00	1
	HURRICANE SANDY	79,101.12	75,505.62	1
	TORNADO HOPE			1
Homeowners Insurance	EQRTHQUAKE BORIS	3,200,000.00	2,830,769.23	2
	HEATWAVE CHARLEY			3
	HURRICANE SANDY			1
	TROPICAL STORM SERENA	1,600,000.00	1,353,846.15	1
Life Insurance	TORNADO HOPE			1
	TROPICAL STORM SERENA	1,600,000.00	1,353,846.15	1
Travel Insurance	HURRICANE SANDY			1
	TROPICAL STORM SERENA			1
Workers Compensation Insurance	TROPICAL STORM SERENA	432,000.00	400,000.00	1

Analyze - Edit - Refresh - Print - Export

Line of Business Loss Ratio

This report is a line graph that illustrates the Loss Ratio, the ratio of incurred losses to earned premiums, over a time series. In this report, each Line of Business is represented by its own line.

Line of Business Loss Ratio
Time run: 11/5/2014 2:04:16 PM

Analyze - Edit - Refresh - Print - Export

Line of Business Incurred Loss

This report is a line graph that represents the Incurred Losses, total amount of paid claims and loss reserves associated with a reporting period, over a time series. This also illustrates each line of business with its own line.
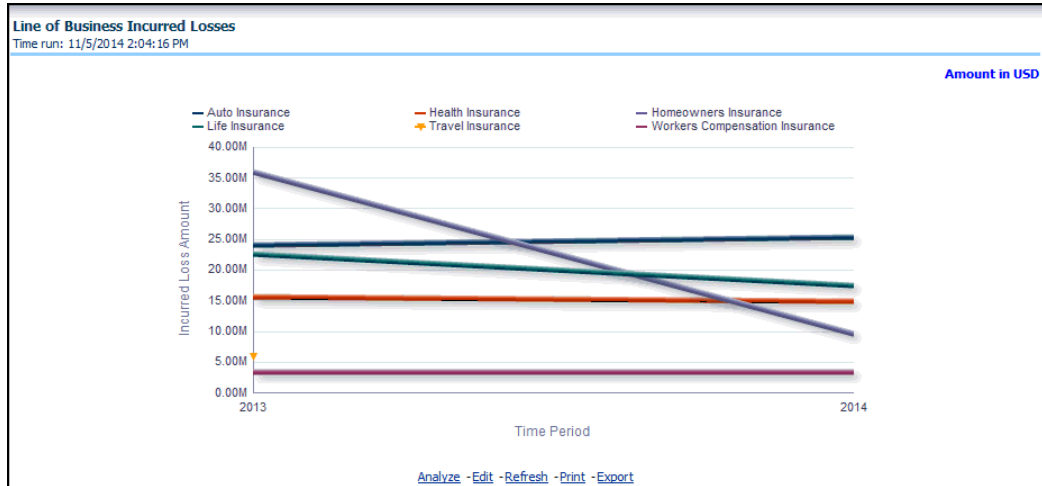
Line of Business Incurred Losses
Time run: 11/5/2014 2:04:16 PM

Claim Payments by Loss Type

This report is a line graph that summarizes the monetary amount of payments that have been made for losses reported for each line of business. The loss types can be further filtered to see the specific loss type details. Each Line of Business is represented by its own line.
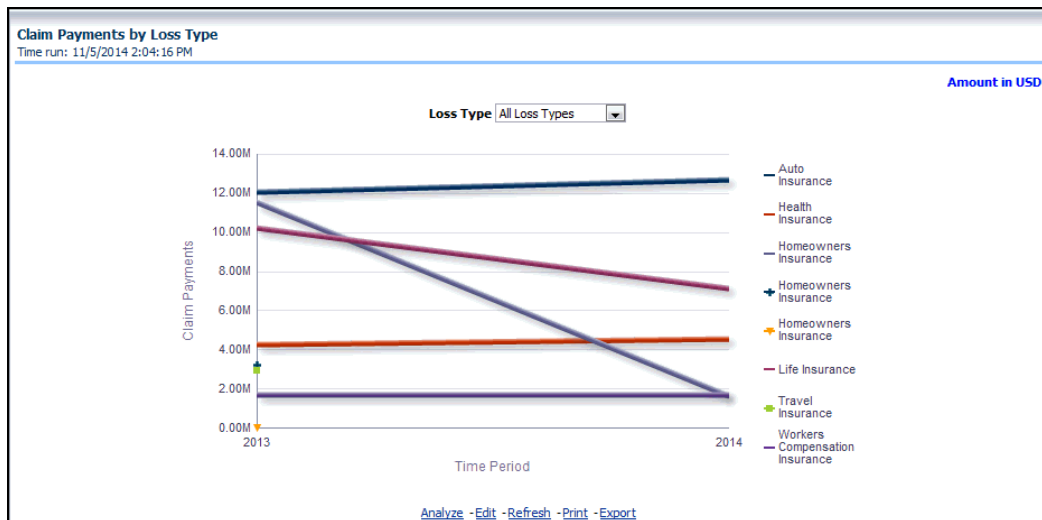
Claim Payments by Loss Type
Time run: 11/5/2014 2:04:16 PM

Payments by Reinsurance Company

This report is a Bar/Line graph that illustrates the relationship between the amount of payments made by the insurer and those that were received by the reinsurers.

Payments by Reinsurance Company
Time run: 11/5/2014 2:04:16 PM

Amount in USD

Analyze -Edit -Refresh -Print -Export

Expenses by Loss Type

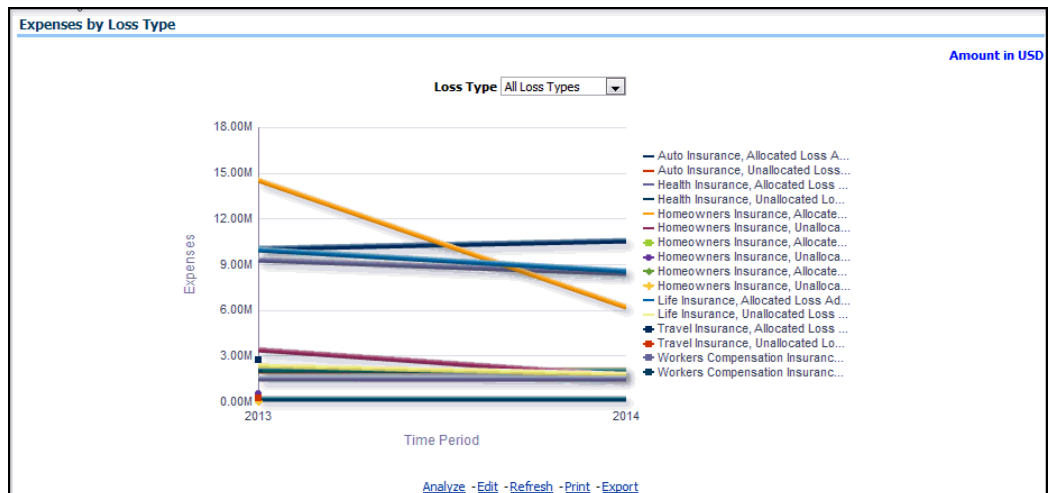This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the cause of the loss. Each Expense amount is categorized by Line of Business and type of Loss. Additional Details can be reviewed by selecting a specific Loss Type from the Loss Type selection field.

Expenses by Loss Type

Amount in USD

Analyze -Edit -Refresh -Print -Export

Expenses by Expense Type

This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the categorization of the expense. Each expense amount is categorized by the Line of Business and type of Expense. Additional Details can be reviewed by selecting a specific Expense Type from the Expense Type selection field.
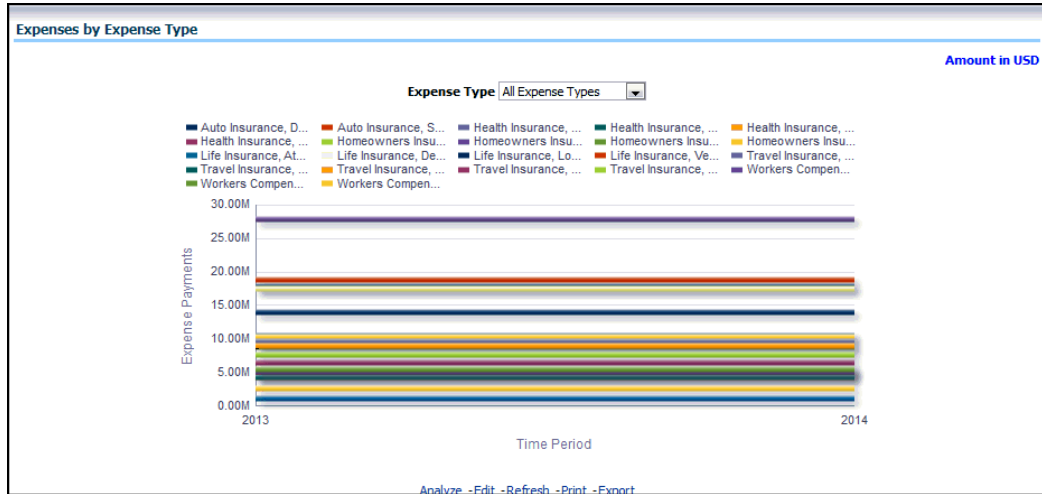
Recovery Overview by Line of Business

This report is a tabular representation illustrating the performance of Recovery Referral for each Line of Business and performance of those efforts.

Recovery Overview by Line of Business
Time run: 11/5/2014 2:04:16 PM
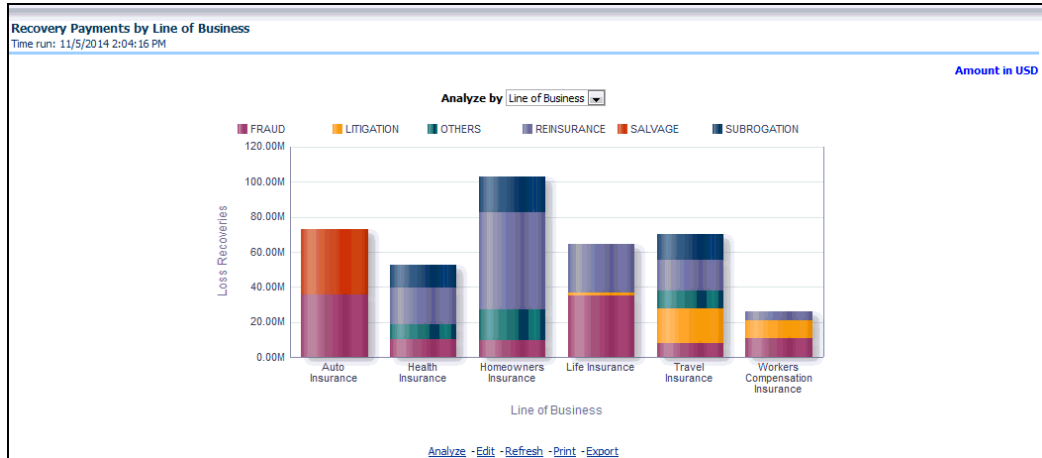
	Line of Business	
Claims Referred for Recovery	Auto Insurance	100.0%
	Health Insurance	57.1%
	Homeowners Insurance	43.8%
	Life Insurance	62.5%
	Travel Insurance	87.5%
	Workers Compensation Insurance	40.0%
Claims Referred for Fraud Investigation	Auto Insurance	62.5%
	Health Insurance	28.6%
	Homeowners Insurance	12.5%
	Life Insurance	37.5%
	Travel Insurance	37.5%
	Workers Compensation Insurance	40.0%
Referred Claim Payment Recovery	Auto Insurance	4.4%
	Health Insurance	9.2%
	Homeowners Insurance	12.2%
	Life Insurance	13.3%
	Travel Insurance	12.5%
	Workers Compensation Insurance	7.5%
Fraud Investigation Claims with Fraud Determination	Auto Insurance	100.0%
	Health Insurance	100.0%
	Homeowners Insurance	100.0%
	Life Insurance	133.3%
	Travel Insurance	133.3%
	Workers Compensation Insurance	100.0%
Claims Referred for Subrogation	Auto Insurance	0.0%

Rows 1 - 25

Analyze - Edit - Refresh - Print - Export

Recovery Payments by Line of Business

This report is a line graph that illustrates the total monetary amount of Recovery Payments, payments received by an insurer that reimburse it for losses it paid, received during a reporting period, and shown over a time period for each Line of Business. Each Line of Business is represented by its own line.

Recovery Payments by Line of Business
Time run: 11/5/2014 2:04:16 PM

Analyze - Edit - Refresh - Print - Export

Average Days until Closed

This report is a line graph that illustrates the average number of days between the day a claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each Line of Business.

Average Days until Closed
Time run: 11/5/2014 2:04:16 PM

Analyze - Edit - Refresh - Print - Export

Claims Closed without Payment

This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim.

> **Note:** Expenses may have been paid for these claims. Each Line of Business is represented by its own line.

Closed without Payment
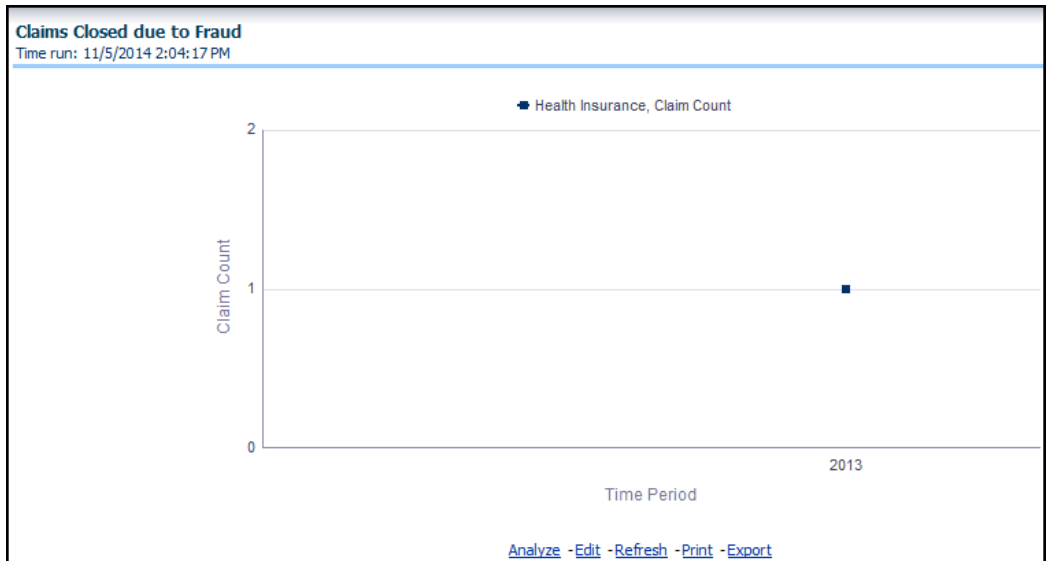Time run: 11/26/2014 2:35:00 PM

Claims Closed Due to Fraud

This report is a line graph that illustrates the count of claims that, after an investigation, were deemed to be fraudulent. In this report, the count is exhibited over a time series with each Line of Business represented by its own line.

Claims Closed due to Fraud
Time run: 11/5/2014 2:04:17 PM

Reopened Claims

This report is a line graph that illustrates the count of claims that were changed back to an "Opened" status after it was previously closed. This report shows affected claims during the reporting periods over a time series with each Line of Business represented with its own line.

Litigation Claims

This report is a line graph that represents the count of claims where a judicial litigation case was initiated for the claim during the reporting period. This report illustrates the count of the affected claims for over a time series with each Line of Business being represented by its own line.
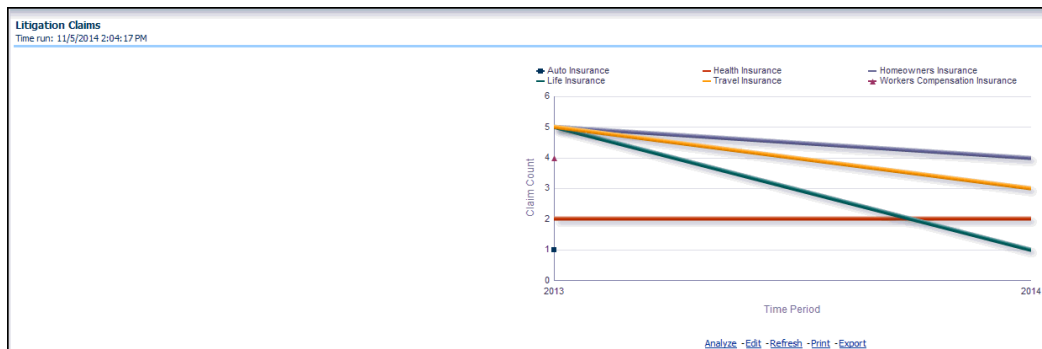
Product

The Product tab includes reports that focus on the Key Performance Indicators for each Product. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:

- Time

- Company

- Product

- Geography

The various reports available under this tab are detailed in the following sections.

Claim Grade by Product

This is a tabular report that lists the Product in the order of greatest value to least value based on the Grade Basis selected. The information provided includes Key Performance Indicators for Claim Performance.

Claim Grade by Product
Time run: 10/24/2014 1:23:58 PM

Amount in USD

Grade Basis Net Losses

Rank	Product	Net Losses	Claim Payments	Average Loss Amount	Loss Ratio	Expense Ratio	Litigation Count	Claim Count
1	Auto Endowment	23,637,606.84	24,731,623.93	12,263,242.68	477.88		1	8
2	Life Endowement	15,061,538.47	17,376,923.08	12,263,242.68	164.53	0.01	5	8
3	Home Owners Endowment	14,358,738.12	16,345,961.78	12,263,242.68	229.56	0.03	5	16
4	Health Endowment	7,975,505.62	8,779,101.12	12,263,242.68	88.99	0.01	2	7
5	Workers Compensation Endowment	3,136,000.00	3,392,000.00	12,263,242.68	125.40	0.04	2	5
6	Travel Endowment	2,584,615.39	2,953,846.15	12,263,242.68	28.18	0.01	3	8

Analyze -Edit -Refresh -Print -Export - Copy

Catastrophe Product Impact

This is a tabular report that provides a summary of effects of a Catastrophe on the Claims Performance for the Product. The total Claim Payments, Net Losses, and Claim Count are presented for each Product for each Catastrophic Event.

**Catastrophe Product Impact**
Time run: 10/24/2014 1:23:58 PM

Amount in USD

Product	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Auto Endowment	EQRTHQUAKE BORIS	1,511,111.11		1
Health Endowment	HEATWAVE CHARLEY	1,200,000.00	900,000.00	1
	TORNADO HOPE			1
Home Owners Endowment	EQRTHQUAKE BORIS	3,200,000.00	2,830,769.23	2
	HEATWAVE CHARLEY			3
	HURRICANE SANDY			1
	TROPICAL STORM SERENA	1,600,000.00	1,353,846.15	1
Life Endowement	TORNADO HOPE			1
	TROPICAL STORM SERENA	1,600,000.00	1,353,846.15	1
Travel Endowment	HURRICANE SANDY			1
	TROPICAL STORM SERENA			1
Workers Compensation Endowment	TROPICAL STORM SERENA	432,000.00	400,000.00	1

Analyze -Edit -Refresh -Print -Export - Copy

Product Loss Ratio

This is a line graph that illustrates the Loss Ratio, the ratio of incurred losses to earned premiums, over a time series. In this report, each Product is represented by its own line.
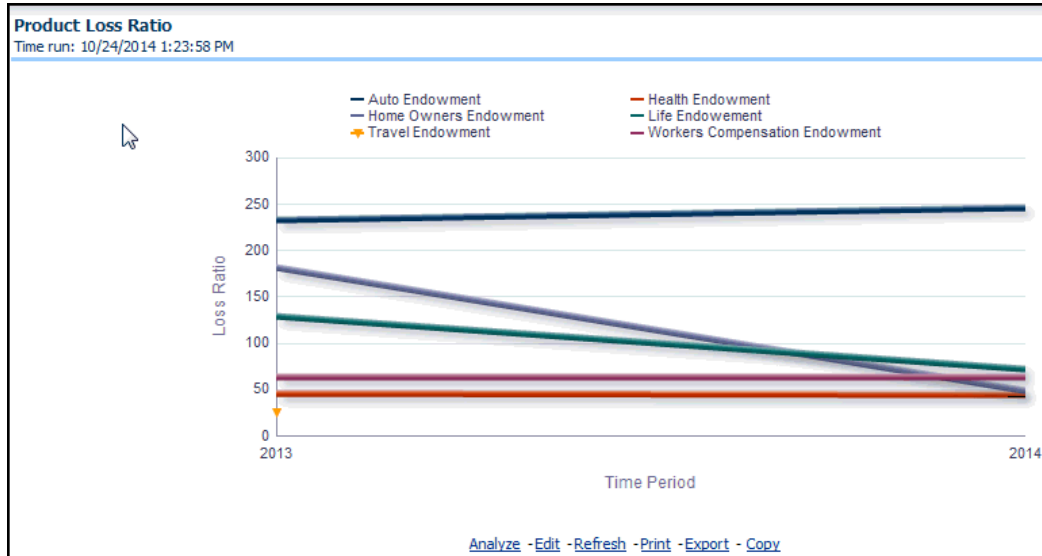
Product Incurred Losses

This report represents the Incurred Losses, total amount of paid claims, and loss reserves associated with a reporting period, over a time series. This report is generated for the corporation as a whole and illustrates each product with its own line.
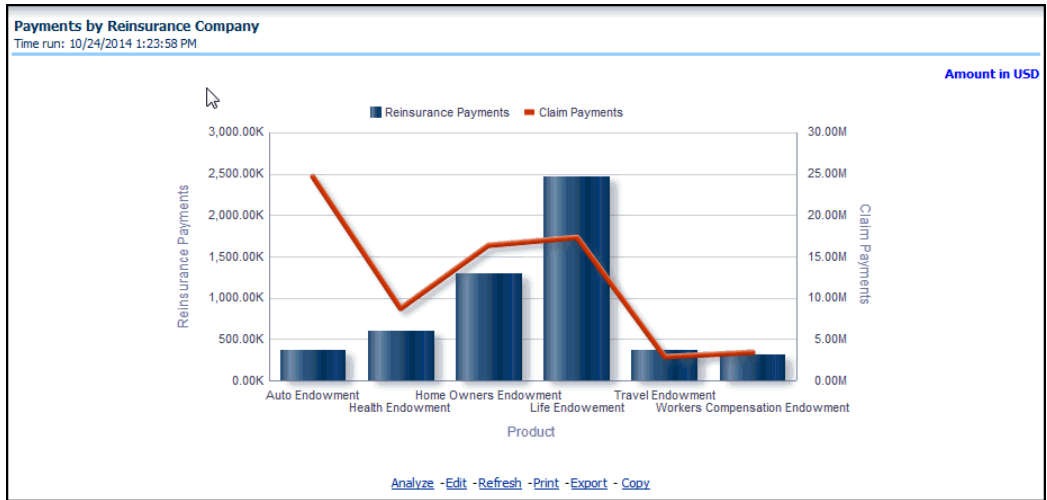

Claim Payments by Loss Type

This report is a line graph that summarizes the monetary amount of payments that have been made for losses reported for each product. The loss types may be further filtered to see specific loss type detail. Each Product is represented by its own line.
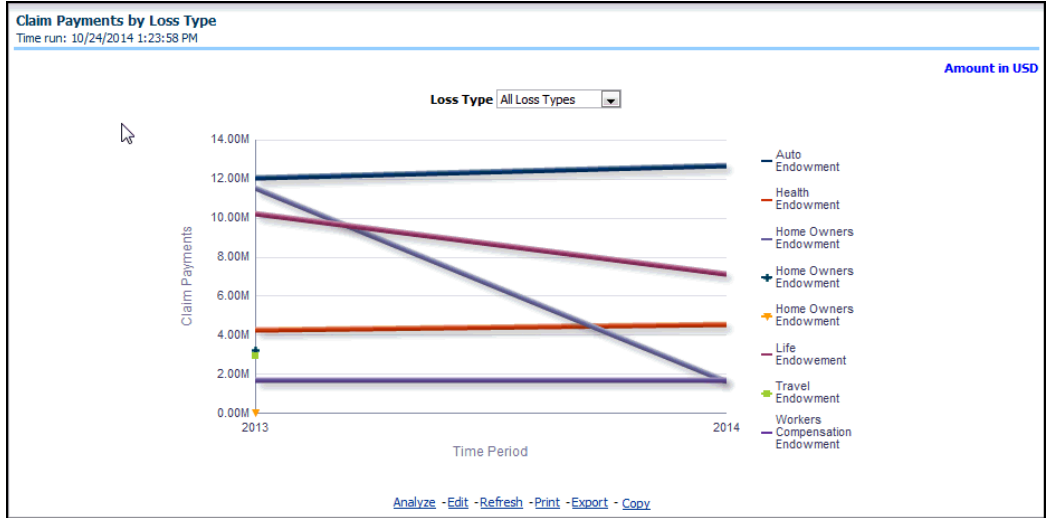
Claim Payments by Loss Type
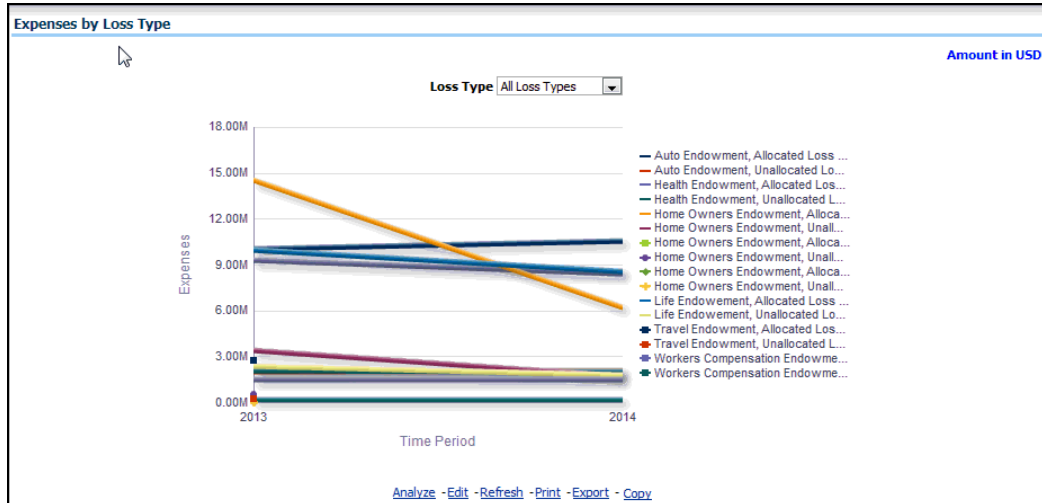Time run: 10/24/2014 1:23:58 PM

Payments by Reinsurance Company

This report is a bar/line graph that illustrates the relationship between the amount of payments made by the insurer and those that were received by the reinsurers.

Payments by Reinsurance Company
Time run: 10/24/2014 1:23:58 PM

Expenses by Loss Type

This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the cause of the loss. Each Expense amount is categorized by the Product and type of Expense Allocation. Additional Details can be reviewed by selecting a specific Loss Type from the Loss Type selection field.

Expenses by Expense Type

This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the categorization of the expense. Each Expense amount is categorized by the Product and type of Expense. Additional Details can be reviewed by selecting a specific Expense Type from the Expense Type selection field.

Recovery Overview by Product

This report is a tabular representation illustrating the performance of Recovery Referral for each Product and the performance of those efforts.

Recovery Overview by Product
Time run: 10/24/2014 1:23:58 PM

	Product	
Claims Referred for Recovery	Auto Endowment	100.0%
	Health Endowment	57.1%
	Home Owners Endowment	43.8%
	Life Endowement	62.5%
	Travel Endowment	87.5%
	Workers Compensation Endowment	40.0%
Claims Referred for Fraud Investigation	Auto Endowment	62.5%
	Health Endowment	28.6%
	Home Owners Endowment	12.5%
	Life Endowement	37.5%
	Travel Endowment	37.5%
	Workers Compensation Endowment	40.0%
Referred Claim Payment Recovery	Auto Endowment	4.4%
	Health Endowment	9.2%
	Home Owners Endowment	12.2%
	Life Endowement	13.3%
	Travel Endowment	12.5%
	Workers Compensation Endowment	7.5%
Fraud Investigation Claims with Fraud Determination	Auto Endowment	100.0%
	Health Endowment	100.0%
	Home Owners Endowment	100.0%
	Life Endowement	133.3%
	Travel Endowment	133.3%
	Workers Compensation Endowment	100.0%
Claims Referred for Subrogation	Auto Endowment	0.0%

Rows 1 - 25

Analyze - Edit - Refresh - Print - Export - Copy

Recovery Payments by Product

This report is a line graph that illustrates the total monetary amount of Recovery Payments, payments received by an insurer that reimburse it for losses it paid, received during a reporting period, and shown over a time period for each Product. Each Product is represented by its own line.
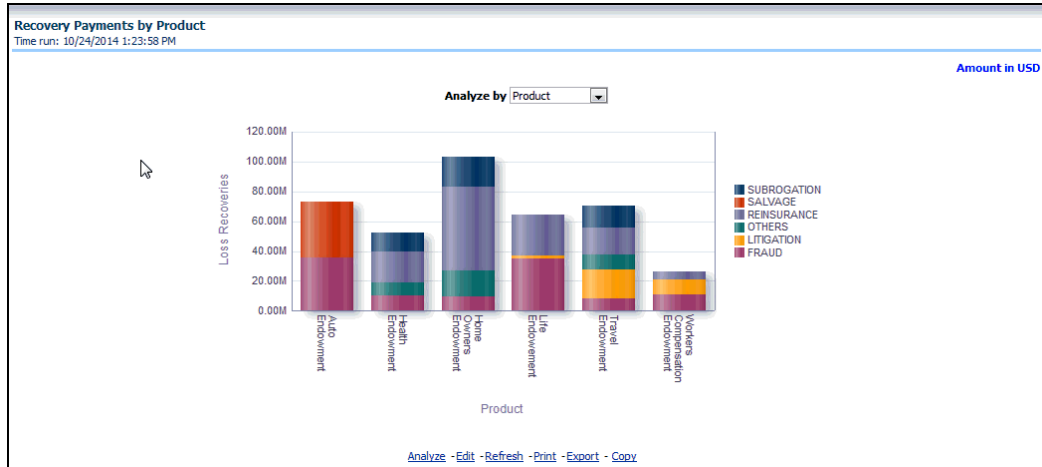
Recovery Payments by Product
Time run: 10/24/2014 1:23:58 PM

Amount in USD

Average Days until Closed

This report is a line graph that illustrates the average number of days between the day a claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each Product.

Average Days until Closed
Time run: 10/24/2014 1:23:58 PM

Claims Closed Without Payment

This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim.

> **Note:** Expenses may have been paid for these claims. Each Product is represented by its own line.

Closed without Payment
Time run: 10/24/2014 1:23:58 PM

Claims Closed Due to Fraud

This report is a line graph that illustrates the count of claims that, after an investigation, were deemed to be fraudulent. In this report, the count is exhibited over a time series with each Product represented by its own line.

Claims Closed due to Fraud
Time run: 10/24/2014 1:23:58 PM

Reopened Claims

This report is a line graph that illustrates the count of claims that were changed back to an "Opened" status after it was previously closed. This report shows affected claims during the reporting periods over a time series with each Product represented with its own line.

Reopened Claims
Time run: 10/24/2014 1:23:58 PM

Travel Endowment, Claim Count

Litigation Claims

This report is a line graph that represents the count of claims where a judicial litigation case was initiated for the claim during the reporting period. This report illustrates the count of the affected claims for over a time series with each Product being represented by its own line.

Litigation Claims
Time run: 10/24/2014 1:23:58 PM
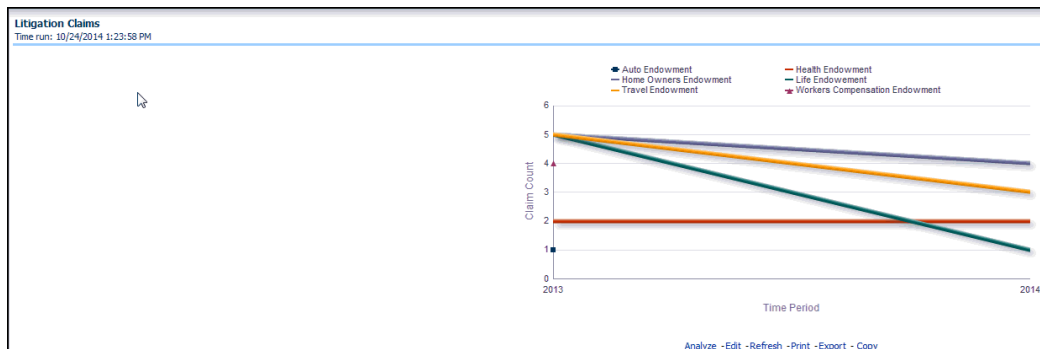
Catastrophe

The Catastrophe tab includes reports that focus on the Key Performance Indicators for declared Catastrophe. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:

- Time

- Company

- Catastrophe

- Geography

The various reports available under this tab are detailed in the following sections.

Catastrophe Claim Grade

This is a tabular report that lists the catastrophe in the order of greatest value to the least value based on the grade basis selected.

Catastrophe Net Losses Map

This report is a Geographic Heat Map that illustrates the monetary amount of Net Losses, that is, Paid Losses exclusive of Expenses, for Catastrophe Claims over geographic regions with areas of similar amounts colored similarly. The Location of Loss provides the basis for the geographical mapping.
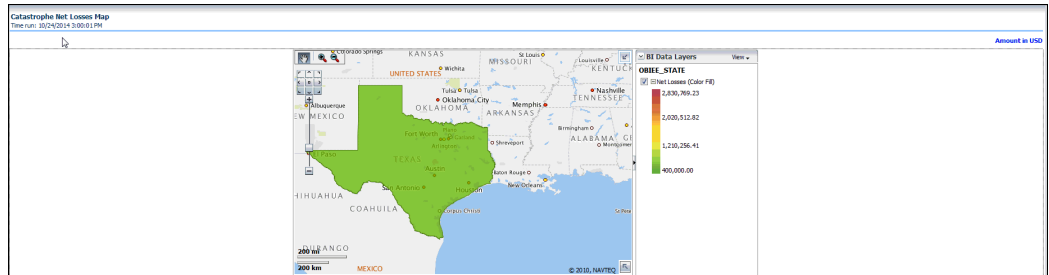
Catastrophe Overview

This is a tabular report that summarizes the key performance factors for Claims performance for each Catastrophe.

Catastrophe Line of Business Impact

This is a tabular report that provides a summary of effects of a catastrophe on the claim performance for the line of business. The total claim payments, net losses, and claim count are presented for each line of business for each catastrophic event.

Catastrophe Line of Business Impact
Time run: 10/24/2014 3:00:01 PM

Amount in USD

Line of Business	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Auto Insurance	EQRTHQUAKE BORIS	1,511,111.11	1,511,111.11	1
Health Insurance	HEATWAVE CHARLEY	1,200,000.00	1,200,000.00	1
	TORNADO HOPE			1
Homeowners Insurance	EQRTHQUAKE BORIS	3,200,000.00	3,200,000.00	2
	HEATWAVE CHARLEY			3
	HURRICANE SANDY			1
	TROPICAL STORM SERENA	1,600,000.00	1,600,000.00	1
Life Insurance	TORNADO HOPE			1
	TROPICAL STORM SERENA	1,600,000.00	1,600,000.00	1
Travel Insurance	HURRICANE SANDY			1
	TROPICAL STORM SERENA			1
Workers Compensation Insurance	TROPICAL STORM SERENA	432,000.00	432,000.00	1

Analyze - Edit - Refresh - Print - Export - Copy

Catastrophe Product Impact

This is a tabular report that provides a summary of effects of a catastrophe on the claim performance for the product. The total claim payments, net losses, and claim count are presented for each line of business for each catastrophic event.

Catastrophe Product Impact
Time run: 10/24/2014 3:00:01 PM

Amount in USD

| Product Name	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Auto Endowment	EQRTHQUAKE BORIS	1,511,111.11	1,511,111.11	1
Health Endowment	HEATWAVE CHARLEY	1,200,000.00	1,200,000.00	1
	TORNADO HOPE			1
Home Owners Endowment	EQRTHQUAKE BORIS	3,200,000.00	3,200,000.00	2
	HEATWAVE CHARLEY			3
	HURRICANE SANDY			1
	TROPICAL STORM SERENA	1,600,000.00	1,600,000.00	1
Life Endowement	TORNADO HOPE			1
	TROPICAL STORM SERENA	1,600,000.00	1,600,000.00	1
Travel Endowment	HURRICANE SANDY			1
	TROPICAL STORM SERENA			1
Workers Compensation Endowment	TROPICAL STORM SERENA	432,000.00	432,000.00	1

Analyze - Edit - Refresh - Print - Export - Copy

Catastrophe Claim Payments by Loss Type

This report is a line graph that displays the monetary amount of payments that have been made for losses reported for each catastrophe. The loss types can be further filtered to see the specific loss type details. Each catastrophe is represented by its own line.
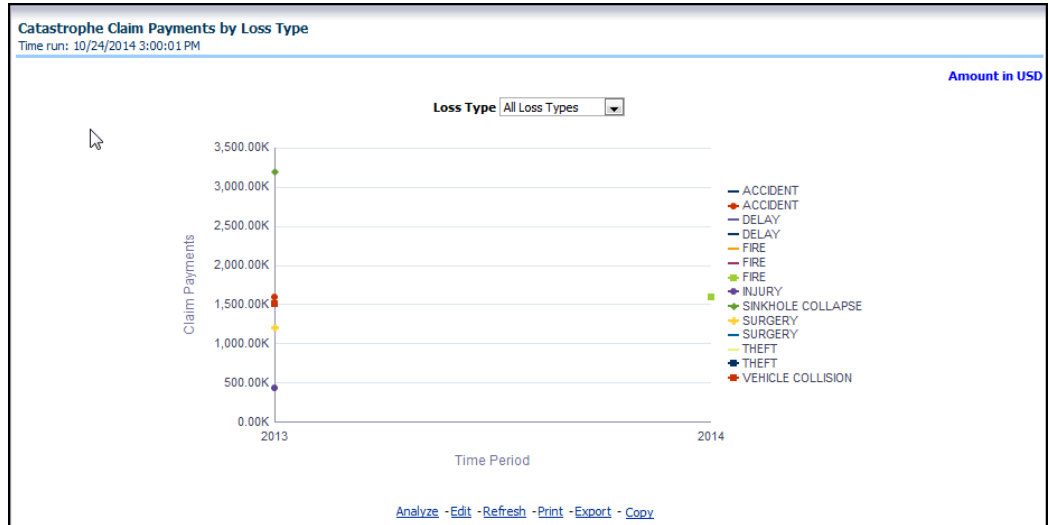
Catastrophe Payments by Reinsurance Company

This report is a bar/line graph that illustrates the relationship between the amount of payments made by the insurer and those that were received by the reinsurers for each Catastrophe.
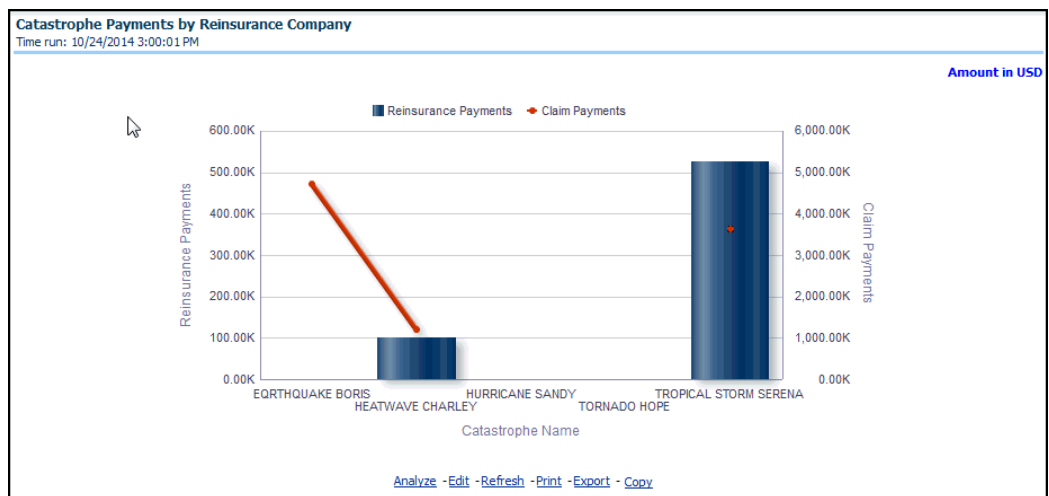

Catastrophe Expenses by Loss Type

This report is a line graph that illustrates the monetary payment totals generated for Expenses on claims based on the cause of the loss. Each Expense amount is categorized by the Catastrophe and type of Loss. Additional Details can be reviewed by selecting a specific Loss Type from the Loss Type selection field.
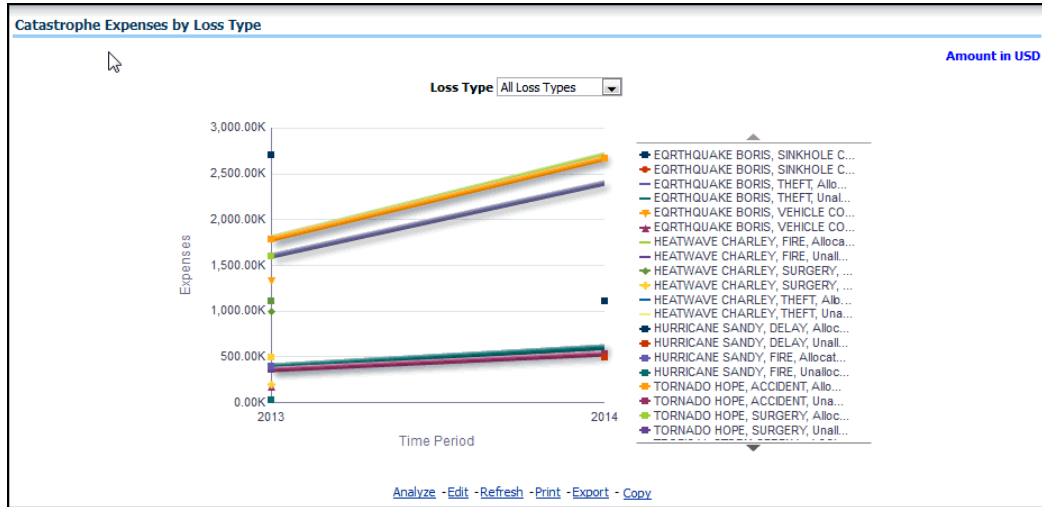
Catastrophe Expenses by Expense Type

This report is a line graph that illustrates the monetary payment totals generated for expenses on claims based on the categorization of the expense. Each expense amount is categorized by the catastrophe and type of expense. Additional details can be reviewed by a specific expense type from the expense type selection field.
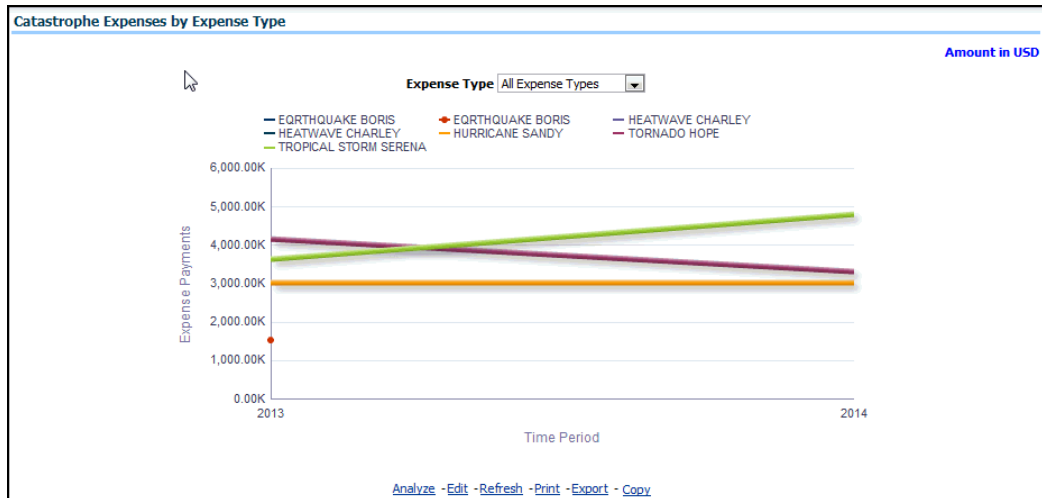
Catastrophe Recovery Overview by Catastrophe

This report is a tabular representation illustrating the performance of Recovery Referral for each Catastrophe and the performance of those efforts.

Catastrophe Recovery Overview by Catastrophe
Time run: 10/27/2014 9:32:00 AM

	Catastrophe Name	
	EQRTHQUAKE BORIS	66.7%
	HEATWAVE CHARLEY	25.0%
Claims Referred for Recovery	HURRICANE SANDY	33.3%
	TORNADO HOPE	0.0%
	TROPICAL STORM SERENA	25.0%
	EQRTHQUAKE BORIS	0.0%
	HEATWAVE CHARLEY	0.0%
Claims Referred for Fraud Investigation	HURRICANE SANDY	0.0%
	TORNADO HOPE	0.0%
	TROPICAL STORM SERENA	0.0%
	EQRTHQUAKE BORIS	7.8%
	HEATWAVE CHARLEY	25.0%
Referred Claim Payment Recovery	HURRICANE SANDY	4.5%
	TORNADO HOPE	
	TROPICAL STORM SERENA	14.4%
	EQRTHQUAKE BORIS	
	HEATWAVE CHARLEY	
Fraud Investigation Claims with Fraud Determination	HURRICANE SANDY	
	TORNADO HOPE	
	TROPICAL STORM SERENA	
	EQRTHQUAKE BORIS	33.3%
	HEATWAVE CHARLEY	25.0%
Claims Referred for Subrogation	HURRICANE SANDY	0.0%
	TORNADO HOPE	0.0%
	TROPICAL STORM SERENA	0.0%

⇧ ⇧ ⬇ ⬇ Rows 1 - 25

Analyze - Edit - Refresh - Print - Export - Copy

Catastrophe Recovery Payments

This report is a line graph that illustrates the total monetary amount of Recovery Payments, payments received by an insurer that reimburse it for losses it paid, received for Catastrophe Claims during a reporting period, and shown over a time period for each Catastrophe. Each Catastrophe is represented by its own line.

Catastrophe Recovery Payments
Time run: 10/27/2014 9:32:00 AM

Average Days until Closed

> This report is a line graph that illustrates the average number of days between the day a catastrophe claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each catastrophe.

Average Days until Closed
Time run: 10/27/2014 9:32:00 AM
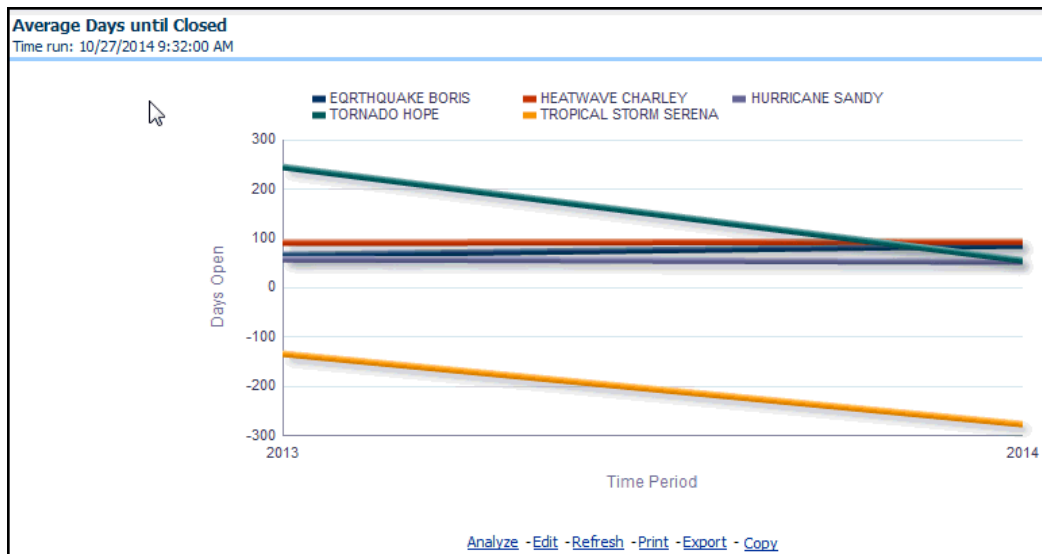
Closed Without Payment

> This report displays the count of catastrophe claims that were closed without any payments for losses being issued to claimants. The graph shows the average count of days for these claims per catastrophe over time.
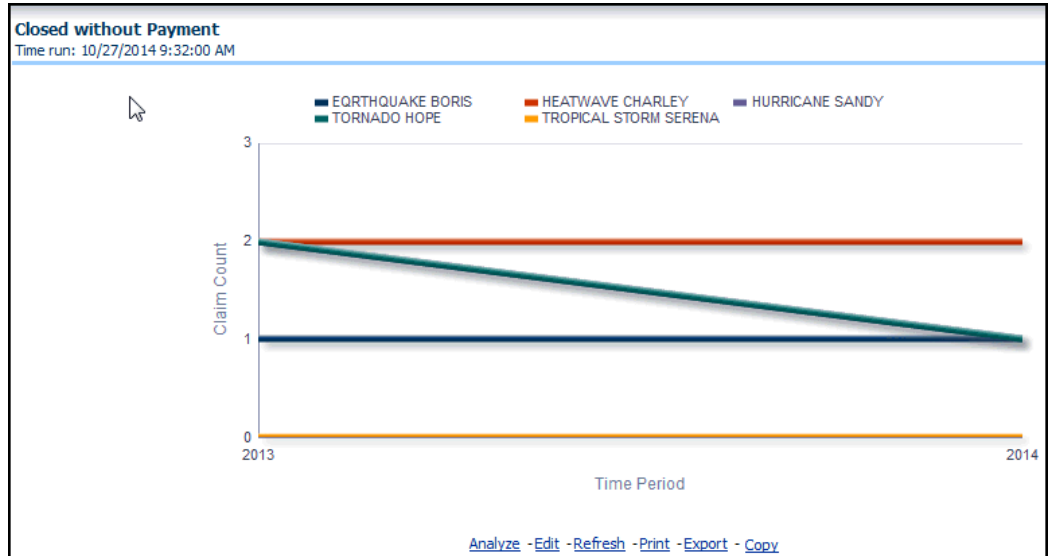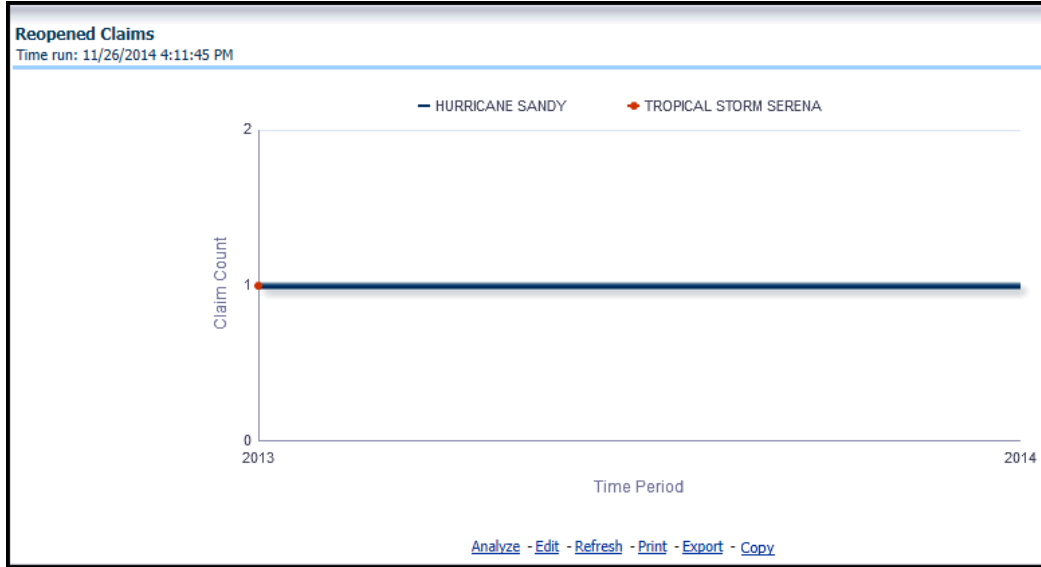
Claims Closed Due to Fraud

This report is a line graph that displays the count of catastrophe claims that were closed after an investigation determined that fraudulent activity occurred and no losses were paid to the claimant due to the fraud activity. The graph shows the count of these claims per catastrophe over time.

Reopened Claims

This report displays the count of catastrophe claims that were initially closed and then opened again for further processing. This shows the count of claims per catastrophe where this process occurred over time.

Reopened Claims
Time run: 11/26/2014 4:11:45 PM

Litigation Claims

This report is a line graph that displays the count of catastrophe claims that resulted in a judicial litigation case being initiated. This shows the count of claims per catastrophe where this process occurred over time.

Litigation Claims
Time run: 11/26/2014 4:11:45 PM