Oracle Insurance Performance Insight for General Insurance User Guide

Release 8.0.1
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Release 8.0.1
August 2015

Oracle Financial Services Software, Inc.
1900 Oracle Way
Reston, VA 20190-4602

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Preface

Audience

This user guide is intended for 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.

For more Oracle E-Business Suite product information, see *Related Information Sources*.

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at *http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc*.

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Structure

This user guide has been segregated into the following chapters:

- Chapter 1 - About Oracle Insurance Performance Insight for General Insurance
- Chapter 2 - Getting Started
- Chapter 3 - Overview of Process Flow
- Chapter 4 - Overview of OIPIGI Reports
- Chapter 5 - Managing Corporate Performance Dashboard
- Chapter 6 - Managing Quote Performance Dashboard
- Chapter 7 - Managing Policy Performance Dashboard
- Chapter 8 - Managing Claim Performance Dashboard
- Chapter 9 - Managing Customer Central - Commercial Corporate Dashboard
- Chapter 10 - Managing Customer Central - Retail Dashboard
- Appendix A

Related Information Sources

- Oracle Insurance Performance Insight for General Insurance Read Me - This document describes the latest enhancements, updates, and 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.

CHAPTER 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:

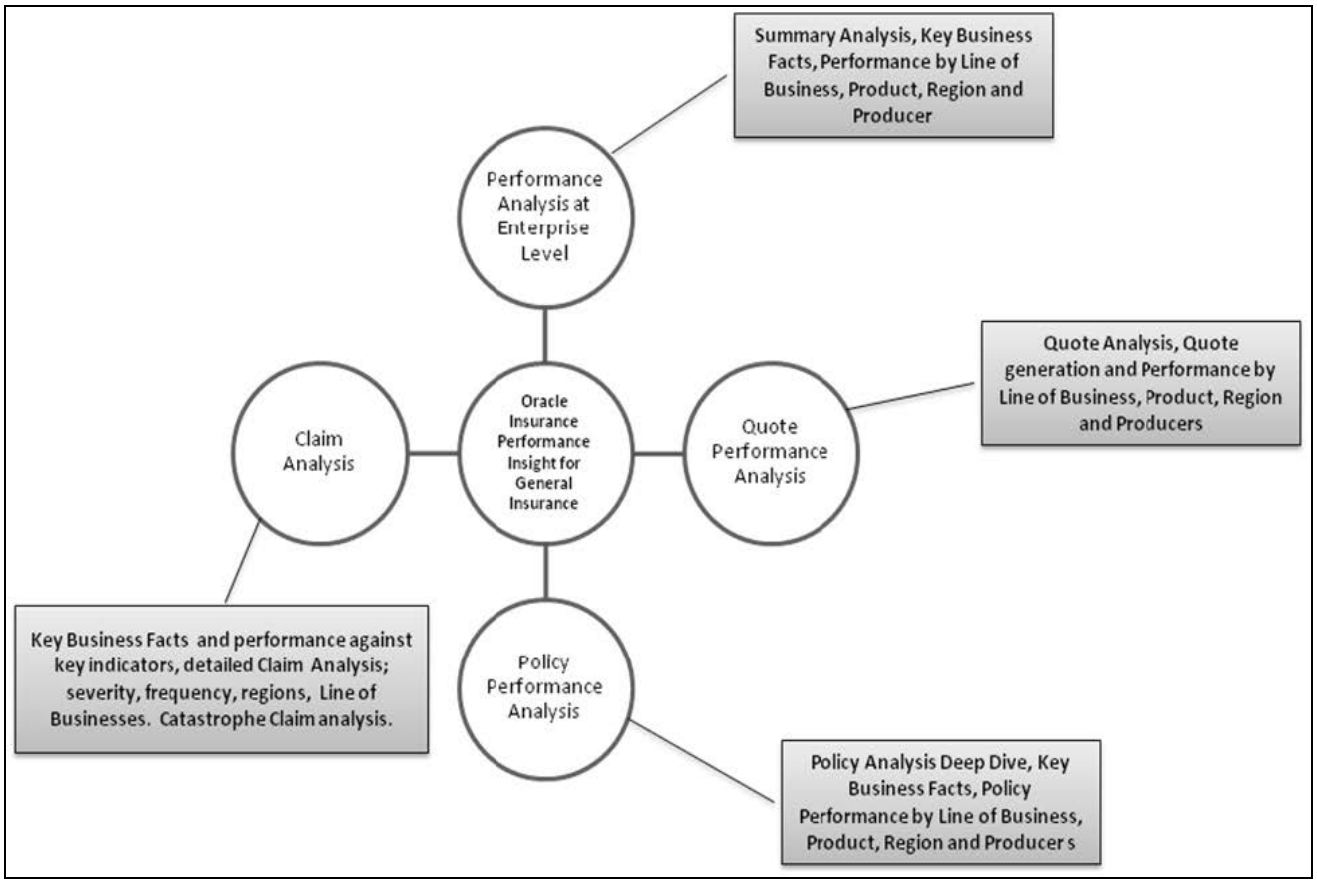
- Consolidates data from multiple, disparate source systems to provide a strategic enterprise-wide view across various business and operational segments.
- Provides an underlying data model constructed specifically for the general insurance industry.
- Delivers information management, reporting, and advanced analytics to end-users through an easy-to-use web application.

OIPIGI 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.

Workflow

The following workflow depicts the analytical product objectives of OIPIGI 8.0.1:



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.

CHAPTER 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.

CHAPTER 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
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 PolicyType 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

Dimension Entity Name	Staging Entity Name(s)	Loading/Maintenance method
Litigation Dimension	Stage Litigation Master	SCD
Loan Product Category Dimension	Stage Product CategoryMaster	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
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
Quote Status Dimension		Seeded
Quote Type Dimension		Seeded
Recovery Type Dimension		Seeded

Dimension Entity Name	Staging Entity Name(s)	Loading/Maintenance method
Reporting Line Member Attributes		Seeded
Reporting Line Dimension Members		Seeded
Reporting Line Hierarchies		Seeded
Reporting Line MemberTranslation		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

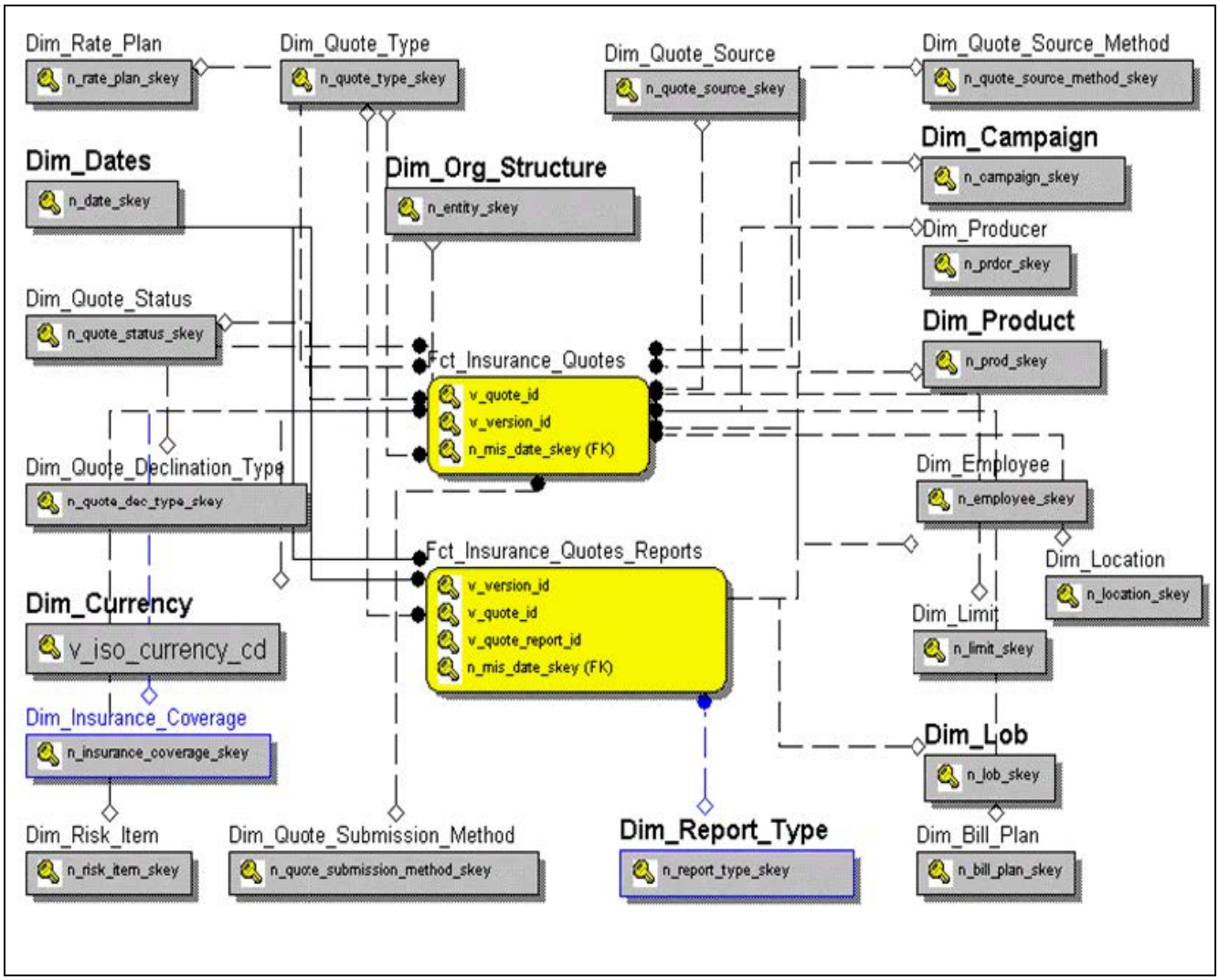
Fact Entity Name	Source	Source Entities	Method of Populating Measures
Fact PFT Policy Summary	Stage	Stage Property and Casualty Contracts	T2T
Fact Policy Coverage's	Stage	Stage Policy Coverage's	T2T
Fact Policy Profitability	Fact	Fact Common Policy Summary, Fact IPA Policy Summary, Fact PFT Policy Summary, 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
FCT_PARTY_INS_POLICY_ROLE_MAP	Stage	STG_PARTY_INS_POLICY_ROLE_MAP	T2T
FCT_PARTY_PARTY_RELATIONSHIP	Stage	STG_PARTY_PARTY_RELATIONSHIP	T2T
FCT_PARTY_FINANCIALS	Stage	STG_PARTY_FINANCIALS	T2T
FCT_PARTY_FINANCIAL_DETAIL	Fact	FCT_PARTY_FINANCIALS	T2T

BI Data Model

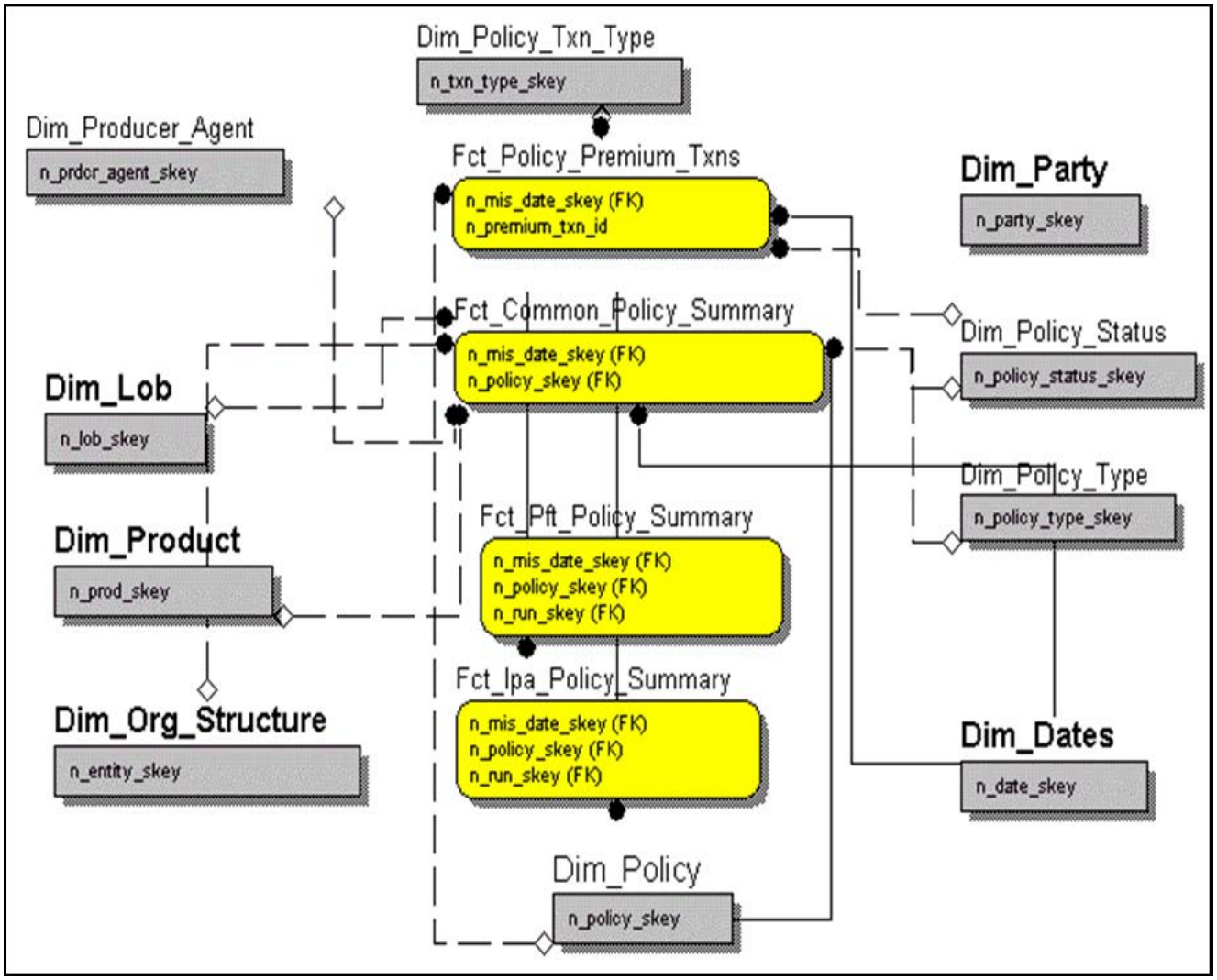
The BI data model is a star schema for the fact tables FCT_INSURANCE_QUOTES, FCT_INSURANCE_QUOTE_REPORTS, FCT_COMMON_POLICY_SUMMARY, FCT_IPA_POLICY_SUMMARY, FCT_PFT_POLICY_SUMMARY, FCT_CLAIM_DETAILS, FCT_CLAIM_TRANSACTIONS, FCT_AGG_PRODUCER_SUMMARY, FCT_PRODUCER_APPOINTMENTS, and so on.

Following are the subject areas in ERwin data model:

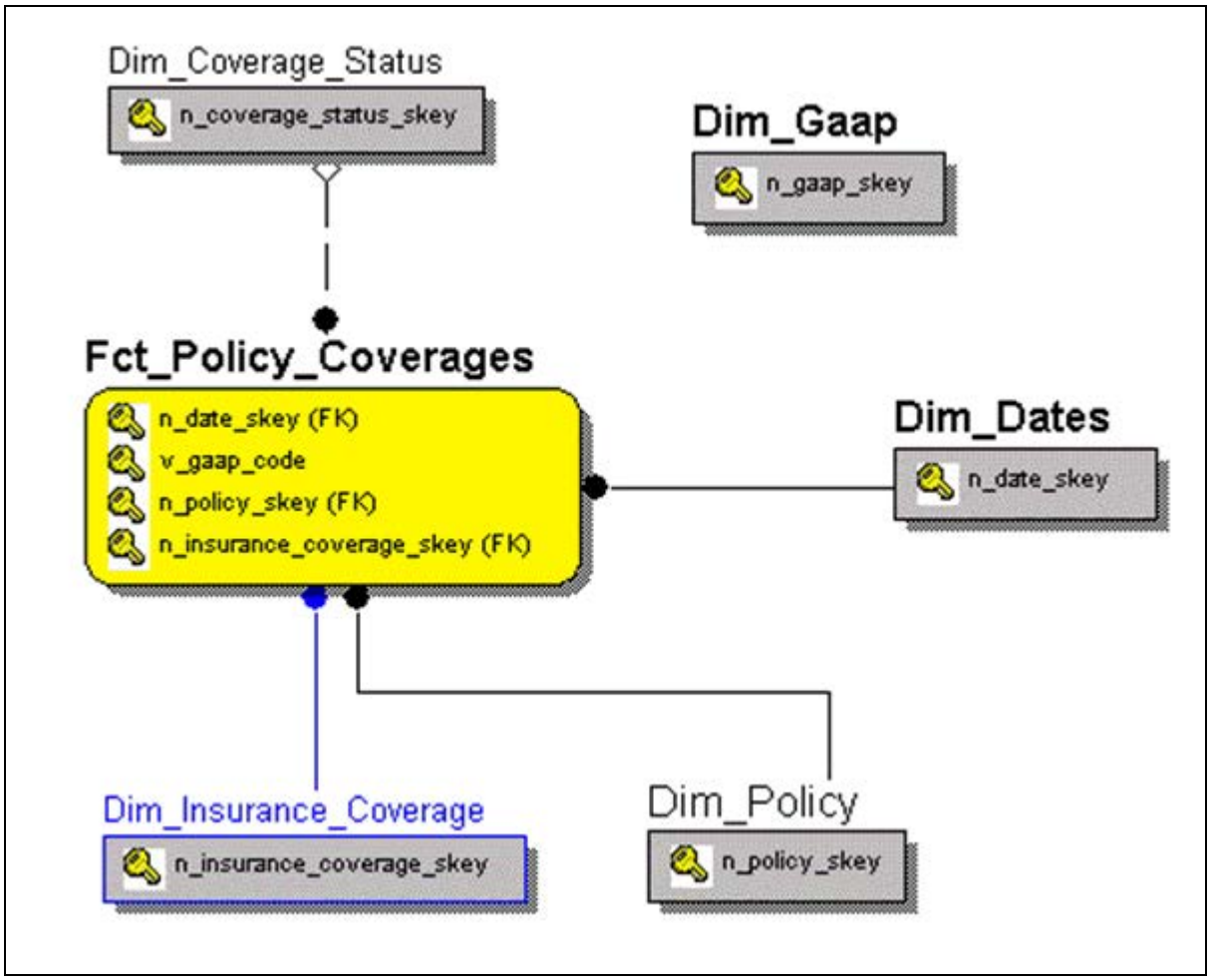
- Insurance Quotes and Reports



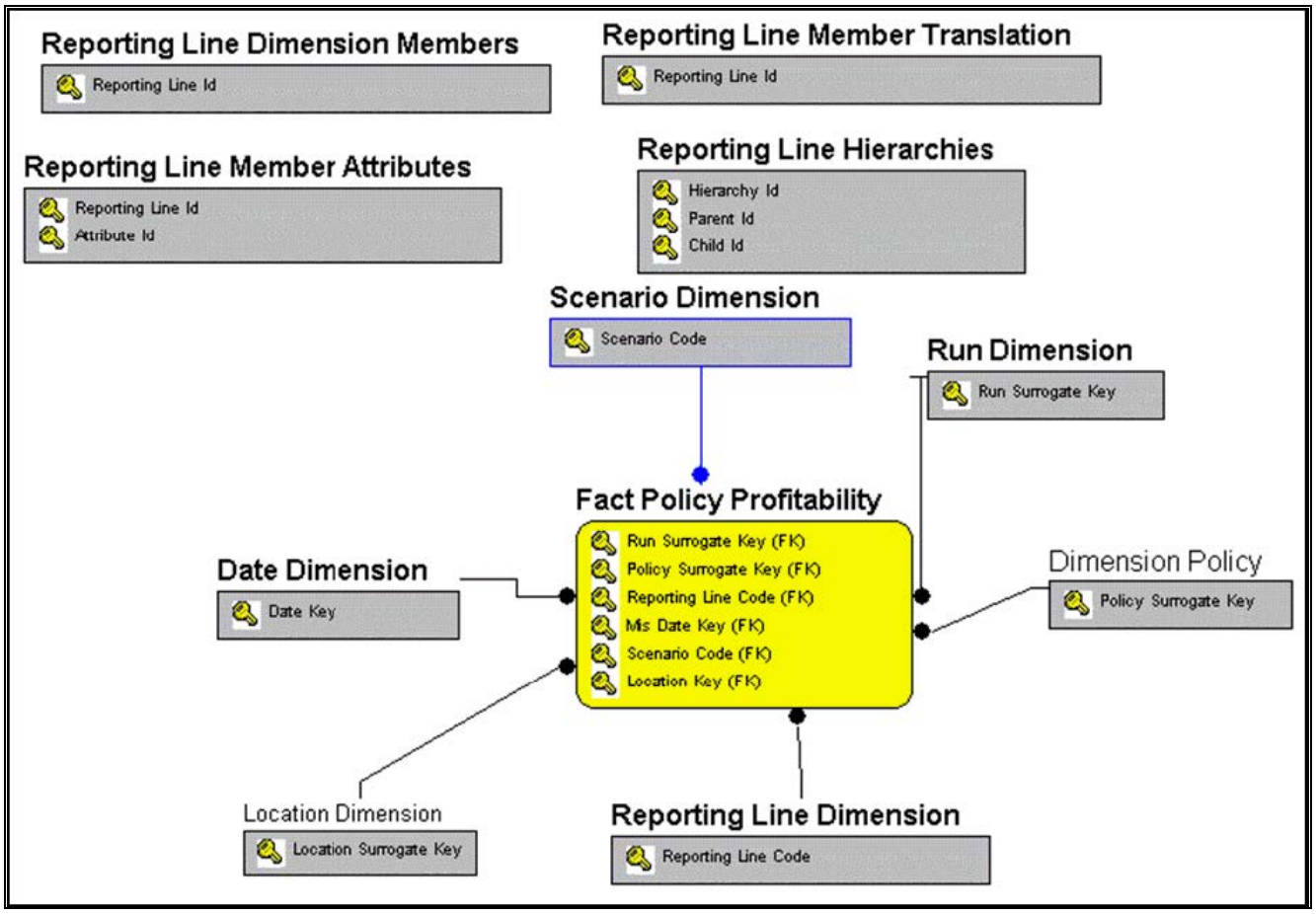
- Policy Summary



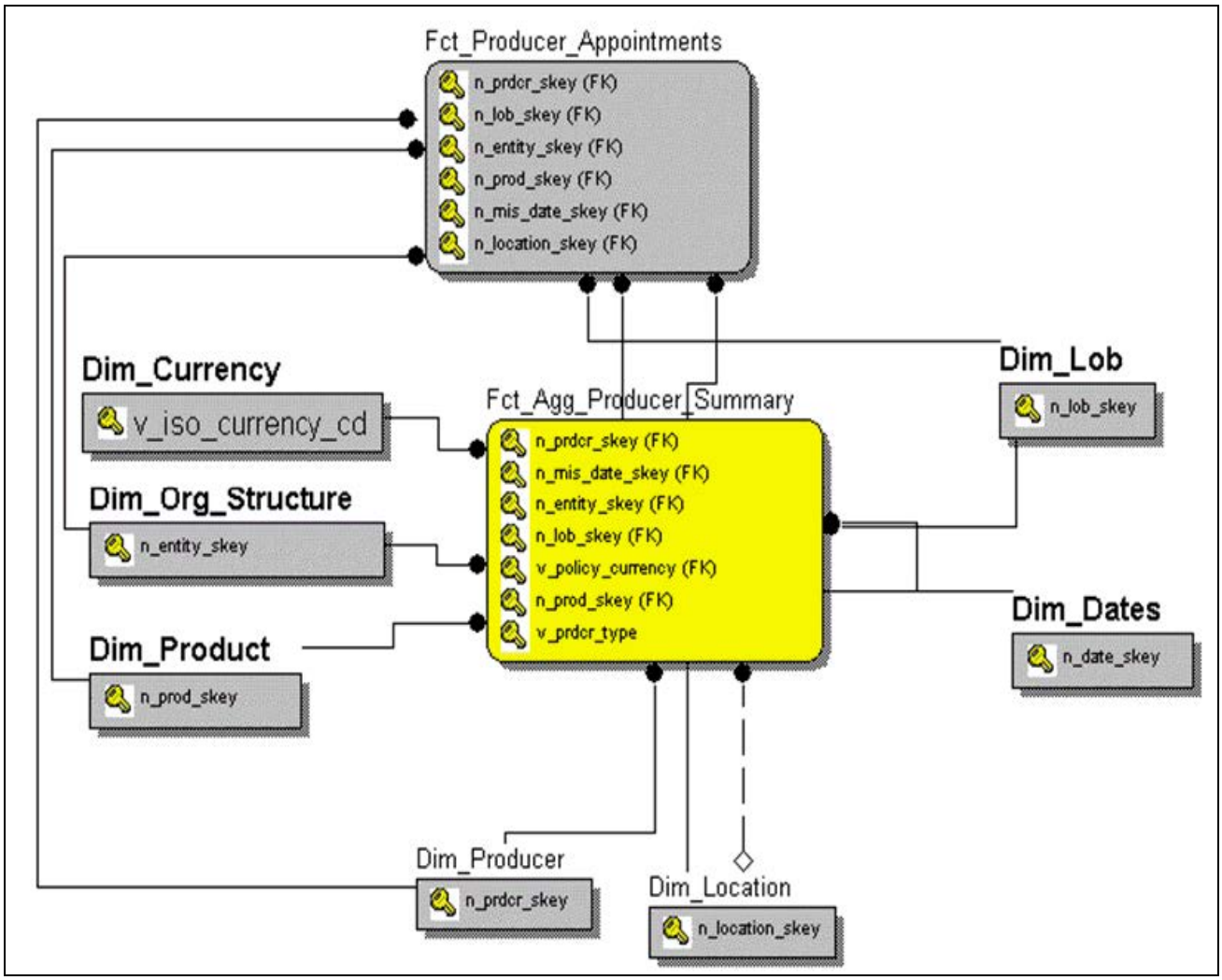
- Policy Coverage's



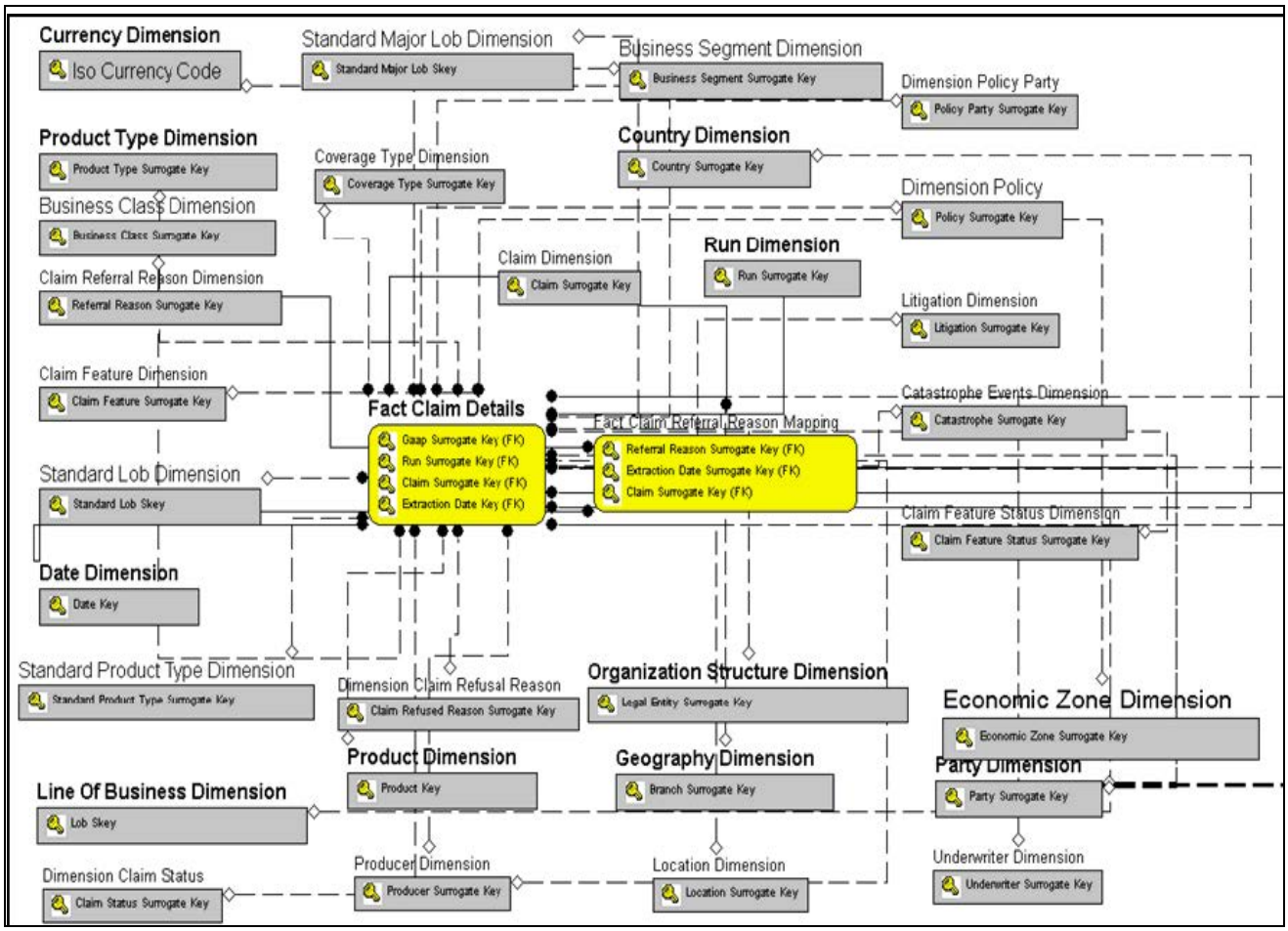
- Policy Profitability



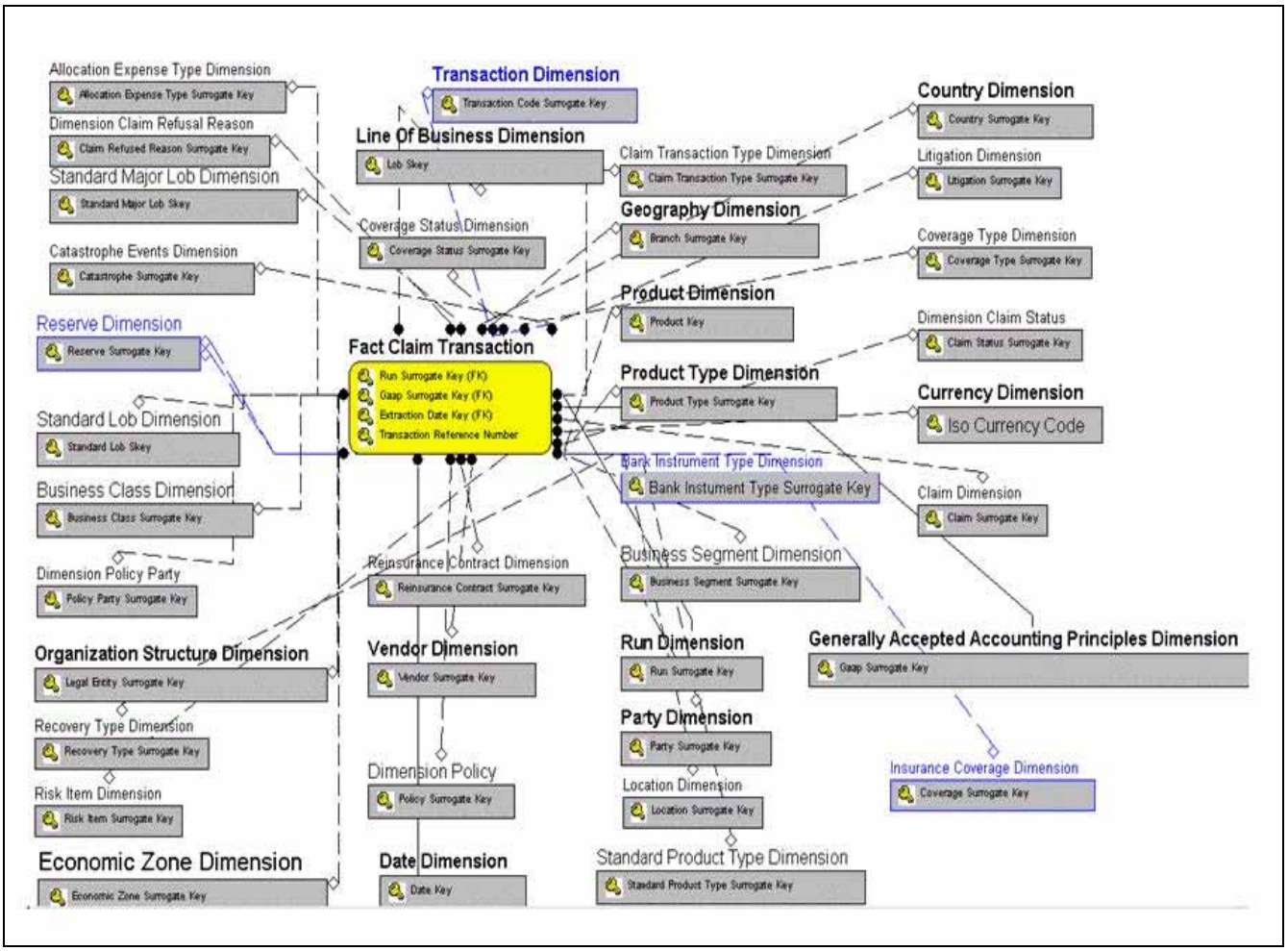
- Aggregated Producer Summary and Producer Appointments



- Claim Details



- Claim Transactions


Allocation Expense Type Dimension
Allocation Expense Type Surrogate Key
Dimension Claim Refusal Reason
Claim Refused Reason Surrogate Key
Standard Major Lob Dimension
Standard Major Lob Skey
Catastrophe Events Dimension
Catastrophe Surrogate Key
Reserve Dimension
Reserve Surrogate Key
Standard Lob Dimension
Standard Lob Skey
Business Class Dimension
Business Class Surrogate Key
Dimension Policy Party
Policy Party Surrogate Key
Organization Structure Dimension
Legal Entity Surrogate Key
Recovery Type Dimension
Recovery Type Surrogate Key
Risk Item Dimension
Risk Item Surrogate Key
Economic Zone Dimension
Economic Zone Surrogate Key
Transaction Dimension
Transaction Code Surrogate Key
Line Of Business Dimension
Lob Skey
Coverage Status Dimension
Coverage Status Surrogate Key
Fact Claim Transaction
Run Surrogate Key (FK)
Gaap Surrogate Key (FK)
Extraction Date Key (FK)
Transaction Reference Number
Reinsurance Contract Dimension
Reinsurance Contract Surrogate Key
Vendor Dimension
Vendor Surrogate Key
Dimension Policy
Policy Surrogate Key
Date Dimension
Date Key
Claim Transaction Type Dimension
Claim Transaction Type Surrogate Key
Geography Dimension
Branch Surrogate Key
Product Dimension
Product Key
Product Type Dimension
Product Type Surrogate Key
Bank Instrument Type Dimension
Bank Instument Type Surrogate Key
Business Segment Dimension
Business Segment Surrogate Key
Run Dimension
Run Surrogate Key
Party Dimension
Party Surrogate Key
Location Dimension
Location Surrogate Key
Standard Product Type Dimension
Standard Product Type Surrogate Key
Country Dimension
Country Surrogate Key
Litigation Dimension
Litigation Surrogate Key
Coverage Type Dimension
Coverage Type Surrogate Key
Dimension Claim Status
Claim Status Surrogate Key
Currency Dimension
Iso Currency Code
Claim Dimension
Claim Surrogate Key
Generally Accepted Accounting Principles Dimension
Gaap Surrogate Key
Insurance Coverage Dimension
Coverage Surrogate Key

CHAPTER 4 Overview of OIPIGI Reports

Introduction

Oracle Performance Insight for General Insurance (OIPIGI) 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

OIPIGI 8.0.1.0.0 has been segregated into six key dashboards and each of these dashboards contains several tabs.

- Corporate Performance
- Quote Performance
- Policy Performance
- Claim Performance
- Customer Central - Commercial Corporate
- Customer Central - Retail

The dashboards are described in detail in the subsequent chapters.

CHAPTER 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

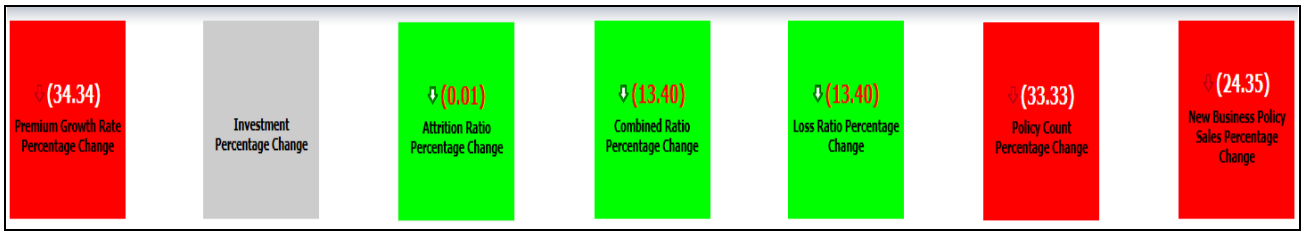
The Corporate Performance Summary tab includes information at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing. The filters for this tab include:

- 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.

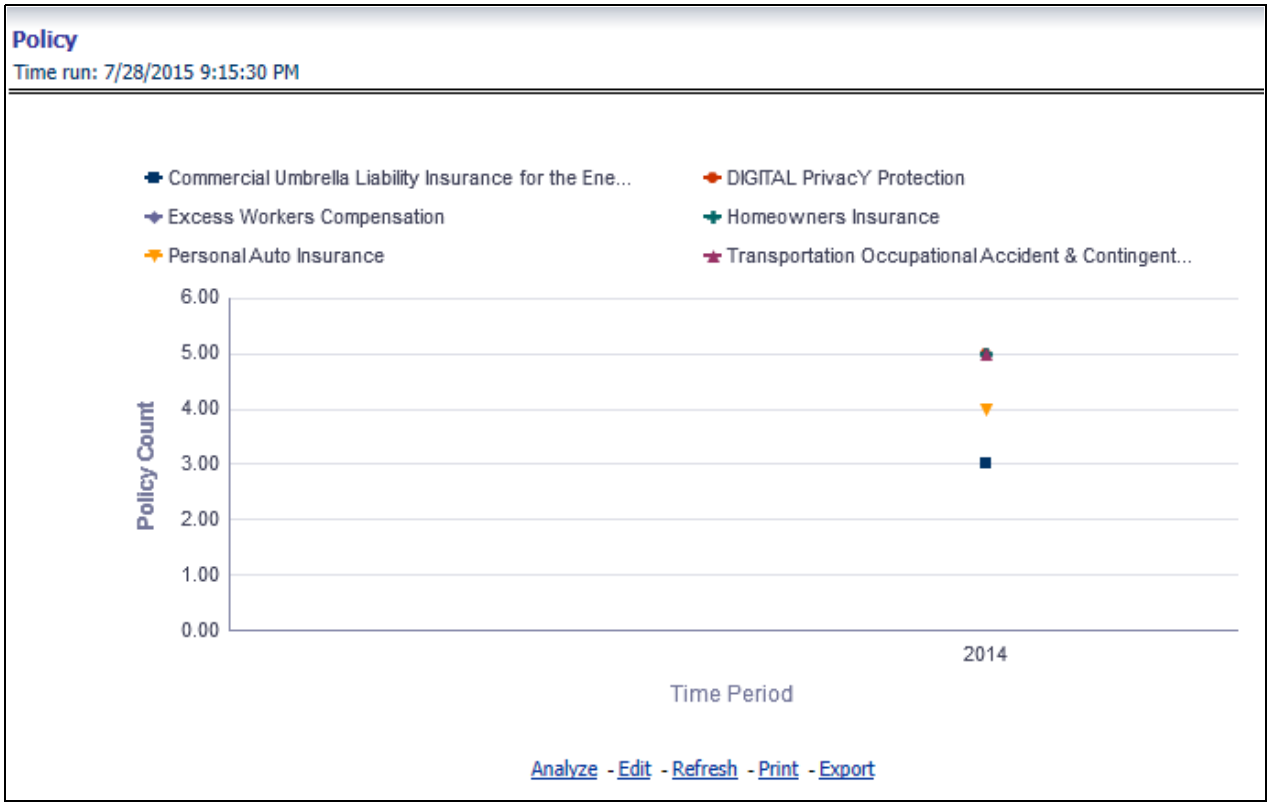


Premium

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.

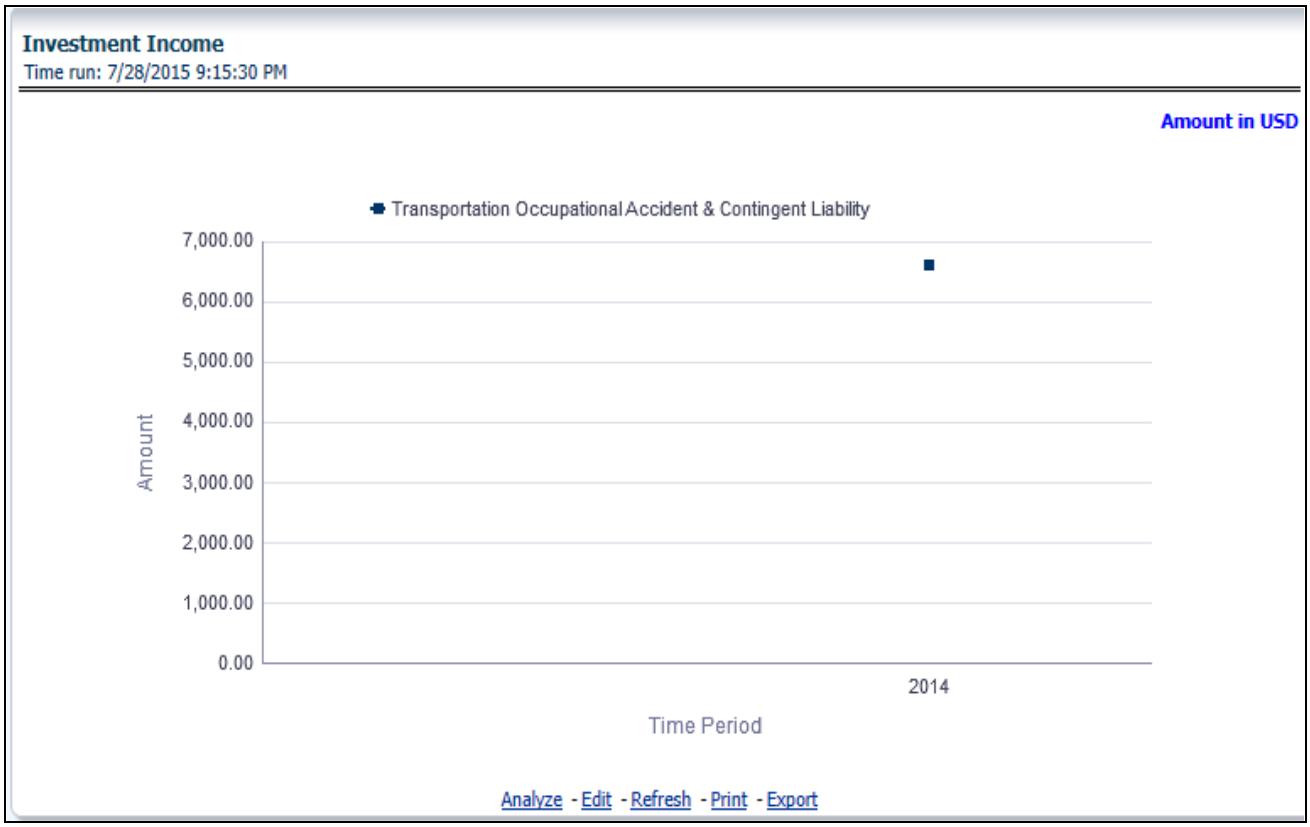
Policy

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.



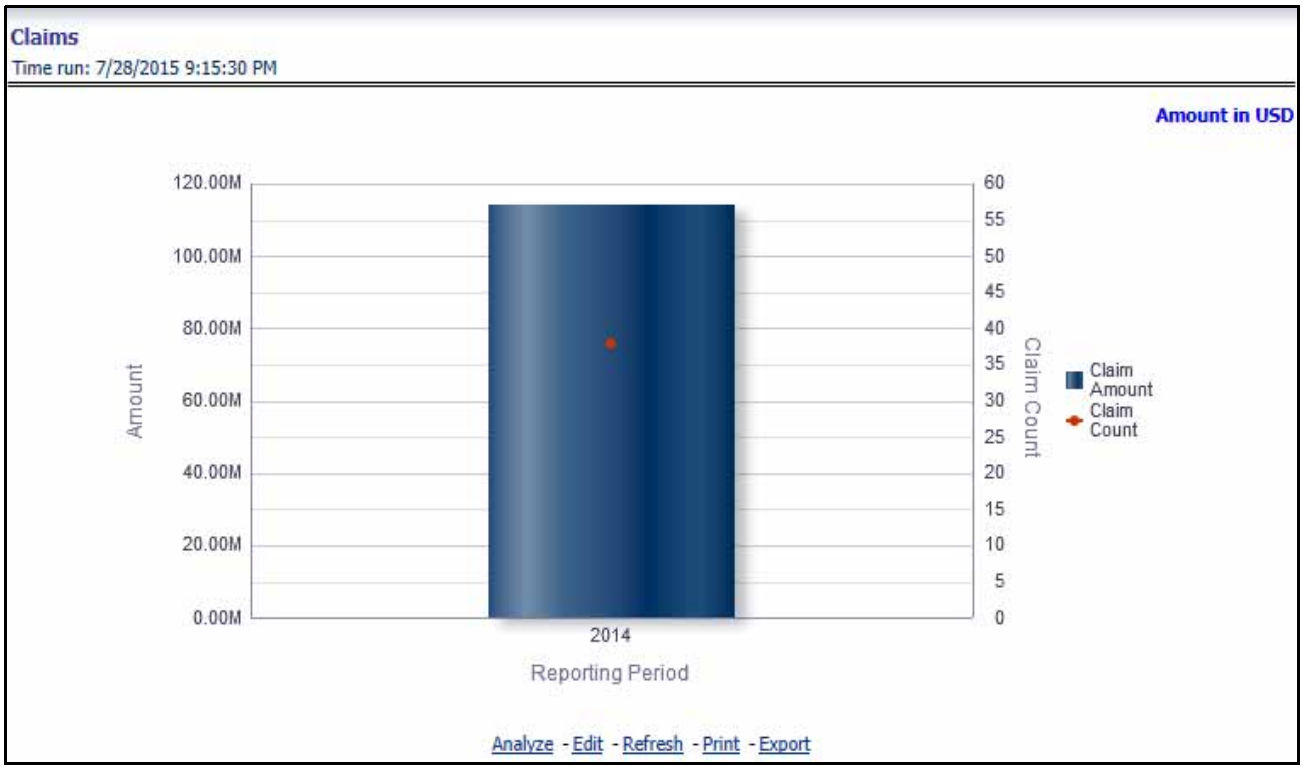
Investment Income

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.



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.



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.

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.

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:

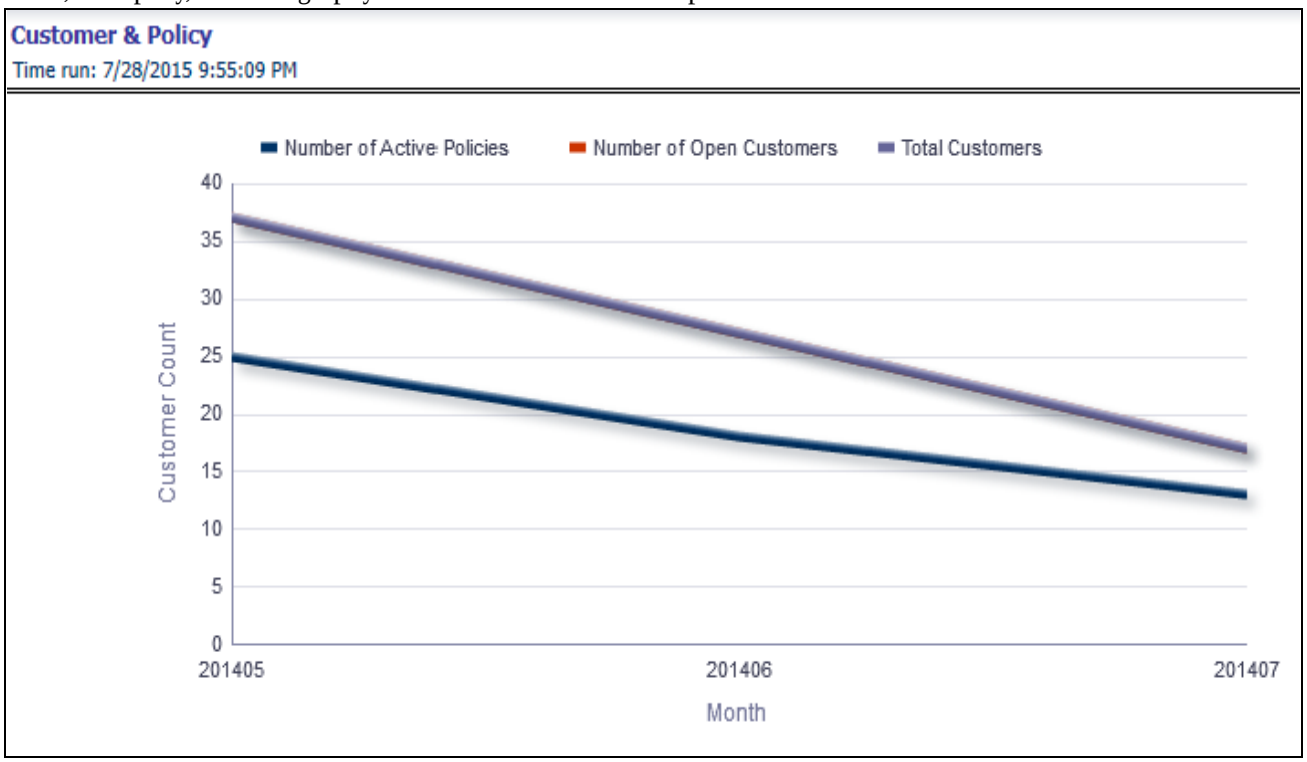
- Time
- Company
- Geography

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

Customer and Policy

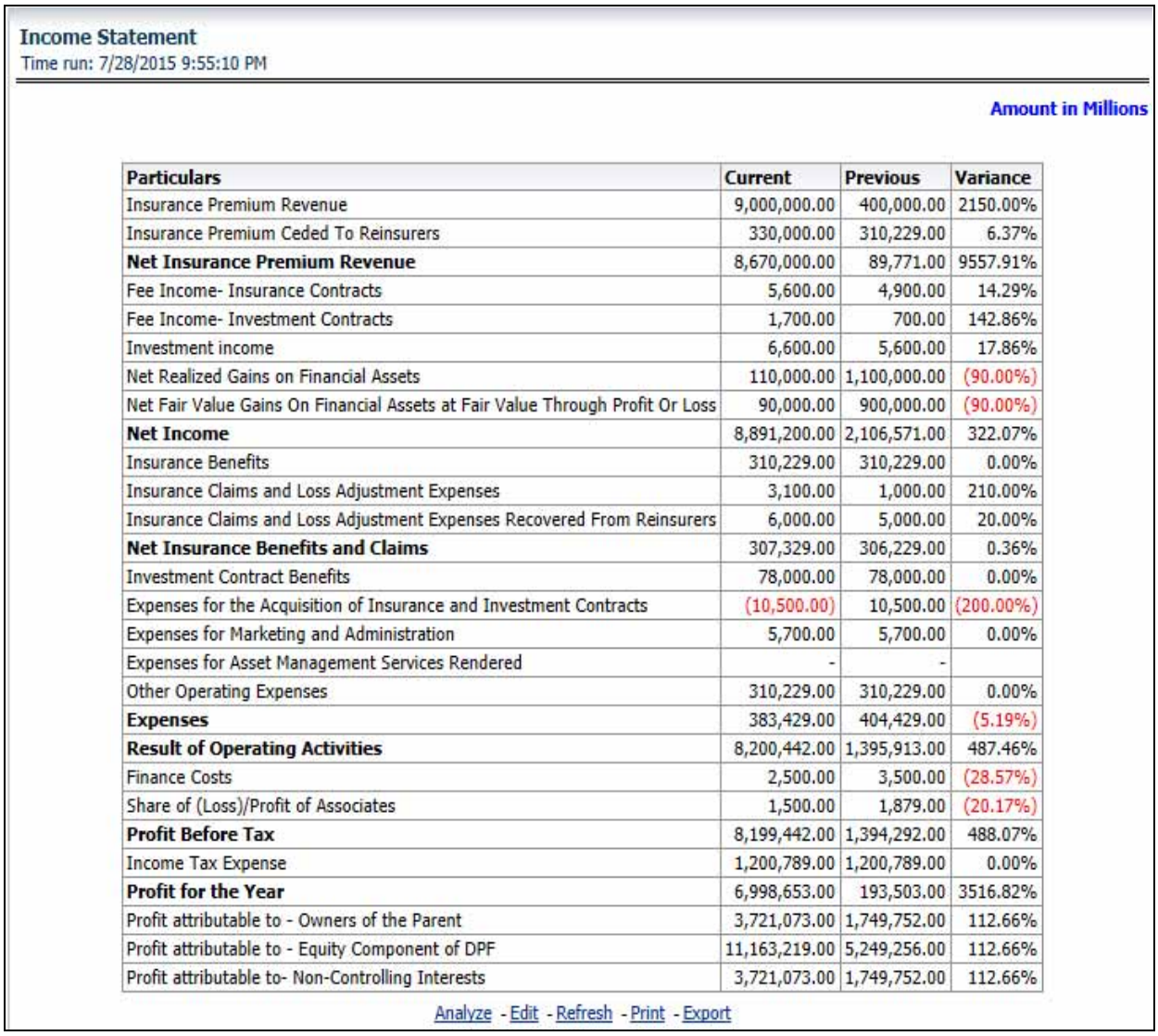
This report provides enterprise wide performance with customer and policy information over time period. Various performance metrics based measures, for example, Number of New Customers, Number of Closed Customers, and so on for the reporting period selected, is compared with the previous periods and 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: 7/28/2015 9:55:10 PM

Amount in Millions

Particulars	Current	Previous	Variance
Insurance Premium Revenue	9,000,000.00	400,000.00	2150.00%
Insurance Premium Ceded To Reinsurers	330,000.00	310,229.00	6.37%
Net Insurance Premium Revenue	8,670,000.00	89,771.00	9557.91%
Fee Income- Insurance Contracts	5,600.00	4,900.00	14.29%
Fee Income- Investment Contracts	1,700.00	700.00	142.86%
Investment income	6,600.00	5,600.00	17.86%
Net Realized Gains on Financial Assets	110,000.00	1,100,000.00	(90.00%)
Net Fair Value Gains On Financial Assets at Fair Value Through Profit Or Loss	90,000.00	900,000.00	(90.00%)
Net Income	8,891,200.00	2,106,571.00	322.07%
Insurance Benefits	310,229.00	310,229.00	0.00%
Insurance Claims and Loss Adjustment Expenses	3,100.00	1,000.00	210.00%
Insurance Claims and Loss Adjustment Expenses Recovered From Reinsurers	6,000.00	5,000.00	20.00%
Net Insurance Benefits and Claims	307,329.00	306,229.00	0.36%
Investment Contract Benefits	78,000.00	78,000.00	0.00%
Expenses for the Acquisition of Insurance and Investment Contracts	(10,500.00)	10,500.00	(200.00%)
Expenses for Marketing and Administration	5,700.00	5,700.00	0.00%
Expenses for Asset Management Services Rendered	-	-	
Other Operating Expenses	310,229.00	310,229.00	0.00%
Expenses	383,429.00	404,429.00	(5.19%)
Result of Operating Activities	8,200,442.00	1,395,913.00	487.46%
Finance Costs	2,500.00	3,500.00	(28.57%)
Share of (Loss)/Profit of Associates	1,500.00	1,879.00	(20.17%)
Profit Before Tax	8,199,442.00	1,394,292.00	488.07%
Income Tax Expense	1,200,789.00	1,200,789.00	0.00%
Profit for the Year	6,998,653.00	193,503.00	3516.82%
Profit attributable to - Owners of the Parent	3,721,073.00	1,749,752.00	112.66%
Profit attributable to - Equity Component of DPF	11,163,219.00	5,249,256.00	112.66%
Profit attributable to- Non-Controlling Interests	3,721,073.00	1,749,752.00	112.66%

Analyze - Edit - Refresh - Print - Export

Policy

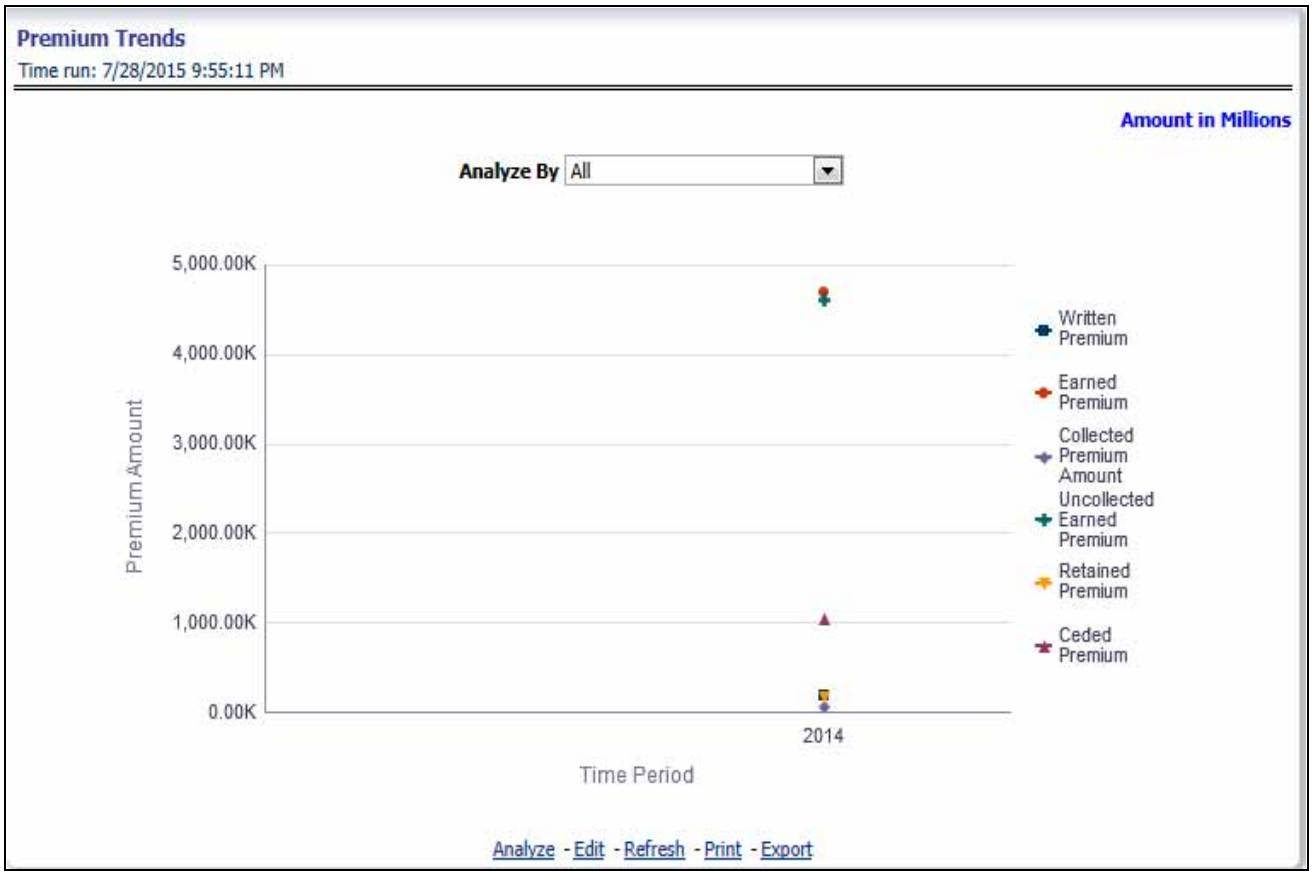
This report shows counts of policies for all line of businesses and underlying products through a time series. This report can be analyzed over various time periods, entities, and geographies selected from page level prompts.

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:

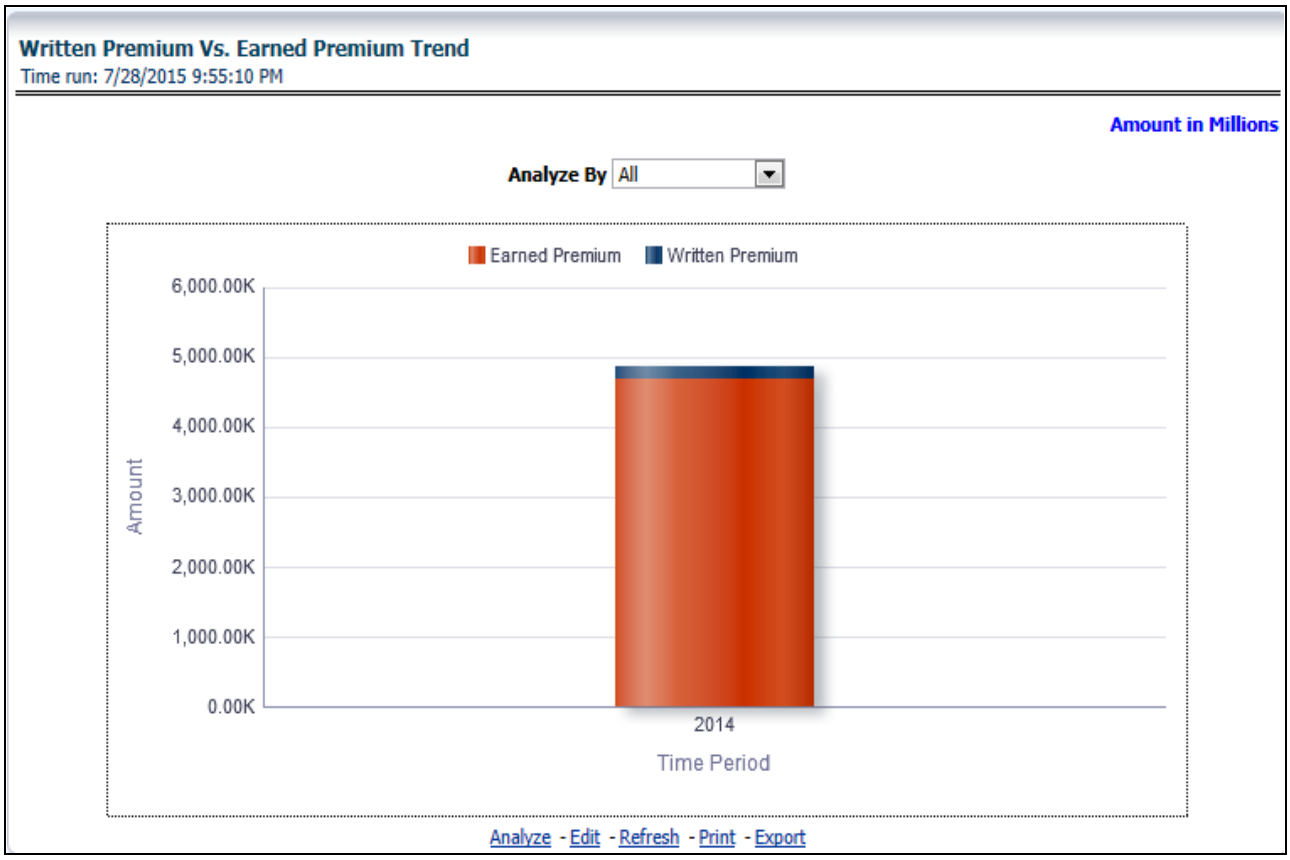
- Written Premium
- Earned Premium
- Collected Premium
- Uncollected Earned Premium
- Retained Premium
- Ceded Premium

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.



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.



Earned Premium Vs. Uncollected Earned Premium

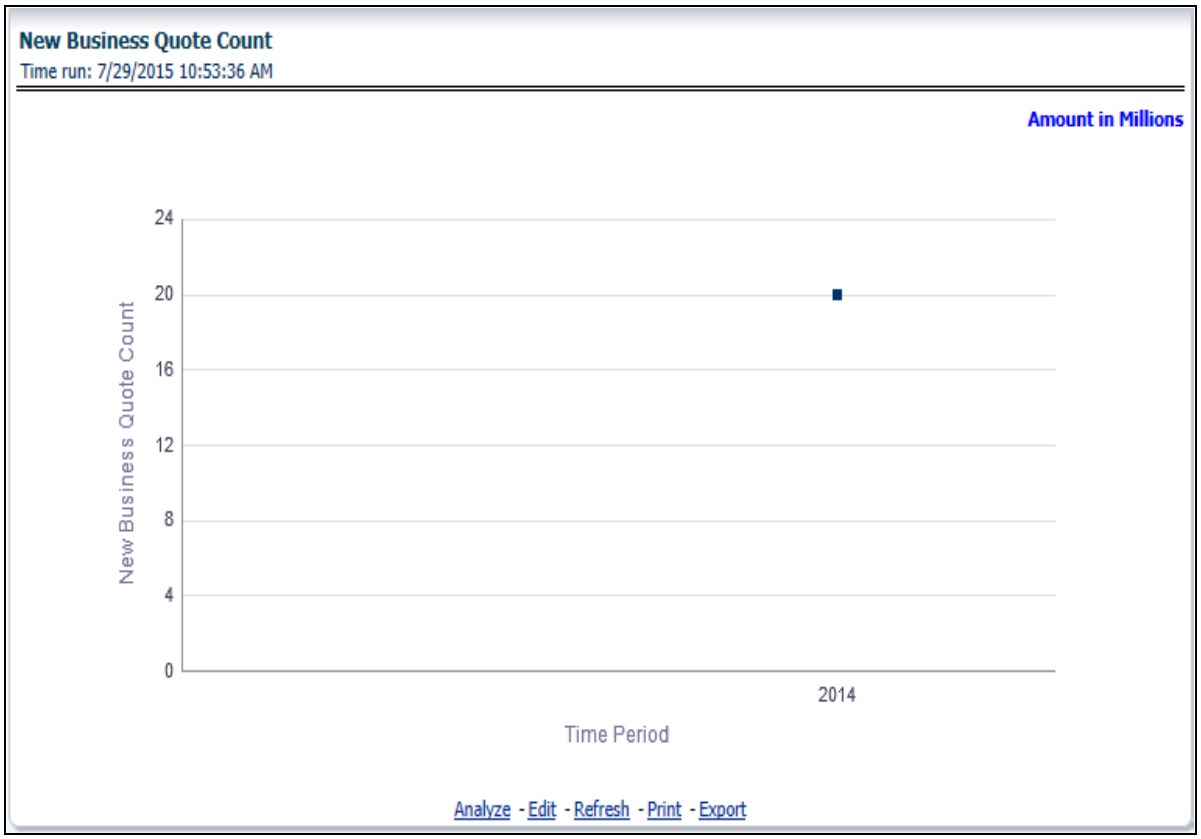
This report shows a trend in actual collection of earned premium through a comparison between earned premium, collected premium, and uncollected earned premium. This report shows at an enterprise level, for all line of businesses and underlying products through a time series. This Trend can further be 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.

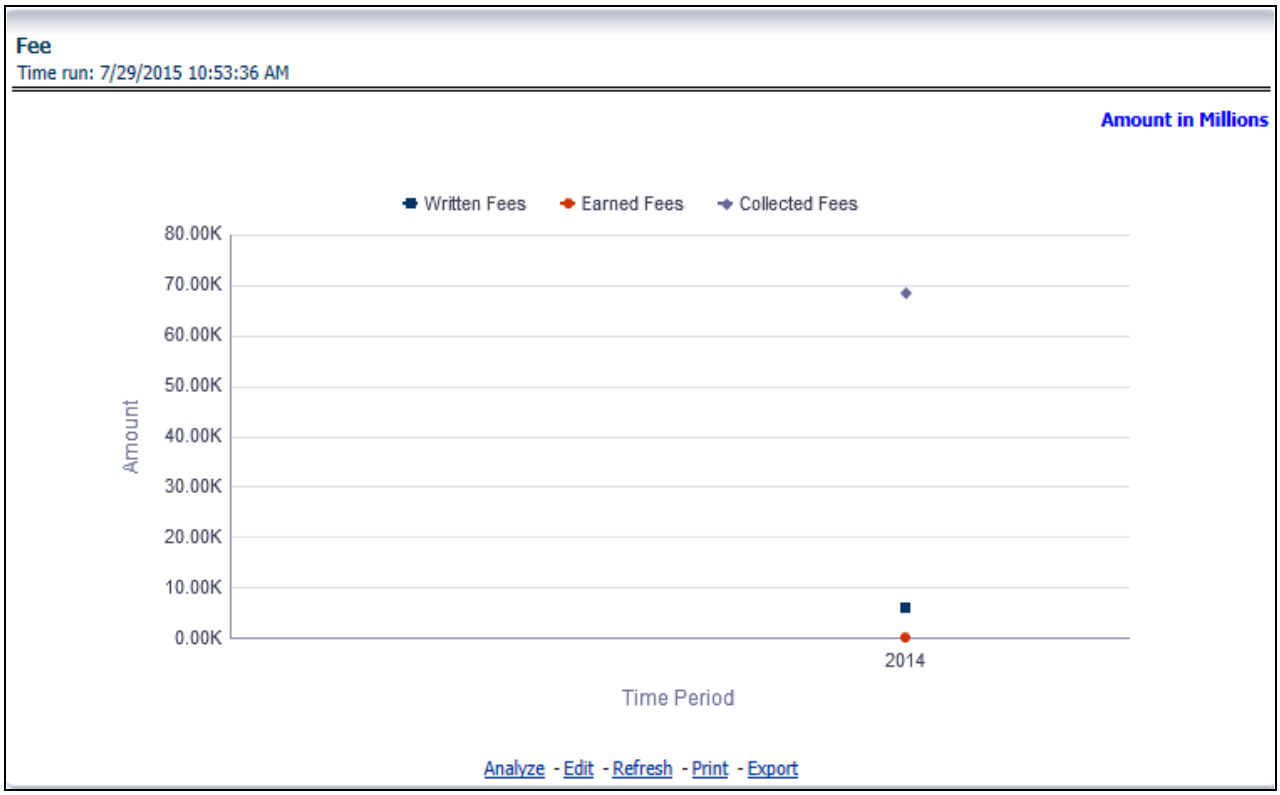
New Business Quote Count

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.



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.

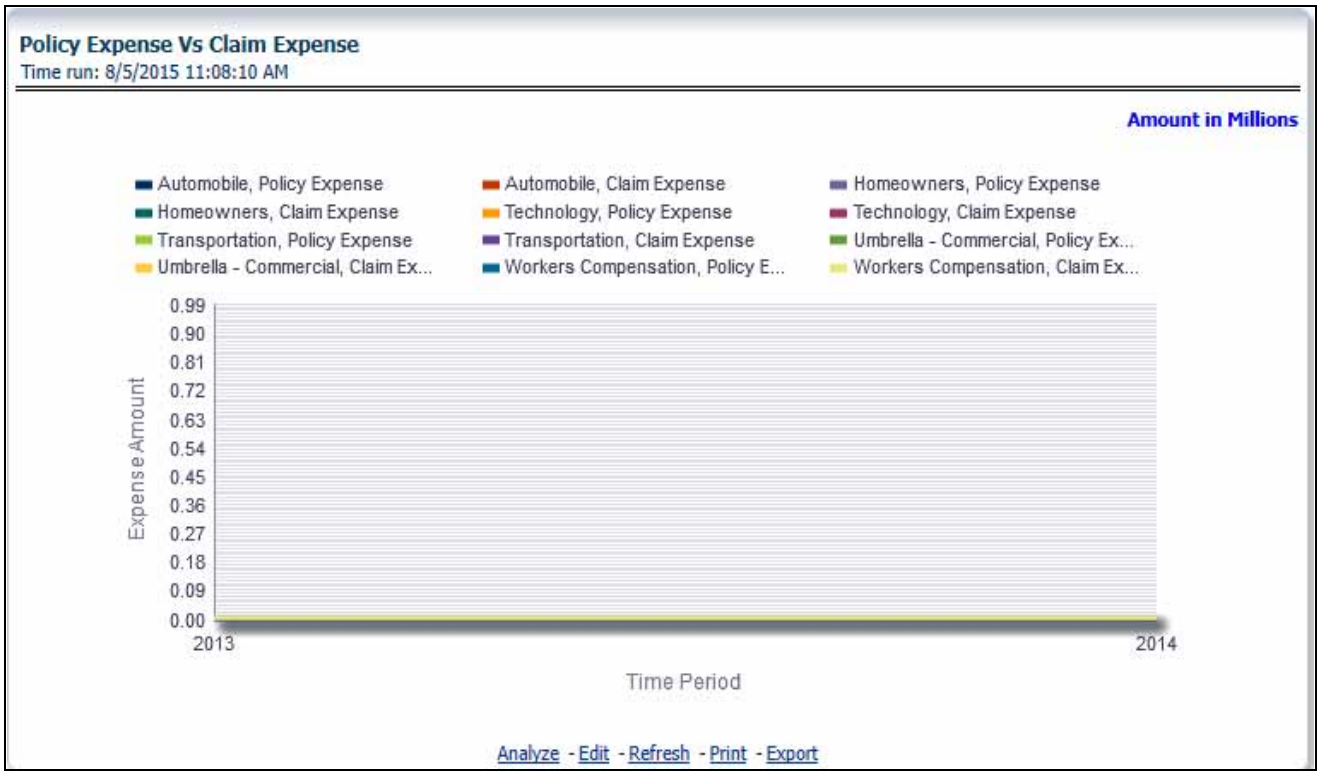


Tax

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.

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.

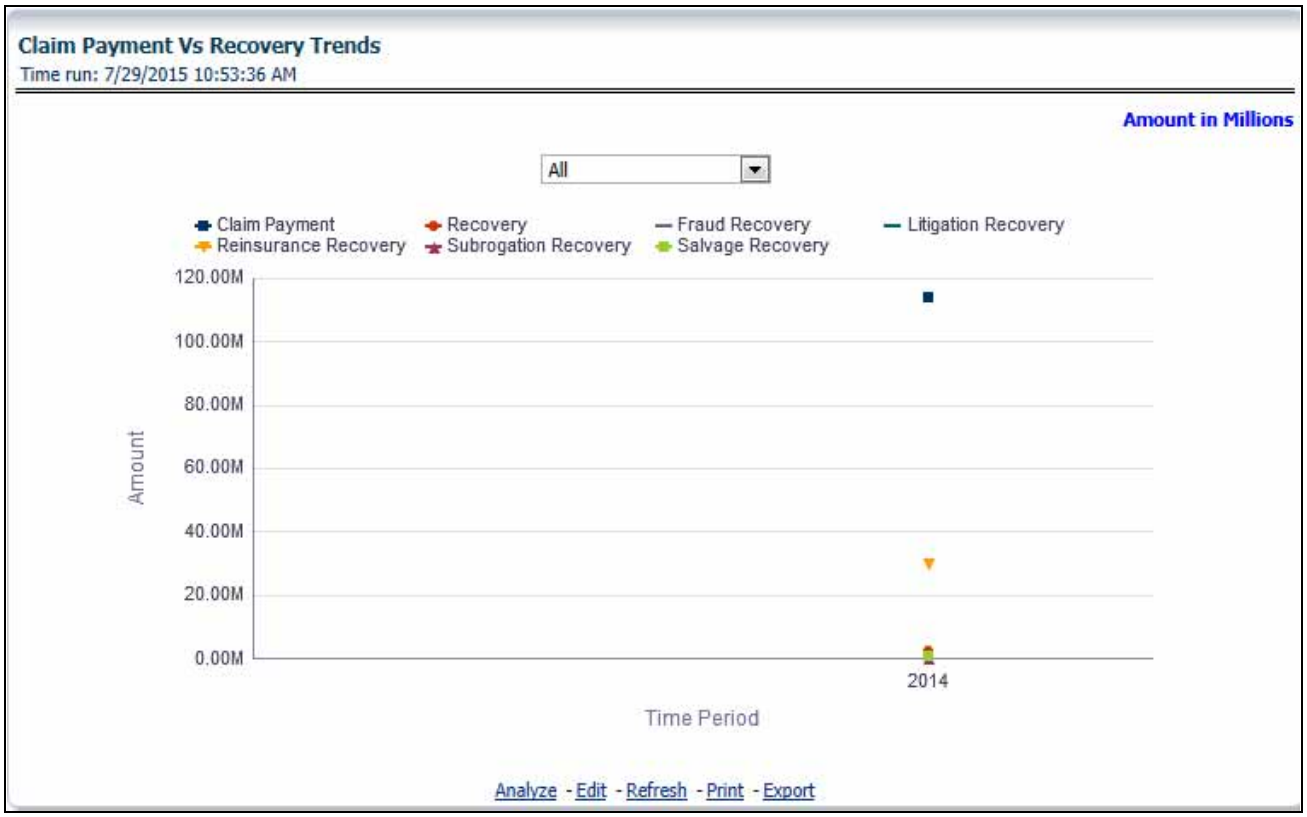


Claim Payment Vs. Recovery Trends

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:

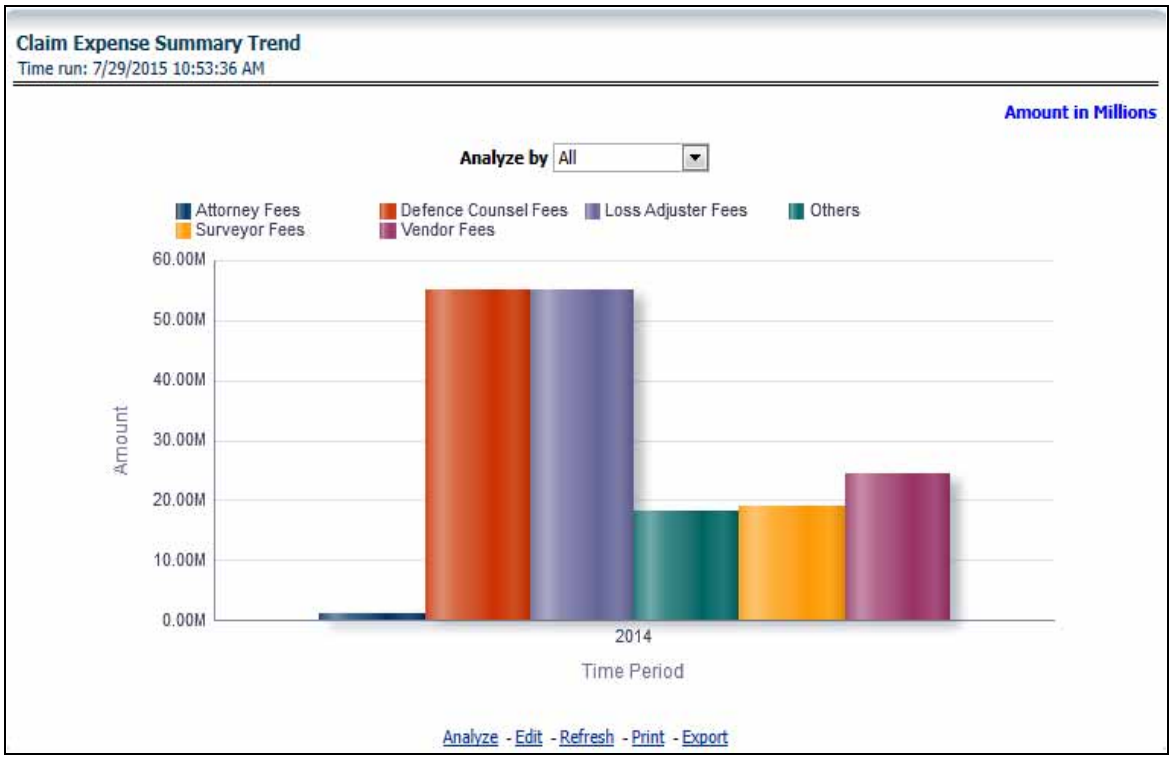
- Claim Payments
- All recovery Payments
- Fraud Recovery
- Litigation Recovery
- Reinsurance Recovery
- Subrogation Recovery
- Salvage Recovery

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



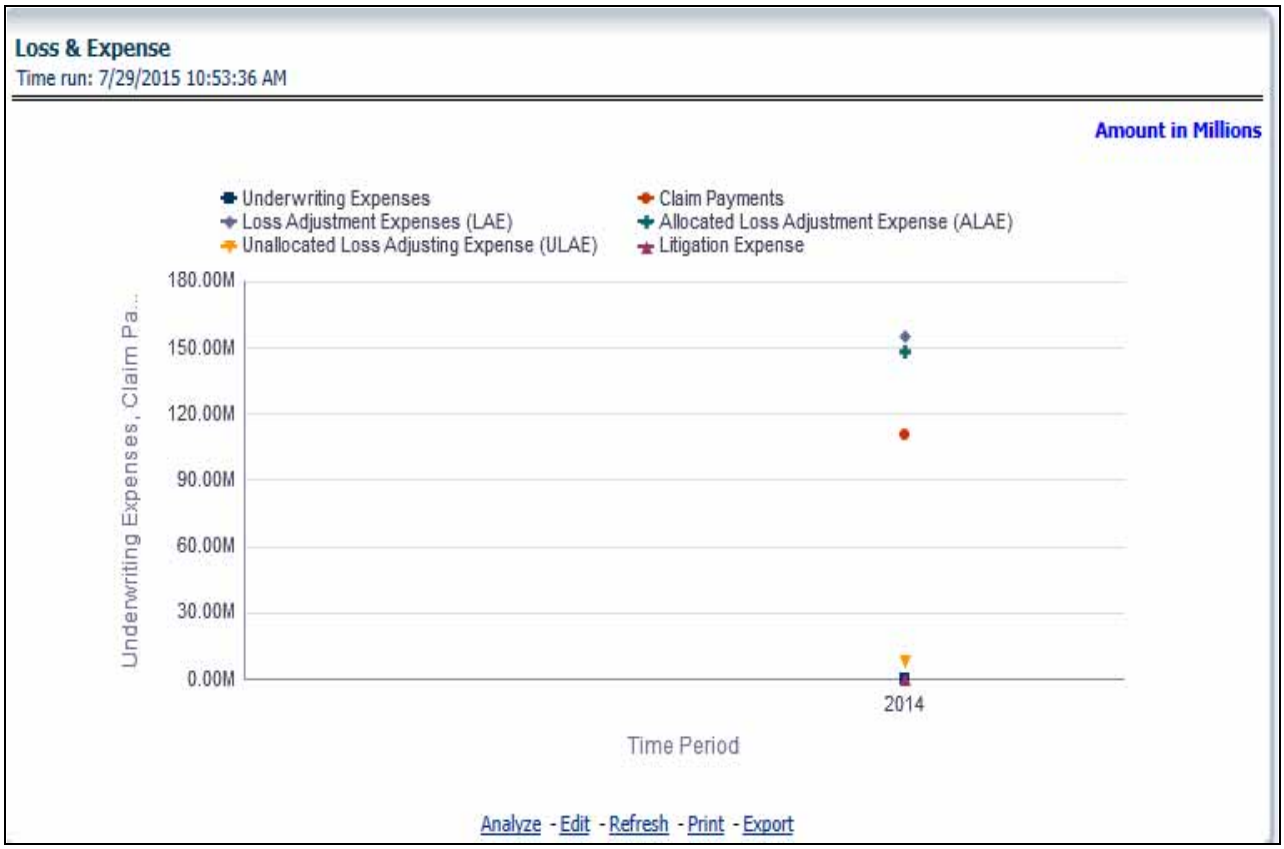
Claim Expense Summary Trend

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.



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.

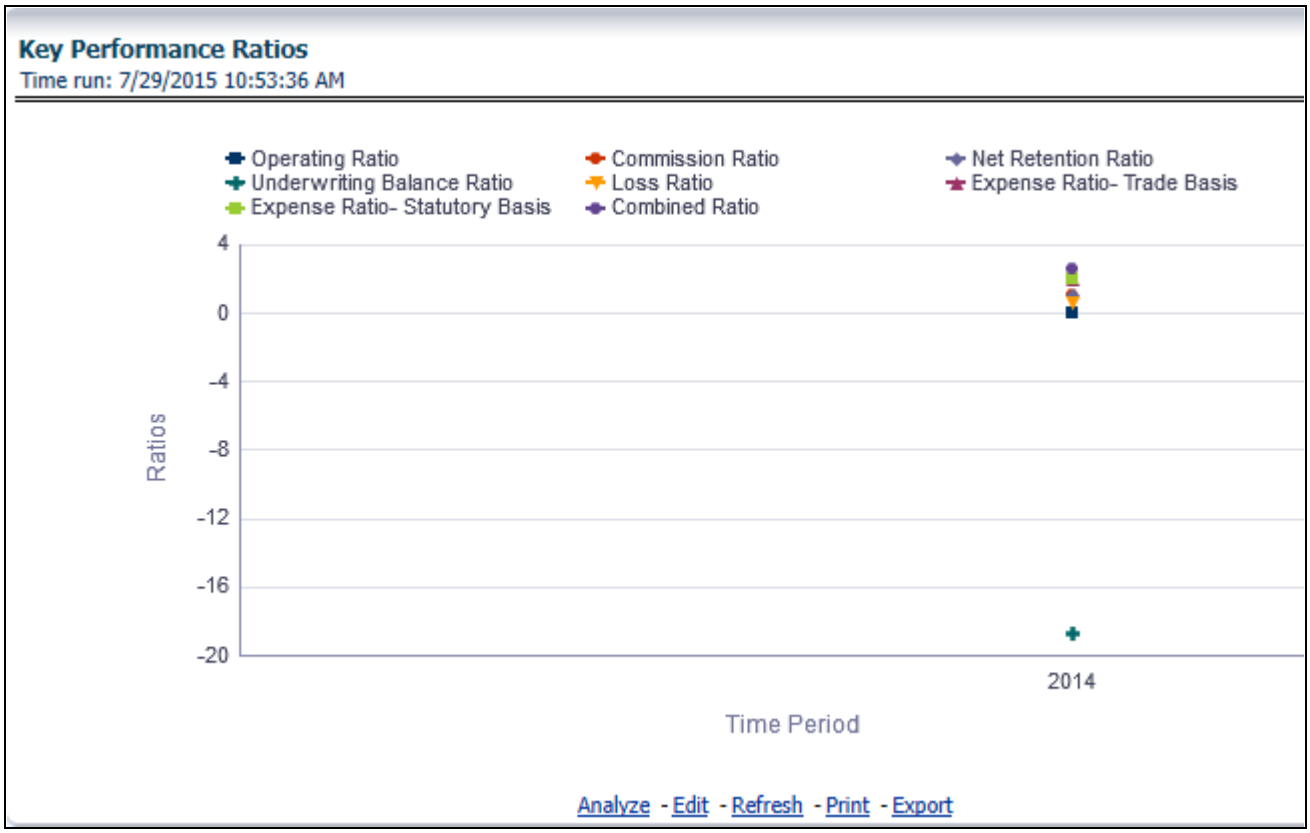


Claim Recovery

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.

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.

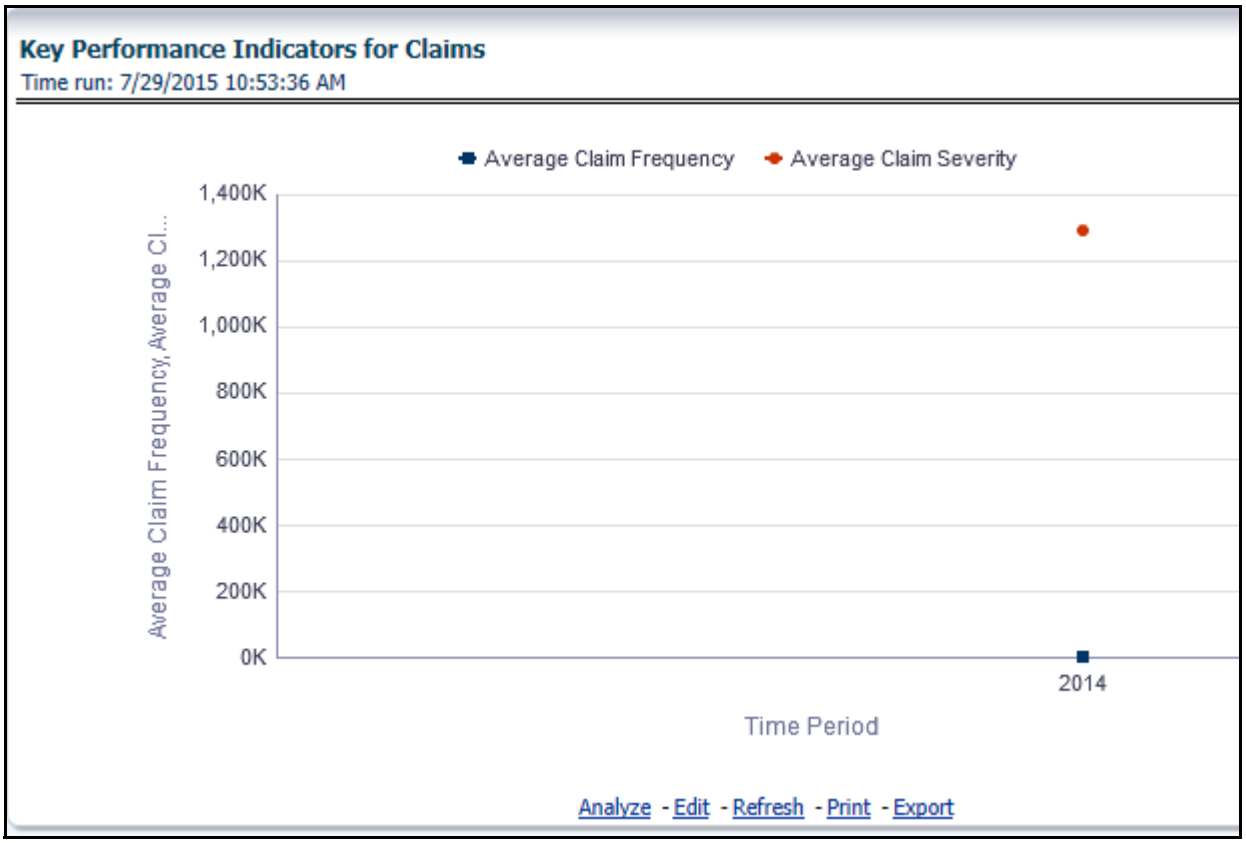


Key Performance Indicators for Policy

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.

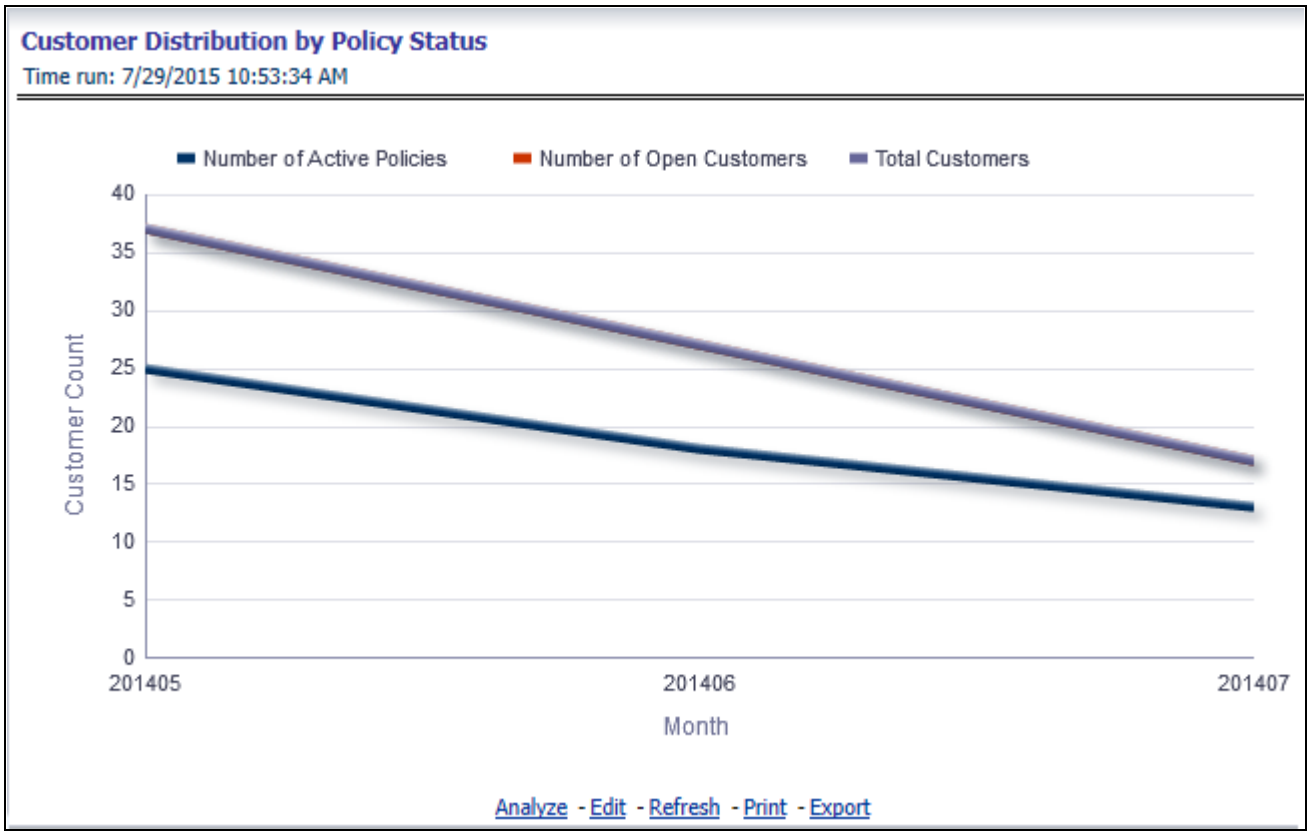
Following are the filters available for this tab:

- Time
- Company
- Geography
- Line of Business

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

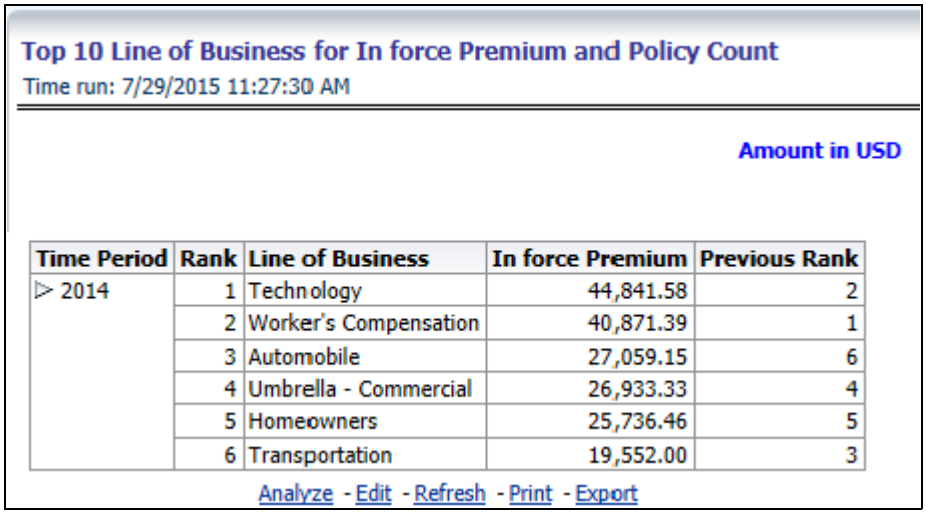
Customer Distribution by Policy Status

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: 7/29/2015 11:27:30 AM

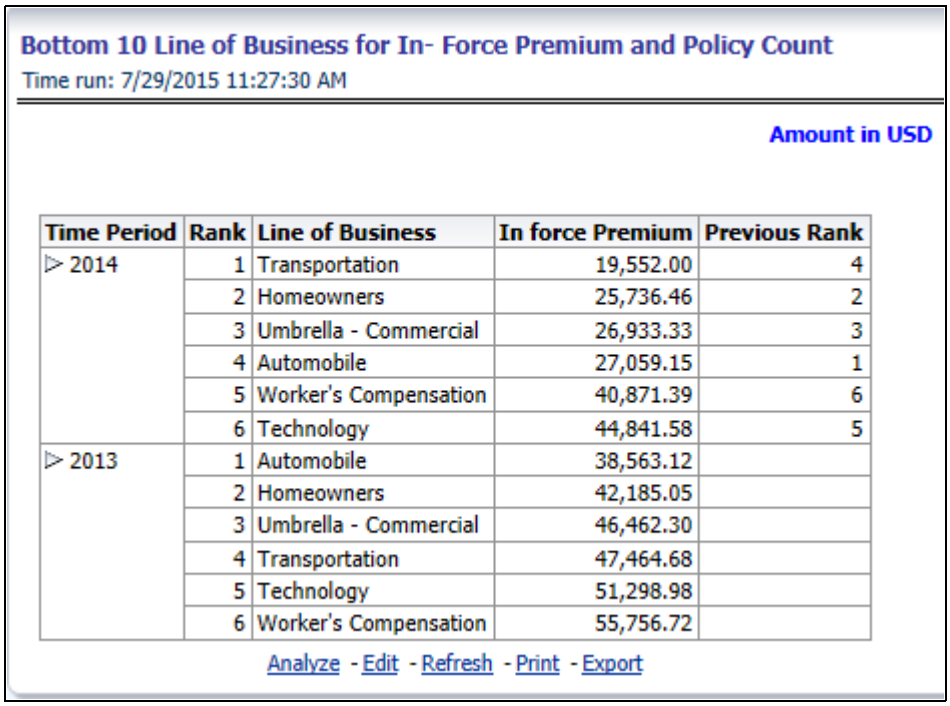
Amount in USD

Time Period	Rank	Line of Business	In force Premium	Previous Rank
▷ 2014	1	Technology	44,841.58	2
	2	Worker's Compensation	40,871.39	1
	3	Automobile	27,059.15	6
	4	Umbrella - Commercial	26,933.33	4
	5	Homeowners	25,736.46	5
	6	Transportation	19,552.00	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 forcewritten premium and policy count with previous period ranking.



Bottom 10 Line of Business for In- Force Premium and Policy Count

Time run: 7/29/2015 11:27:30 AM

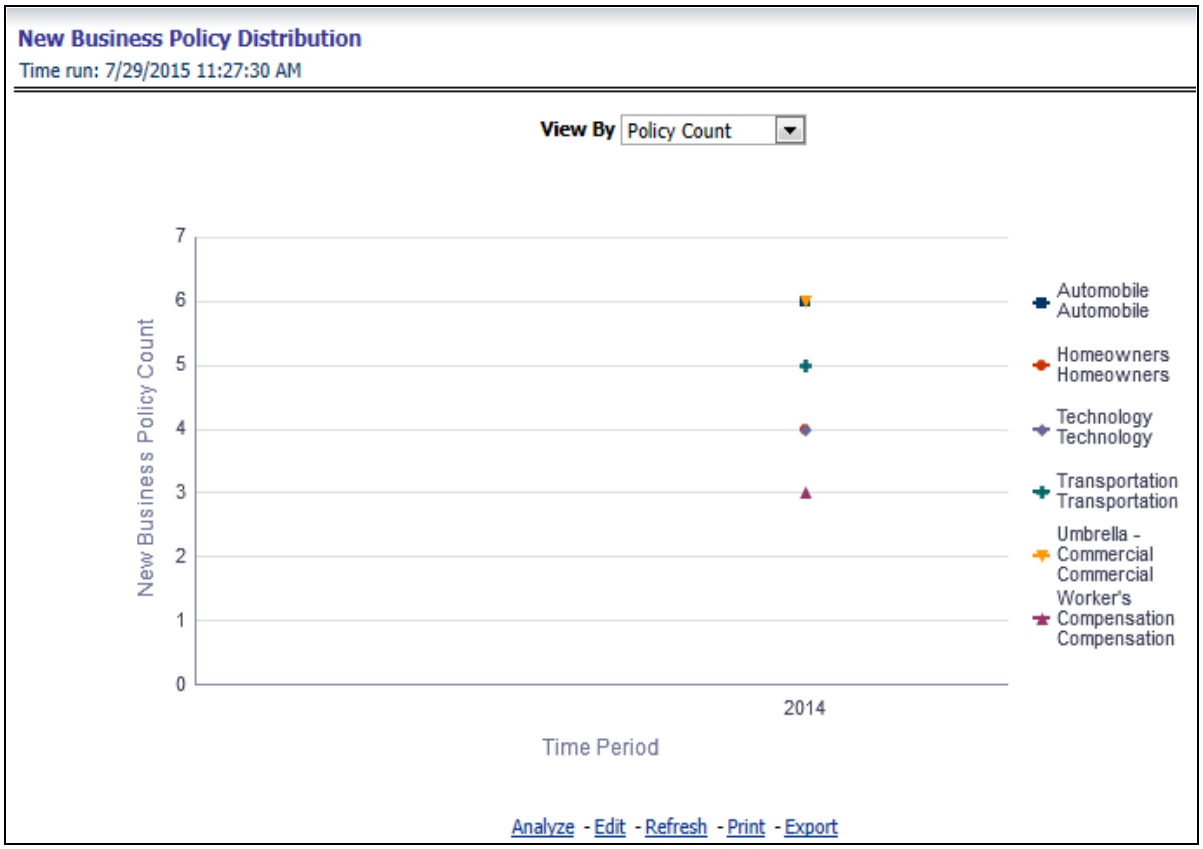
Amount in USD

Time Period	Rank	Line of Business	In force Premium	Previous Rank
▷ 2014	1	Transportation	19,552.00	4
	2	Homeowners	25,736.46	2
	3	Umbrella - Commercial	26,933.33	3
	4	Automobile	27,059.15	1
	5	Worker's Compensation	40,871.39	6
	6	Technology	44,841.58	5
▷ 2013	1	Automobile	38,563.12	
	2	Homeowners	42,185.05	
	3	Umbrella - Commercial	46,462.30	
	4	Transportation	47,464.68	
	5	Technology	51,298.98	
	6	Worker's Compensation	55,756.72	

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.

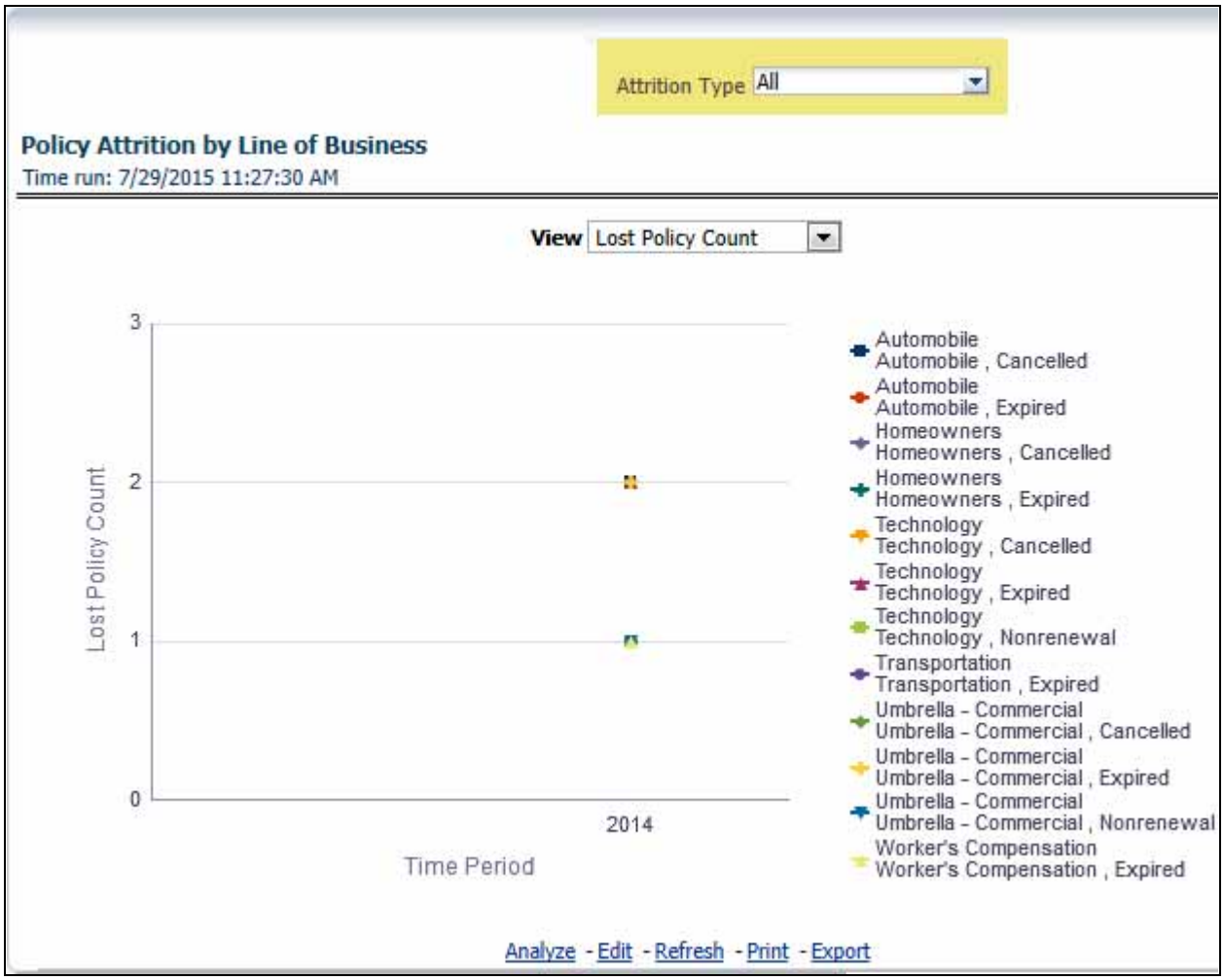


Policy Distribution

This report provides policy count of all active policies through a time series.

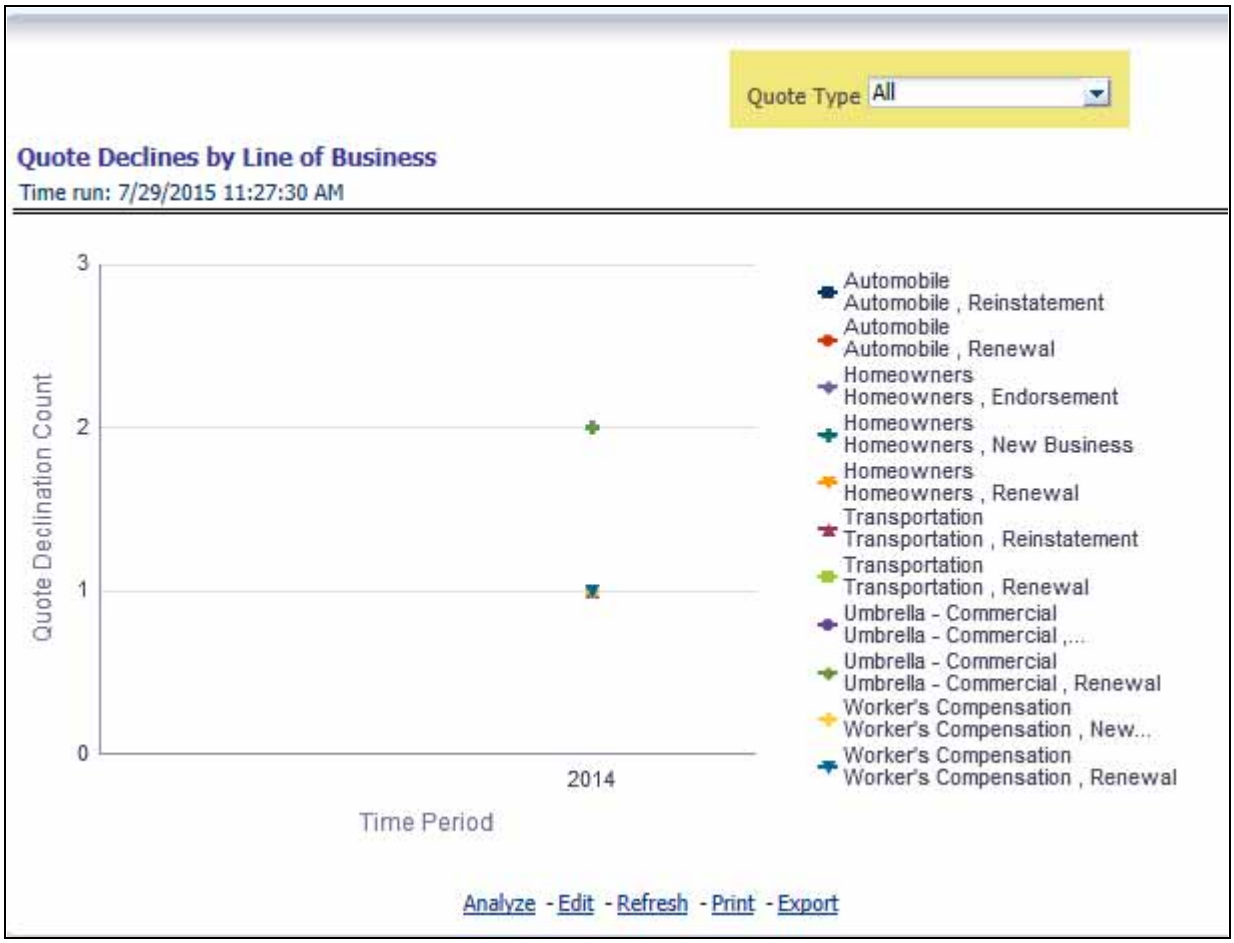
Policy Attrition by Line of Business

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.



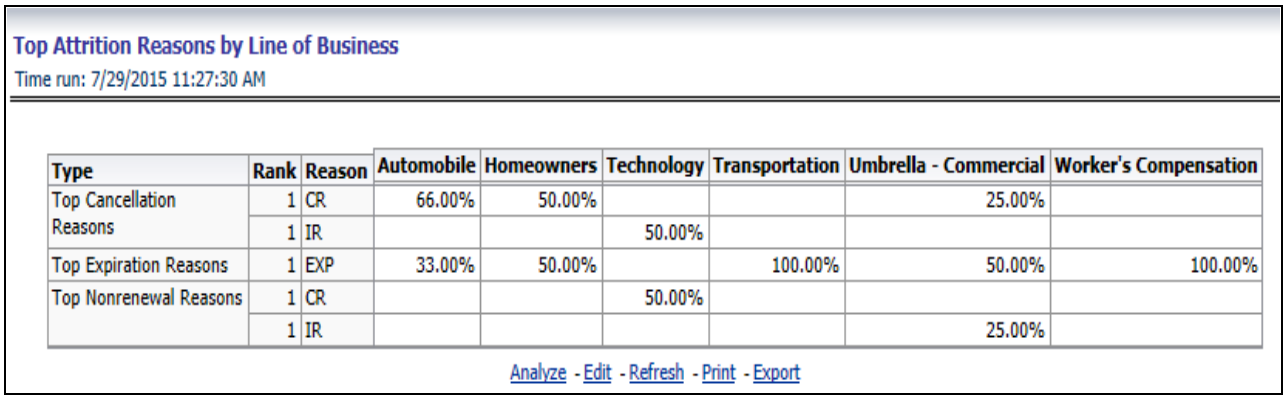
Quote Declines by Line of Business

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.



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.



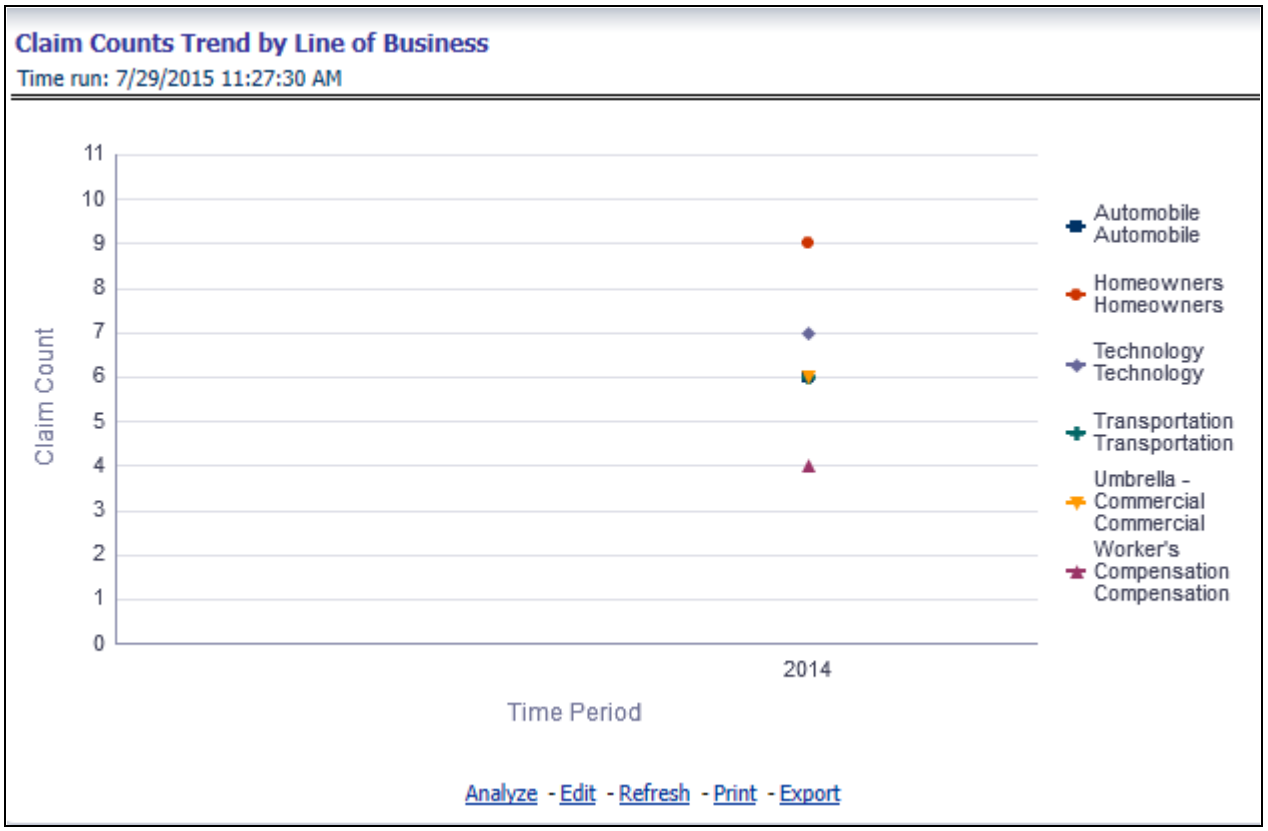
Type	Rank	Reason	Automobile	Homeowners	Technology	Transportation	Umbrella - Commercial	Worker's Compensation
Top Cancellation Reasons	1	CR	66.00%	50.00%			25.00%	
	1	IR			50.00%			
Top Expiration Reasons	1	EXP	33.00%	50.00%		100.00%	50.00%	100.00%
Top Nonrenewal Reasons	1	CR			50.00%			
	1	IR					25.00%	

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

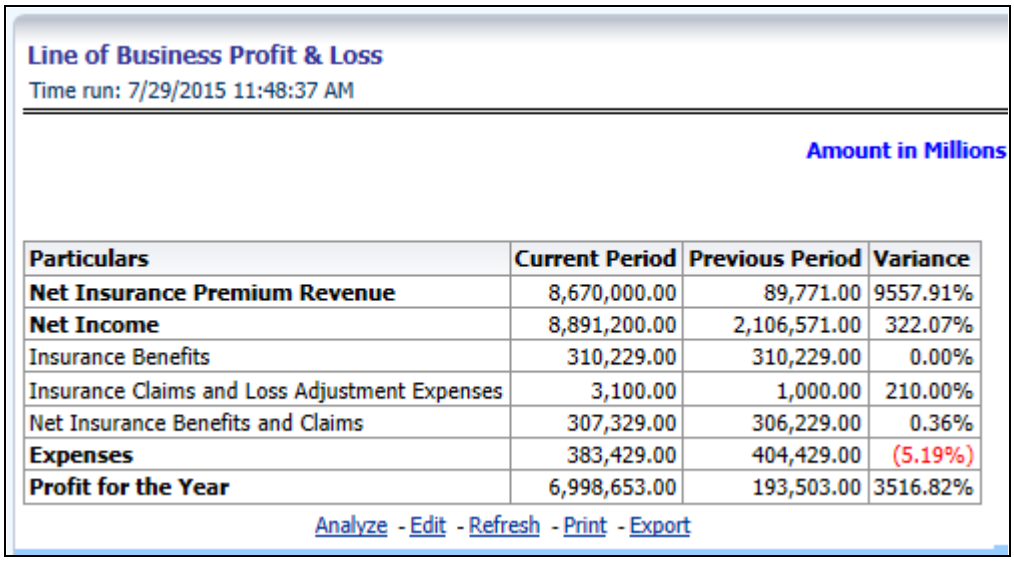
The Line of Business performance tab includes reports that focus on the Performance for each Line of Business. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis. The filters include:

- 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.



Line of Business Profit & Loss

Time run: 7/29/2015 11:48:37 AM

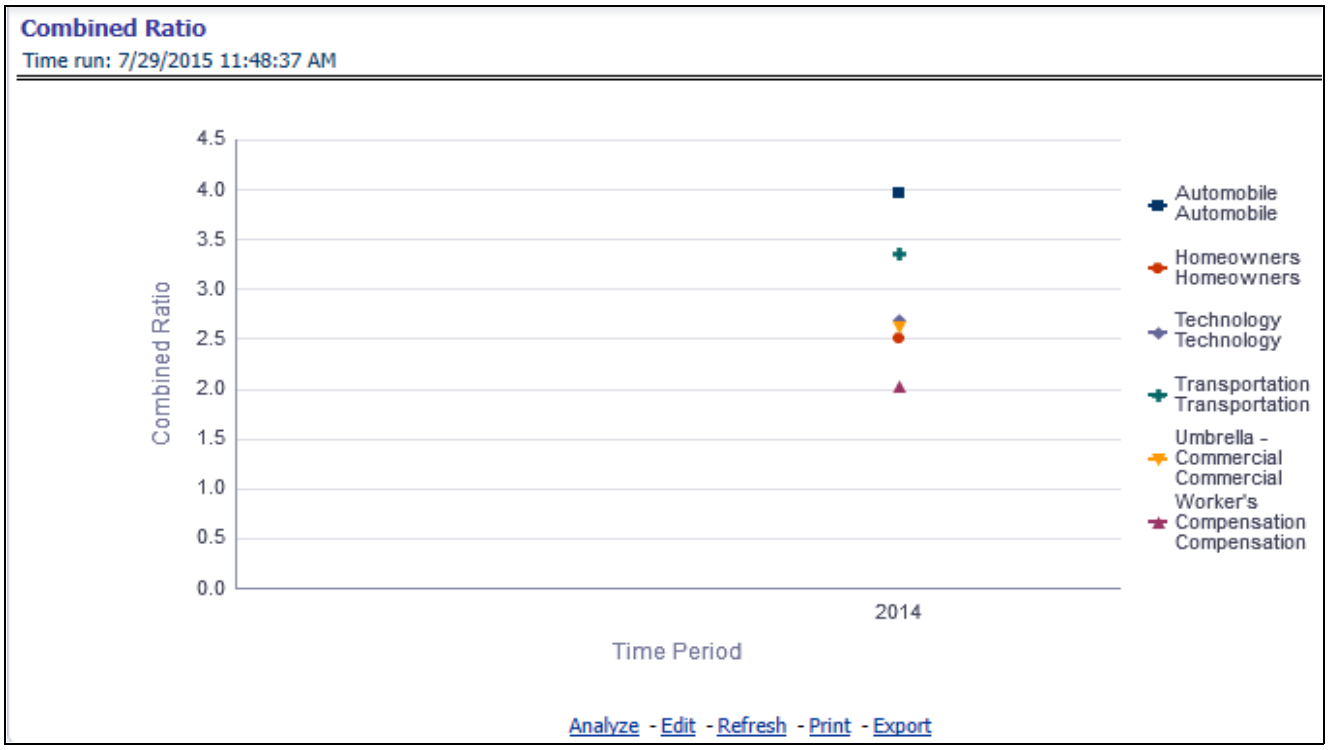
Amount in Millions

Particulars	Current Period	Previous Period	Variance
Net Insurance Premium Revenue	8,670,000.00	89,771.00	9557.91%
Net Income	8,891,200.00	2,106,571.00	322.07%
Insurance Benefits	310,229.00	310,229.00	0.00%
Insurance Claims and Loss Adjustment Expenses	3,100.00	1,000.00	210.00%
Net Insurance Benefits and Claims	307,329.00	306,229.00	0.36%
Expenses	383,429.00	404,429.00	(5.19%)
Profit for the Year	6,998,653.00	193,503.00	3516.82%

Analyze - Edit - Refresh - Print - Export

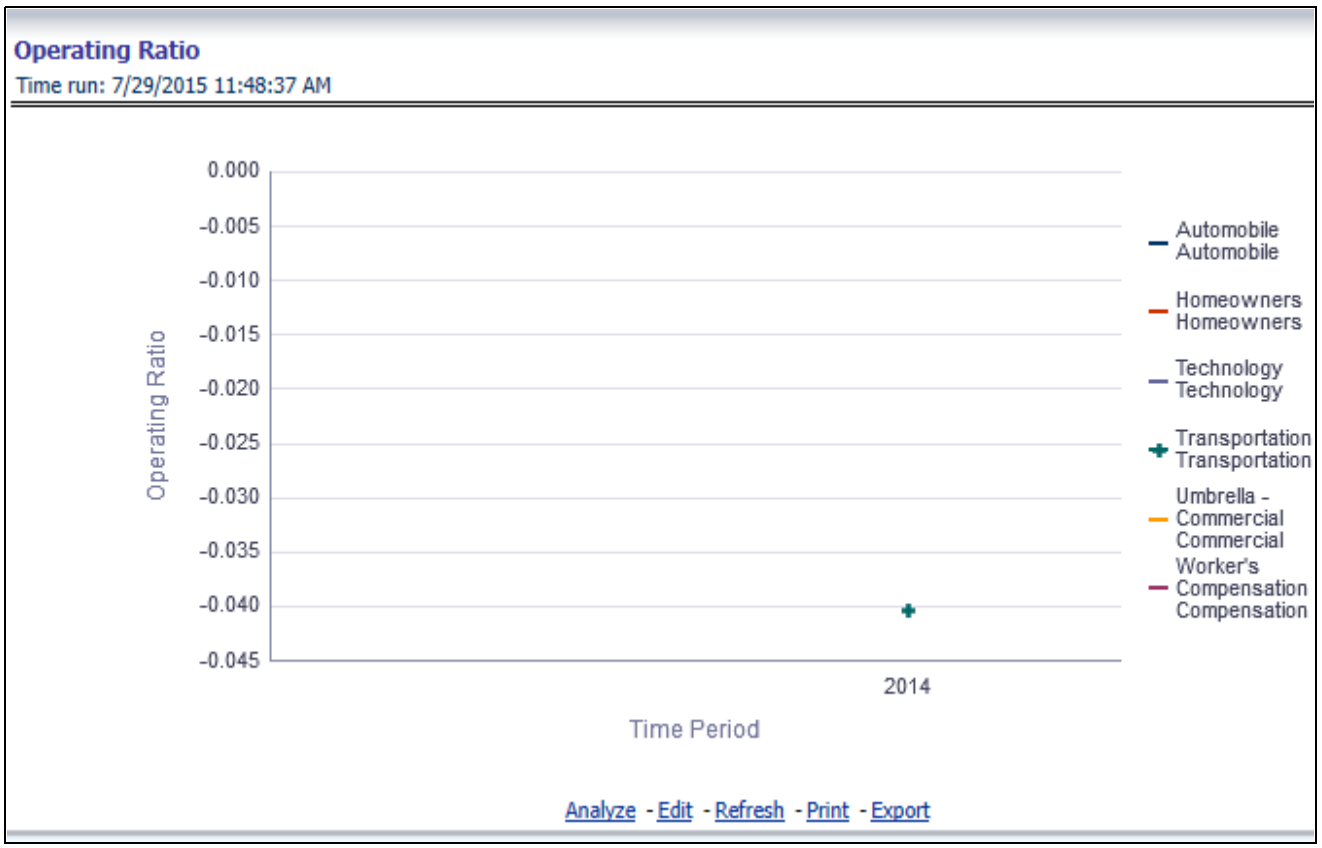
Combined Ratio

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.



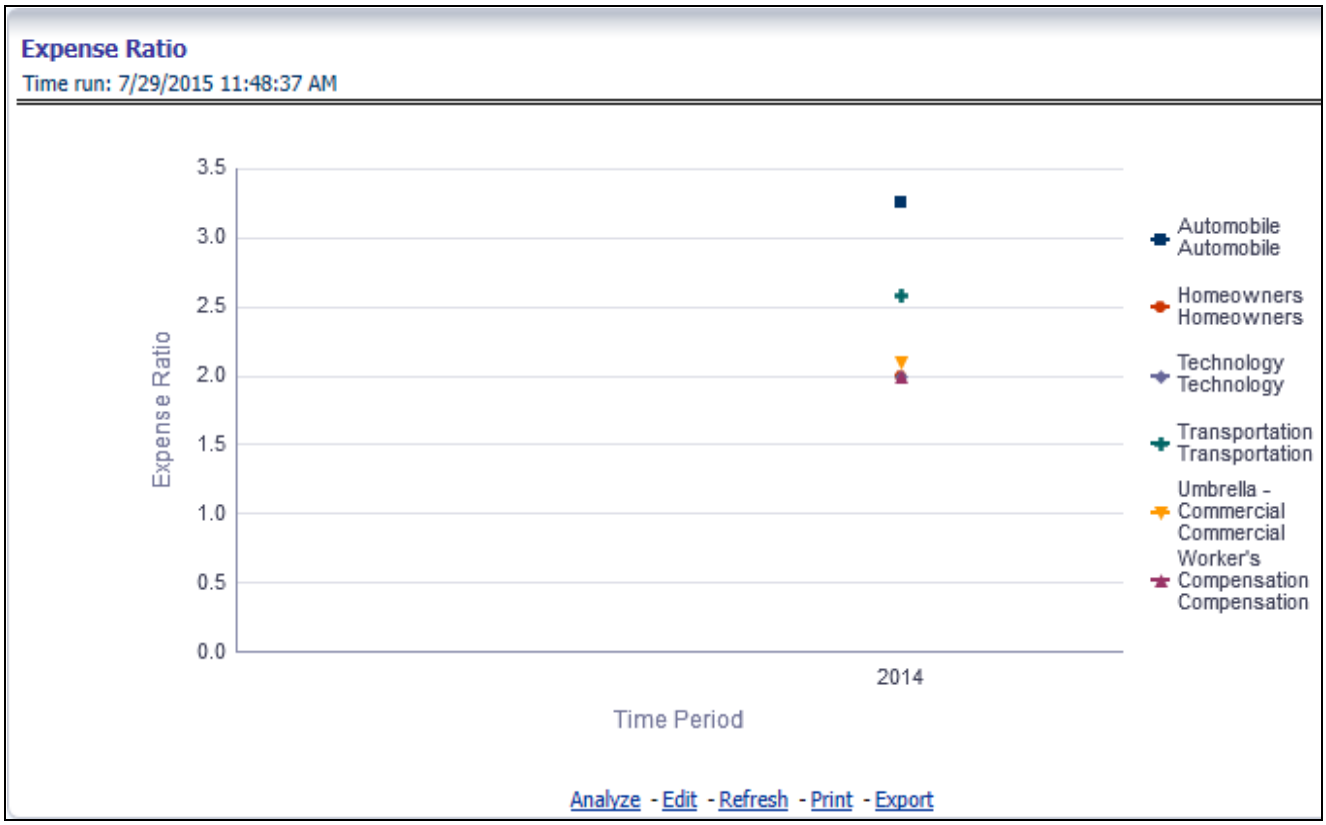
Operating Ratio

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.



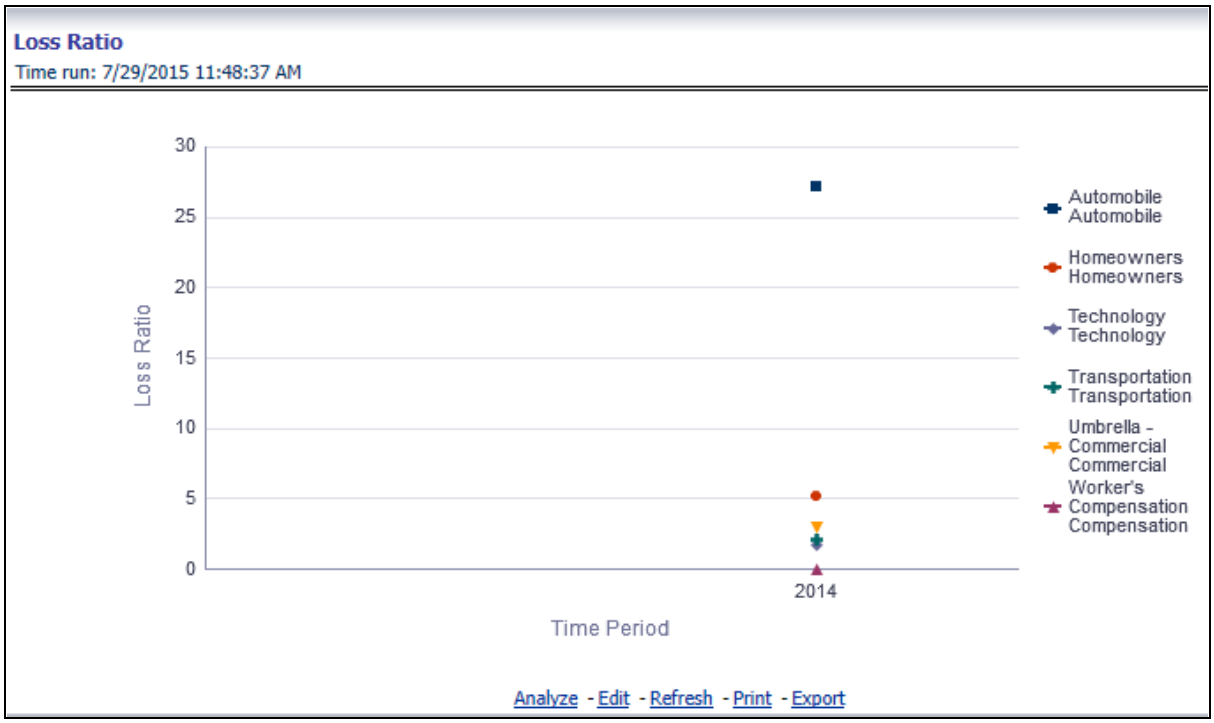
Expense Ratio

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.



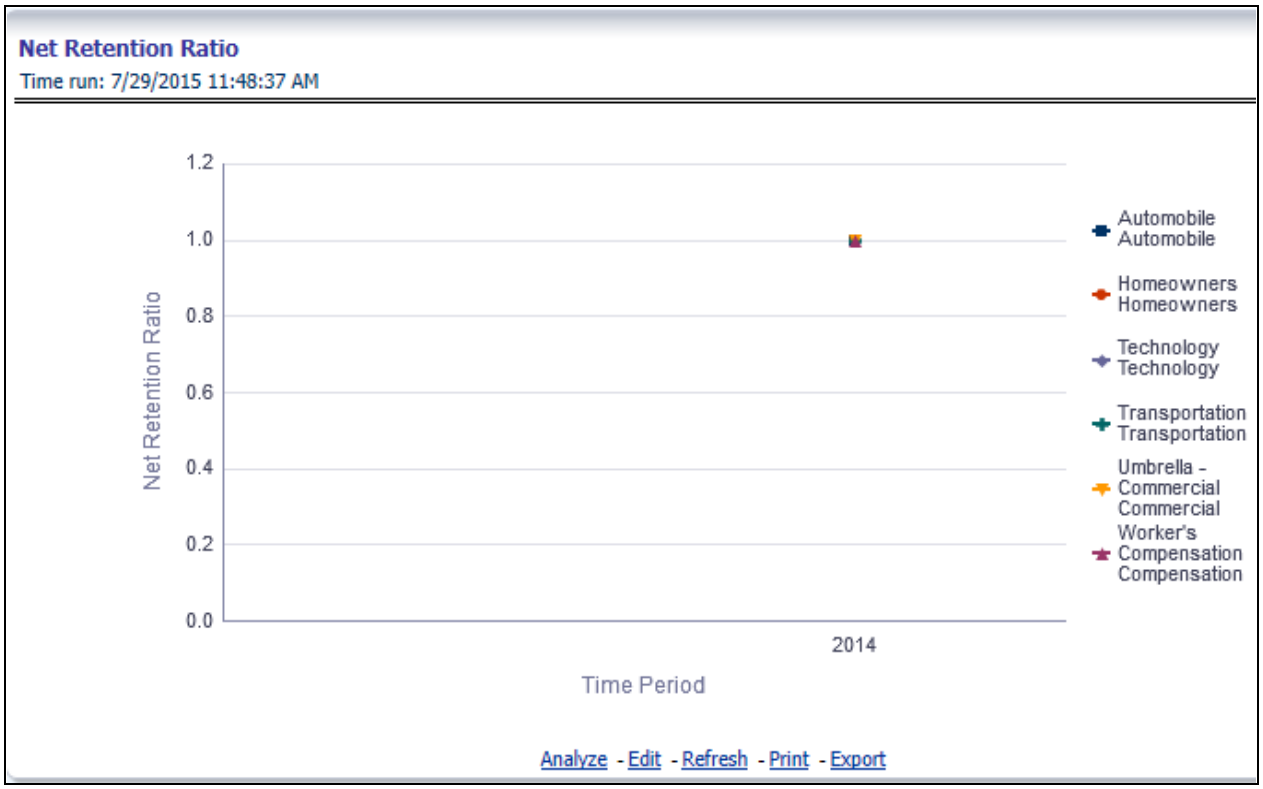
Loss Ratio

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.



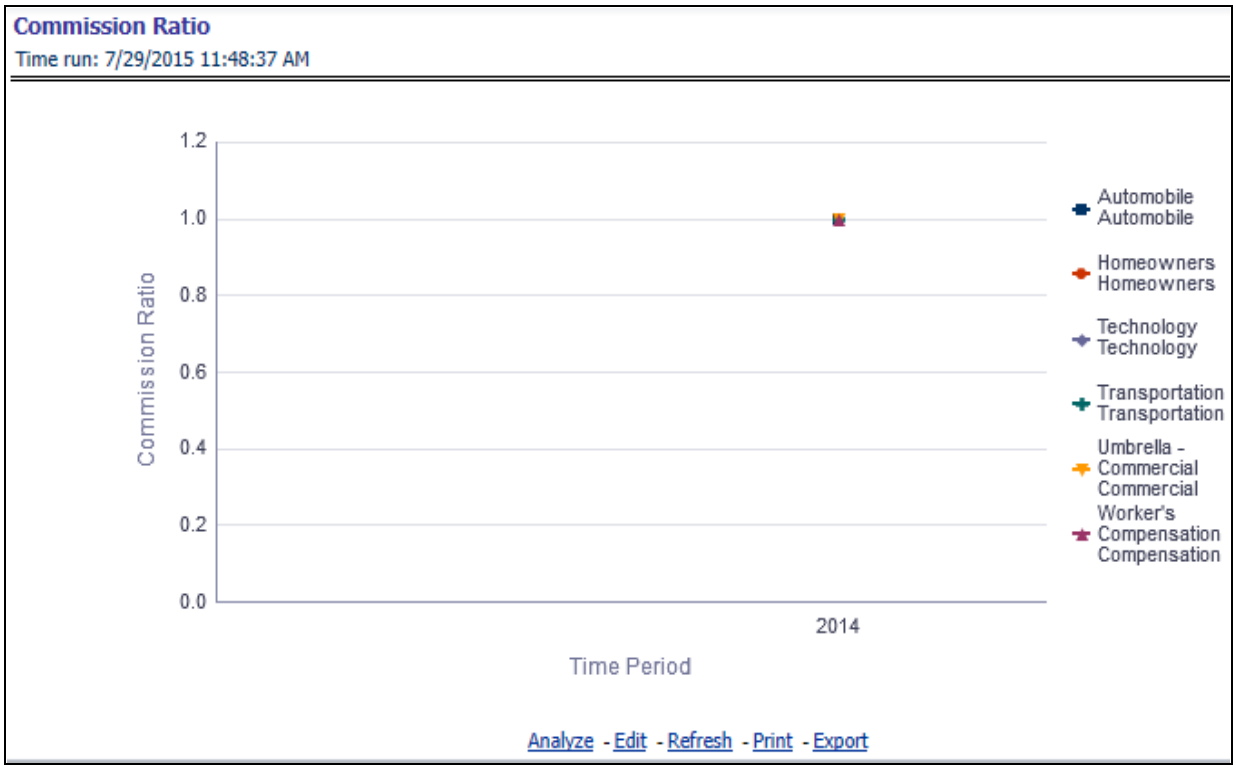
Net Retention Ratio

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.



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.

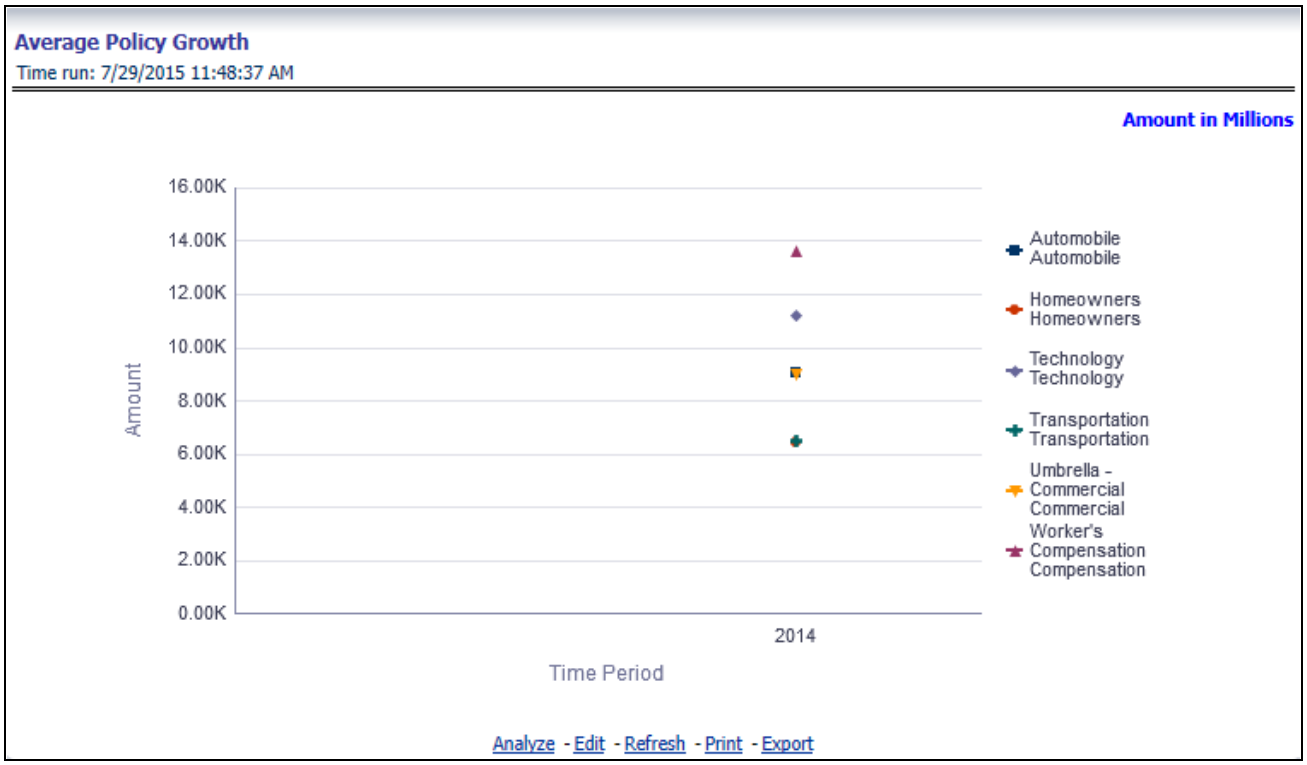


Average Earned Premium Growth

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.

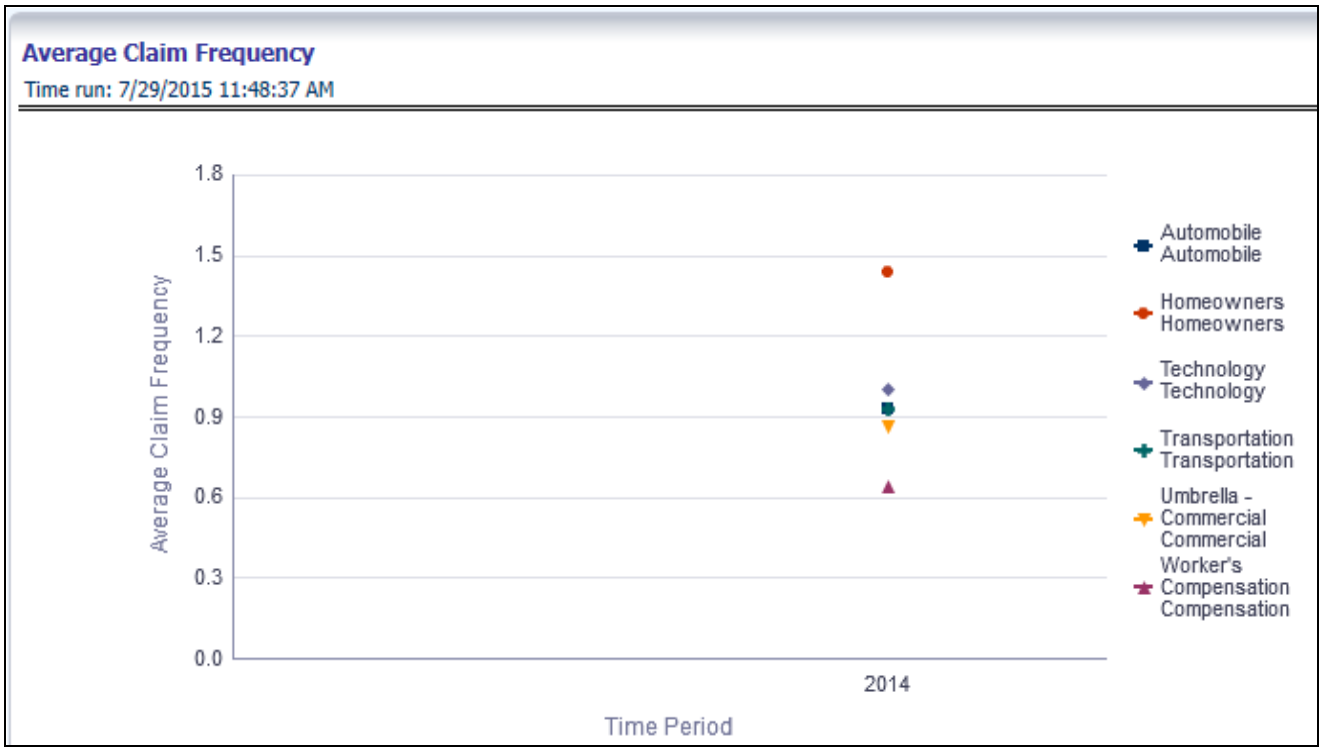
Average Policy Growth

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.



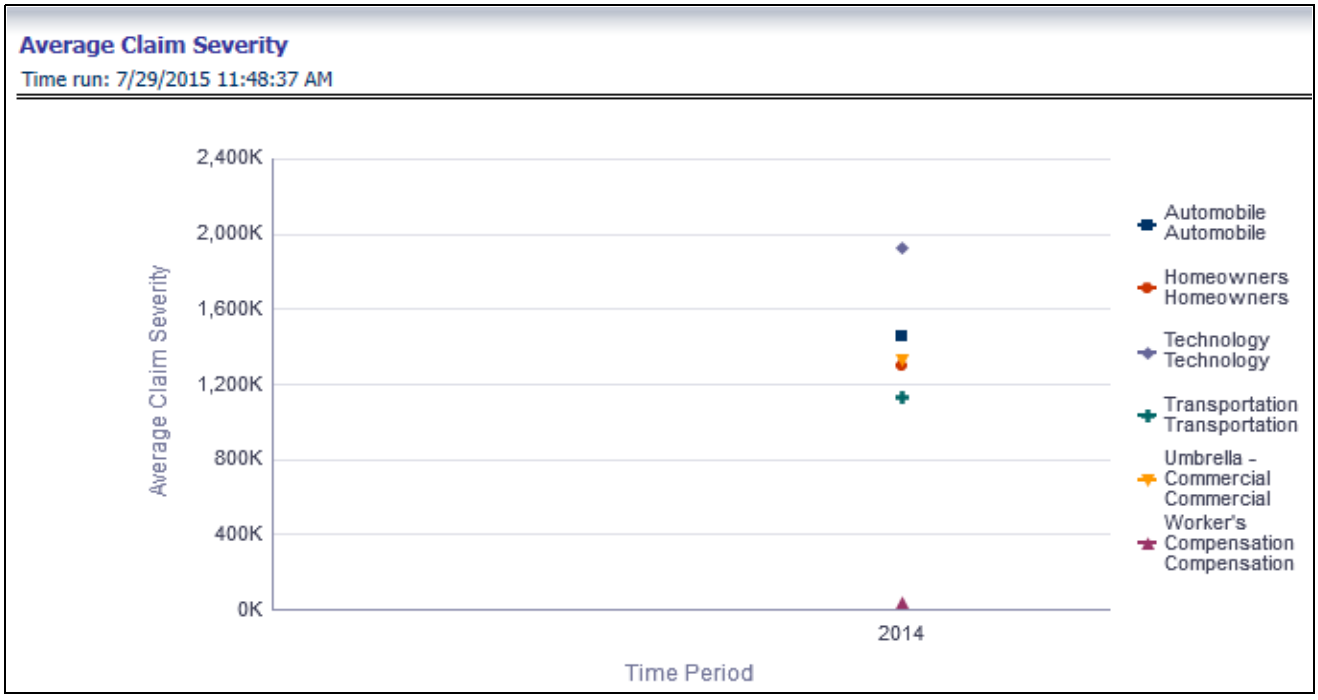
Average Claim Frequency

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 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.



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.

Ranking Basis Lost Written Premium

Top 10 Line of Business Attrition

Time run: 7/29/2015 11:48:37 AM

Time Hierarchy	Line of Business	Rank	Lost Written Premium	Lost Policy Count	Attrition Ratio	Previous Rank
▷ 2014	Umbrella - Commercial	1	13,600	4	57.14%	2
	Automobile	2	11,077	3	42.86%	1
	Worker's Compensation	3	256	1	16.67%	4
	Homeowners	4	189	2	28.57%	3
	Transportation	5	81	1	16.67%	6
	Technology	6	81	2	28.57%	5

Analyze - Edit - Refresh - Print - Export

Top Ten Claim Paying Line of Business

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

Product Overview

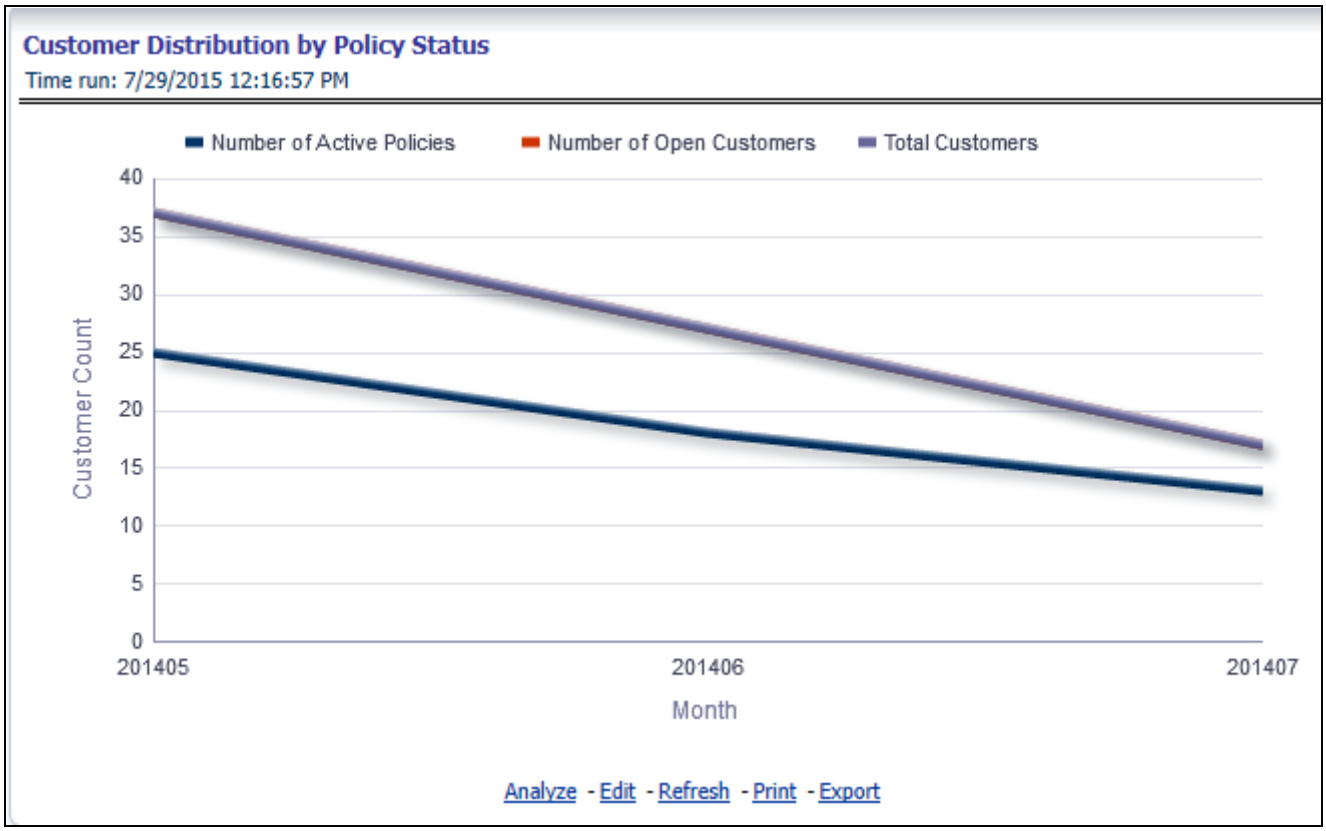
The Product tab includes reports that focus on the overview of Performances for Products. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- 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: 7/29/2015 12:16:57 PM

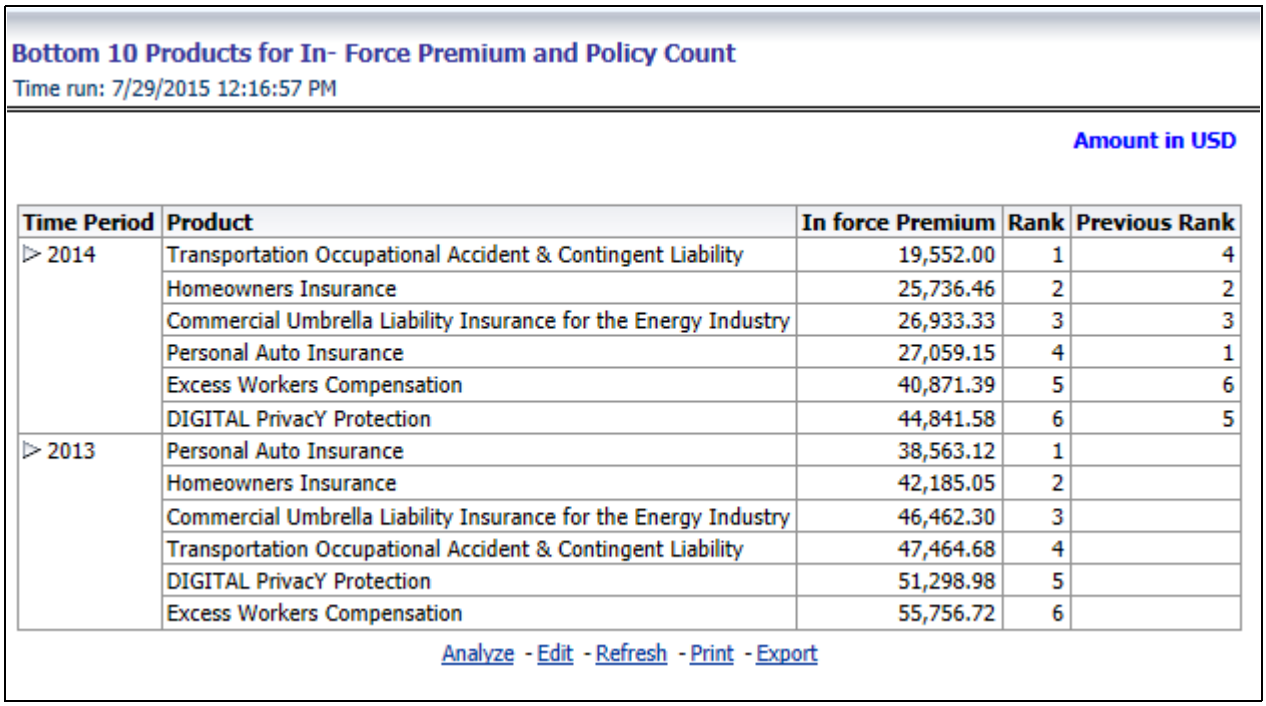
Amount in USD

Time Period	Rank	Product Name	In force Premium	Previous Rank
▷ 2014	1	DIGITAL PrivacY Protection	44,841.58	2
	2	Excess Workers Compensation	40,871.39	1
	3	Personal Auto Insurance	27,059.15	6
	4	Commercial Umbrella Liability Insurance for the Energy Industry	26,933.33	4
	5	Homeowners Insurance	25,736.46	5
	6	Transportation Occupational Accident & Contingent Liability	19,552.00	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: 7/29/2015 12:16:57 PM

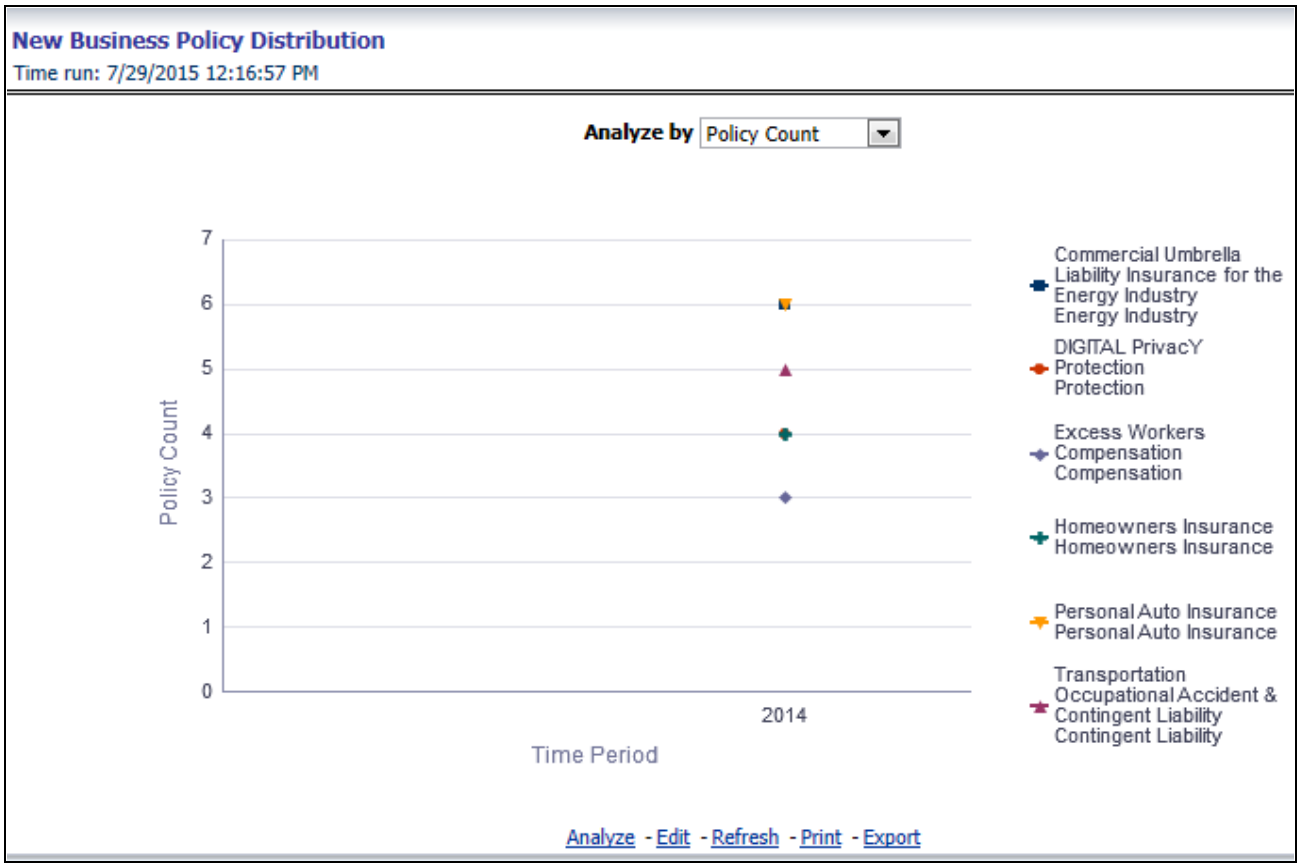
Amount in USD

Time Period	Product	In force Premium	Rank	Previous Rank
▷ 2014	Transportation Occupational Accident & Contingent Liability	19,552.00	1	4
	Homeowners Insurance	25,736.46	2	2
	Commercial Umbrella Liability Insurance for the Energy Industry	26,933.33	3	3
	Personal Auto Insurance	27,059.15	4	1
	Excess Workers Compensation	40,871.39	5	6
	DIGITAL PrivacY Protection	44,841.58	6	5
▷ 2013	Personal Auto Insurance	38,563.12	1	
	Homeowners Insurance	42,185.05	2	
	Commercial Umbrella Liability Insurance for the Energy Industry	46,462.30	3	
	Transportation Occupational Accident & Contingent Liability	47,464.68	4	
	DIGITAL PrivacY Protection	51,298.98	5	
	Excess Workers Compensation	55,756.72	6	

Analyze - Edit - Refresh - Print - Export

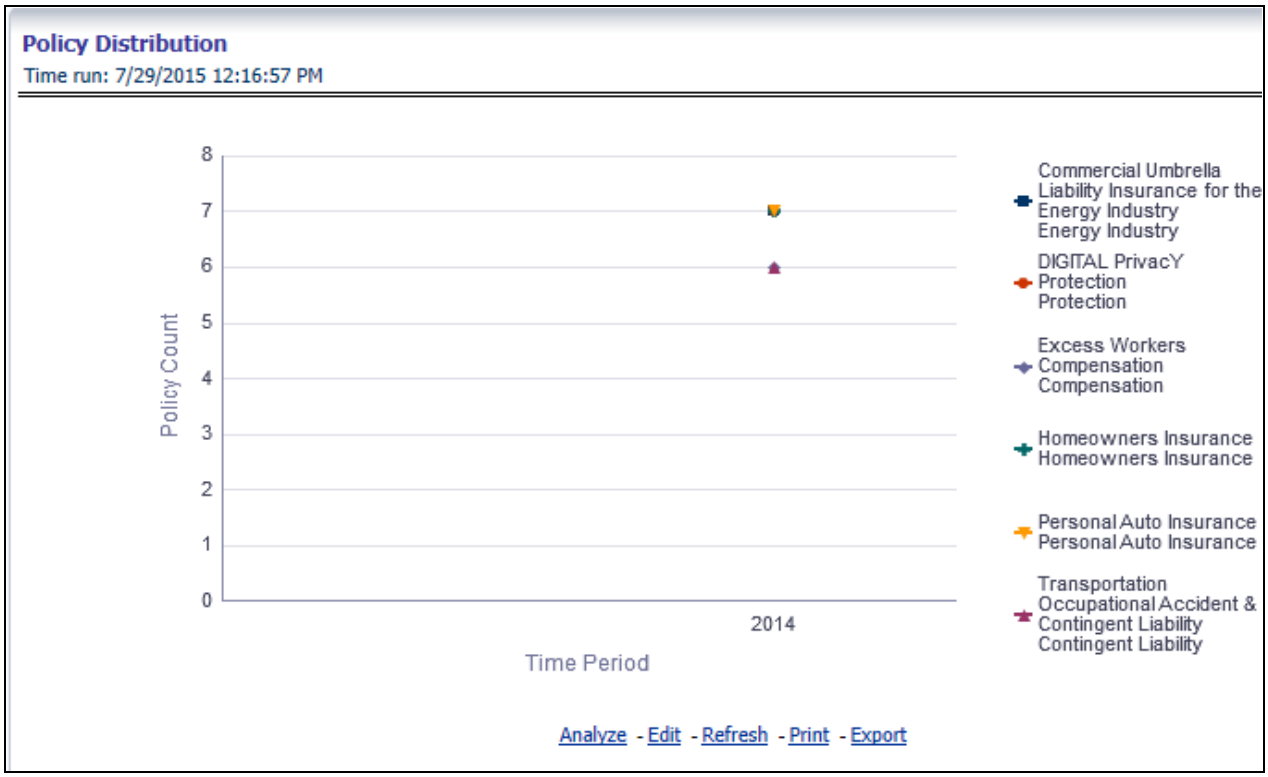
New Business Policy Distribution

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.



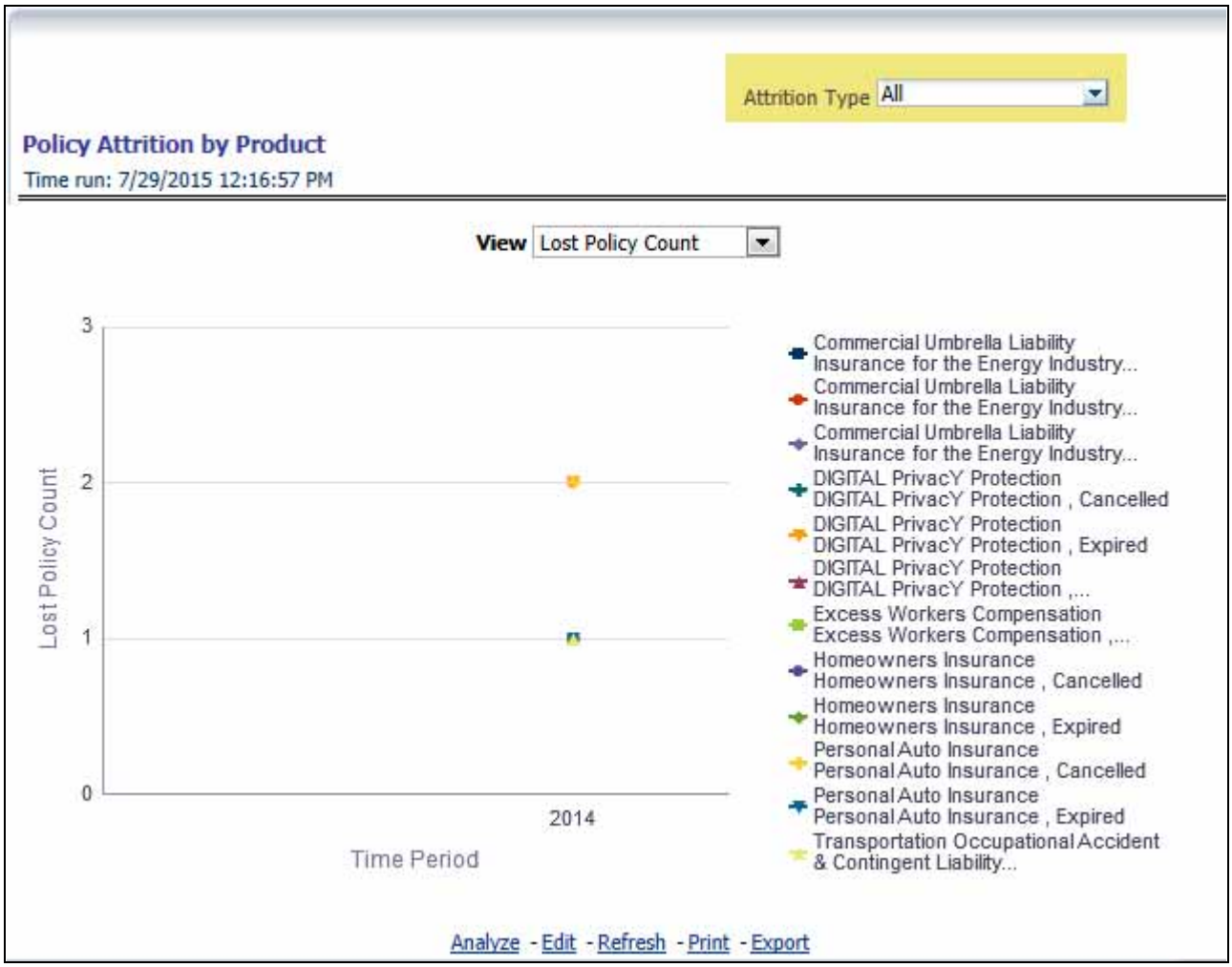
Policy Distribution

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.



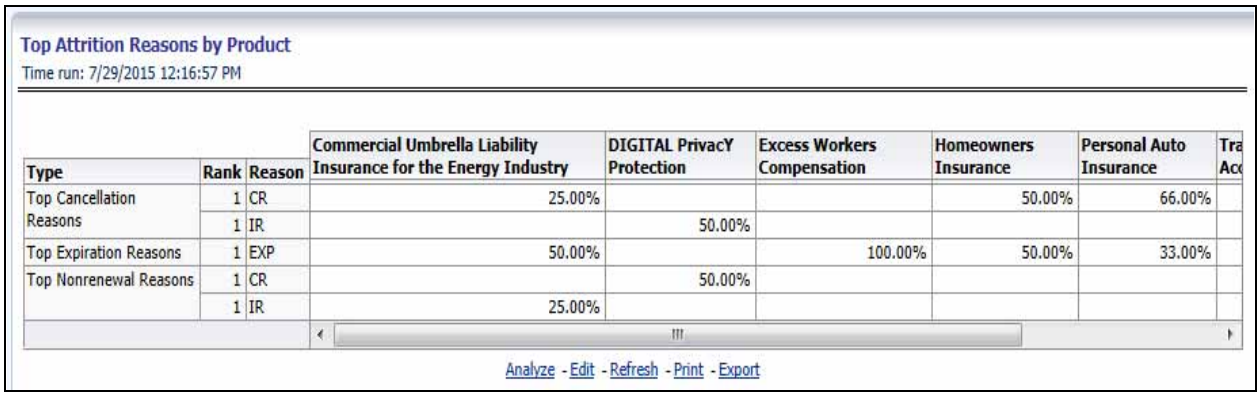
Quote Declines by Product

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

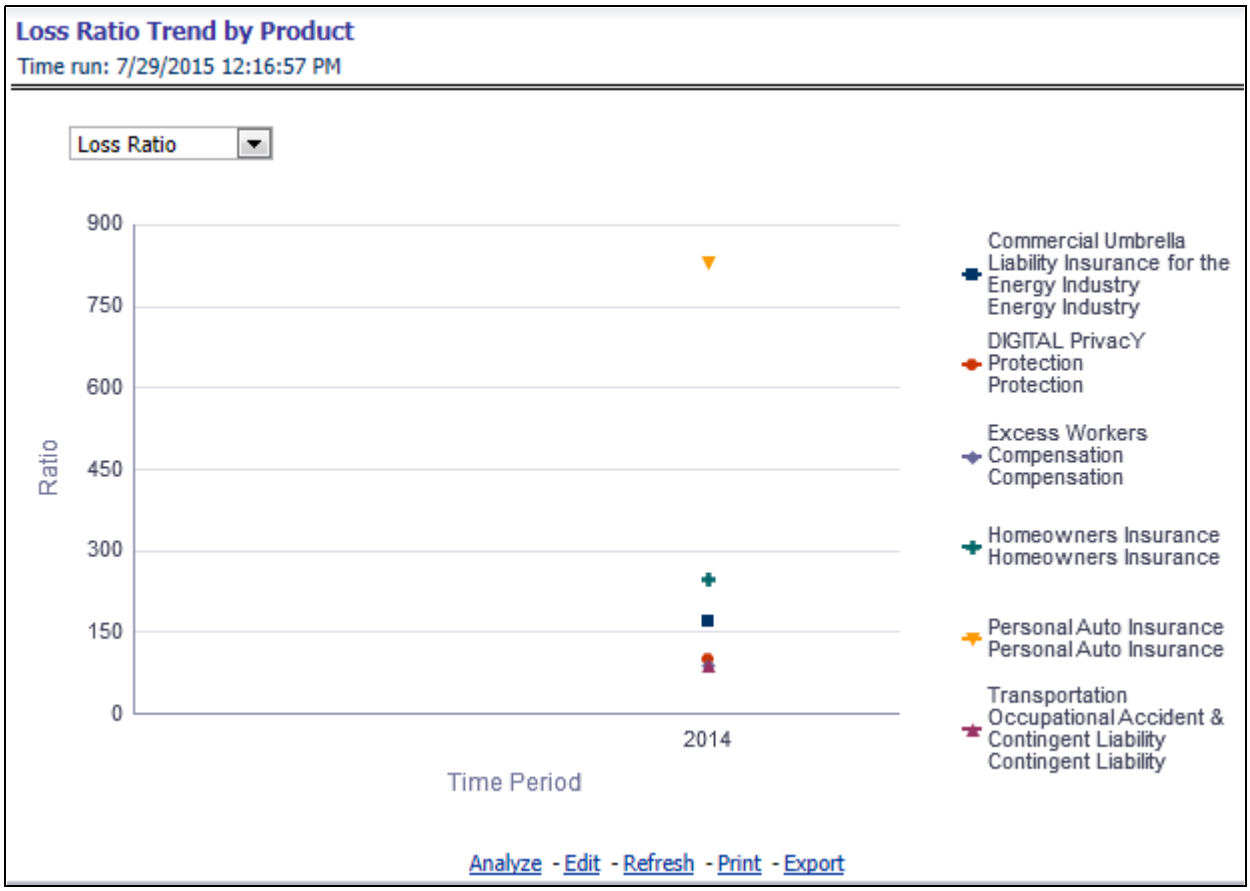
The objective of the report is to show top three attrition reasons for each attrition type, that is, Cancellation, Nonrenewal and Expiration in terms of percentage contribution to total attrition products. These are reported for all products and line of businesses in which the insurer writes business.



Type	Rank	Reason	Commercial Umbrella Liability Insurance for the Energy Industry	DIGITAL PrivacY Protection	Excess Workers Compensation	Homeowners Insurance	Personal Auto Insurance	Tra Acc
Top Cancellation Reasons	1	CR	25.00%			50.00%	66.00%	
	1	IR		50.00%				
Top Expiration Reasons	1	EXP	50.00%		100.00%	50.00%	33.00%	
Top Nonrenewal Reasons	1	CR		50.00%				
	1	IR	25.00%					

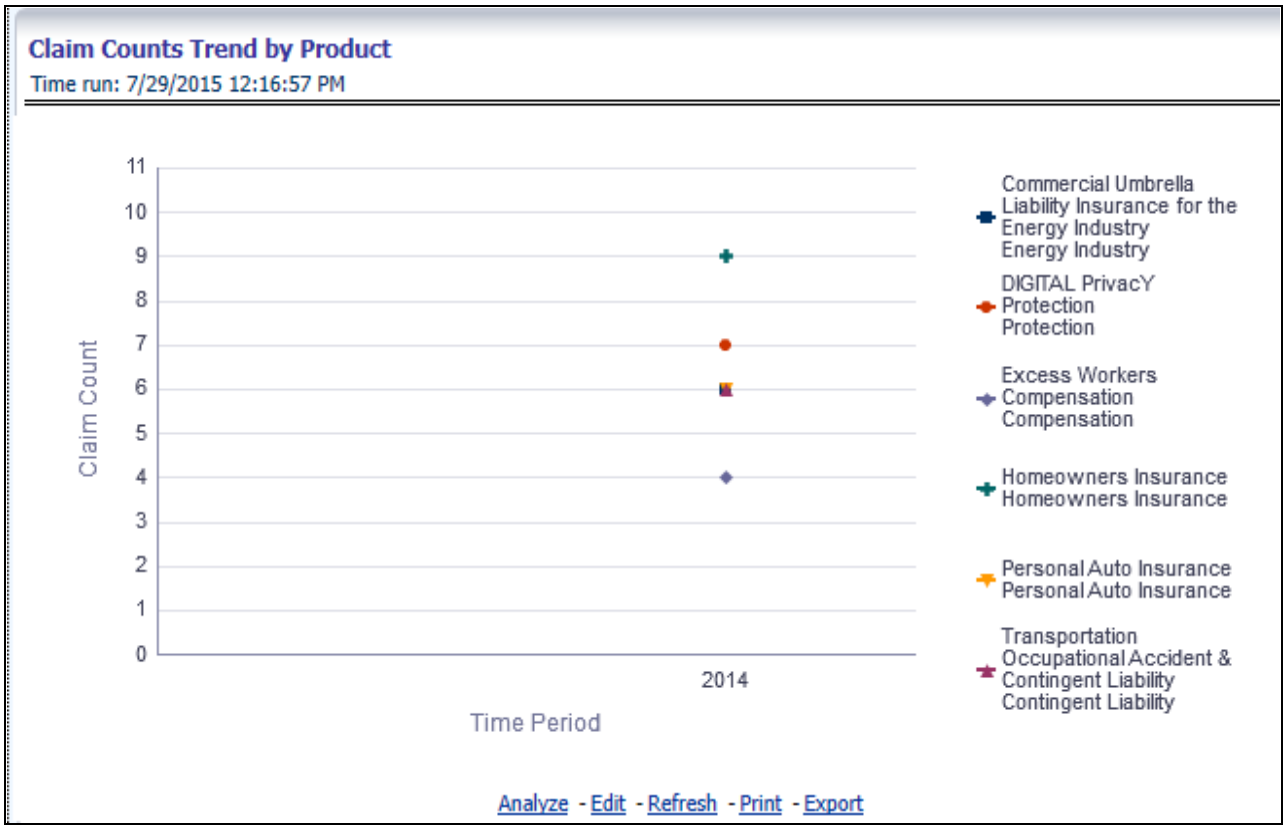
Loss Ratio Trend by Product

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.



Claim Counts Trend by Product

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



Product Performance

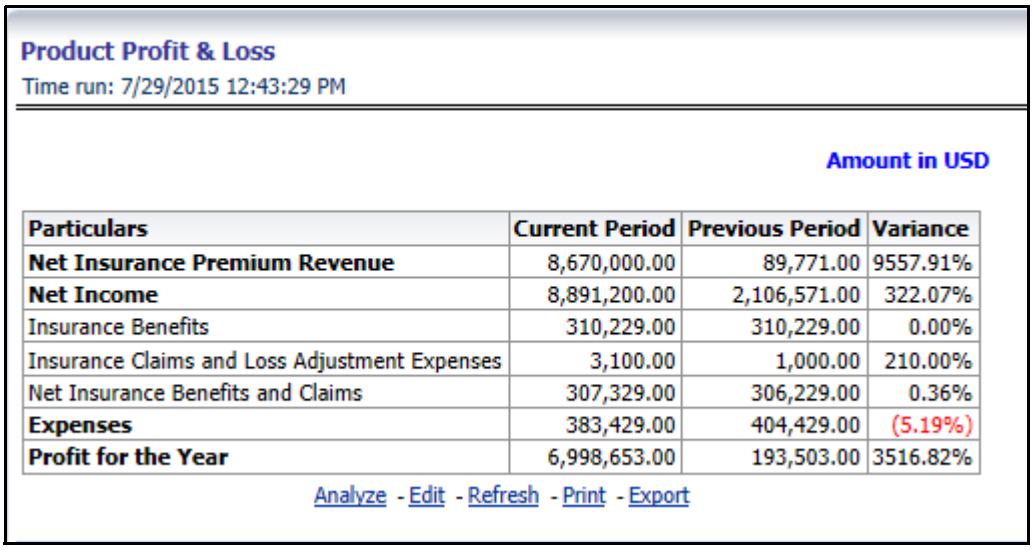
The Product performance tab includes reports that focus on the Performance for each product under each Line of Business. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- 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: 7/29/2015 12:43:29 PM

Amount in USD

Particulars	Current Period	Previous Period	Variance
Net Insurance Premium Revenue	8,670,000.00	89,771.00	9557.91%
Net Income	8,891,200.00	2,106,571.00	322.07%
Insurance Benefits	310,229.00	310,229.00	0.00%
Insurance Claims and Loss Adjustment Expenses	3,100.00	1,000.00	210.00%
Net Insurance Benefits and Claims	307,329.00	306,229.00	0.36%
Expenses	383,429.00	404,429.00	(5.19%)
Profit for the Year	6,998,653.00	193,503.00	3516.82%

Analyze - Edit - Refresh - Print - Export

Combined Ratio

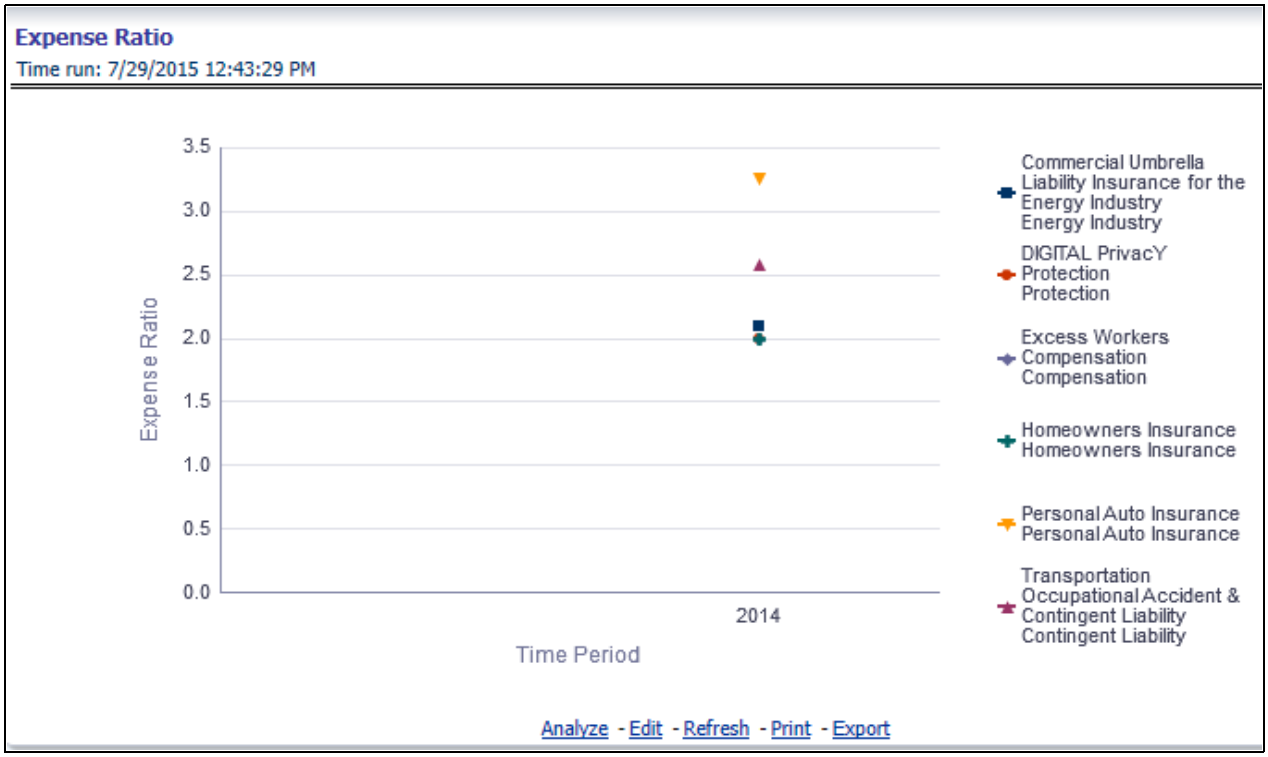
This report shows combined ratio for all or a specific product for or a specific line of business through a time series. This report can be viewed over various time periods, entities, and geographies selected from page level prompts.

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.

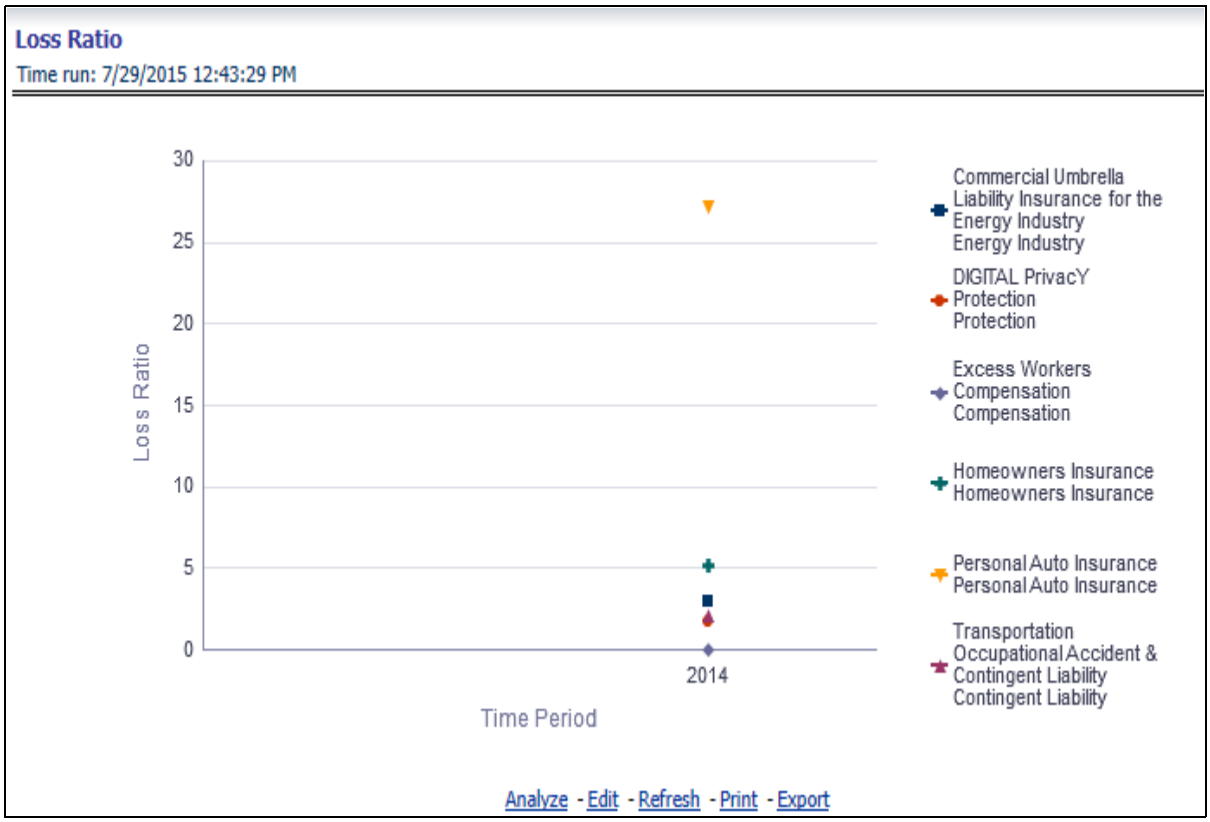
Expense Ratio

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.



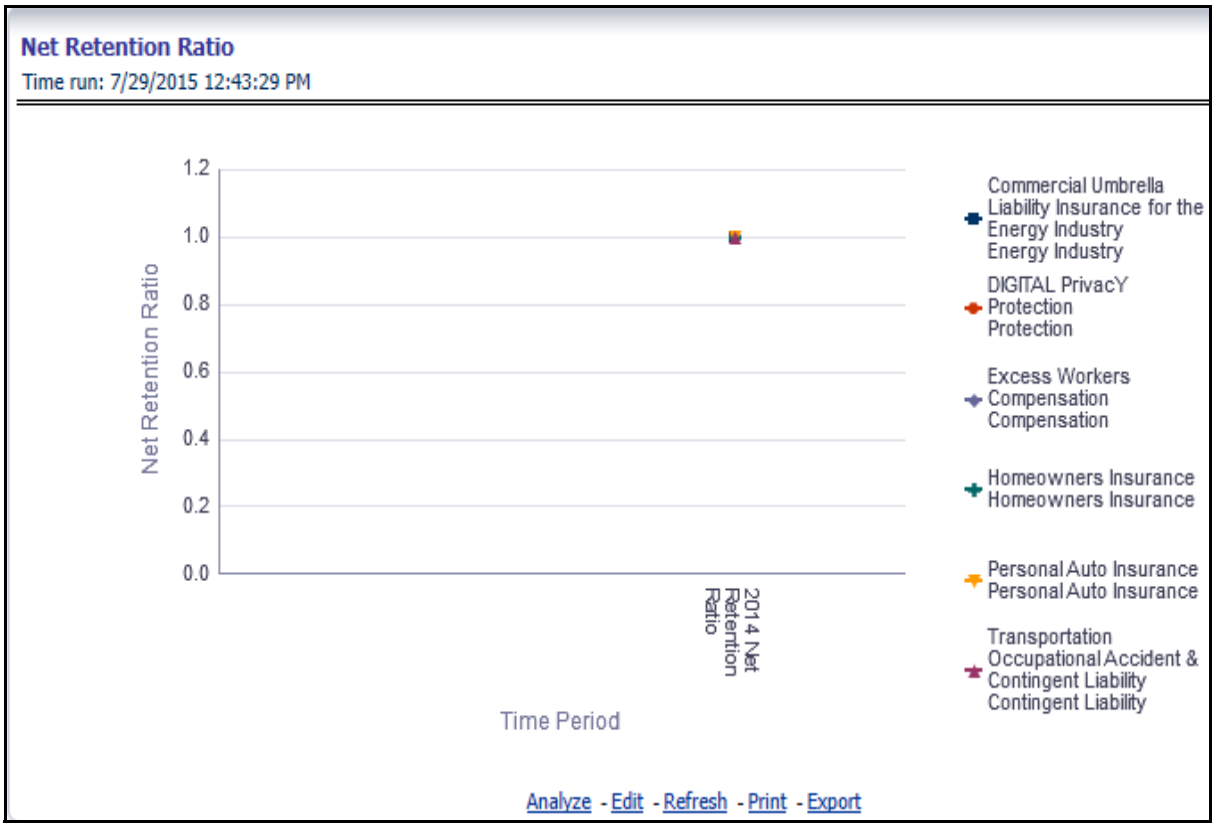
Loss Ratio

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.



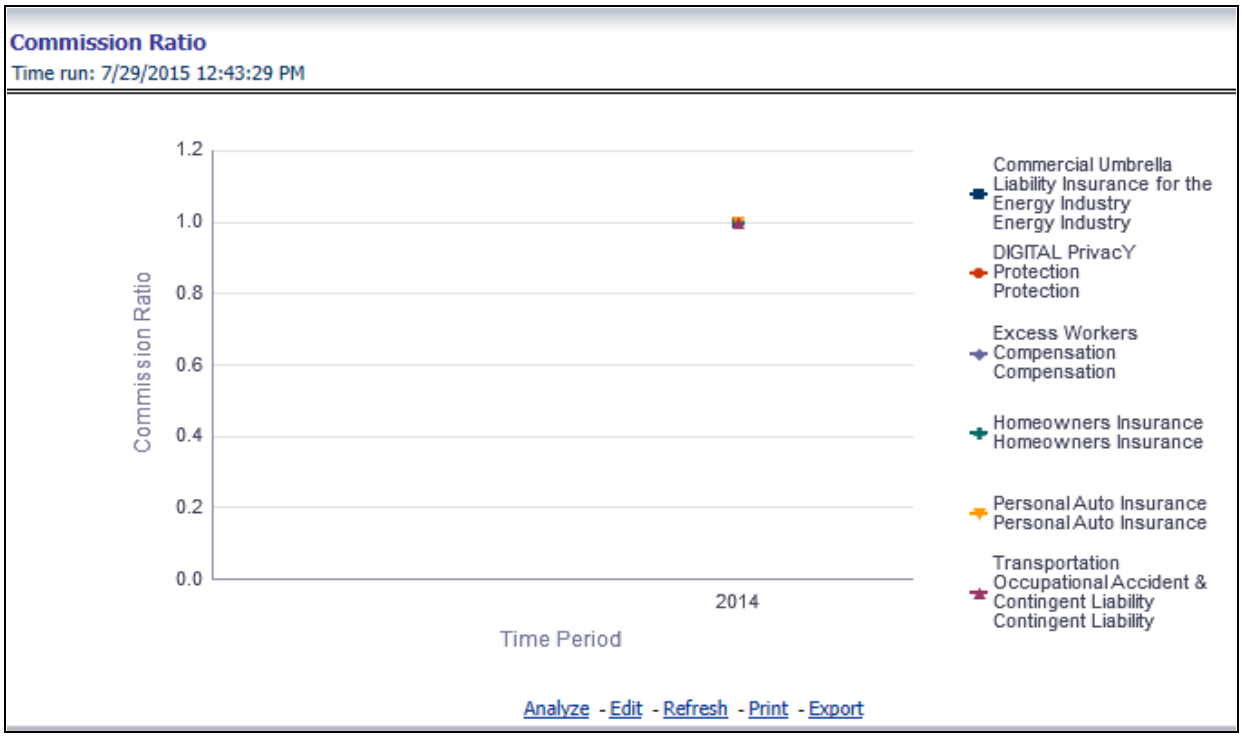
Net Retention Ratio

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.



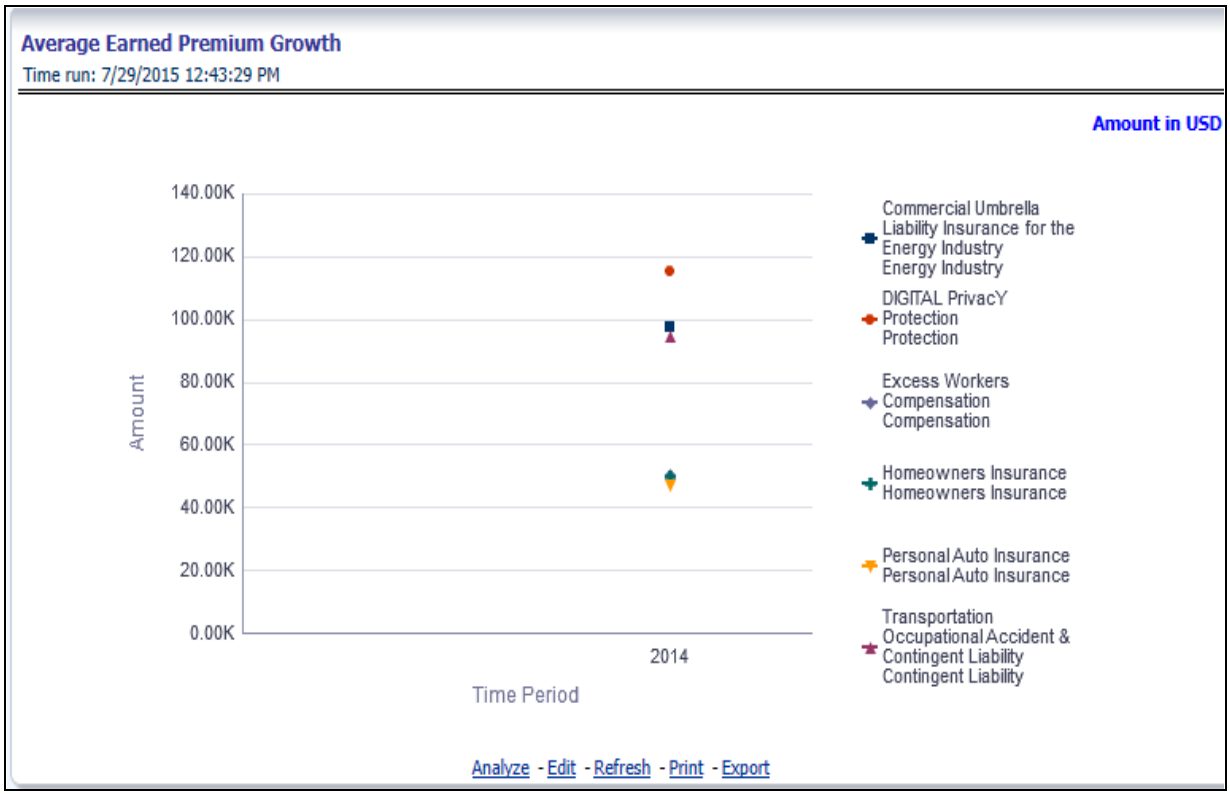
Commission Ratio

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.



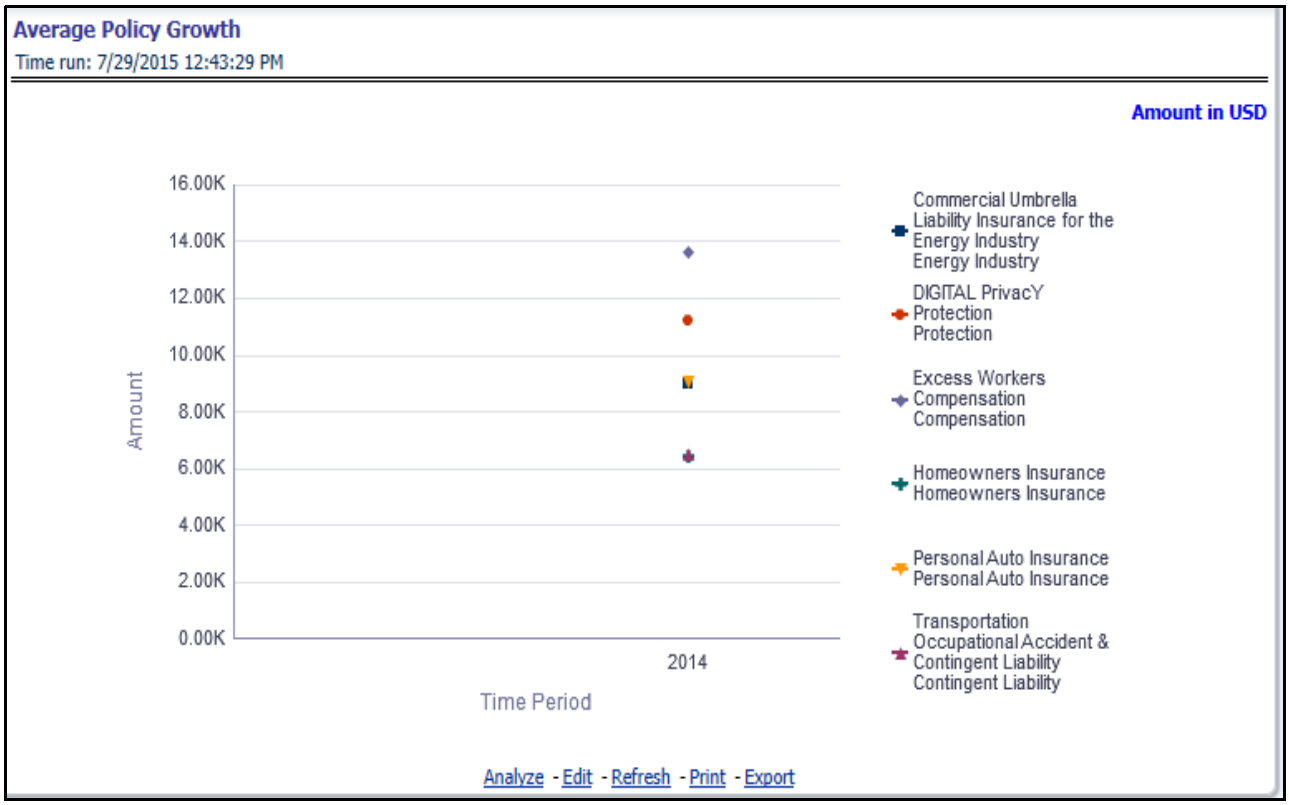
Average Earned Premium Growth

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.



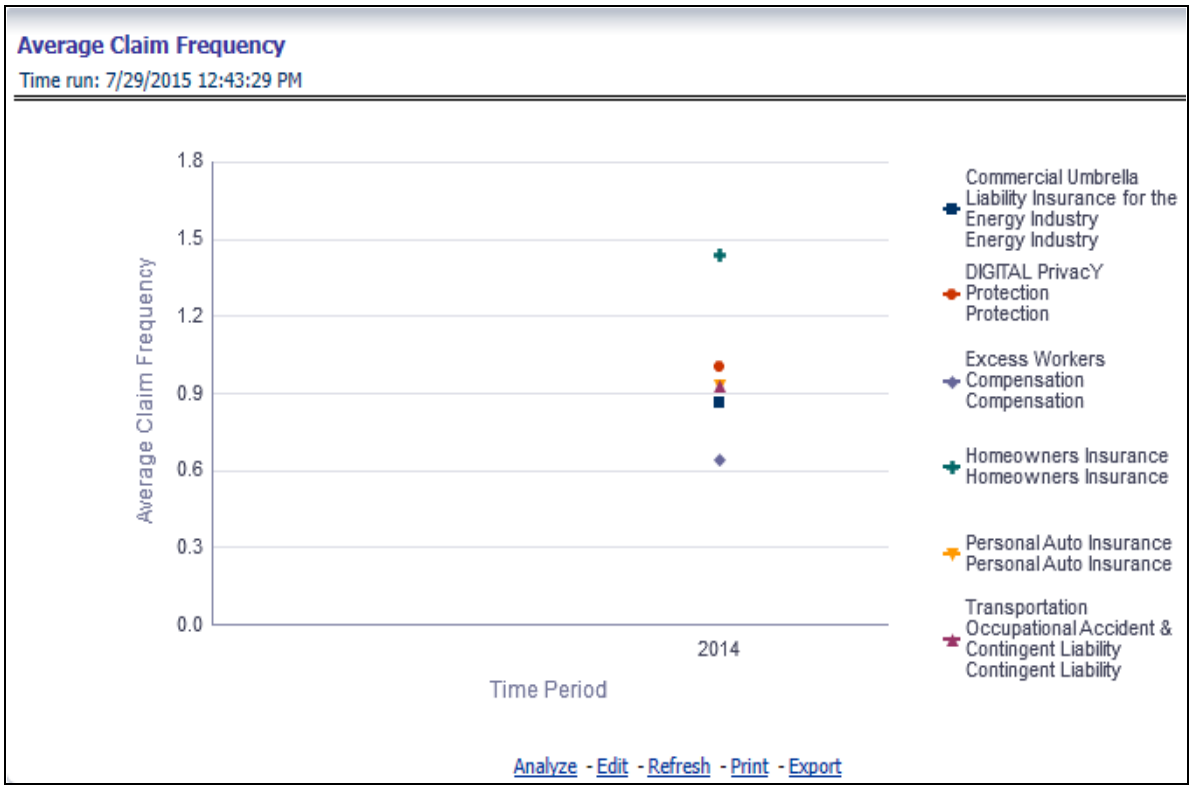
Average Policy Growth

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.



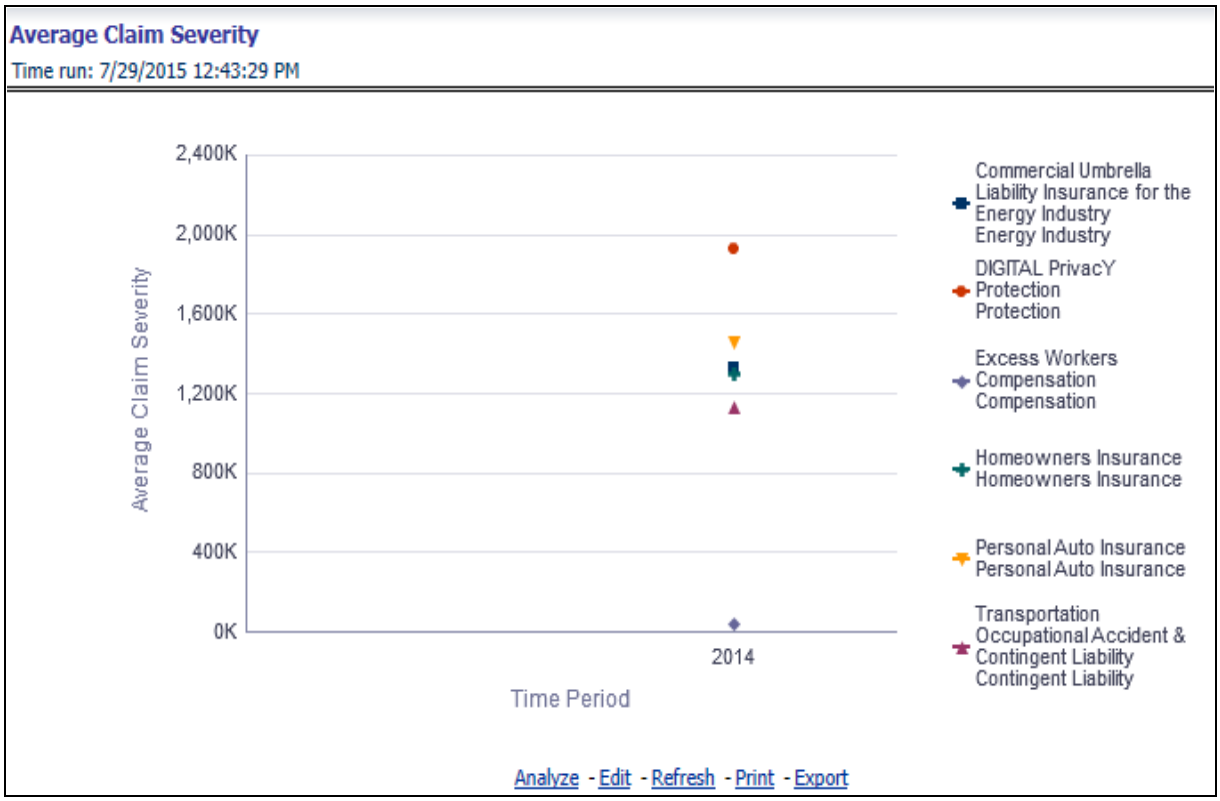
Average Claim Frequency

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.



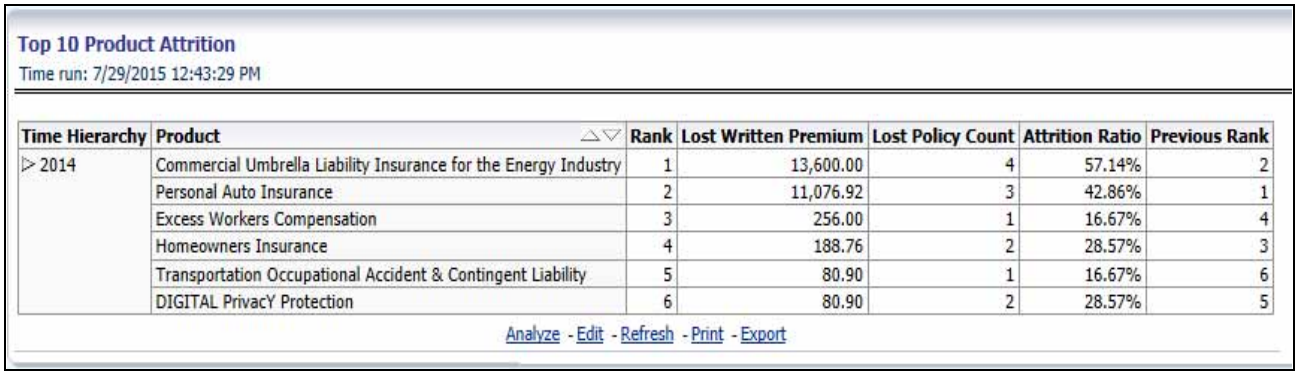
Average Claim Severity

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: 7/29/2015 12:43:29 PM

Time Hierarchy	Product	Rank	Lost Written Premium	Lost Policy Count	Attrition Ratio	Previous Rank
▷ 2014	Commercial Umbrella Liability Insurance for the Energy Industry	1	13,600.00	4	57.14%	2
	Personal Auto Insurance	2	11,076.92	3	42.86%	1
	Excess Workers Compensation	3	256.00	1	16.67%	4
	Homeowners Insurance	4	188.76	2	28.57%	3
	Transportation Occupational Accident & Contingent Liability	5	80.90	1	16.67%	6
	DIGITAL PrivacY Protection	6	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.

Top 10 Claim Paying Products
Time run: 7/29/2015 12:43:29 PM
Amount in USD
80.00M
70.00M
60.00M
50.00M
40.00M
30.00M
20.00M
10.00M
0.00M
Claim Paid, Incurred Loss
2014
Time Period
Commercial Umbrella Liability Insurance for the Energy Industry...
Commercial Umbrella Liability Insurance for the Energy Industry...
DIGITAL PrivacY Protection DIGITAL PrivacY Protection , Claim...
DIGITAL PrivacY Protection DIGITAL PrivacY Protection , Incurre...
Excess Workers Compensation Excess Workers Compensation ,...
Excess Workers Compensation Excess Workers Compensation ,...
Homeowners Insurance Homeowners Insurance , Claim Paid
Homeowners Insurance Homeowners Insurance , Incurred...
Personal Auto Insurance Personal Auto Insurance , Claim Paid
Personal Auto Insurance Personal Auto Insurance , Incurred...
Transportation Occupational Accident & Contingent Liability...
Transportation Occupational Accident & Contingent Liability...
Analyze - Edit - Refresh - Print - Export

CHAPTER 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 Facts
- Line of Business
- Product
- Region
- Producer Performance

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

Summary

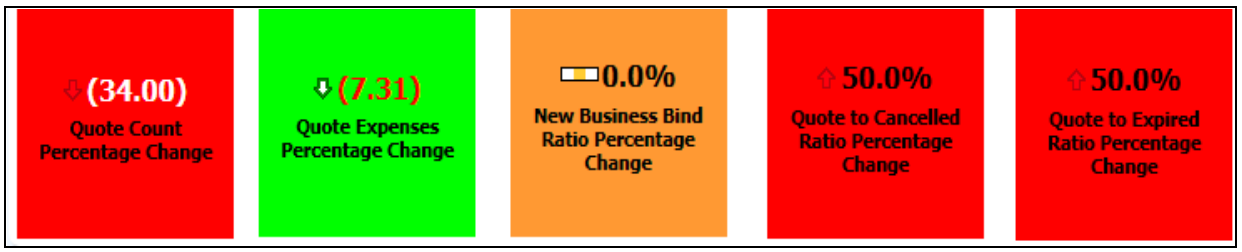
This tab includes information at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing. Following are the filters available for this tab.

- 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

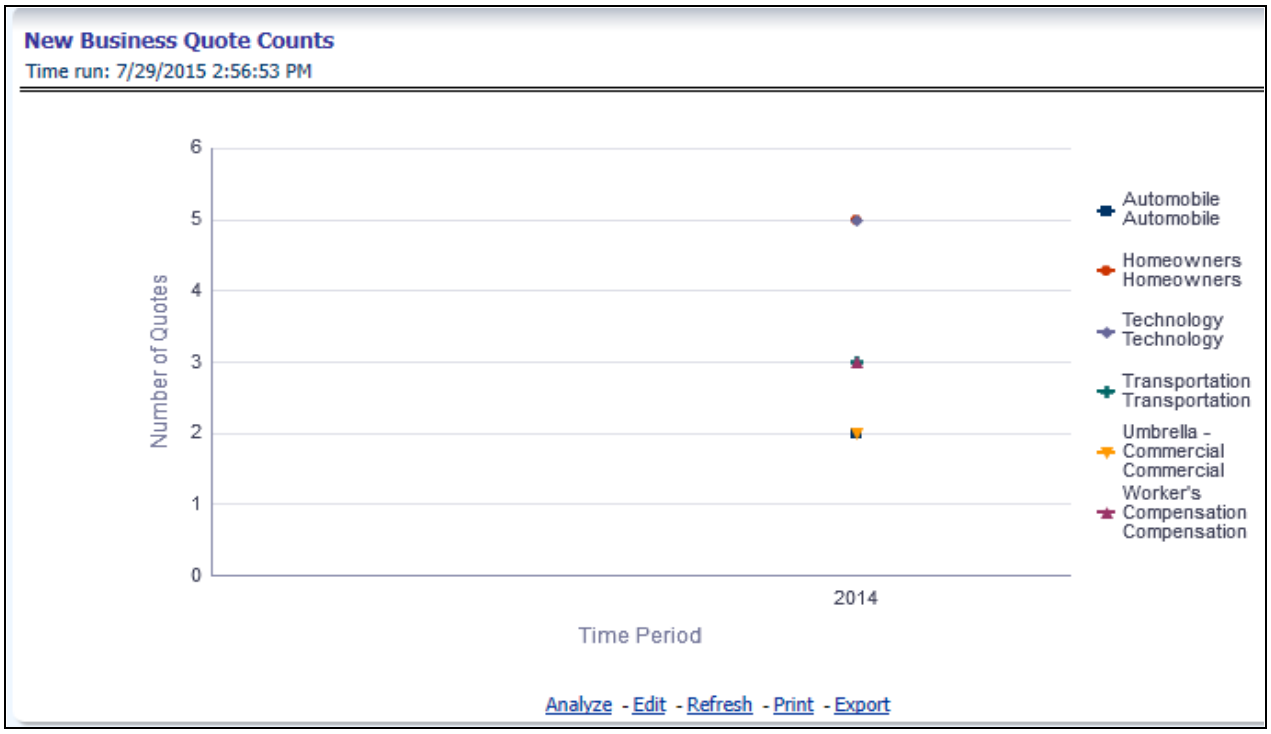
Endorsement Quote to Cancelled Ratio (Drill-down report): This report summarizes the ratio of policies where an endorsement quote was generated and remained in force until policy expiration and the policies where an endorsement quote was generated and the policy was later cancelled. The ratios are presented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

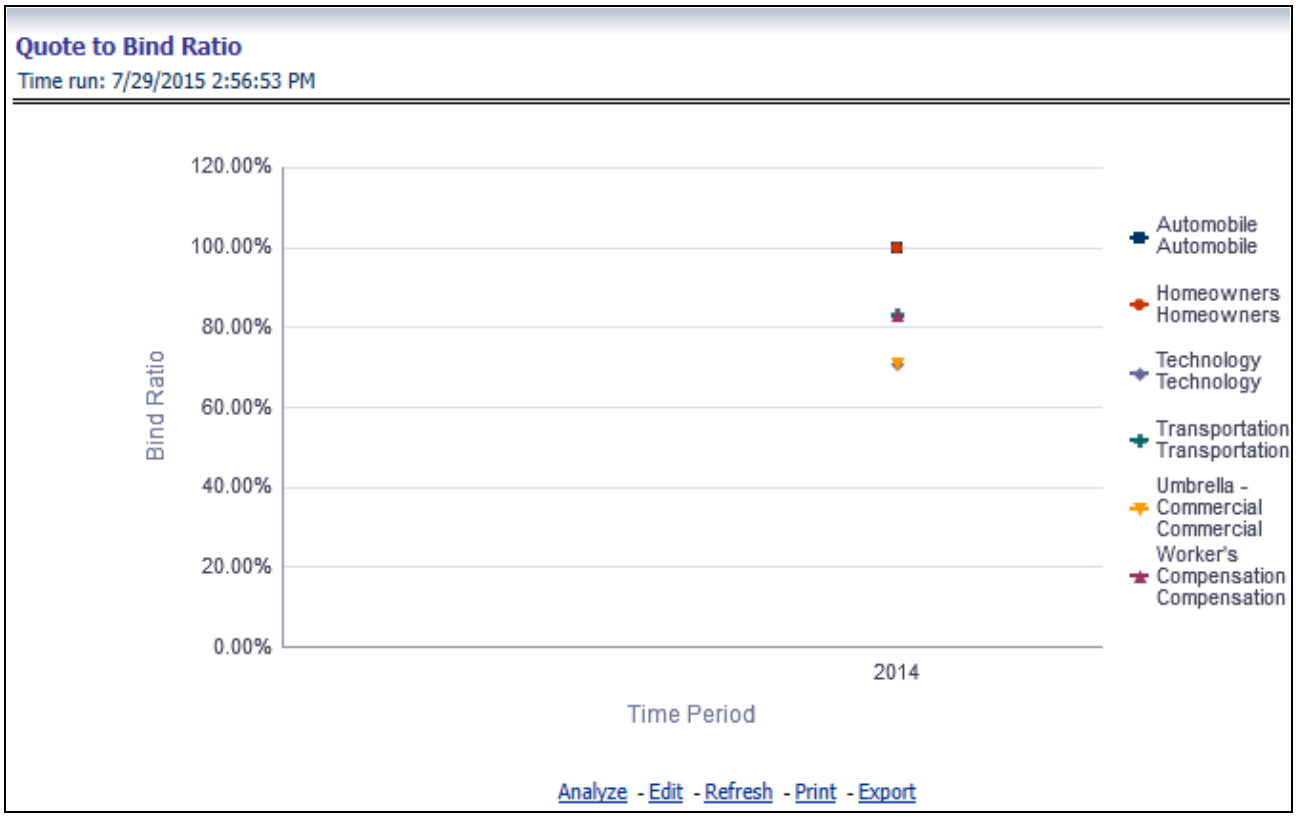
New Business Quote Counts

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



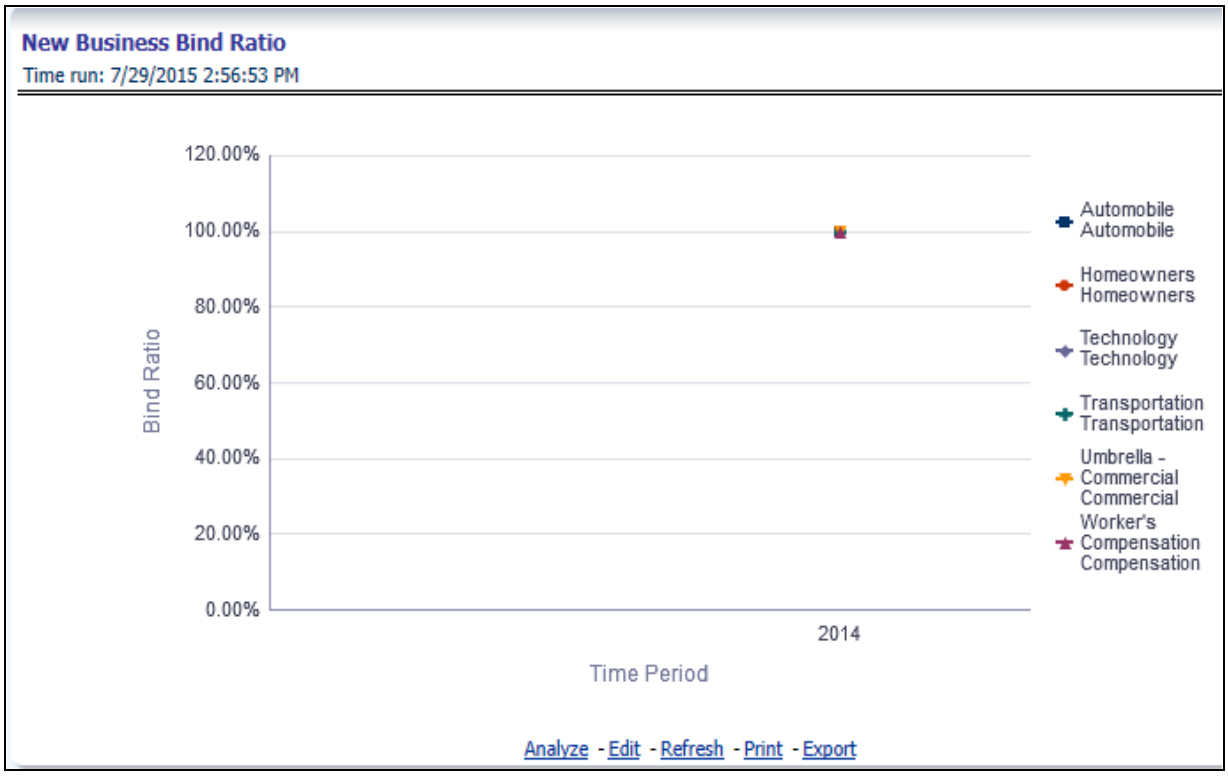
Quote to Bind Ratio

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.



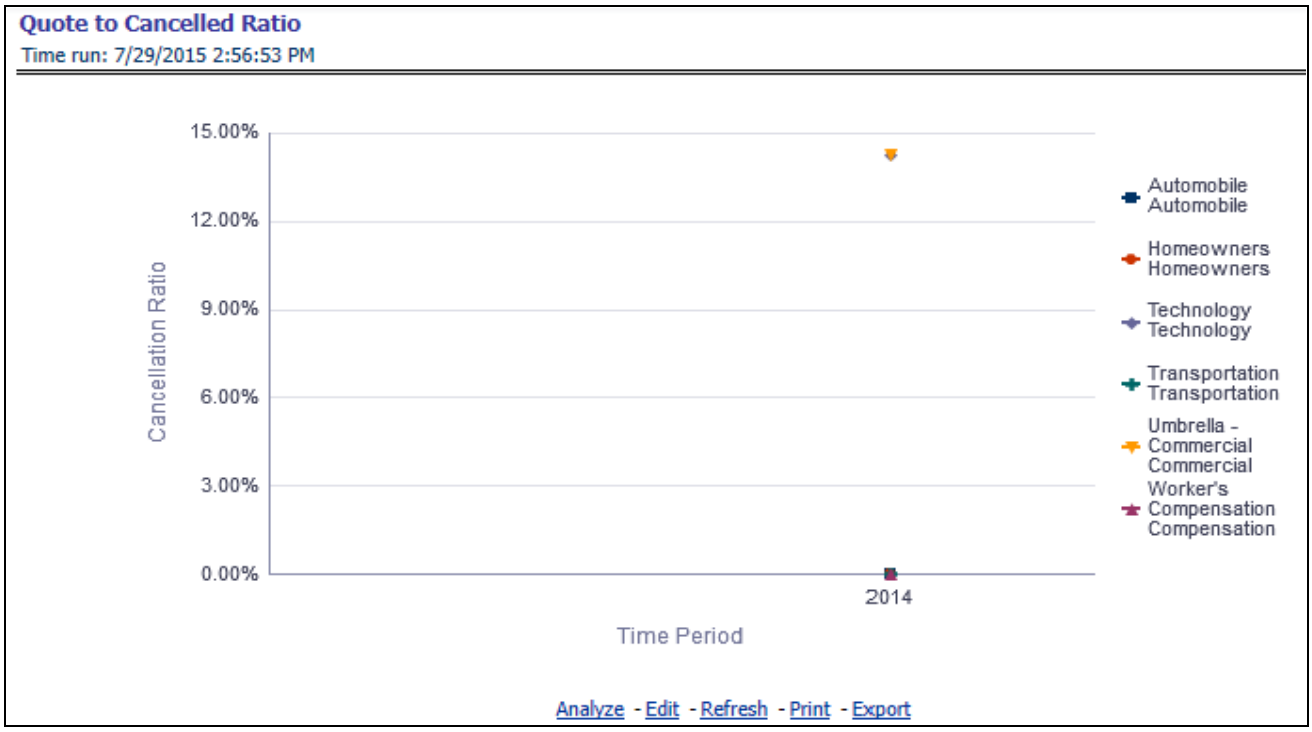
New Business Bind Ratio

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.

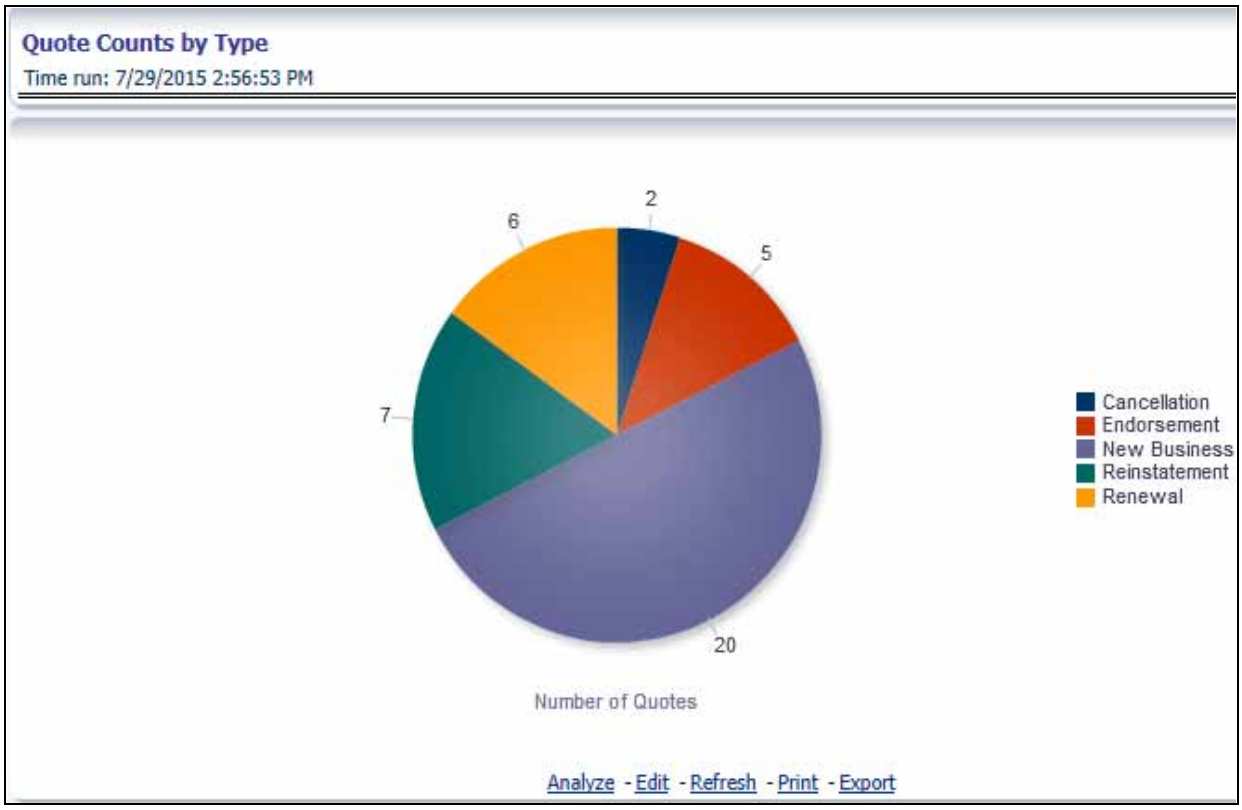


Quote Counts by Type

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

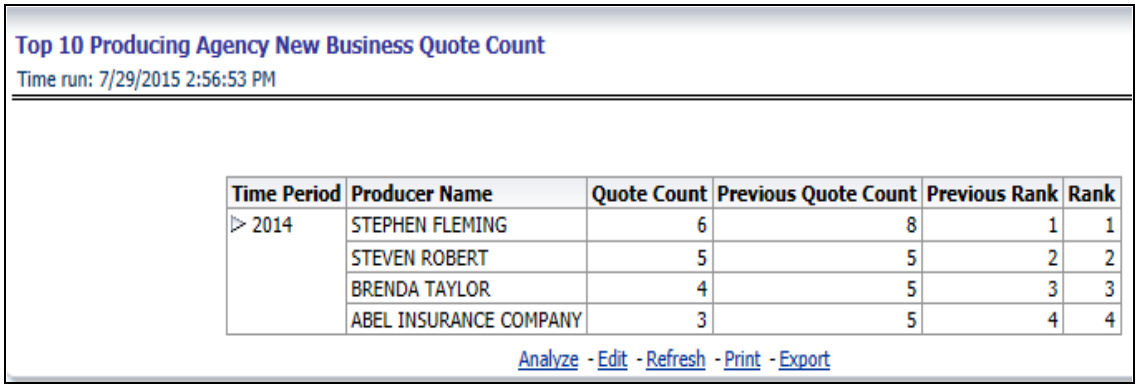
- New Business
- Endorsement
- Cancellation
- Reinstatement
- Renewal

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

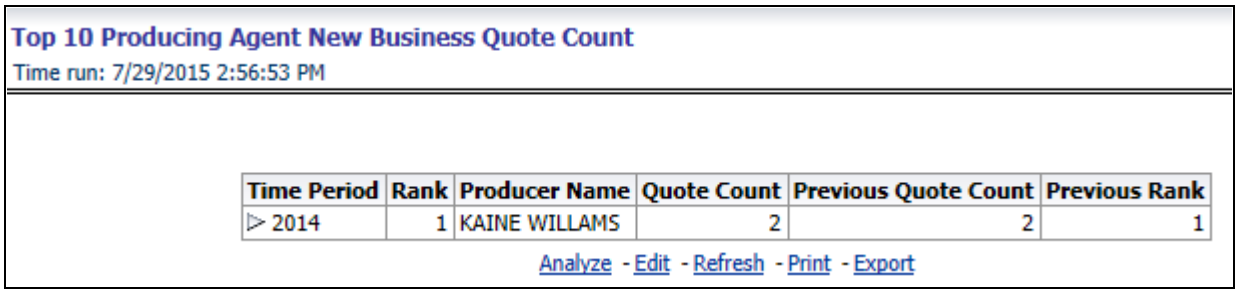
This chart lists the Producing Agencies with the 10 highest New Business Quote Count for the reporting period. This chart also lists the agencies' prior quote count for reference. The Rank of 1 is for the highest quote count of the top 10, the Rank of 10 is for the lowest quote count for the count of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



Time Period	Producer Name	Quote Count	Previous Quote Count	Previous Rank	Rank
▷ 2014	STEPHEN FLEMING	6	8	1	1
	STEVEN ROBERT	5	5	2	2
	BRENDA TAYLOR	4	5	3	3
	ABEL INSURANCE COMPANY	3	5	4	4

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

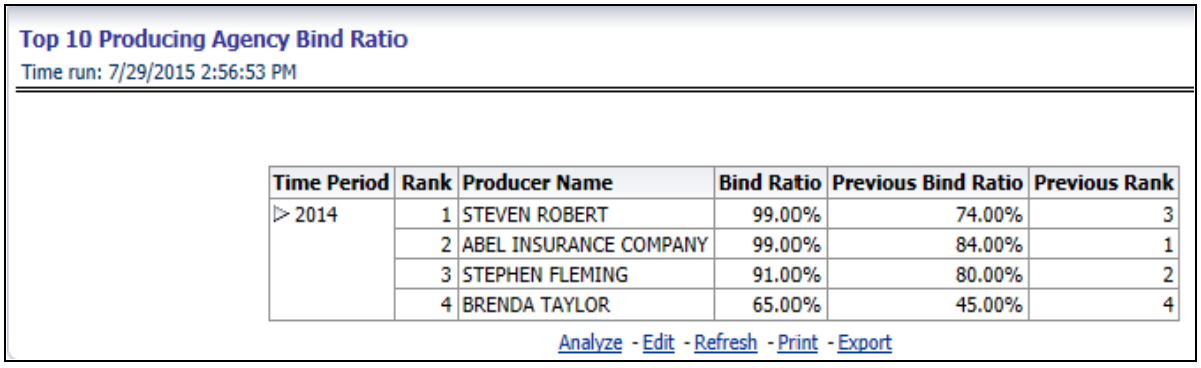
Time run: 7/29/2015 2:56:53 PM

Time Period	Rank	Producer Name	Quote Count	Previous Quote Count	Previous Rank
▷ 2014	1	KAINE WILLAMS	2	2	1

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

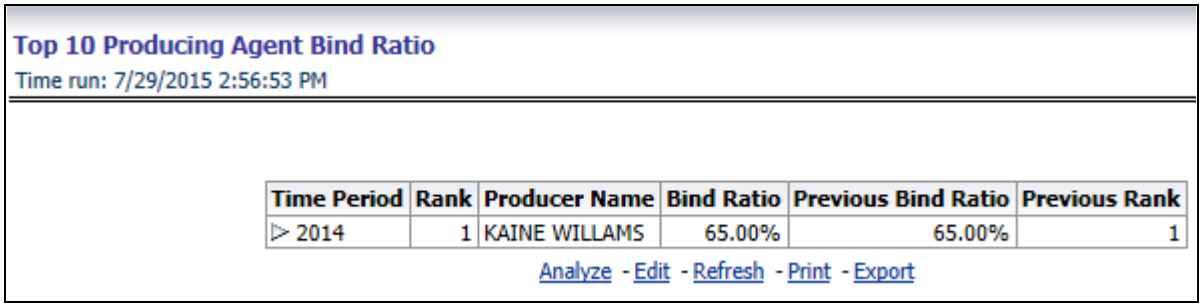
Time run: 7/29/2015 2:56:53 PM

Time Period	Rank	Producer Name	Bind Ratio	Previous Bind Ratio	Previous Rank
▷ 2014	1	STEVEN ROBERT	99.00%	74.00%	3
	2	ABEL INSURANCE COMPANY	99.00%	84.00%	1
	3	STEPHEN FLEMING	91.00%	80.00%	2
	4	BRENDA TAYLOR	65.00%	45.00%	4

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: 7/29/2015 2:56:53 PM

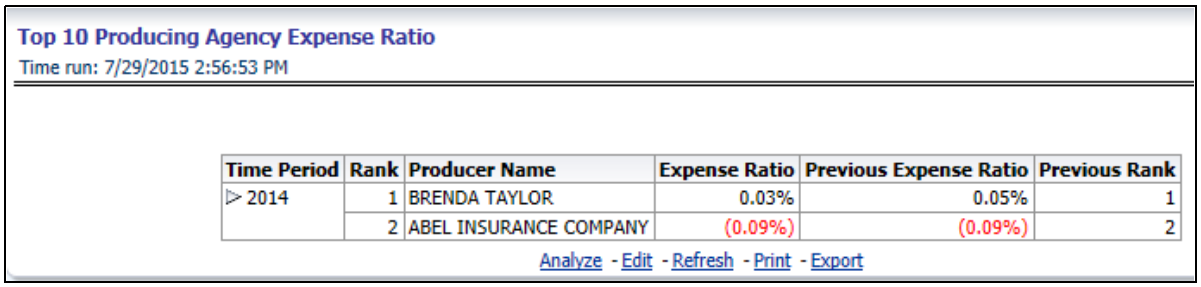
Time Period	Rank	Producer Name	Bind Ratio	Previous Bind Ratio	Previous Rank
▷ 2014	1	KAINE WILLAMS	65.00%	65.00%	1

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.



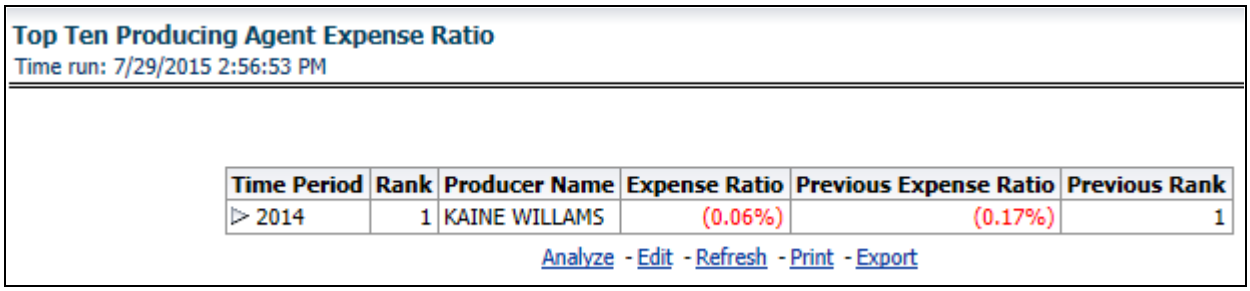
Top 10 Producing Agency Expense Ratio
Time run: 7/29/2015 2:56:53 PM

Time Period	Rank	Producer Name	Expense Ratio	Previous Expense Ratio	Previous Rank
▷ 2014	1	BRENDA TAYLOR	0.03%	0.05%	1
	2	ABEL INSURANCE COMPANY	(0.09%)	(0.09%)	2

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: 7/29/2015 2:56:53 PM

Time Period	Rank	Producer Name	Expense Ratio	Previous Expense Ratio	Previous Rank
▷ 2014	1	KAINE WILLAMS	(0.06%)	(0.17%)	1

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

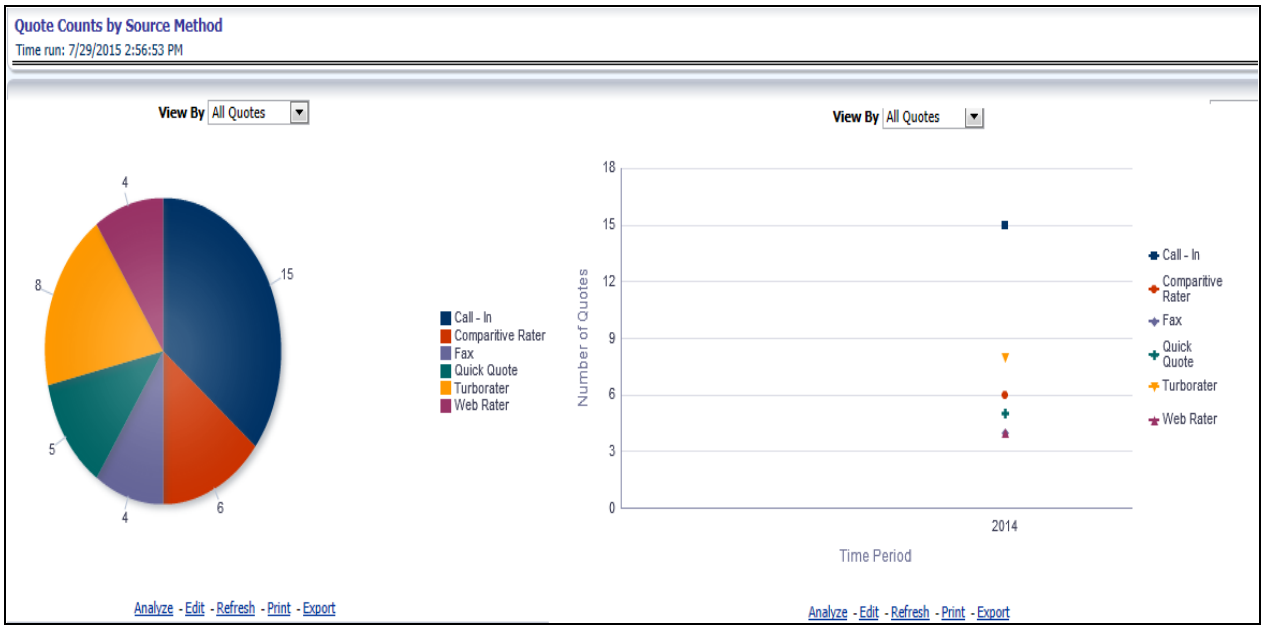
This pie chart illustrates the percentage of policy count or written premium attributed based on the distribution channels for the corporation. The corresponding line graph illustrates the similar value, as selected by the filter, over time with a line for External Agents and Agencies and a line for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

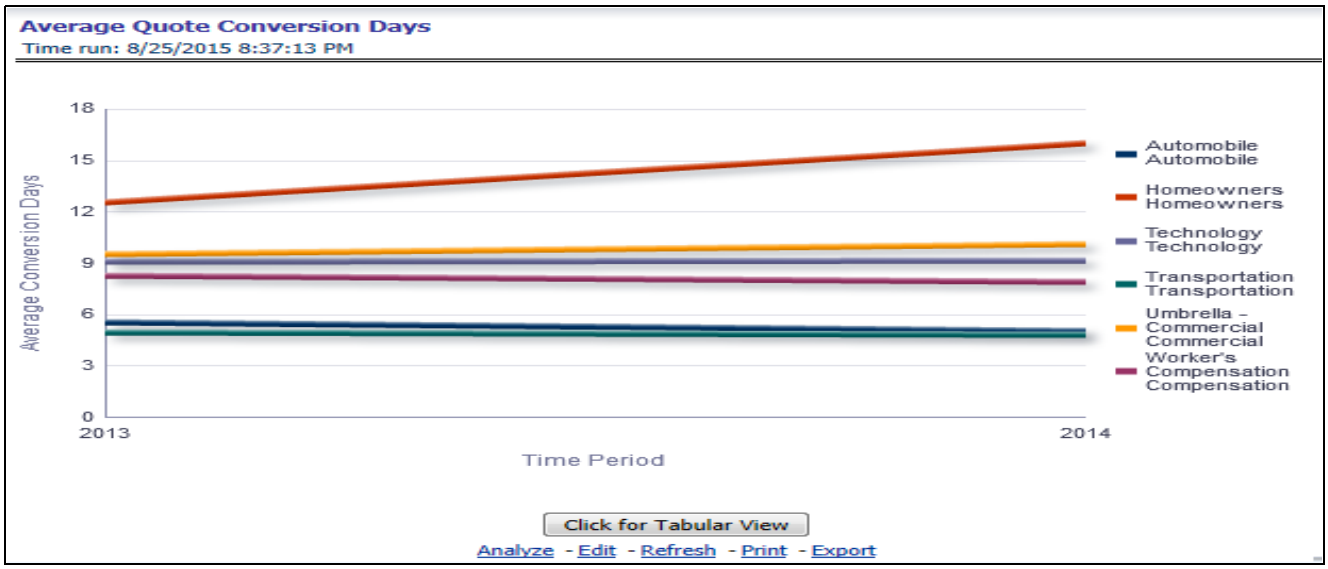
Quote Counts by Source Method

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

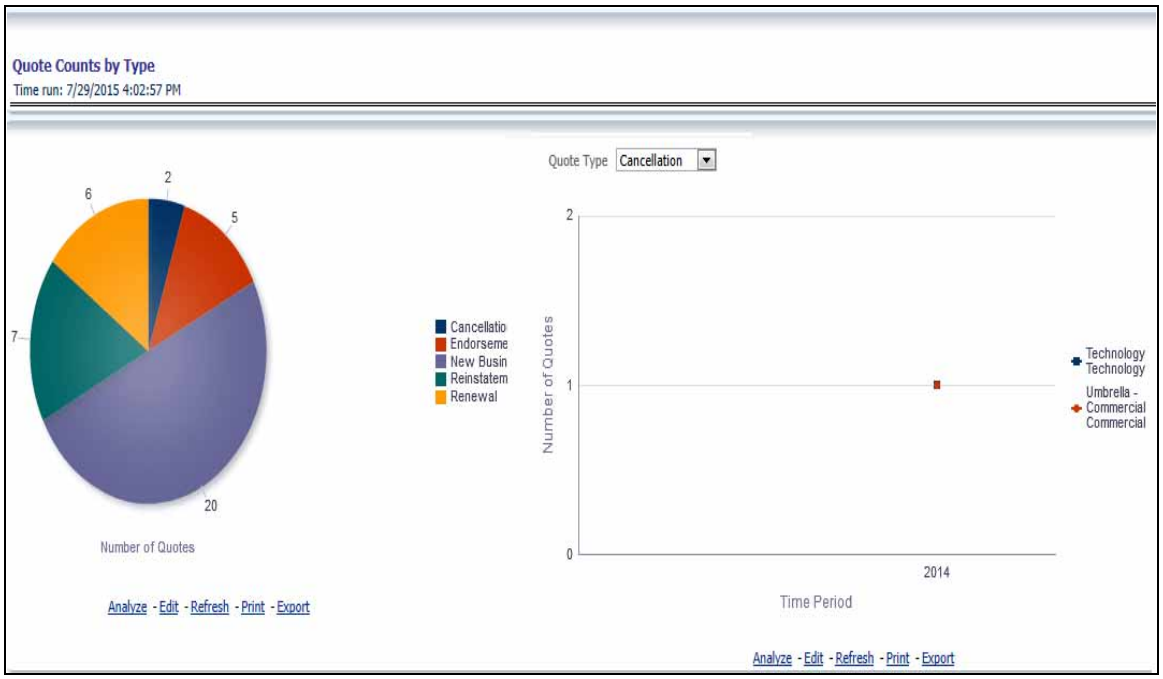
The Line of Business tab includes reports that focus on the Key Performance Indicators for each Line of Business. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis. The filters include:

- 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.

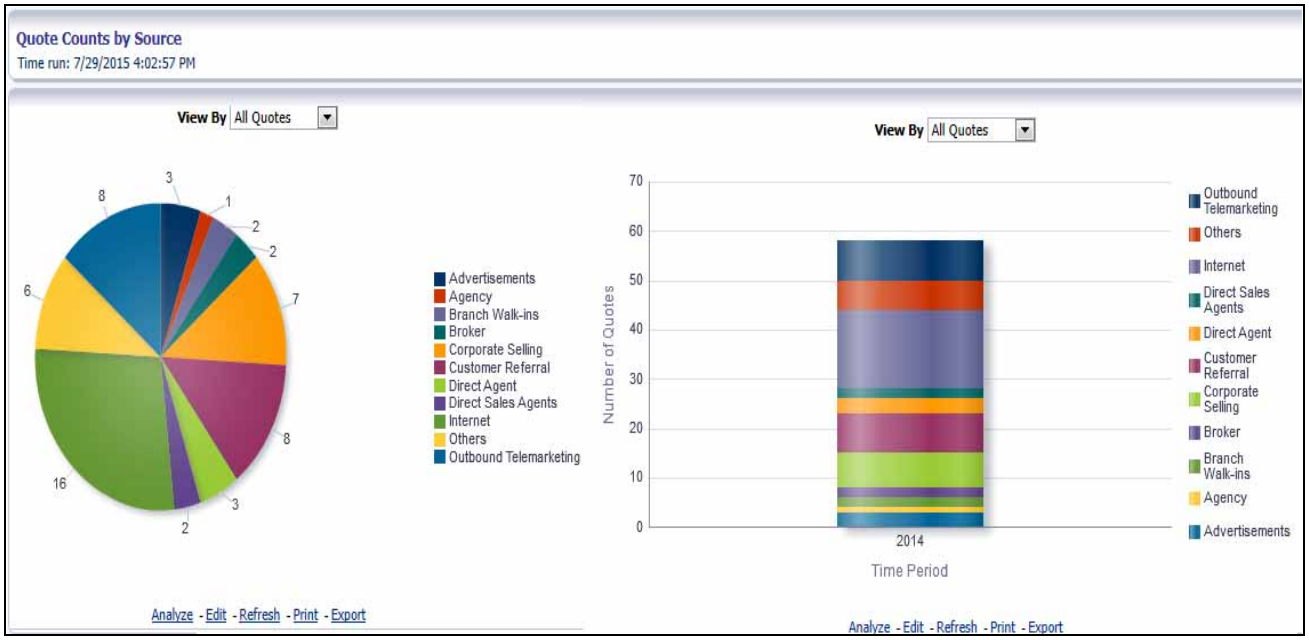


Policy Acquisition by Distribution Channel

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.

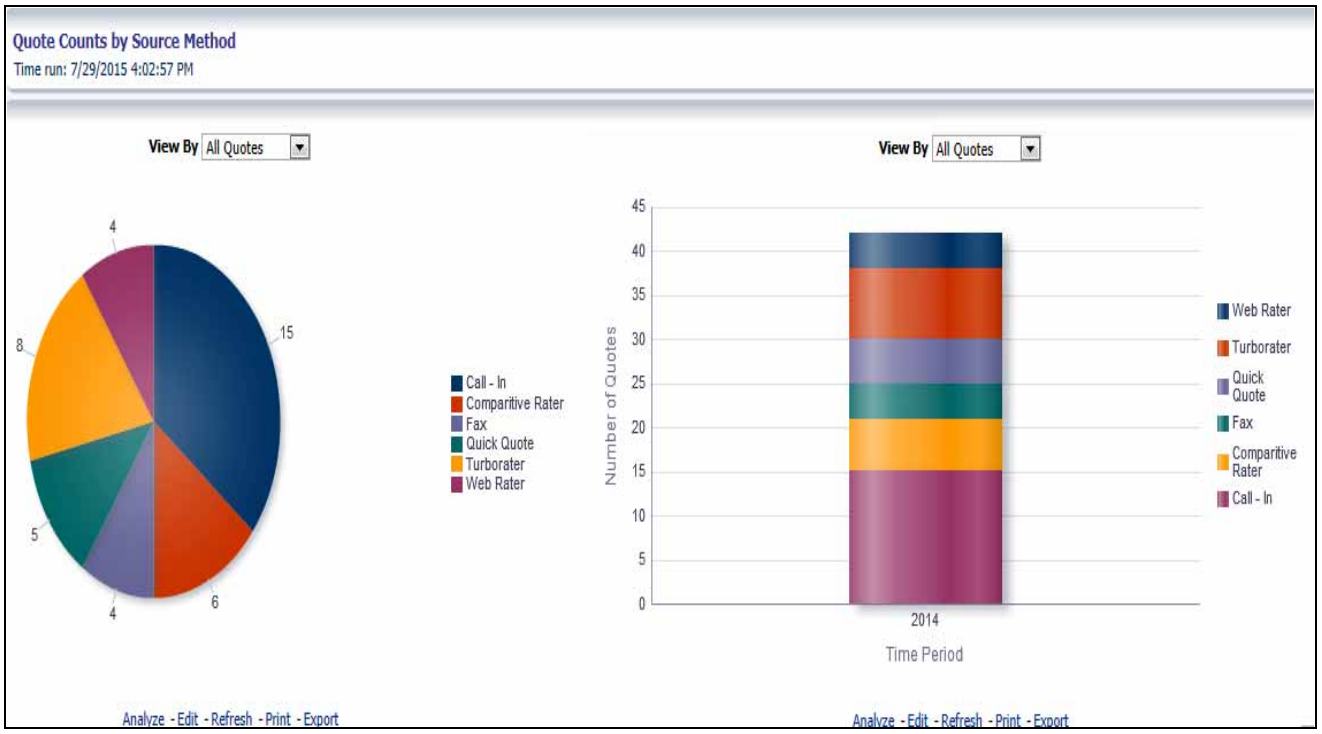
Quote Counts by Source

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.

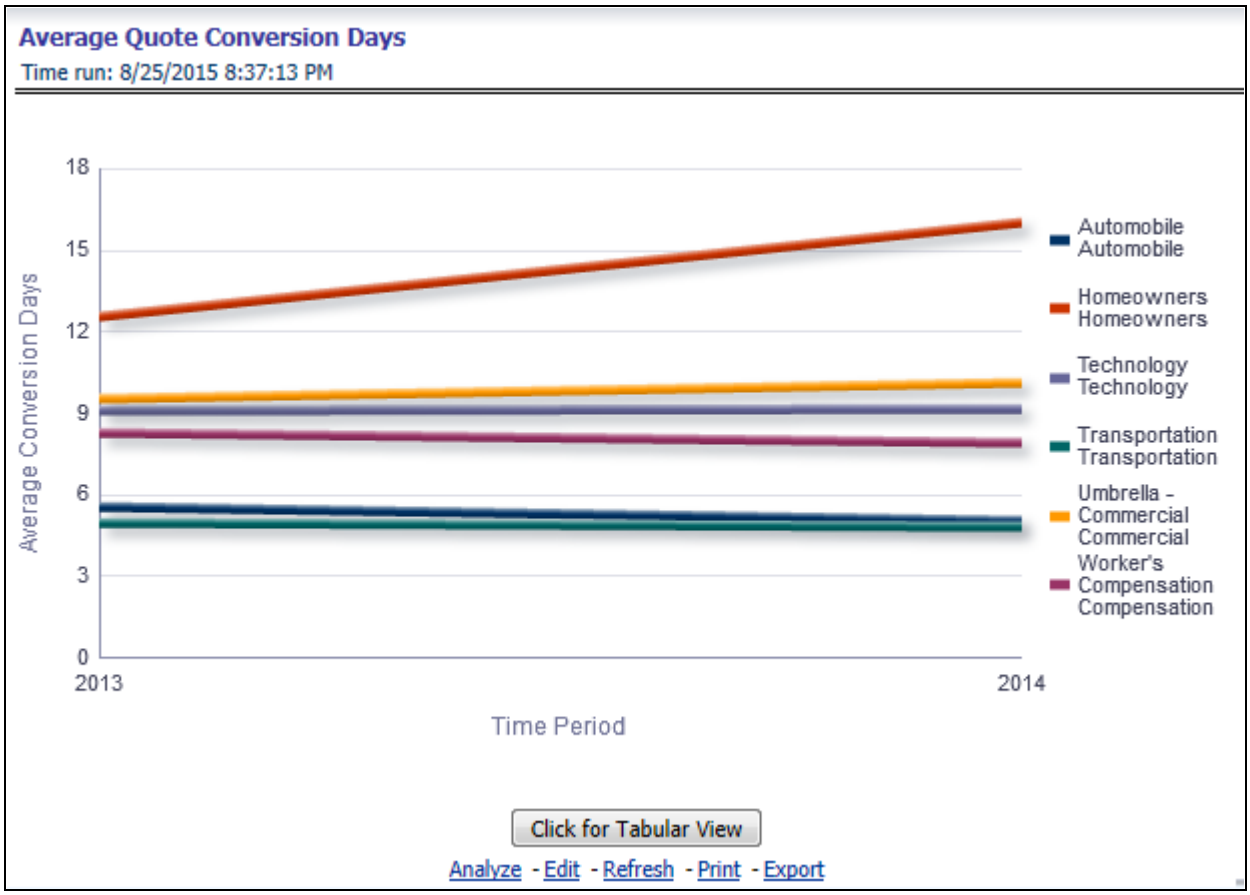


Average Quote Conversion Days

This is time series graphical trend report where producers' performance is measured by average days required in converting from a quote to a policy. This acts as a performance indicator for producers' efficiency in business conversion.

Drill Down:

The report can be further analyzed by Line of Business or Product wise by clicking Click for Graphical View button.

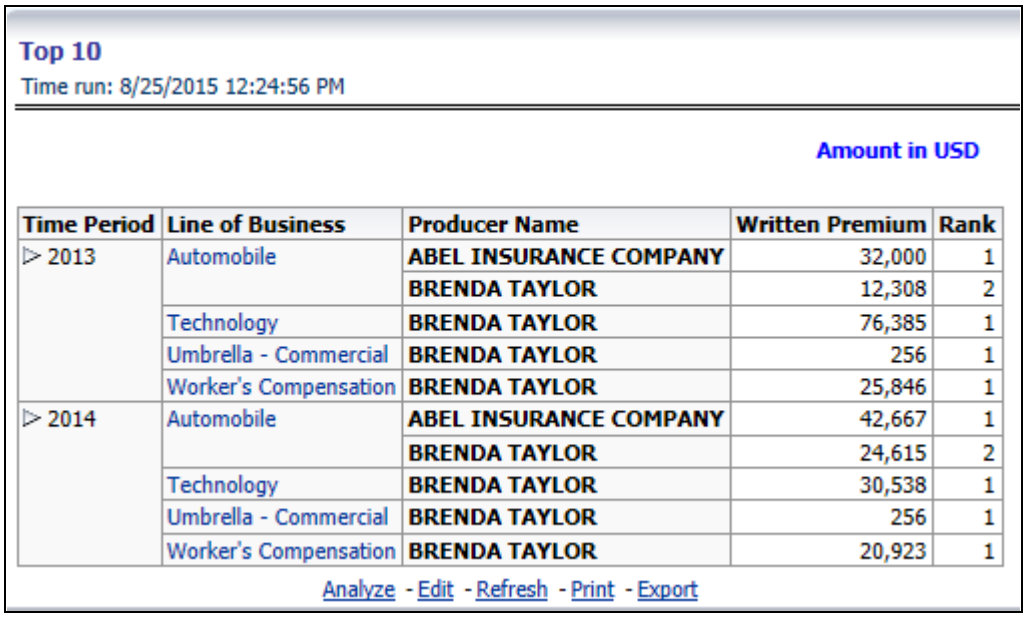


Producer Performance Ranking

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.



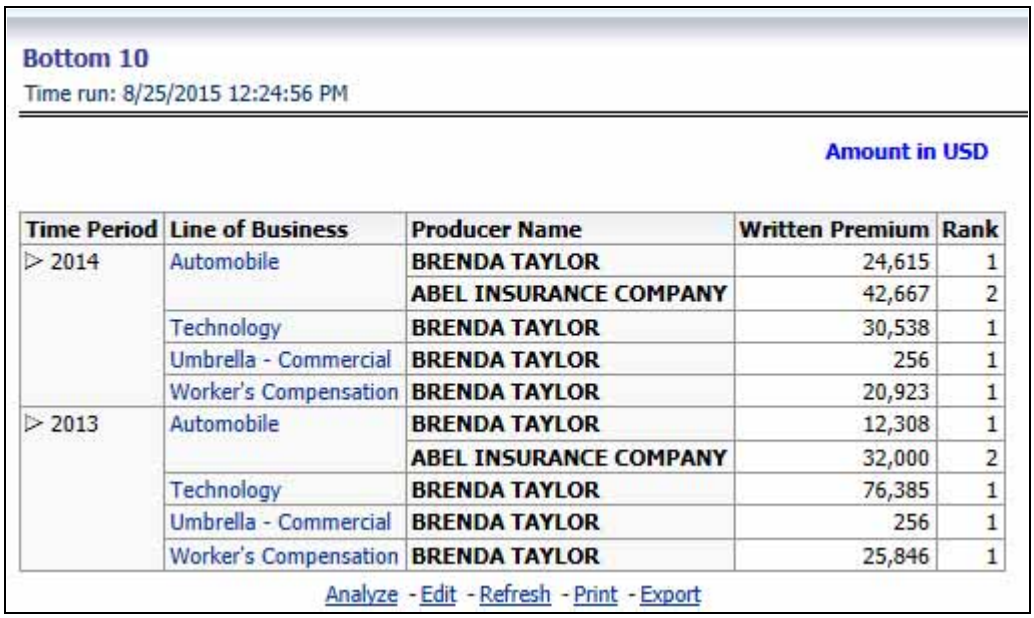
Top 10

Time run: 8/25/2015 12:24:56 PM

Amount in USD

Time Period	Line of Business	Producer Name	Written Premium	Rank
▷ 2013	Automobile	ABEL INSURANCE COMPANY	32,000	1
		BRENDA TAYLOR	12,308	2
	Technology	BRENDA TAYLOR	76,385	1
	Umbrella - Commercial	BRENDA TAYLOR	256	1
	Worker's Compensation	BRENDA TAYLOR	25,846	1
▷ 2014	Automobile	ABEL INSURANCE COMPANY	42,667	1
		BRENDA TAYLOR	24,615	2
	Technology	BRENDA TAYLOR	30,538	1
	Umbrella - Commercial	BRENDA TAYLOR	256	1
	Worker's Compensation	BRENDA TAYLOR	20,923	1

Analyze - Edit - Refresh - Print - Export



Bottom 10

Time run: 8/25/2015 12:24:56 PM

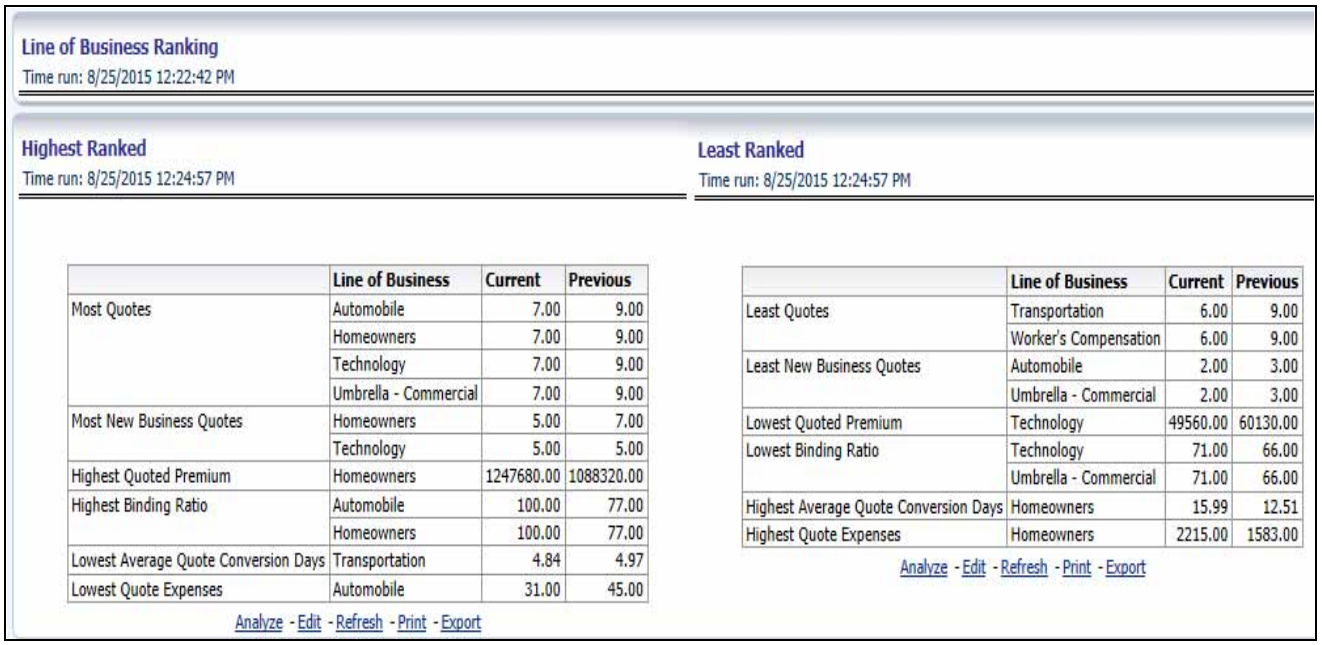
Amount in USD

Time Period	Line of Business	Producer Name	Written Premium	Rank
▷ 2014	Automobile	BRENDA TAYLOR	24,615	1
		ABEL INSURANCE COMPANY	42,667	2
	Technology	BRENDA TAYLOR	30,538	1
	Umbrella - Commercial	BRENDA TAYLOR	256	1
	Worker's Compensation	BRENDA TAYLOR	20,923	1
▷ 2013	Automobile	BRENDA TAYLOR	12,308	1
		ABEL INSURANCE COMPANY	32,000	2
	Technology	BRENDA TAYLOR	76,385	1
	Umbrella - Commercial	BRENDA TAYLOR	256	1
	Worker's Compensation	BRENDA TAYLOR	25,846	1

Analyze - Edit - Refresh - Print - Export

Line of Business Ranking

This is a tabular report where quotes are ranked by Line of Businesses through various performance parameters like number of quotes, quoted premium, conversion days, expenses, and so on. This report lists the best and least performers.



Line of Business Ranking
Time run: 8/25/2015 12:22:42 PM

Highest Ranked
Time run: 8/25/2015 12:24:57 PM

	Line of Business	Current	Previous
Most Quotes	Automobile	7.00	9.00
	Homeowners	7.00	9.00
	Technology	7.00	9.00
	Umbrella - Commercial	7.00	9.00
Most New Business Quotes	Homeowners	5.00	7.00
	Technology	5.00	5.00
Highest Quoted Premium	Homeowners	1247680.00	1088320.00
Highest Binding Ratio	Automobile	100.00	77.00
	Homeowners	100.00	77.00
Lowest Average Quote Conversion Days	Transportation	4.84	4.97
Lowest Quote Expenses	Automobile	31.00	45.00

Analyze - Edit - Refresh - Print - Export

Least Ranked
Time run: 8/25/2015 12:24:57 PM

	Line of Business	Current	Previous
Least Quotes	Transportation	6.00	9.00
	Worker's Compensation	6.00	9.00
Least New Business Quotes	Automobile	2.00	3.00
	Umbrella - Commercial	2.00	3.00
Lowest Quoted Premium	Technology	49560.00	60130.00
Lowest Binding Ratio	Technology	71.00	66.00
	Umbrella - Commercial	71.00	66.00
Highest Average Quote Conversion Days	Homeowners	15.99	12.51
Highest Quote Expenses	Homeowners	2215.00	1583.00

Analyze - Edit - Refresh - Print - Export

Product

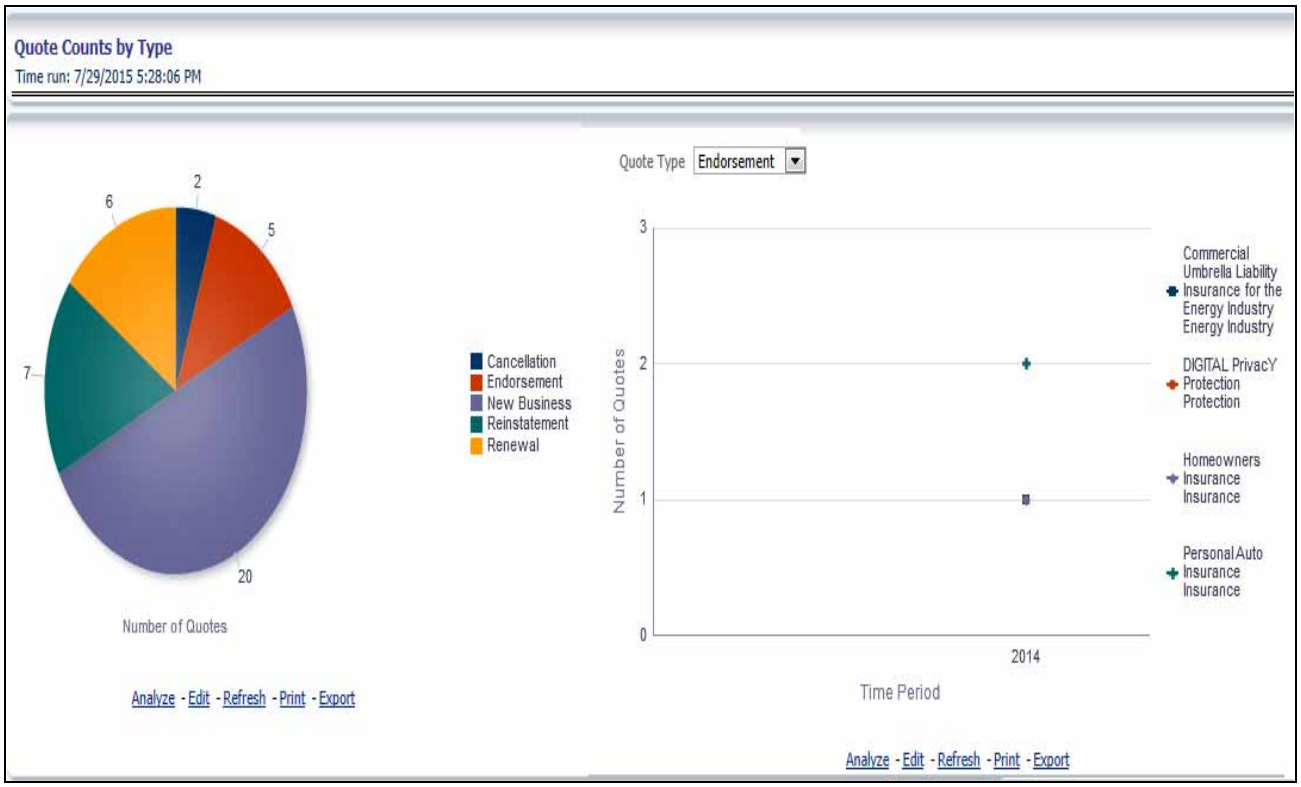
The Product tab includes reports that focus on the Key Performance Indicators for each Product. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- Time
- Company
- Product

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

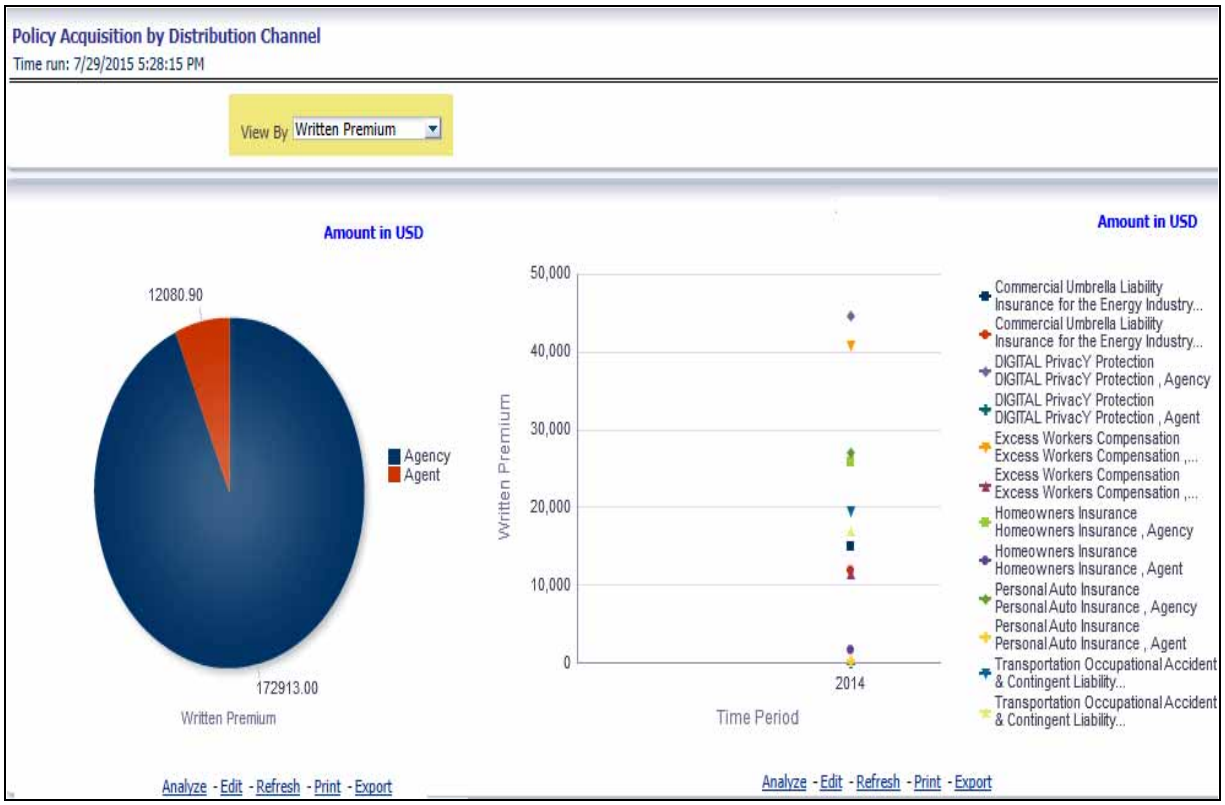
Quote Counts by Type

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.



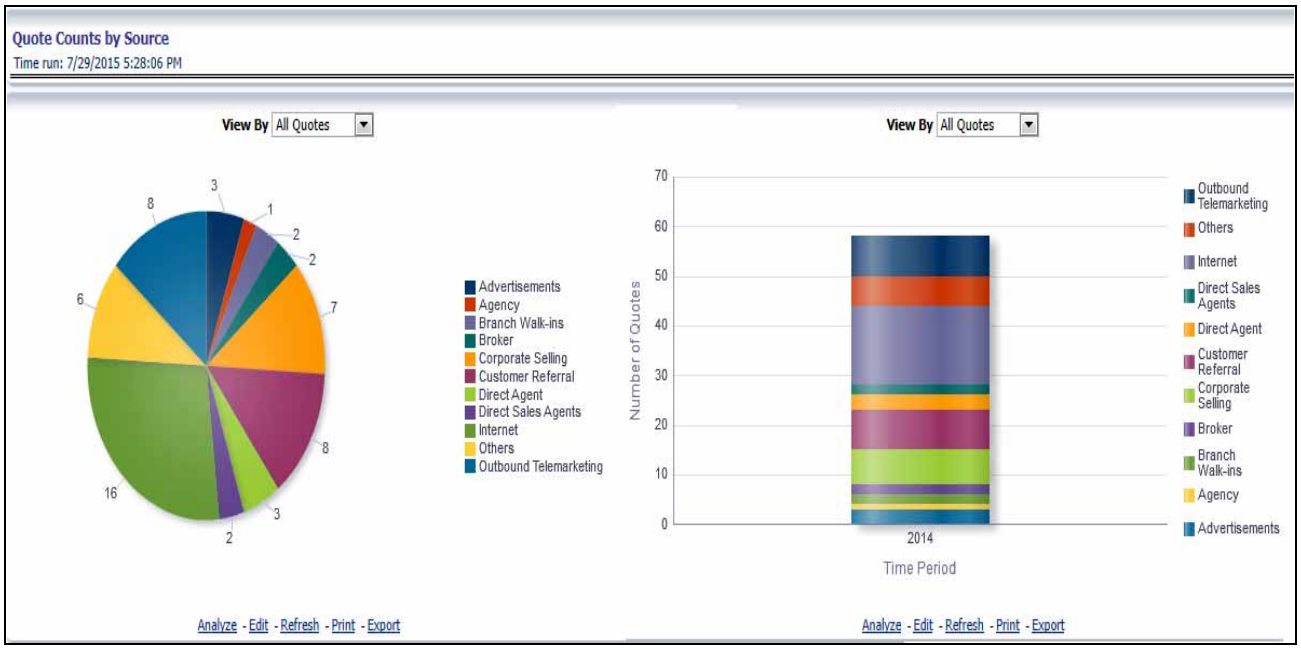
Policy Acquisition by Distribution Channel

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.



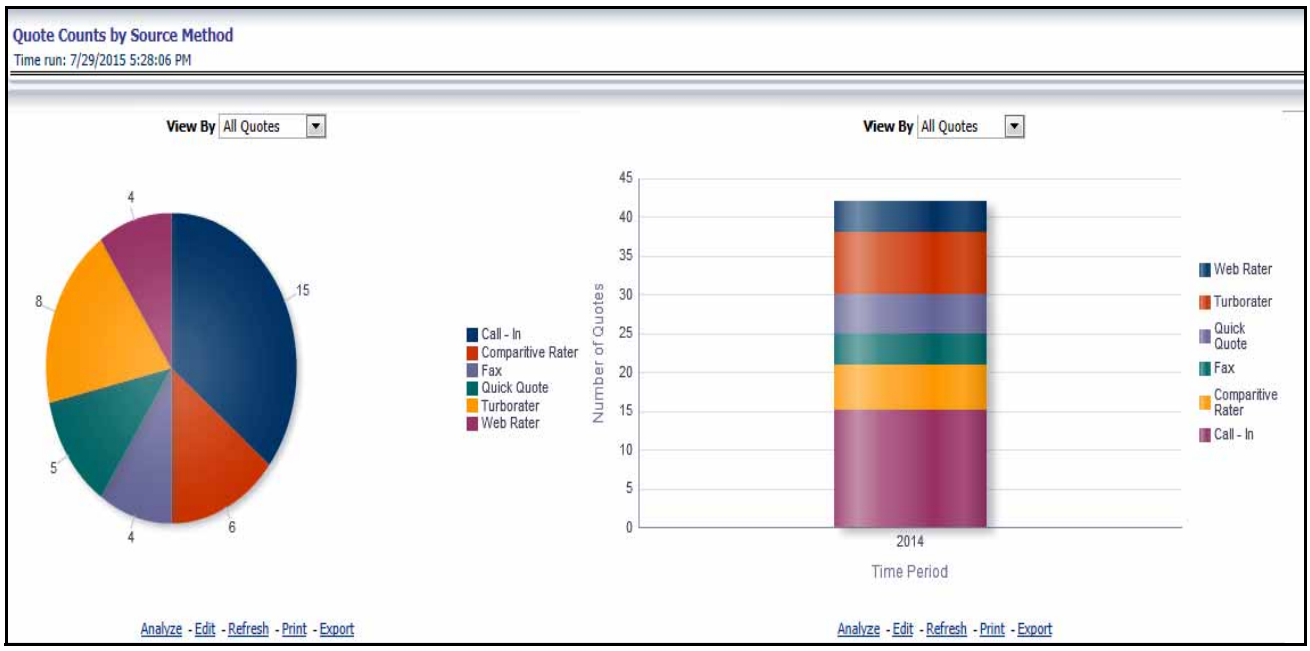
Quote Counts by Source

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.

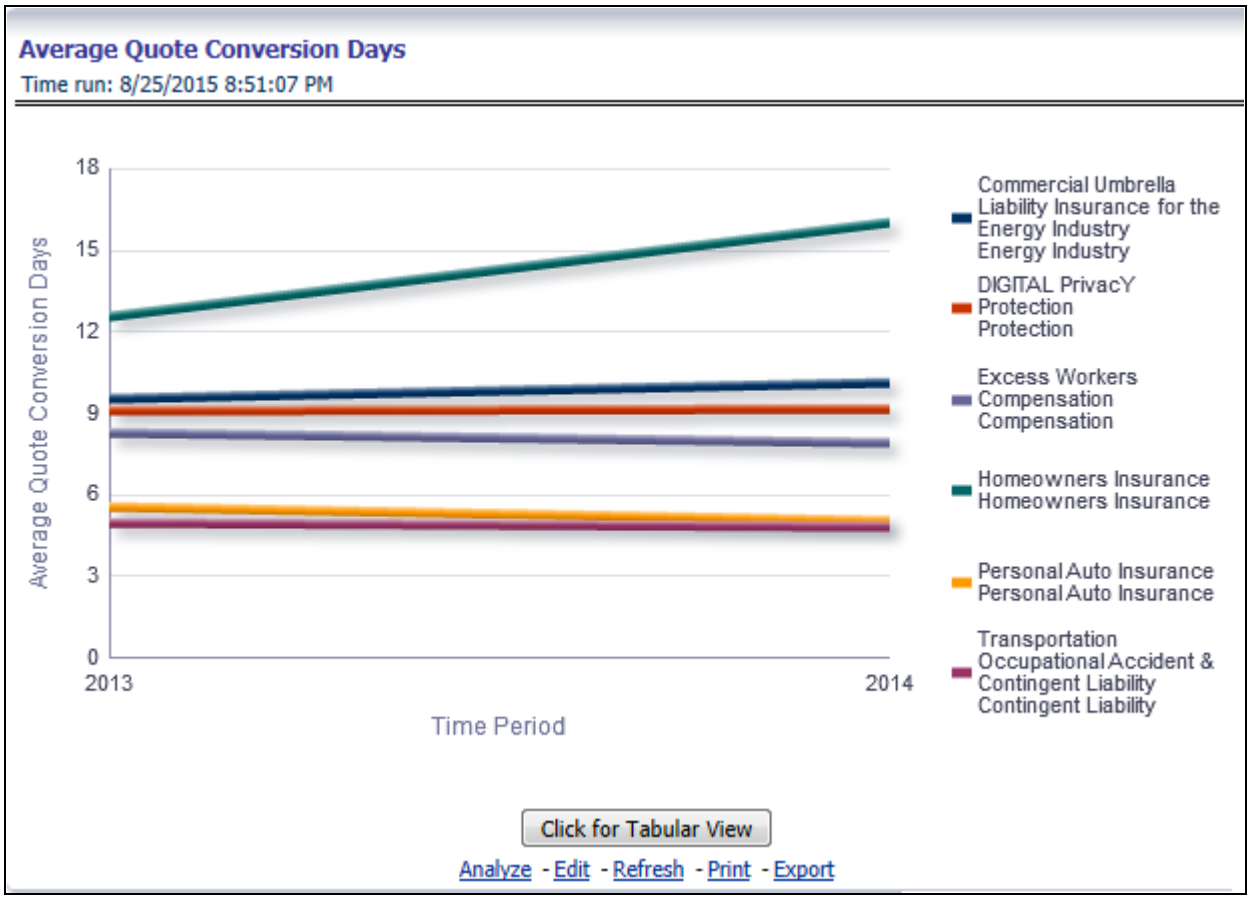


Average Quote Conversion Days

This is time series graphical trend report where producers' performance is measured by average days required in converting from a quote to a policy. This acts as a performance indicator for producers' efficiency in business conversion.

Drill Down:

The report can be further analyzed by Line of Business or Product wise by clicking Click for Graphical View button.



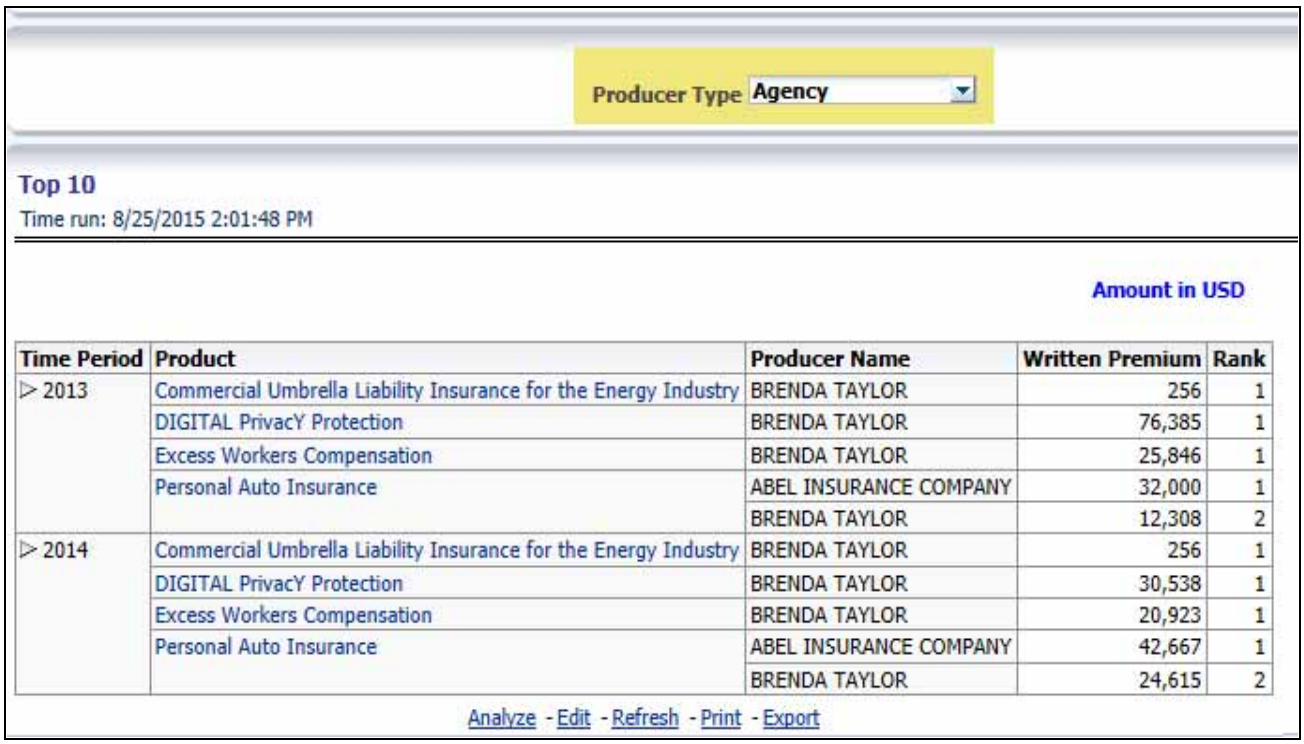
Producer Performance Ranking

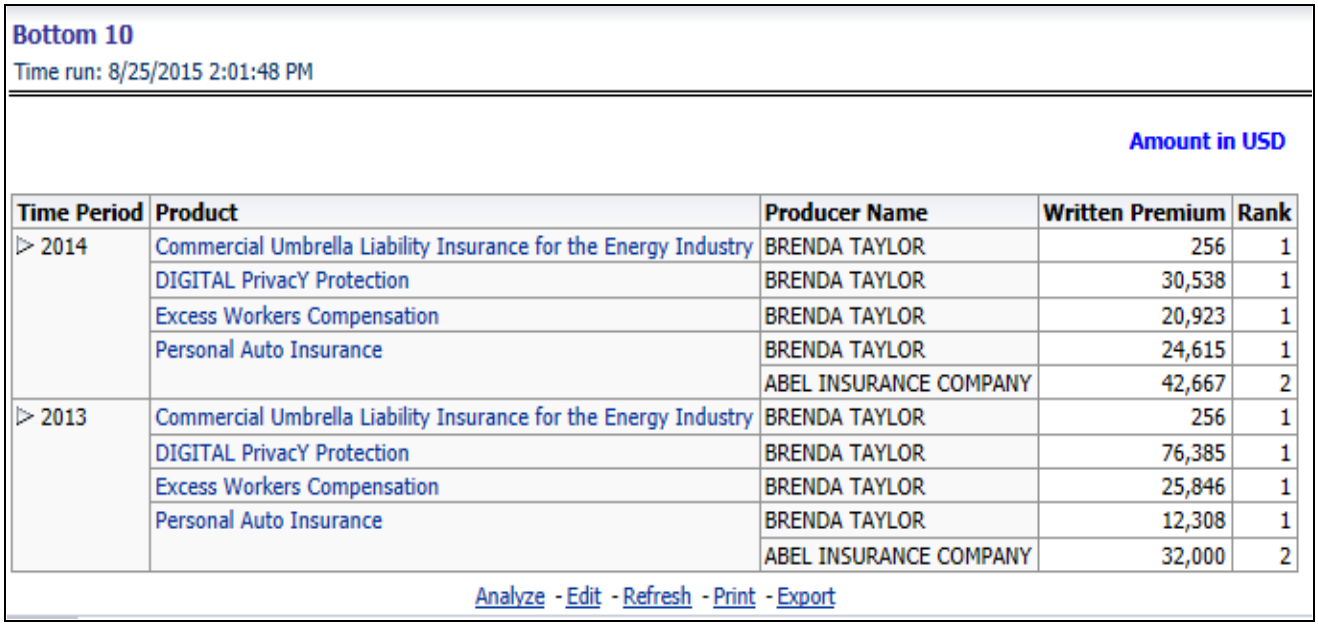
This tabular report displays the top 10 and bottom 10 in performance based on the following View By options:

- Written Premium
- Average Written Premium
- Bind Ratio
- Policy Count
- Quote Count
- Attrition Ratio
- Claim Count

- Loss Ratio Excluding ULAE
- Loss Payments

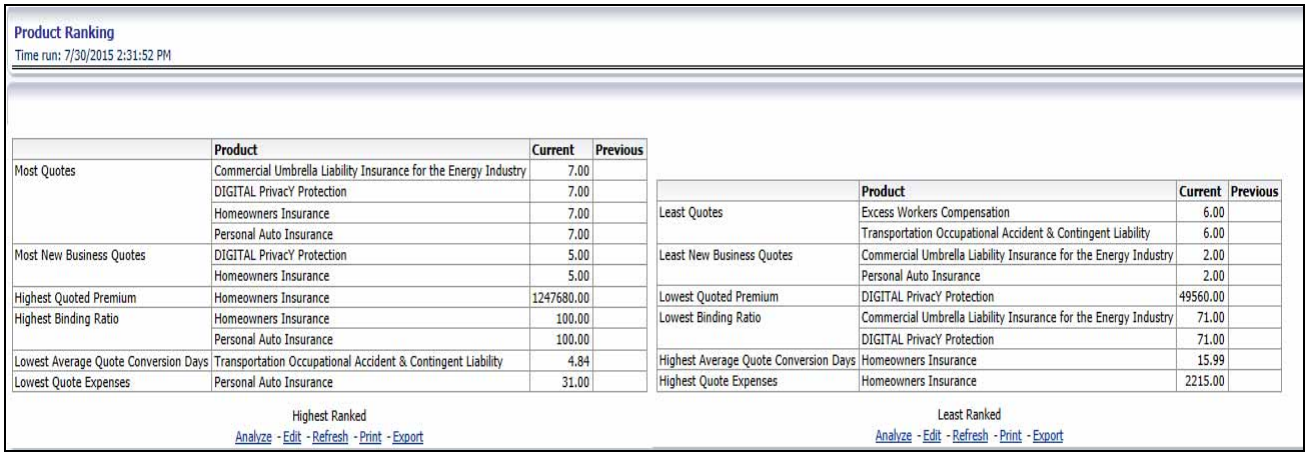
The table can be populated based on the View options, Producing Agent or Producing Agency. This report shows performance based on the Product focus.





Product Ranking

This is a tabular report where quotes are ranked by Line of Businesses through various performance parameters like number of quotes, quoted premium, conversion days, expenses, and so on. This reports lists the best and least performers.



Product Ranking
Time run: 7/30/2015 2:31:52 PM

	Product	Current	Previous
Most Quotes	Commercial Umbrella Liability Insurance for the Energy Industry	7.00	
	DIGITAL PrivacY Protection	7.00	
	Homeowners Insurance	7.00	
	Personal Auto Insurance	7.00	
Most New Business Quotes	DIGITAL PrivacY Protection	5.00	
	Homeowners Insurance	5.00	
Highest Quoted Premium	Homeowners Insurance	1247680.00	
Highest Binding Ratio	Homeowners Insurance	100.00	
	Personal Auto Insurance	100.00	
Lowest Average Quote Conversion Days	Transportation Occupational Accident & Contingent Liability	4.84	
Lowest Quote Expenses	Personal Auto Insurance	31.00	

Highest Ranked
Analyze - Edit - Refresh - Print - Export

	Product	Current	Previous
Least Quotes	Excess Workers Compensation	6.00	
	Transportation Occupational Accident & Contingent Liability	6.00	
Least New Business Quotes	Commercial Umbrella Liability Insurance for the Energy Industry	2.00	
	Personal Auto Insurance	2.00	
Lowest Quoted Premium	DIGITAL PrivacY Protection	49560.00	
Lowest Binding Ratio	Commercial Umbrella Liability Insurance for the Energy Industry	71.00	
	DIGITAL PrivacY Protection	71.00	
Highest Average Quote Conversion Days	Homeowners Insurance	15.99	
Highest Quote Expenses	Homeowners Insurance	2215.00	

Least Ranked
Analyze - Edit - Refresh - Print - Export

Region

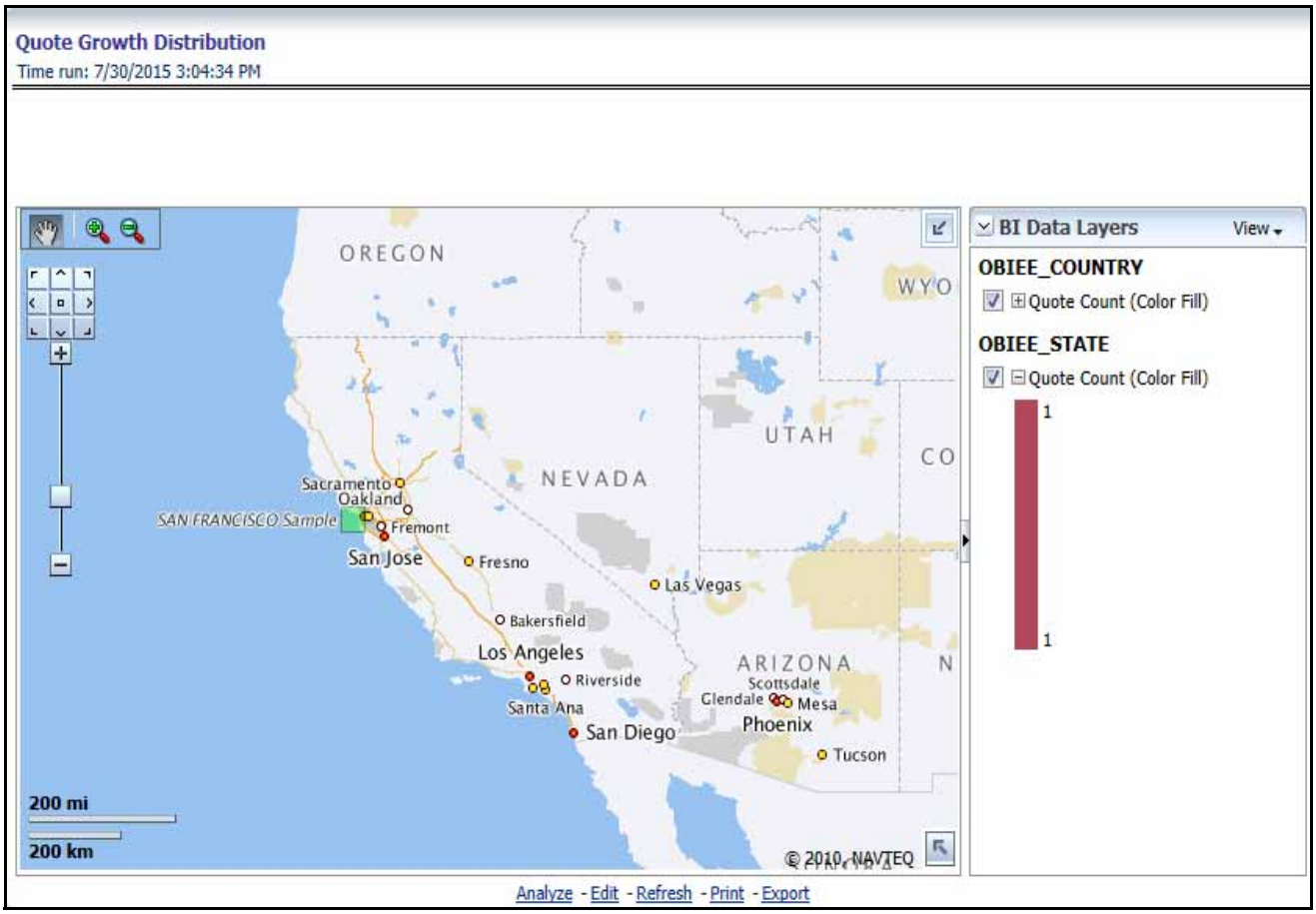
The Region tab includes reports represented in tabular and map format that summarizes results for geographical regions. The filters for this tab allow the report results to be focused on selected combinations for geographical comparison. The filters include:

- Time
- Company
- Line of Business
- Product
- Geography

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

Quote Growth Distribution

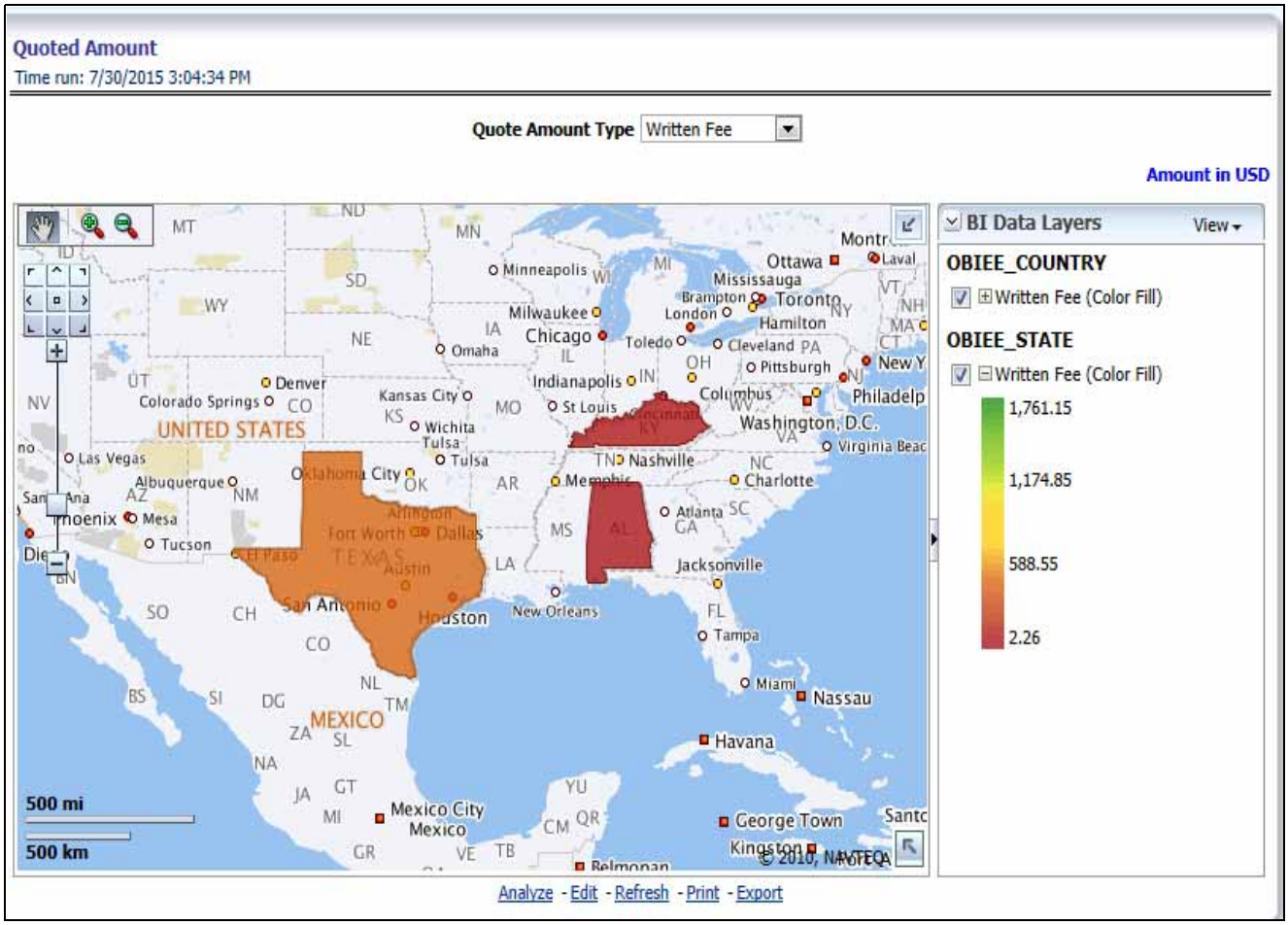
This is a geographic heat map that illustrates the count of quotes over geographic regions with areas of similar amounts colored similarly.



Quoted Amount

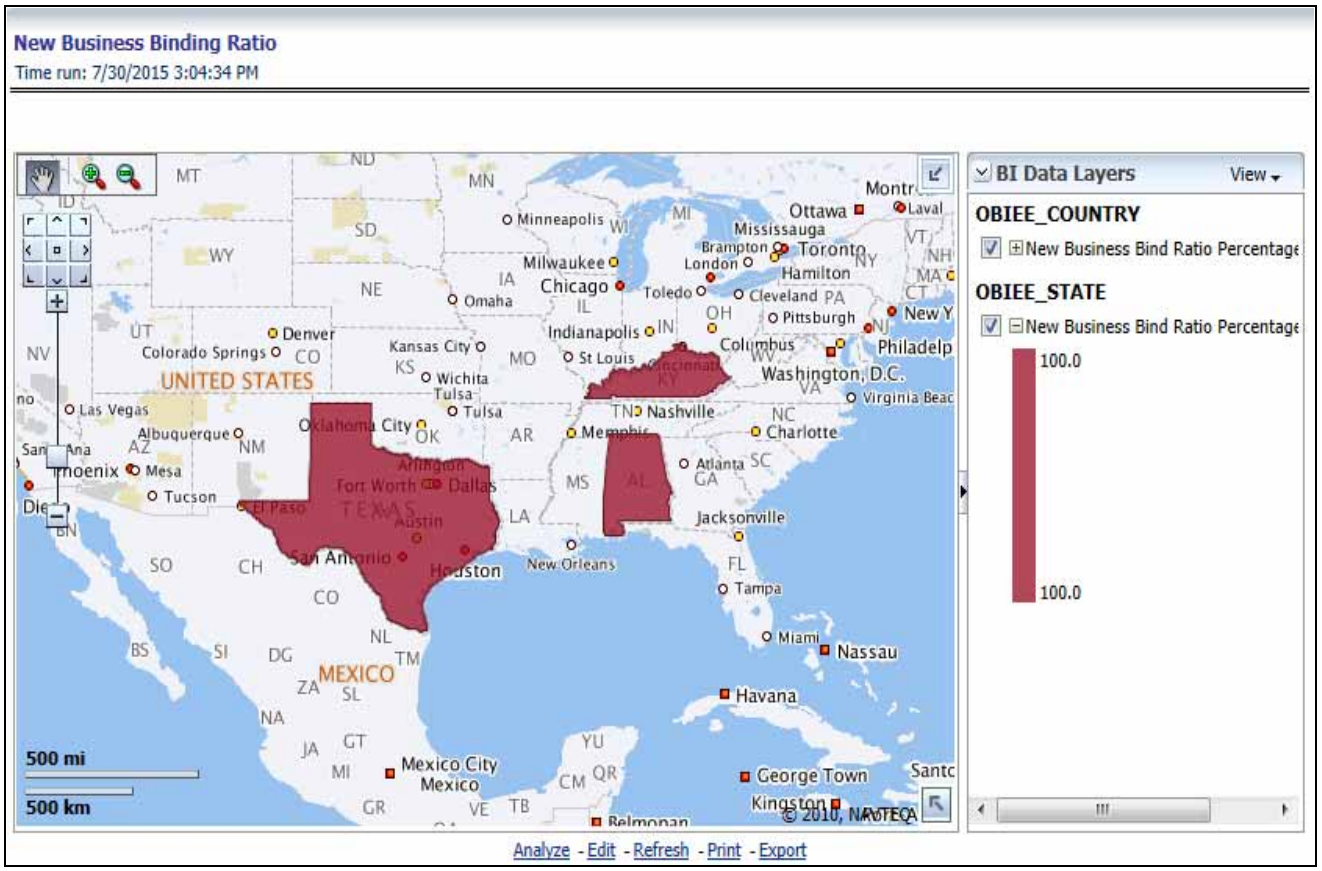
This is a geographic heat map that illustrates the quoted amount over geographic regions with ares of similar amounts colored similarly. The following quoted amount type can be viewed by selecting the specific types from the quoted amount type selection field:

- Policy Total
- Written Fee
- Written Taxes
- Written Premium



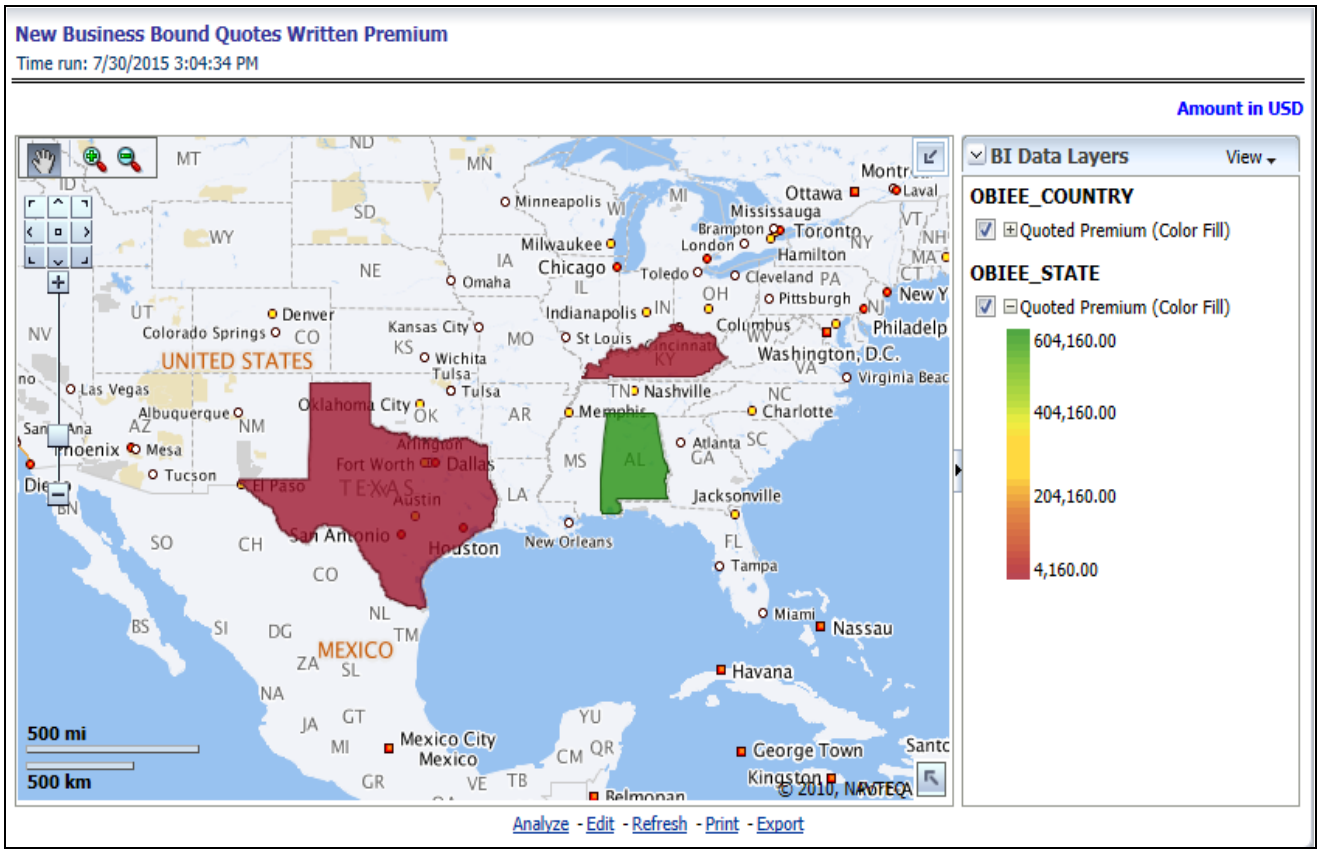
New Business Binding Ratio

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.



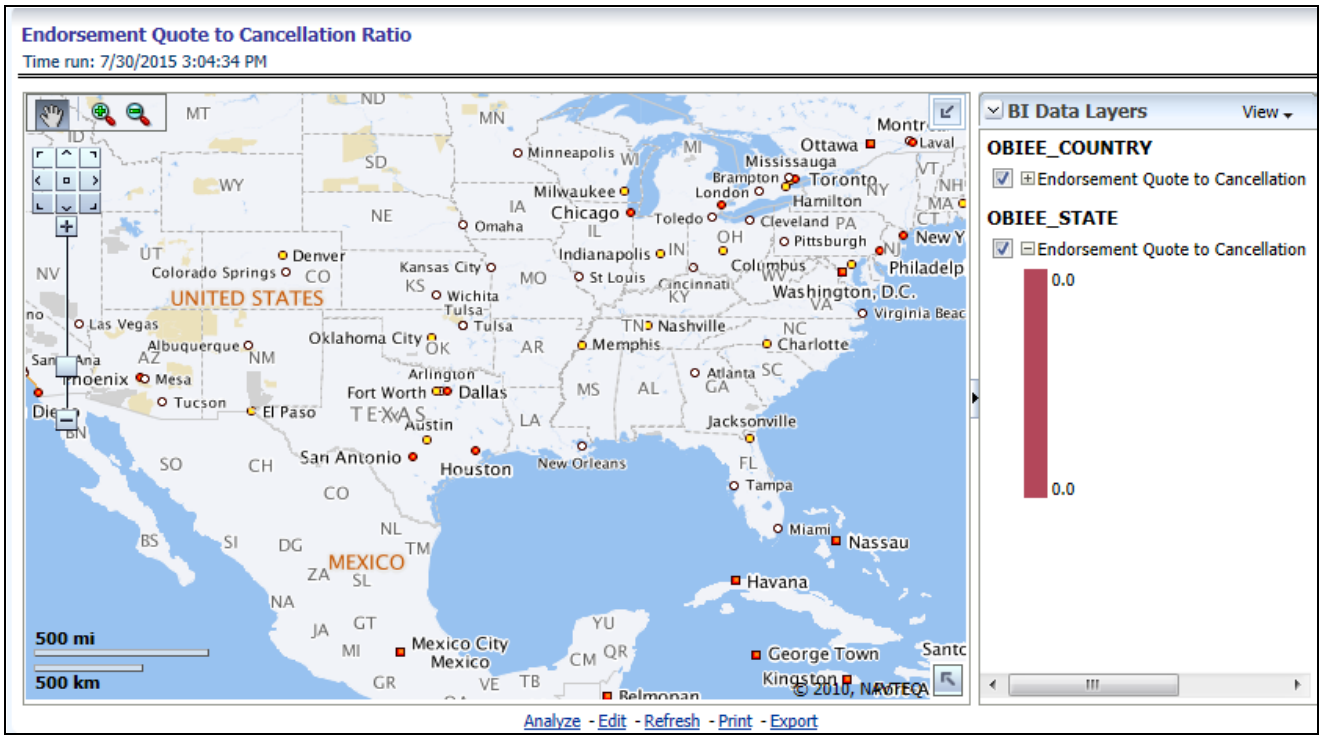
New Business Bound Quotes Written Premium

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.



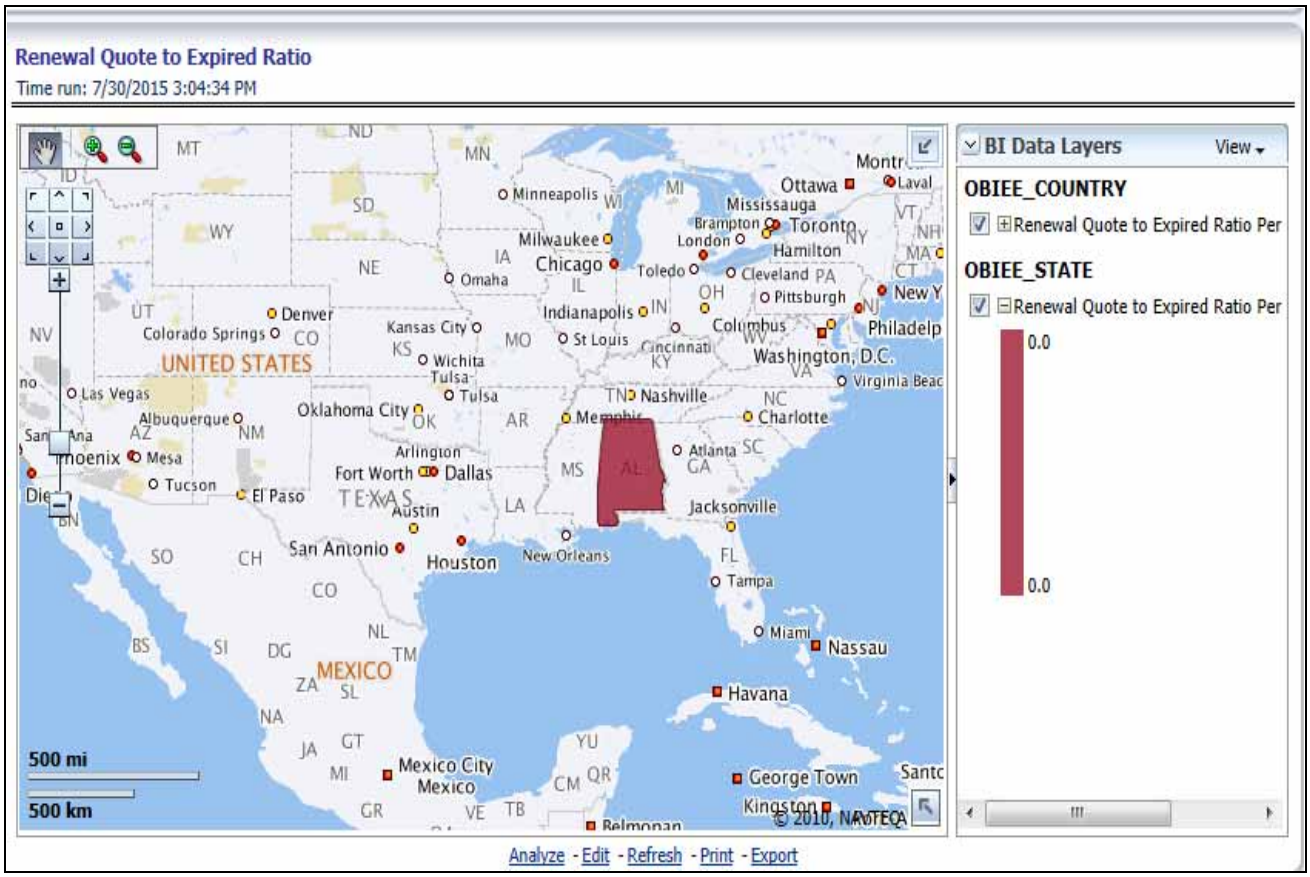
Endorsement Quote to Cancellation Ratio

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.



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.

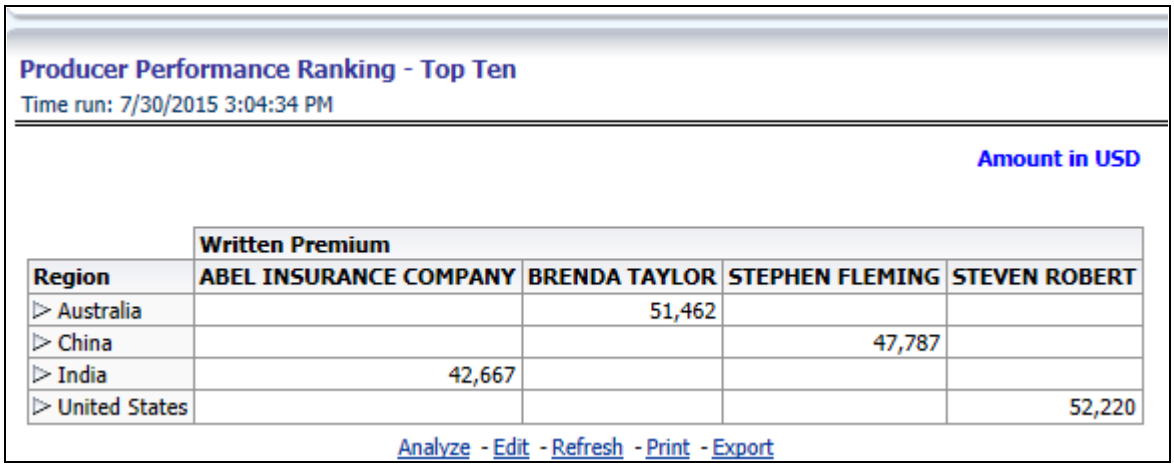


Producer Performance Ranking

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.



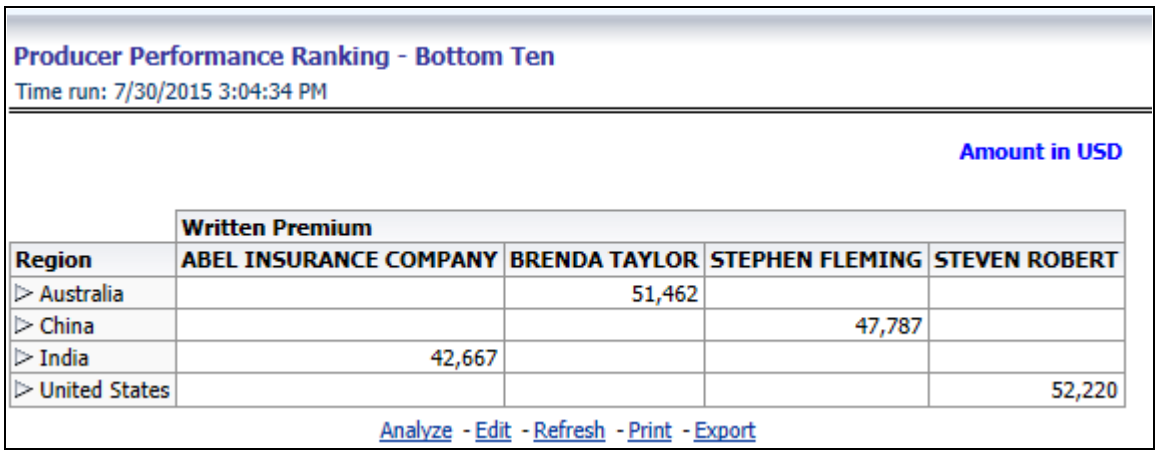
Producer Performance Ranking - Top Ten

Time run: 7/30/2015 3:04:34 PM

Amount in USD

	Written Premium			
Region	ABEL INSURANCE COMPANY	BRENDA TAYLOR	STEPHEN FLEMING	STEVEN ROBERT
▷ Australia		51,462		
▷ China			47,787	
▷ India	42,667			
▷ United States				52,220

Analyze - Edit - Refresh - Print - Export



Producer Performance Ranking - Bottom Ten

Time run: 7/30/2015 3:04:34 PM

Amount in USD

	Written Premium			
Region	ABEL INSURANCE COMPANY	BRENDA TAYLOR	STEPHEN FLEMING	STEVEN ROBERT
▷ Australia		51,462		
▷ China			47,787	
▷ India	42,667			
▷ United States				52,220

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:

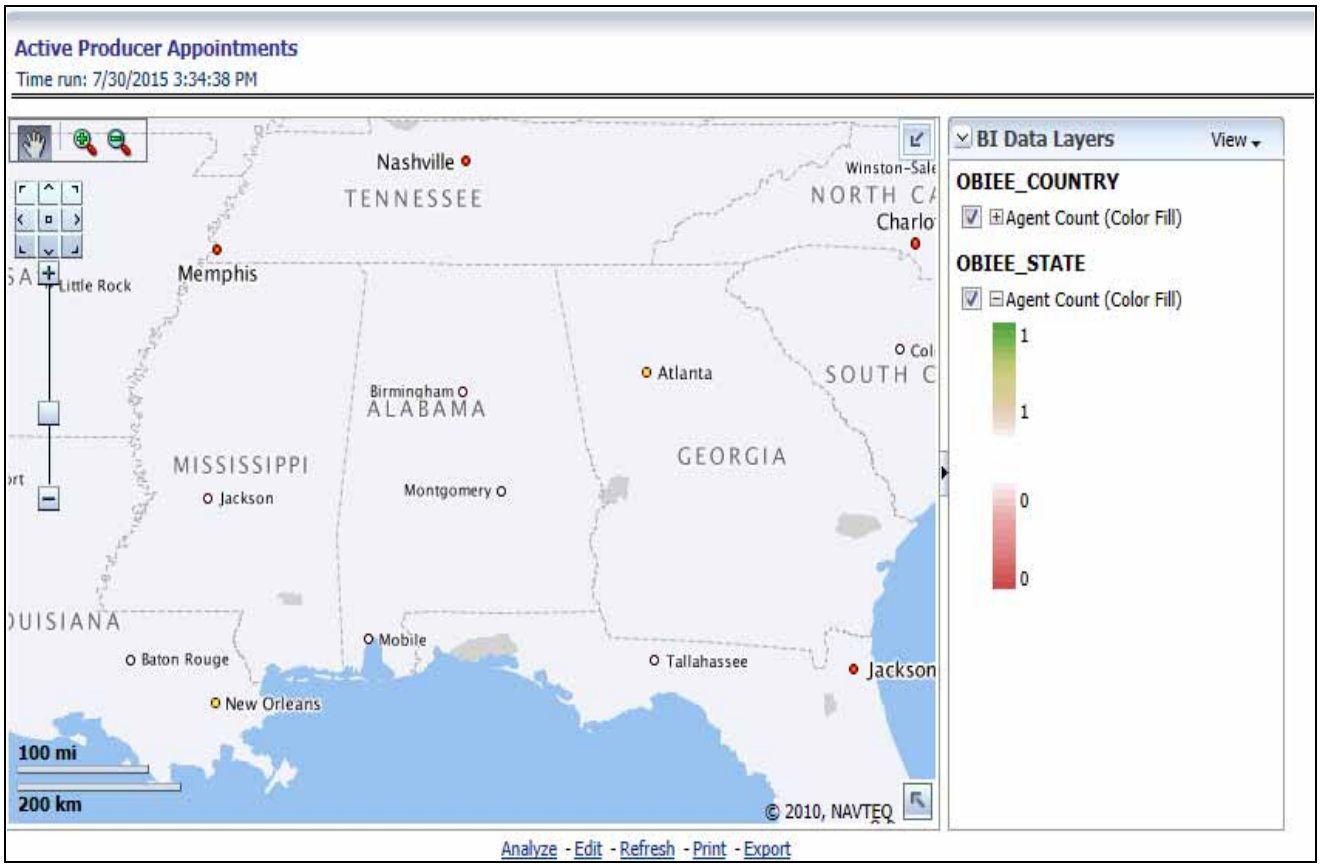
- Written Premium
- Average Written Premium

- Bind Ratio
- Policy Count
- Quote Count
- Attrition Ratio
- Claim Count
- Loss Ratio Excluding ULAE
- Loss Payments

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

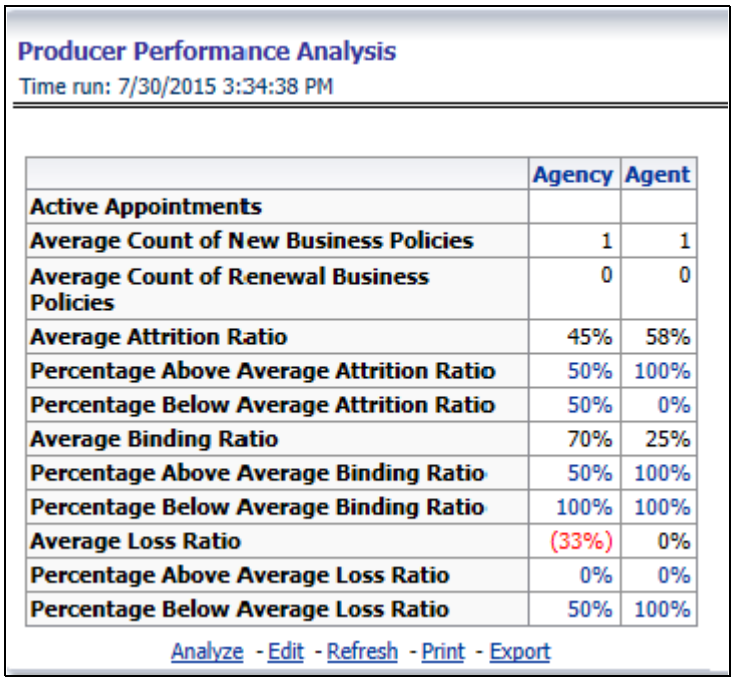
Active Producer Appointments

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: 7/30/2015 3:34:38 PM

	Agency	Agent
Active Appointments		
Average Count of New Business Policies	1	1
Average Count of Renewal Business Policies	0	0
Average Attrition Ratio	45%	58%
Percentage Above Average Attrition Ratio	50%	100%
Percentage Below Average Attrition Ratio	50%	0%
Average Binding Ratio	70%	25%
Percentage Above Average Binding Ratio	50%	100%
Percentage Below Average Binding Ratio	100%	100%
Average Loss Ratio	(33%)	0%
Percentage Above Average Loss Ratio	0%	0%
Percentage Below Average Loss Ratio	50%	100%

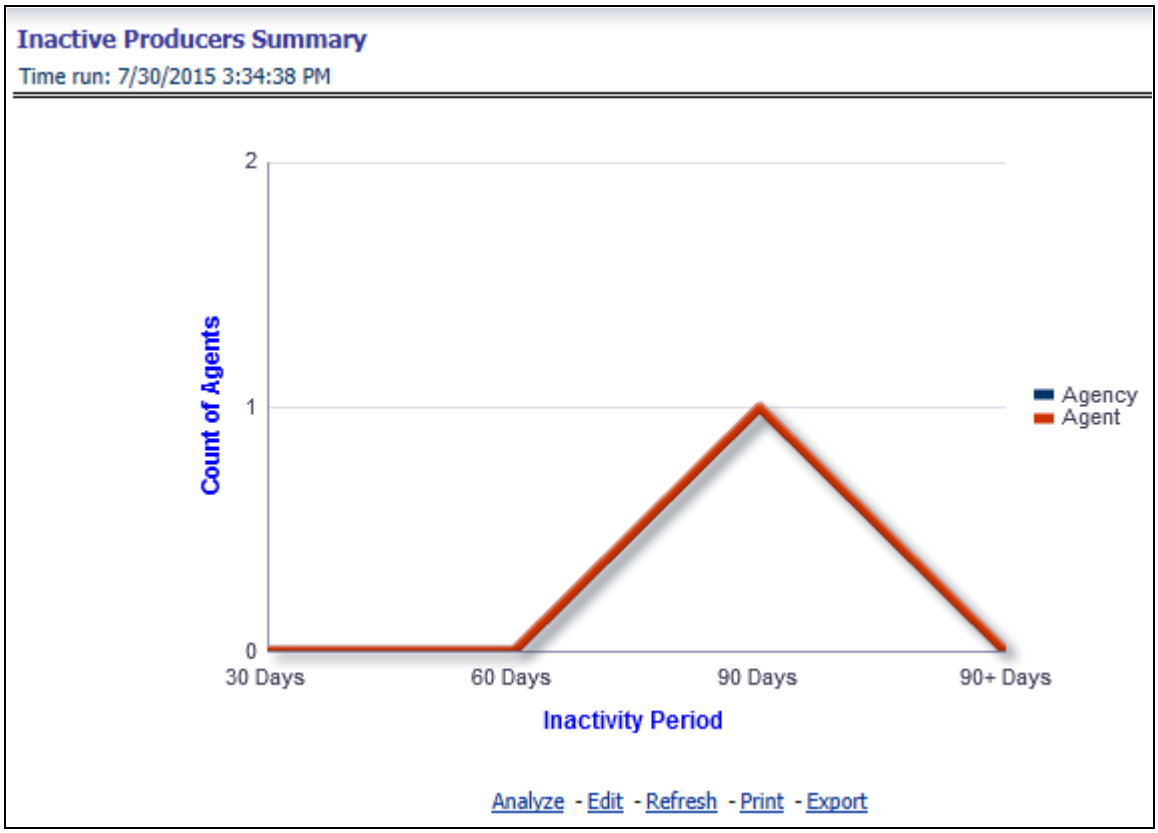
Analyze - Edit - Refresh - Print - Export

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.

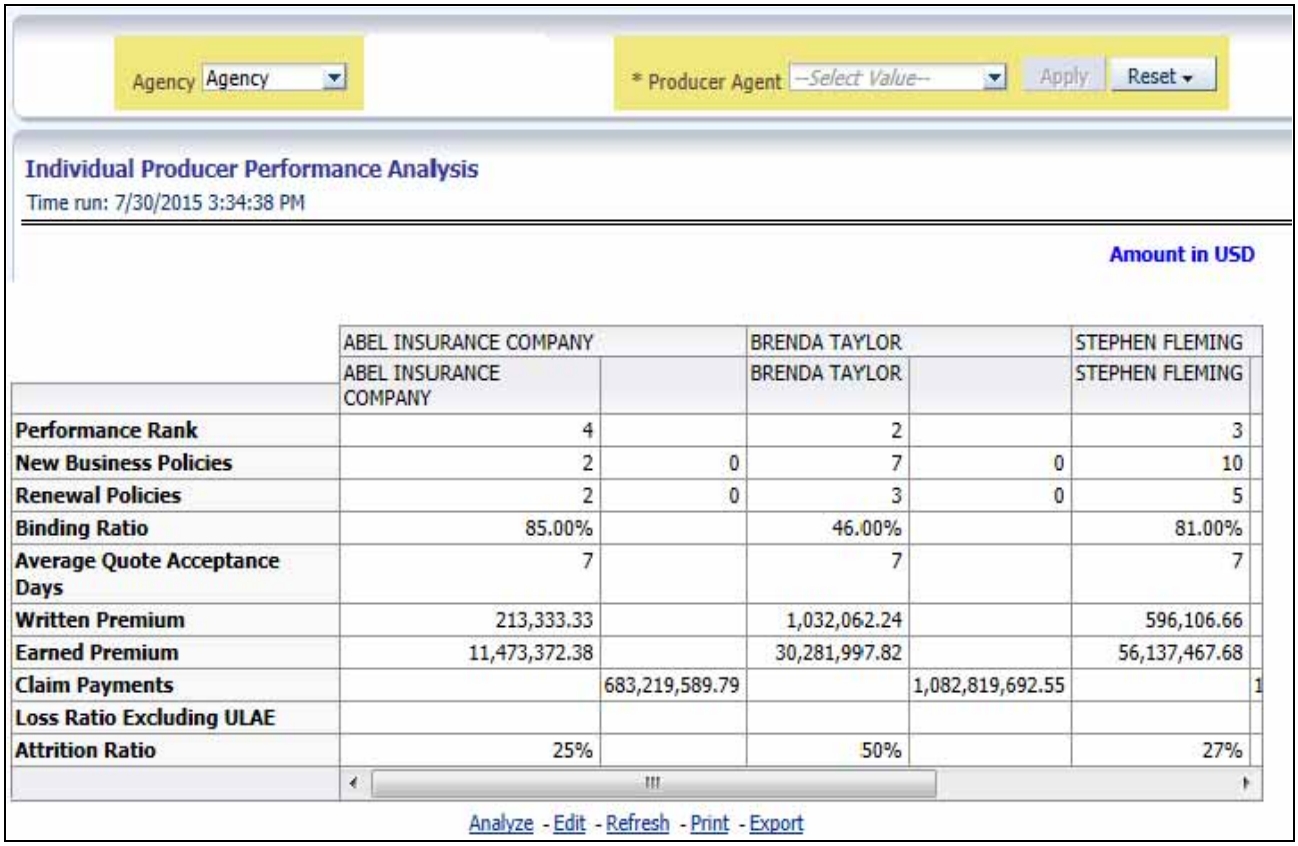
Inactive Producers Summary

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.


Inactive Producers Summary
Time run: 7/30/2015 3:34:38 PM
2
1
0
Count of Agents
30 Days
60 Days
90 Days
90+ Days
Inactivity Period
Agency
Agent
Analyze - Edit - Refresh - Print - Export

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.



	ABEL INSURANCE COMPANY		BRENDA TAYLOR		STEPHEN FLEMING
	ABEL INSURANCE COMPANY		BRENDA TAYLOR		STEPHEN FLEMING
Performance Rank	4		2		3
New Business Policies	2	0	7	0	10
Renewal Policies	2	0	3	0	5
Binding Ratio	85.00%		46.00%		81.00%
Average Quote Acceptance Days	7		7		7
Written Premium	213,333.33		1,032,062.24		596,106.66
Earned Premium	11,473,372.38		30,281,997.82		56,137,467.68
Claim Payments		683,219,589.79		1,082,819,692.55	
Loss Ratio Excluding ULAE					
Attrition Ratio	25%		50%		27%

CHAPTER 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

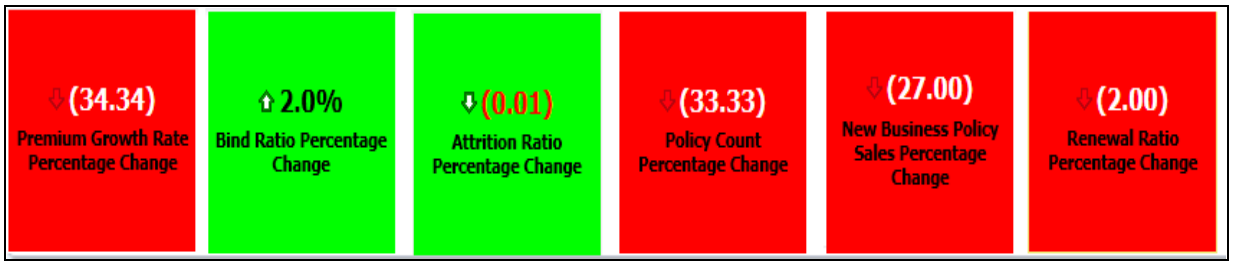
The Summary tab includes information for line of businesses at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing for all the line of businesses. Following are the filters available for this tab.

- Time
- Company
- Geography
- Line of Business

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

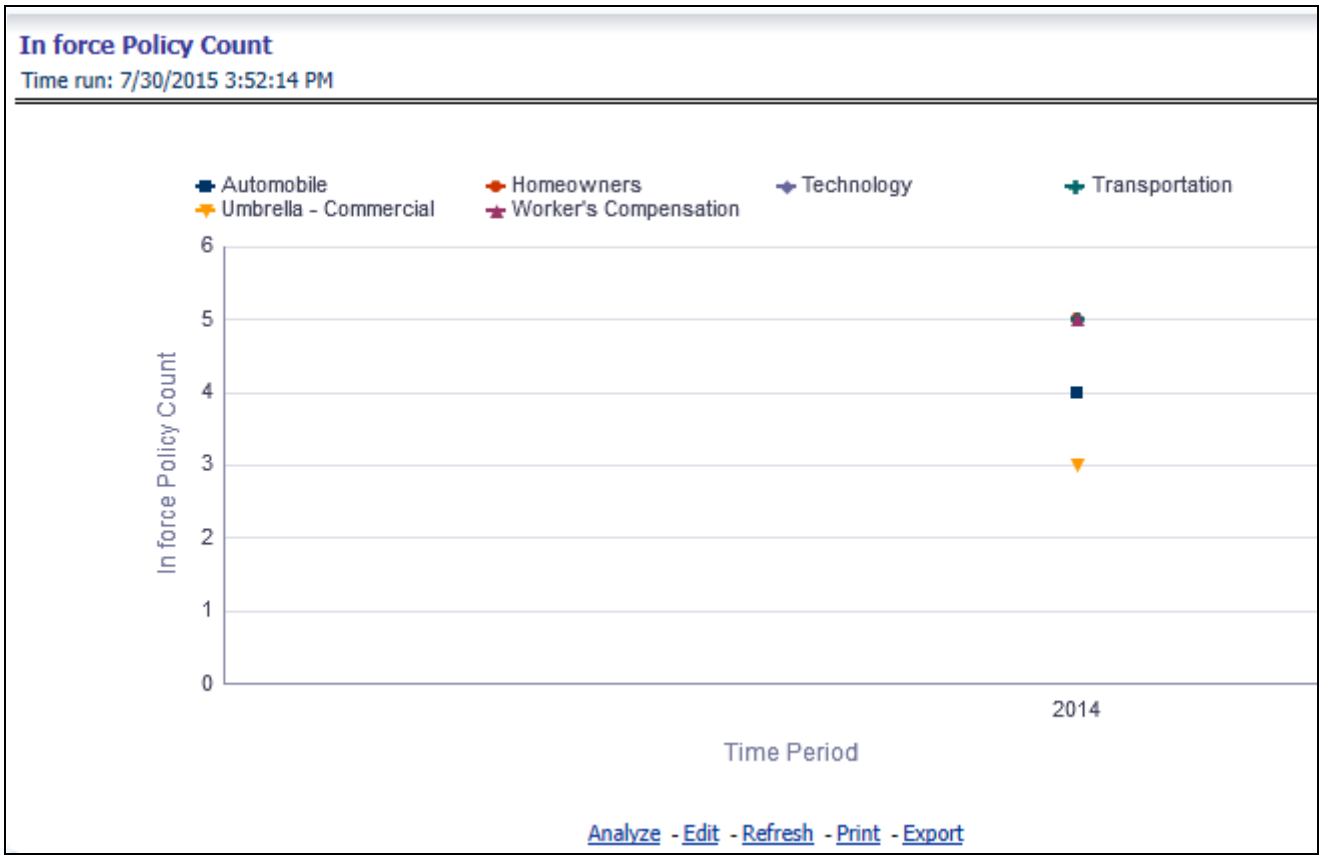
Key Policy Performance Indicators Flash

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



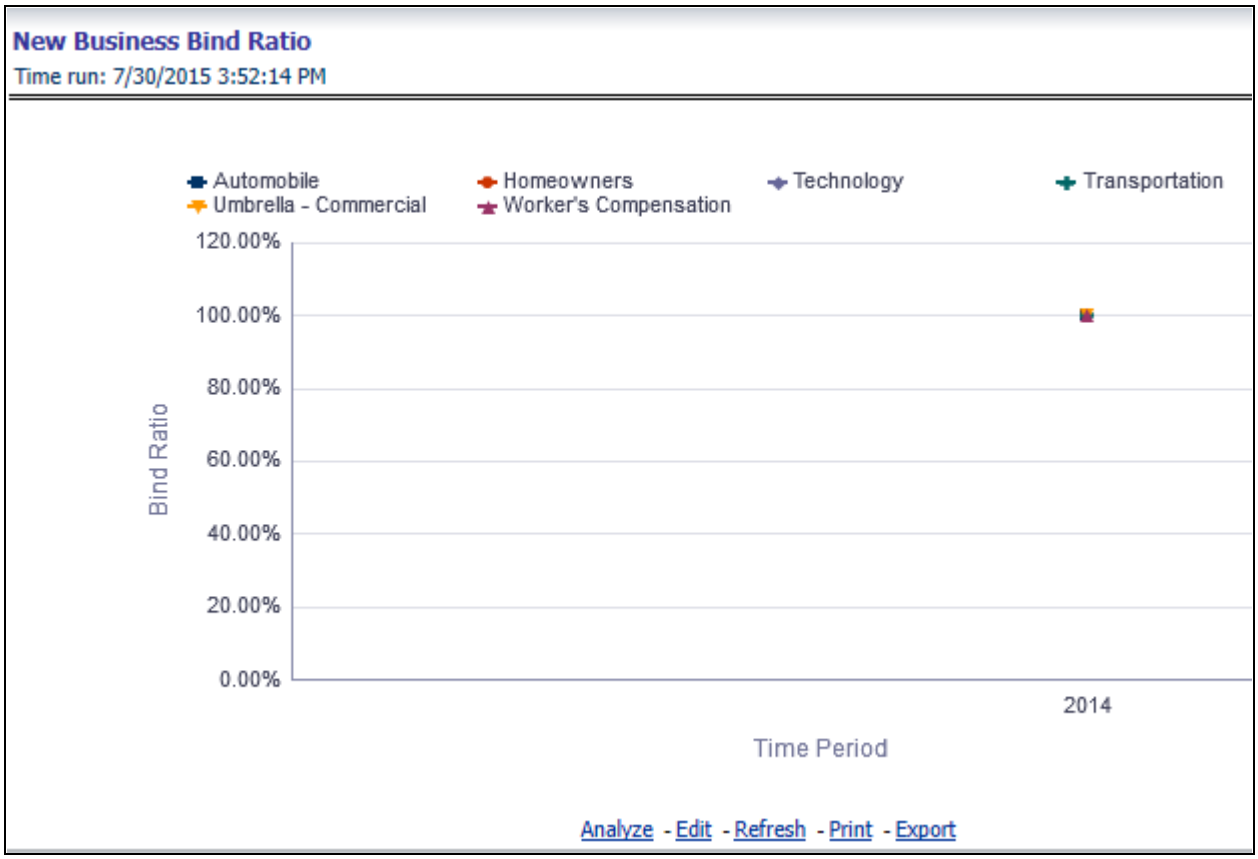
In force Policy Count

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.



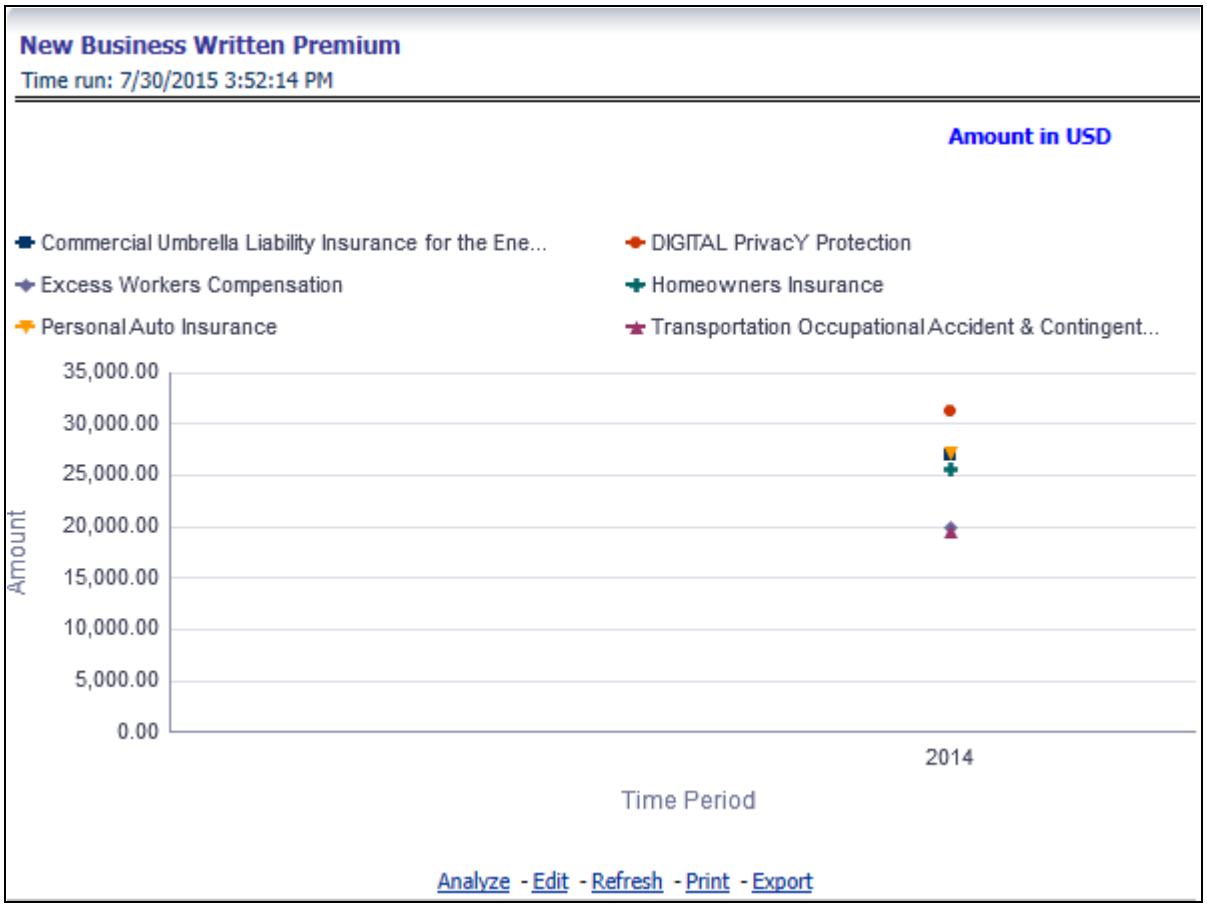
New Business Bind Ratio

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.



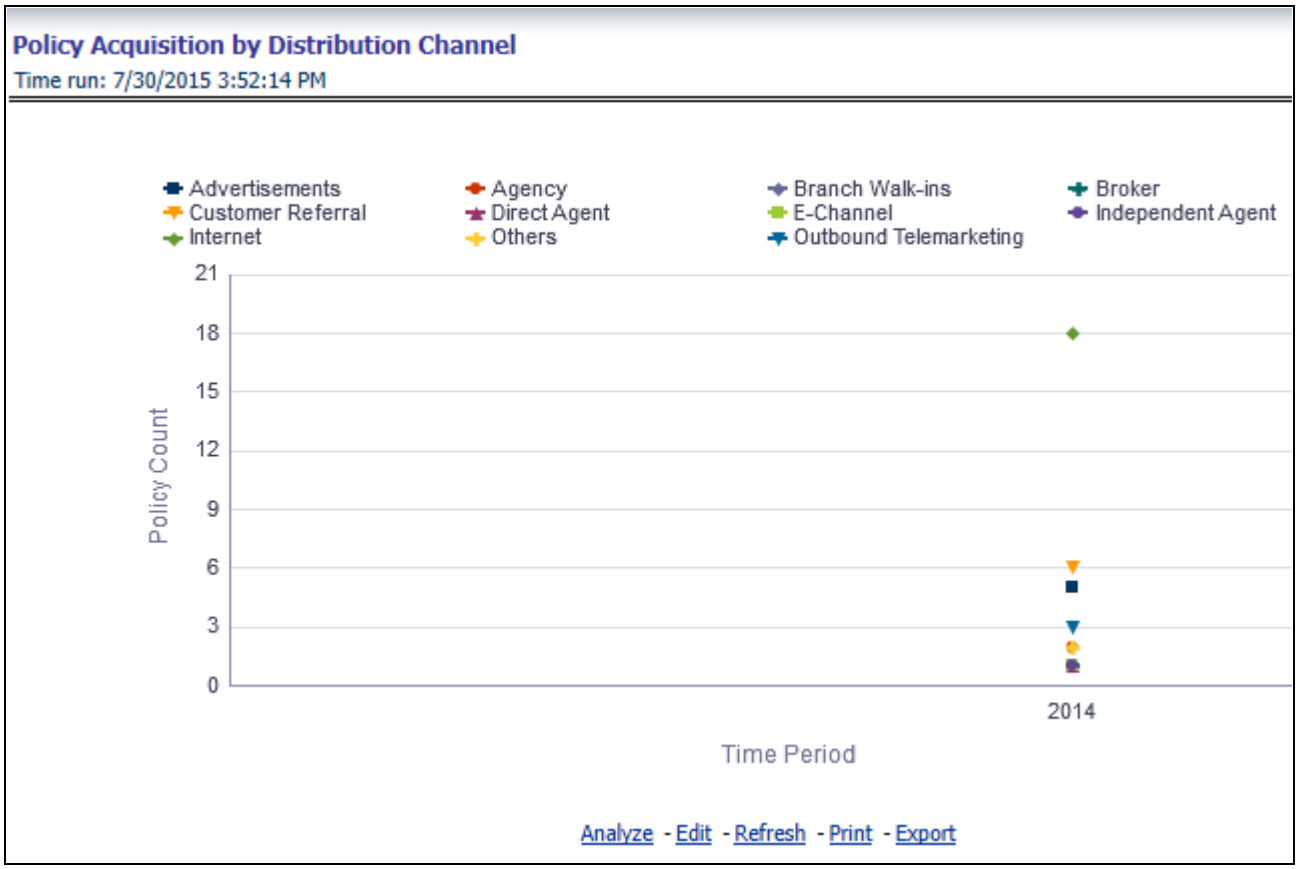
New Business Written Premium

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.



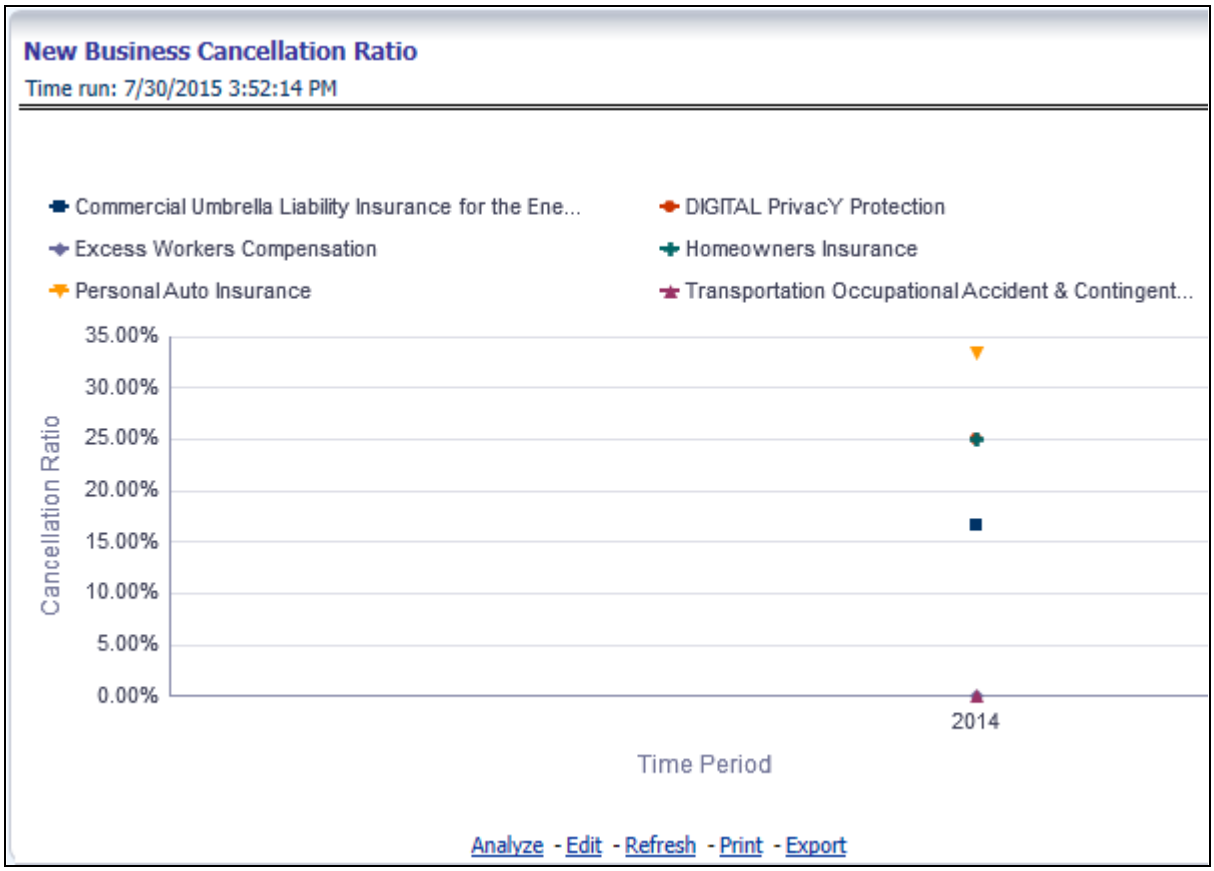
Policy Acquisition by Distribution Channel

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.



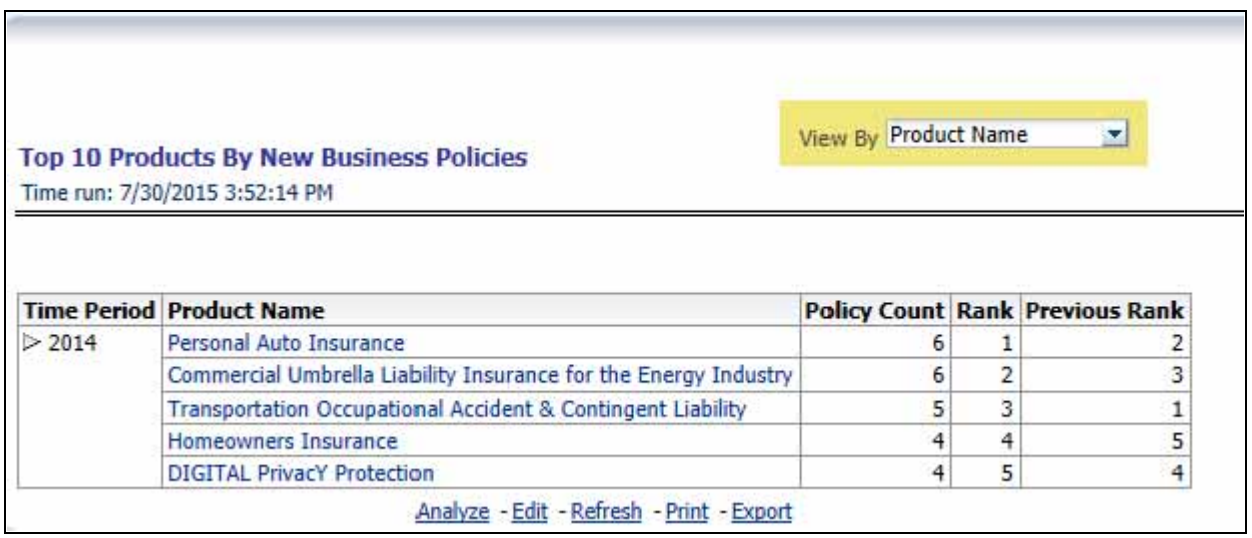
New Business Cancellation Ratio

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.



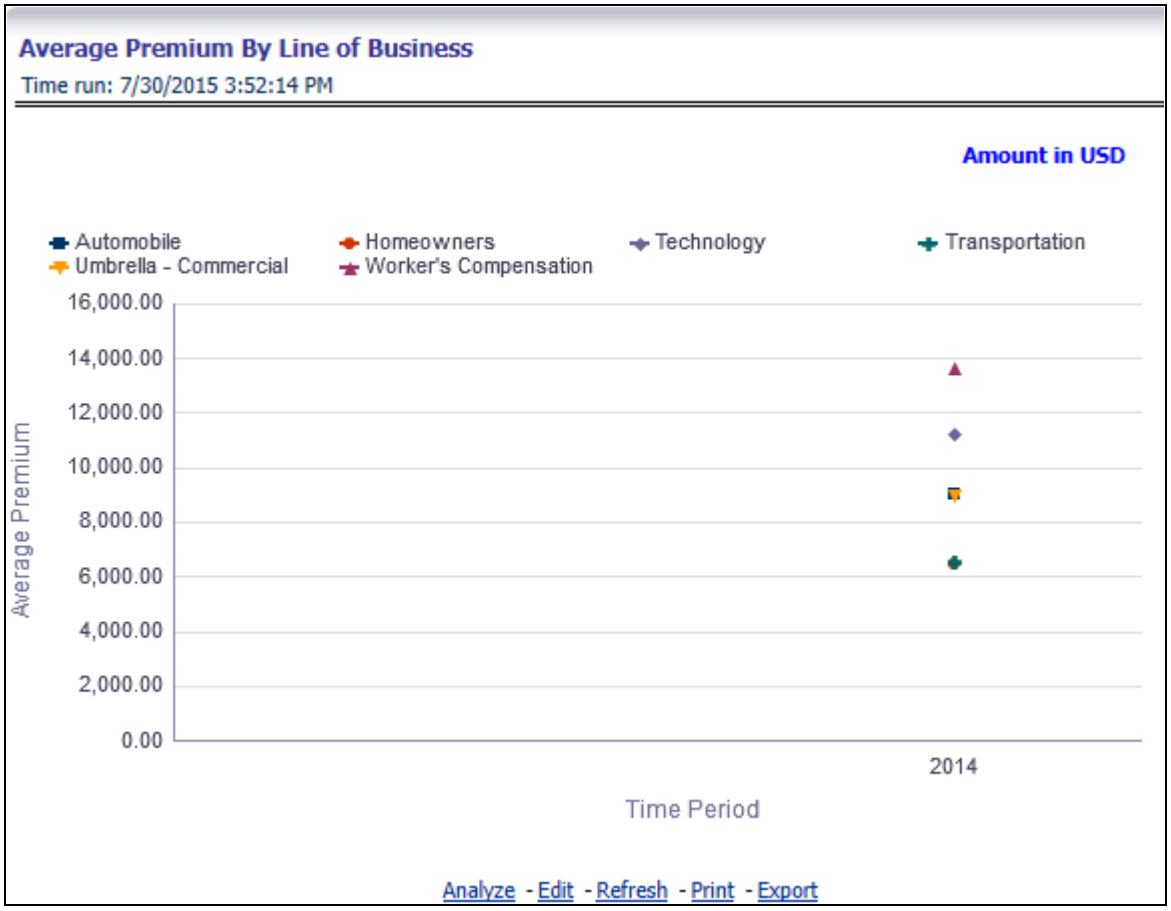
Top Ten Products by New Business Policies

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.



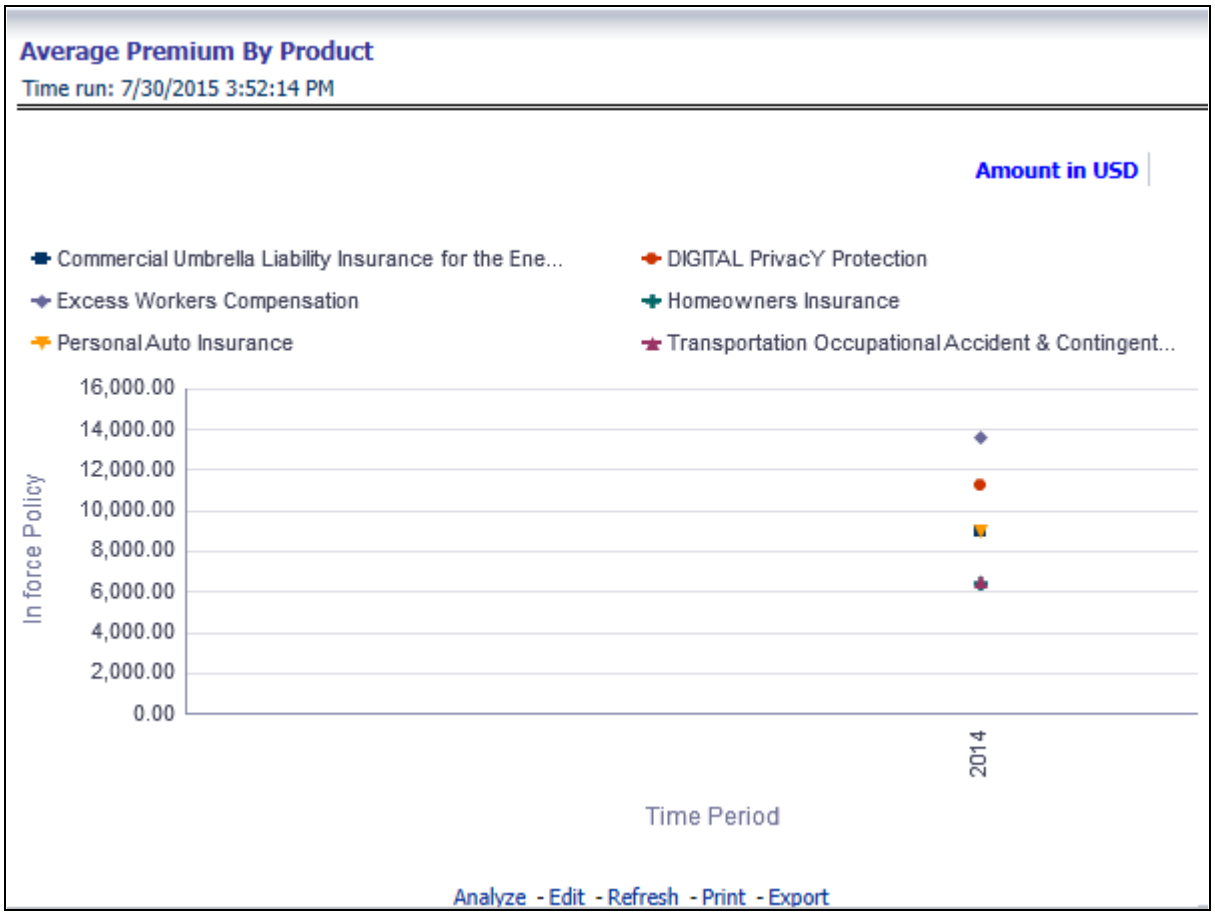
Average Premium by Line of Business

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.



Key Facts

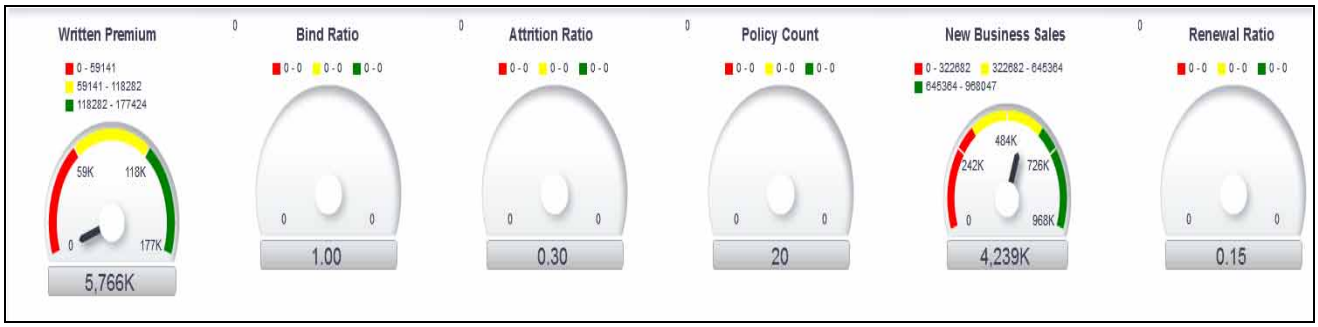
The Key Fact tab includes Key Performance Indicator Reports for line of businesses at the corporate level. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:

- Time
- Company
- Geography
- Line of Business

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

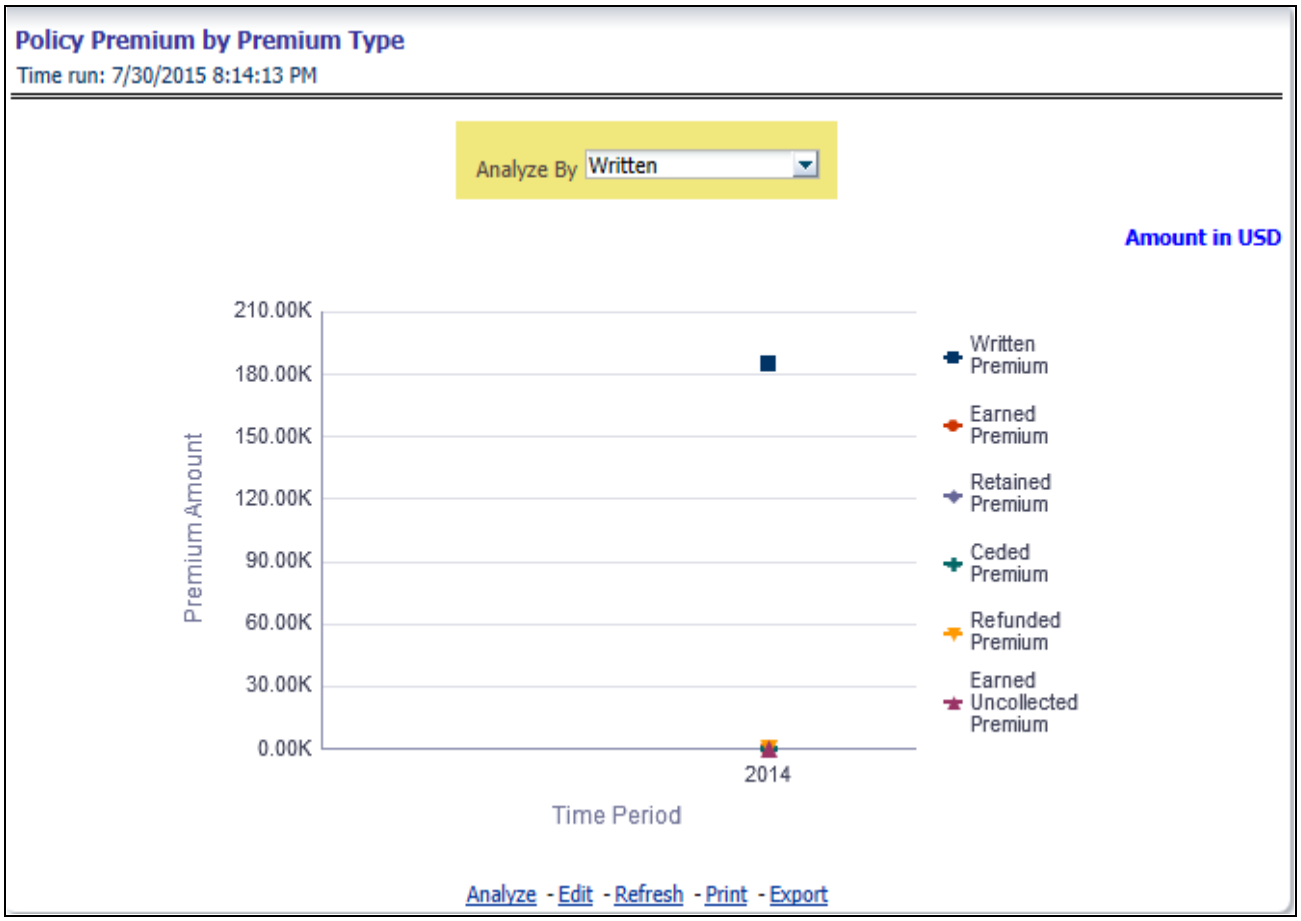
Key Policy Performance Indicators

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.

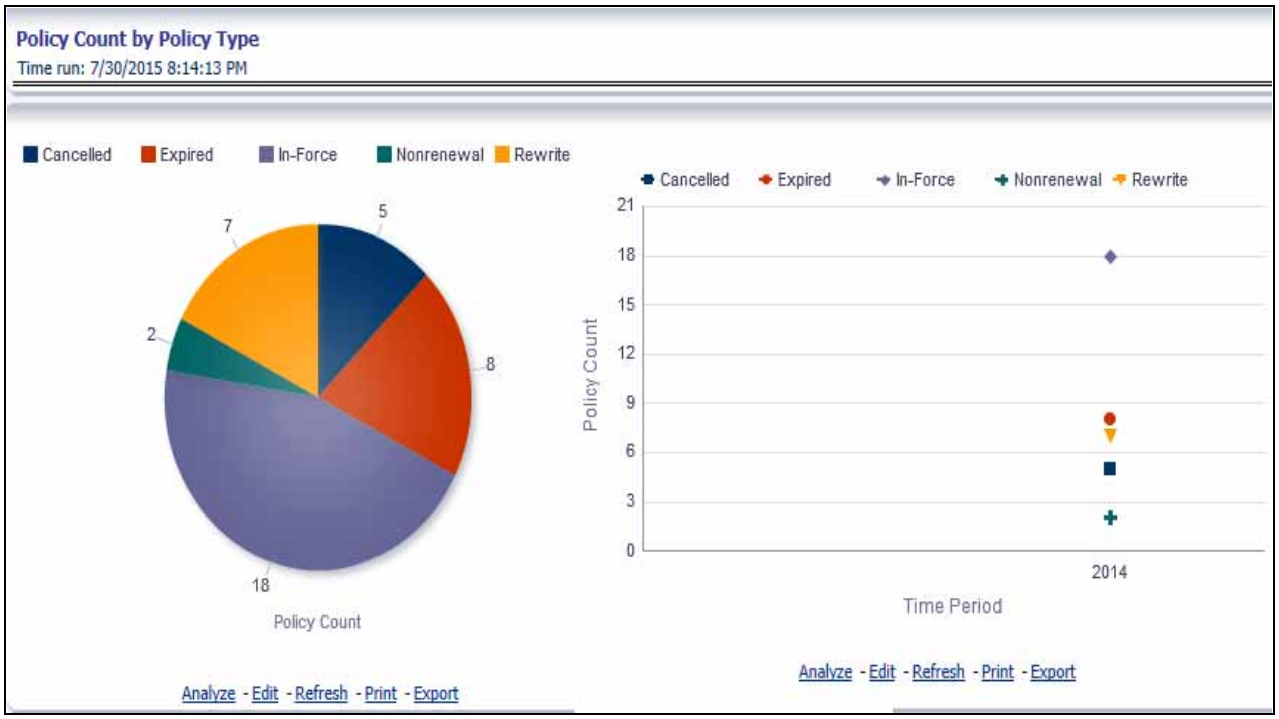


Policy Expense Summary

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.

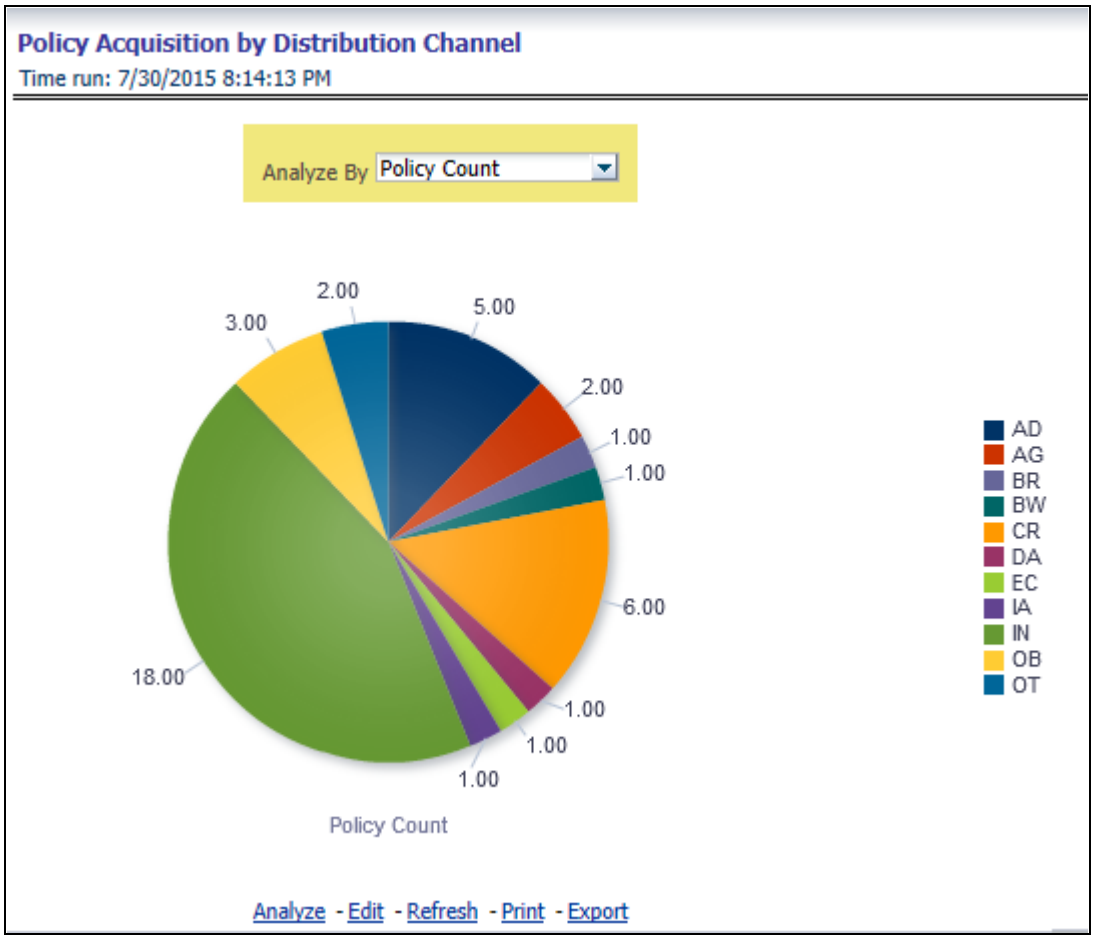
Policy Count by Policy Type

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.



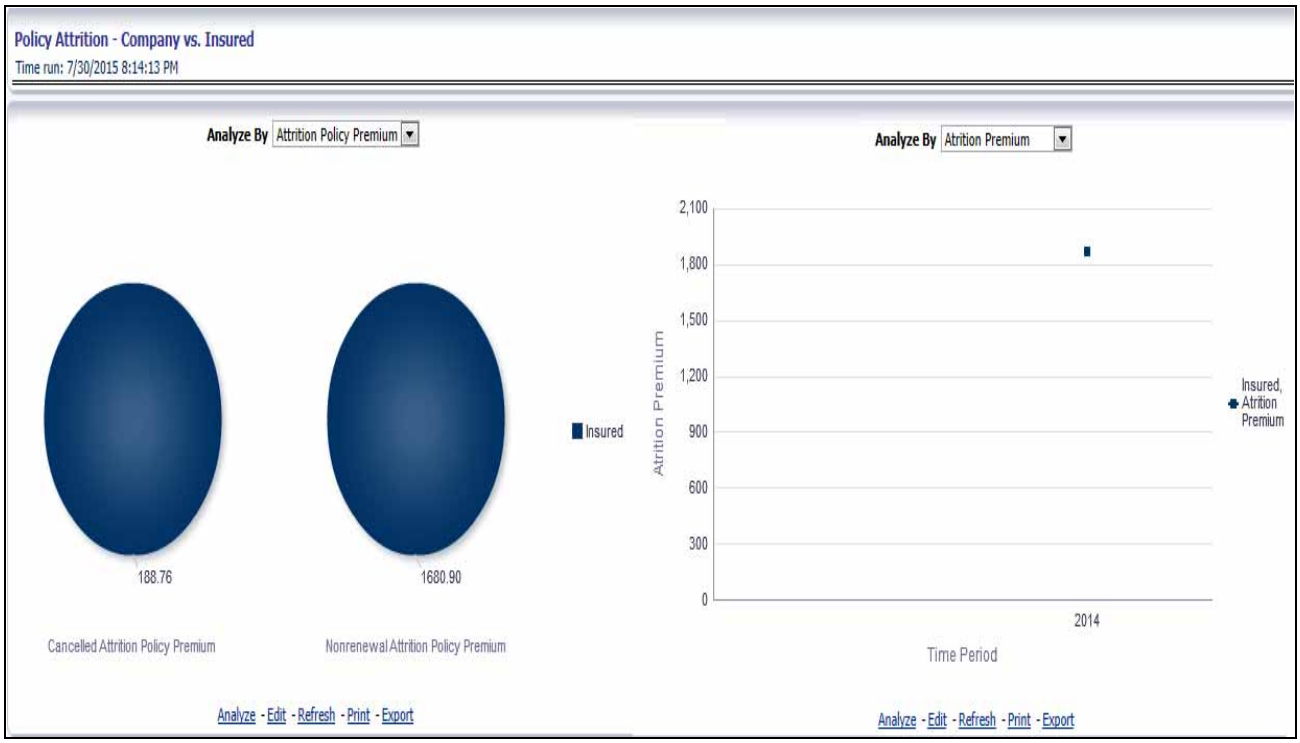
Policy Acquisition by Distribution Channel

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.



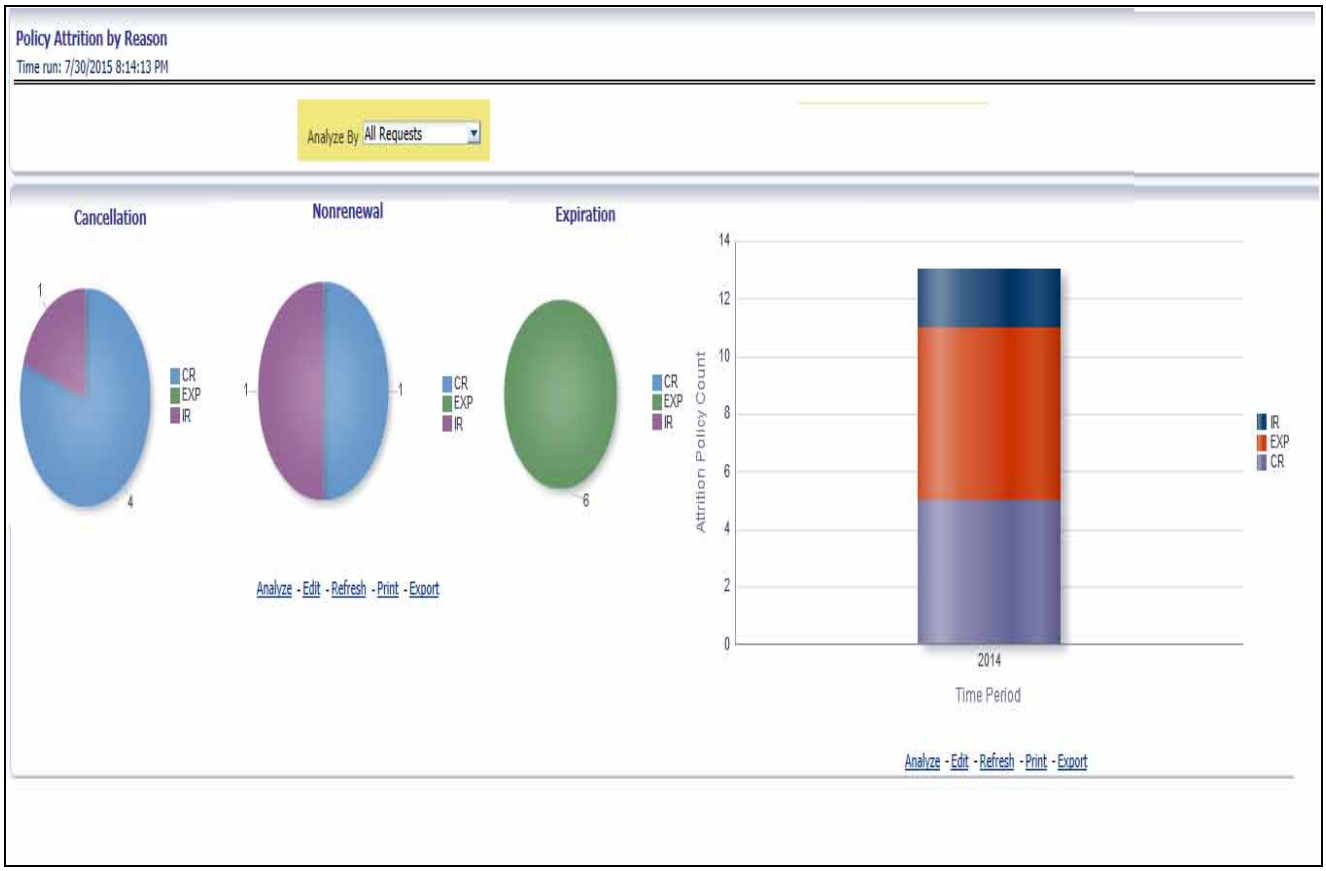
Policy Attrition - Company Vs. Insured

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.



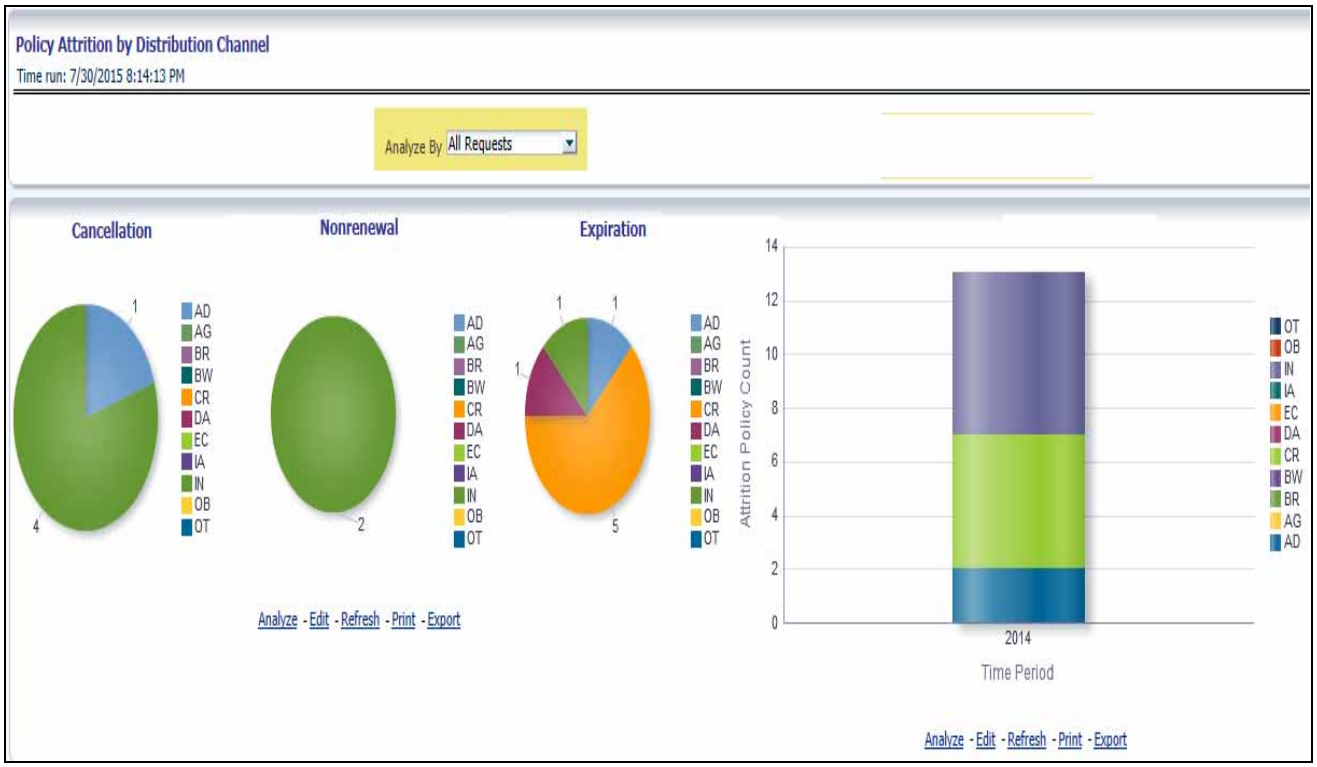
Policy Attrition by Reason

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.



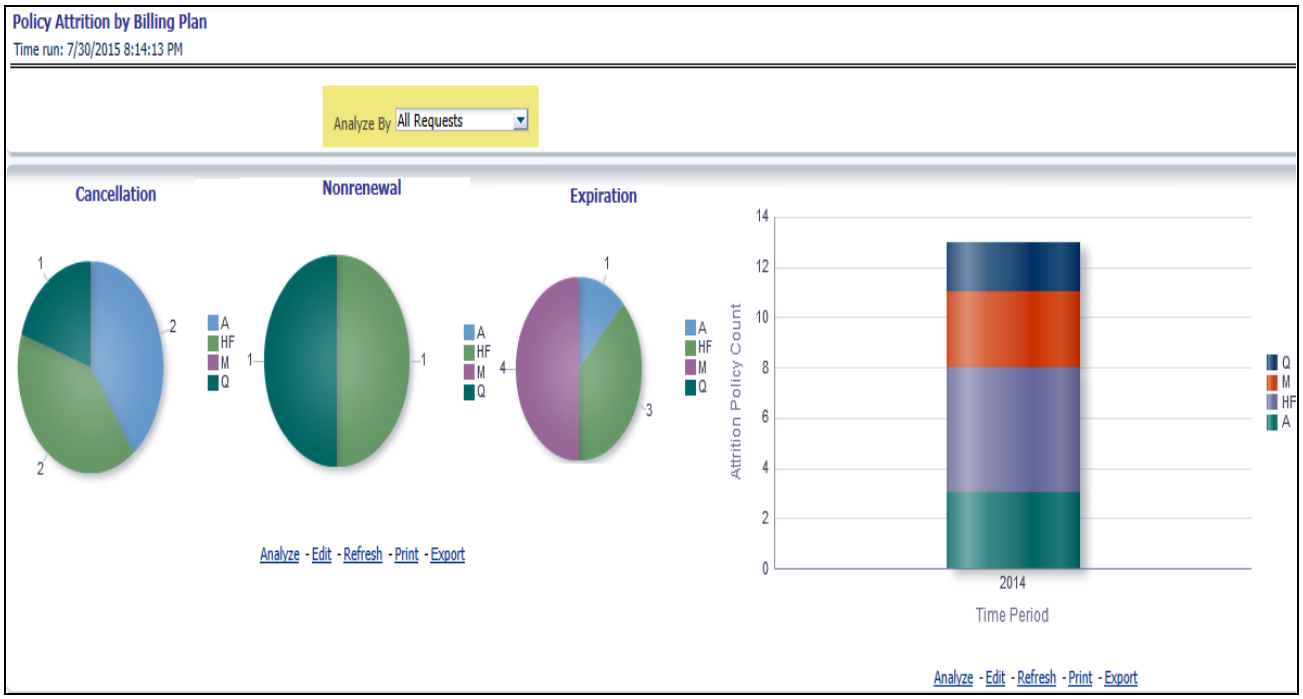
Policy Attrition By Distribution Channel

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

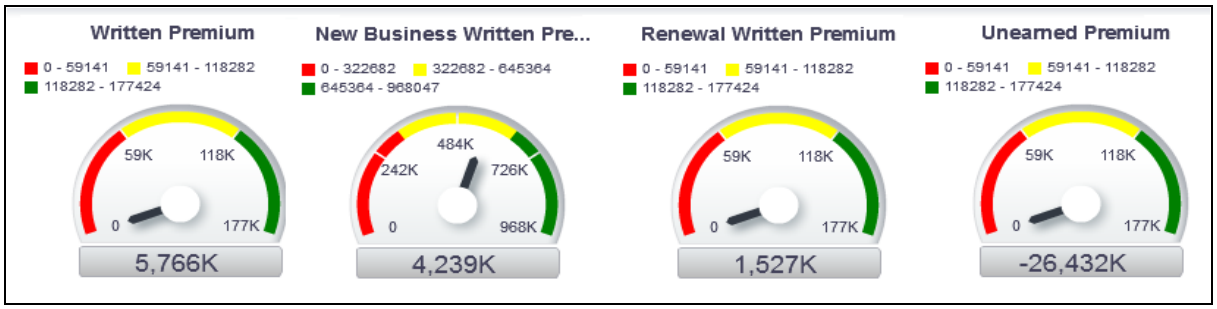
The Line of Business tab includes reports that focus on the Key Performance Indicators for each Line of Business. The filters for this tab allow the report results to be focused on selected lines of business for comparison and targeted analysis. The filters include:

- 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: 7/31/2015 8:27:43 AM

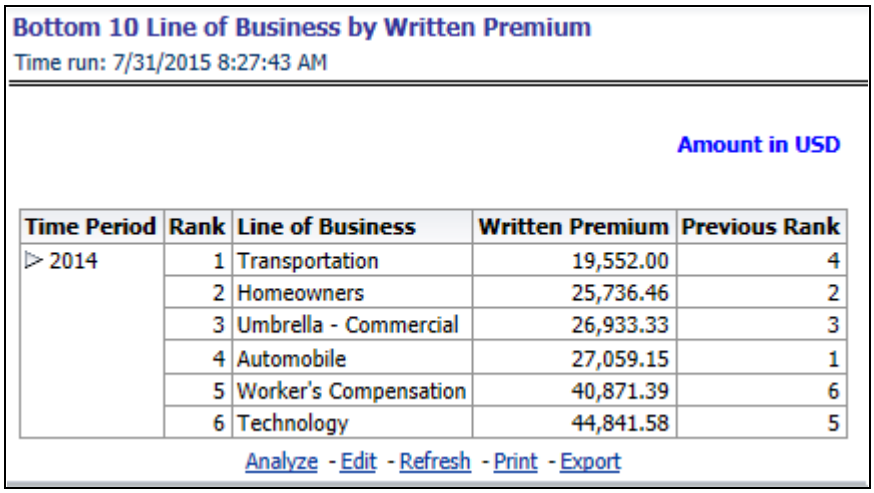
Amount in USD

Time Period	Rank	Line of Business	Written Premium	Previous Rank
▷ 2014	1	Technology	44,841.58	2
	2	Worker's Compensation	40,871.39	1
	3	Automobile	27,059.15	6
	4	Umbrella - Commercial	26,933.33	4
	5	Homeowners	25,736.46	5
	6	Transportation	19,552.00	3

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: 7/31/2015 8:27:43 AM

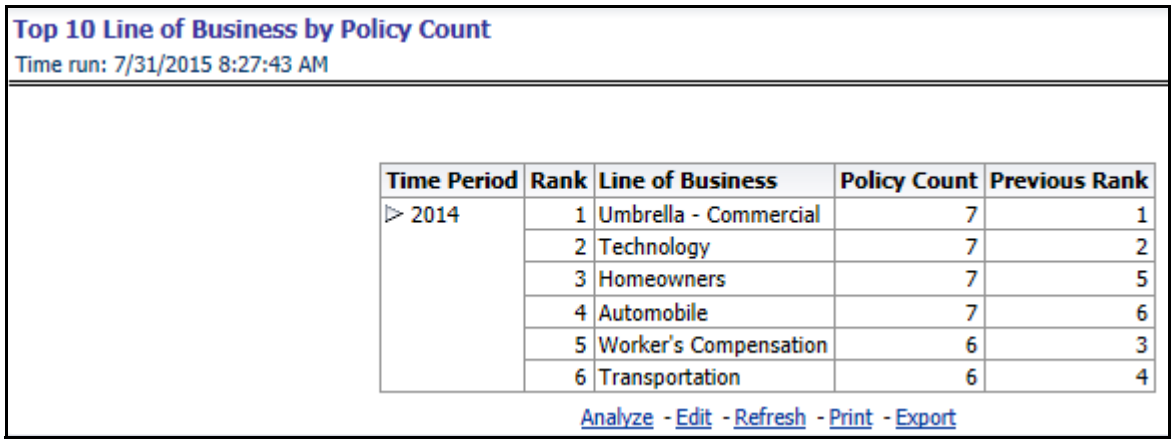
Amount in USD

Time Period	Rank	Line of Business	Written Premium	Previous Rank
▷ 2014	1	Transportation	19,552.00	4
	2	Homeowners	25,736.46	2
	3	Umbrella - Commercial	26,933.33	3
	4	Automobile	27,059.15	1
	5	Worker's Compensation	40,871.39	6
	6	Technology	44,841.58	5

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

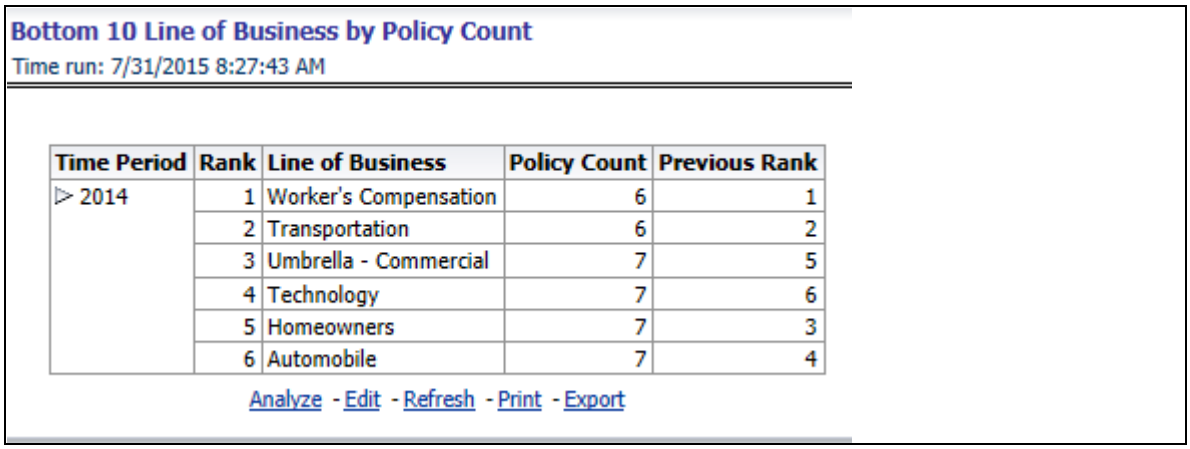
Time run: 7/31/2015 8:27:43 AM

Time Period	Rank	Line of Business	Policy Count	Previous Rank
▷ 2014	1	Umbrella - Commercial	7	1
	2	Technology	7	2
	3	Homeowners	7	5
	4	Automobile	7	6
	5	Worker's Compensation	6	3
	6	Transportation	6	4

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

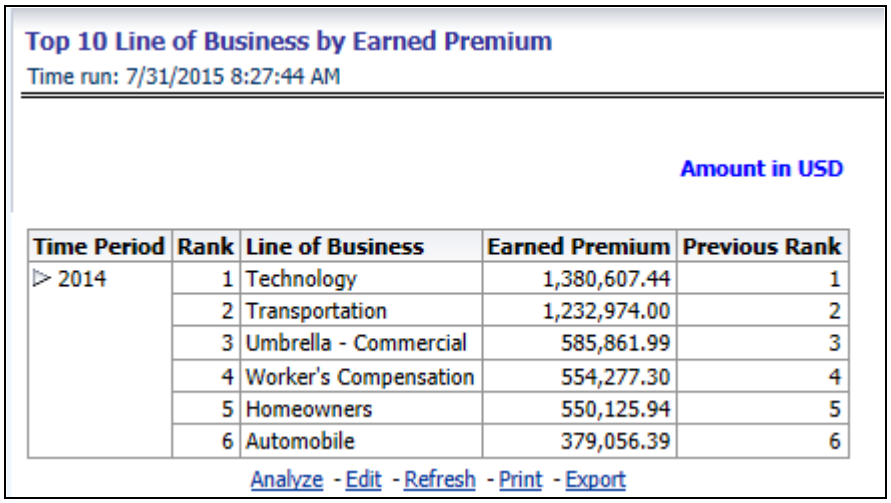
Time run: 7/31/2015 8:27:43 AM

Time Period	Rank	Line of Business	Policy Count	Previous Rank
▷ 2014	1	Worker's Compensation	6	1
	2	Transportation	6	2
	3	Umbrella - Commercial	7	5
	4	Technology	7	6
	5	Homeowners	7	3
	6	Automobile	7	4

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: 7/31/2015 8:27:44 AM

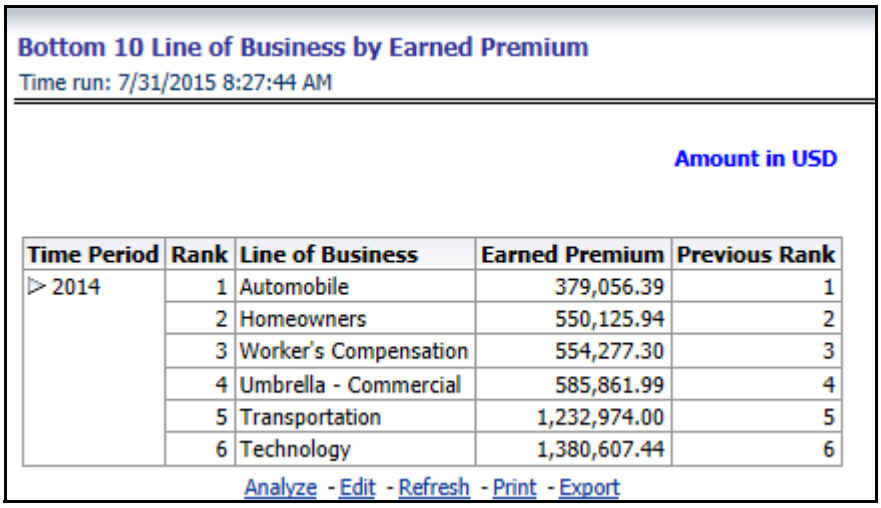
Amount in USD

Time Period	Rank	Line of Business	Earned Premium	Previous Rank
▷ 2014	1	Technology	1,380,607.44	1
	2	Transportation	1,232,974.00	2
	3	Umbrella - Commercial	585,861.99	3
	4	Worker's Compensation	554,277.30	4
	5	Homeowners	550,125.94	5
	6	Automobile	379,056.39	6

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: 7/31/2015 8:27:44 AM

Amount in USD

Time Period	Rank	Line of Business	Earned Premium	Previous Rank
▷ 2014	1	Automobile	379,056.39	1
	2	Homeowners	550,125.94	2
	3	Worker's Compensation	554,277.30	3
	4	Umbrella - Commercial	585,861.99	4
	5	Transportation	1,232,974.00	5
	6	Technology	1,380,607.44	6

Analyze - Edit - Refresh - Print - Export

Claim Payment Analysis by Line of Business

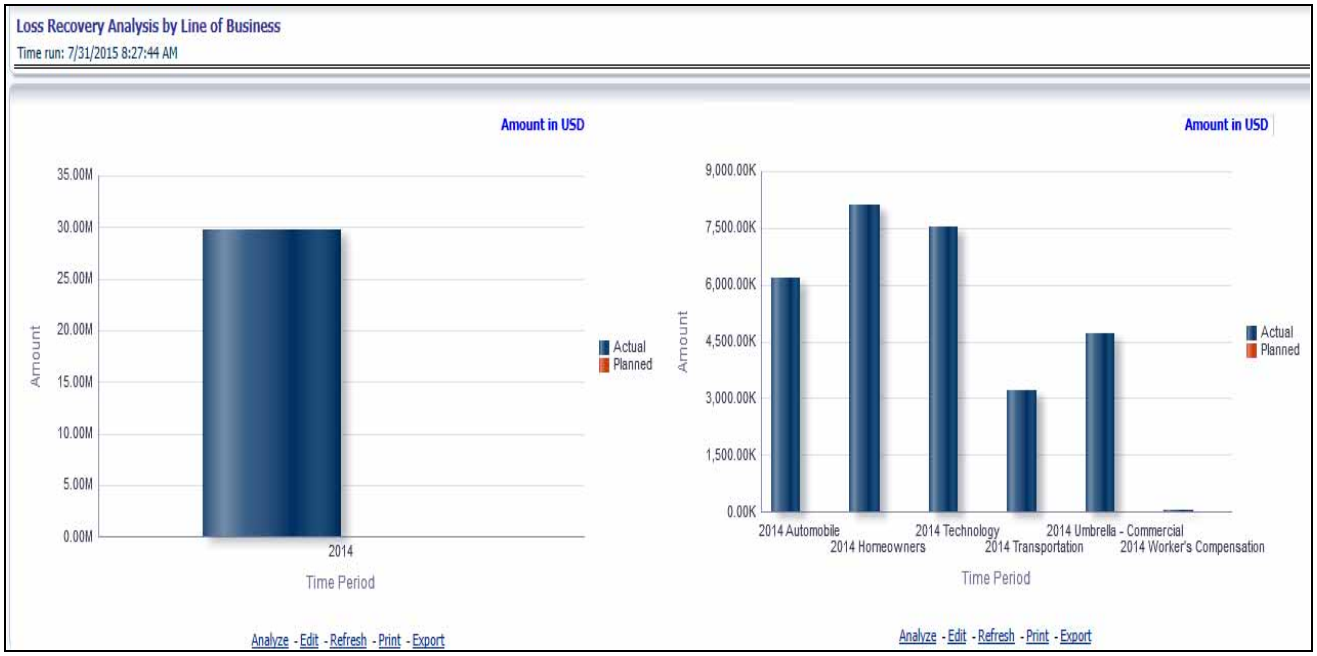
This report shows claim payments by line of business though a comparison between actual and planned values. This report can be viewed over various time periods, company, geography, and line of business selected from page level prompts. The pie chart shows policy count by current in-time values whereas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

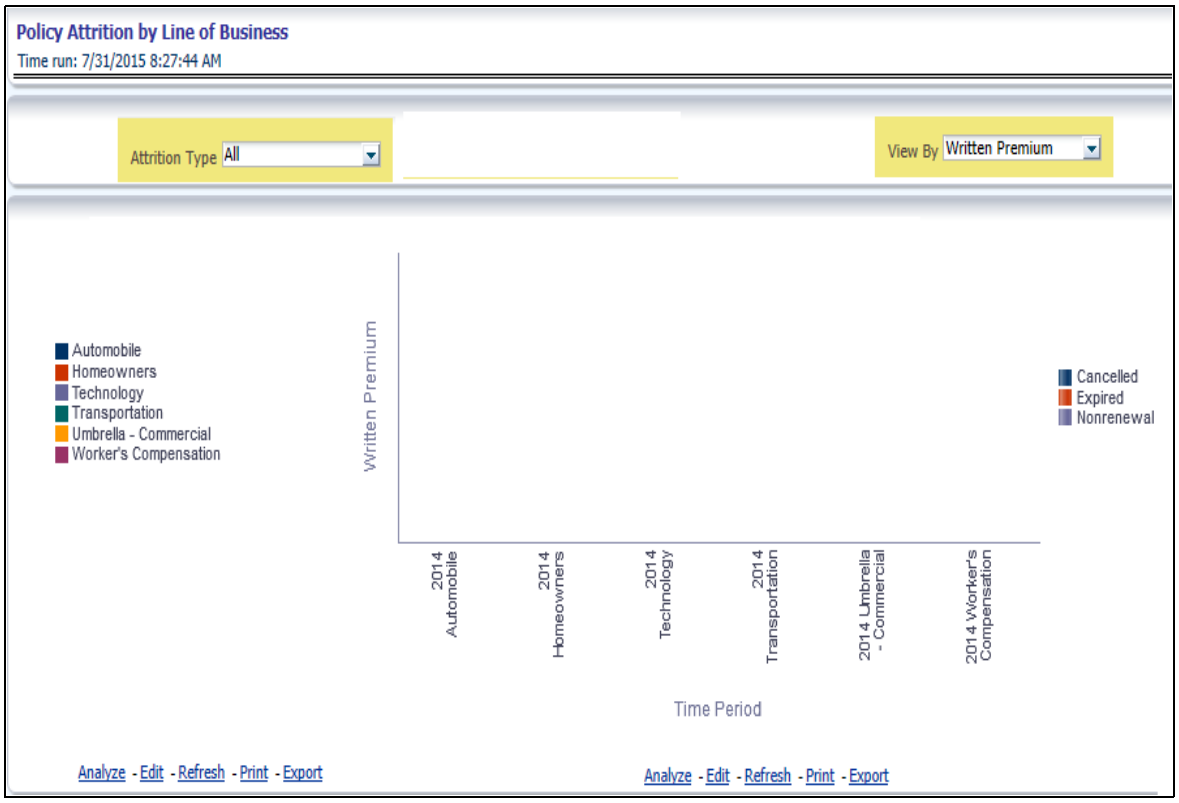
Loss Recovery Analysis by Line of Business

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.



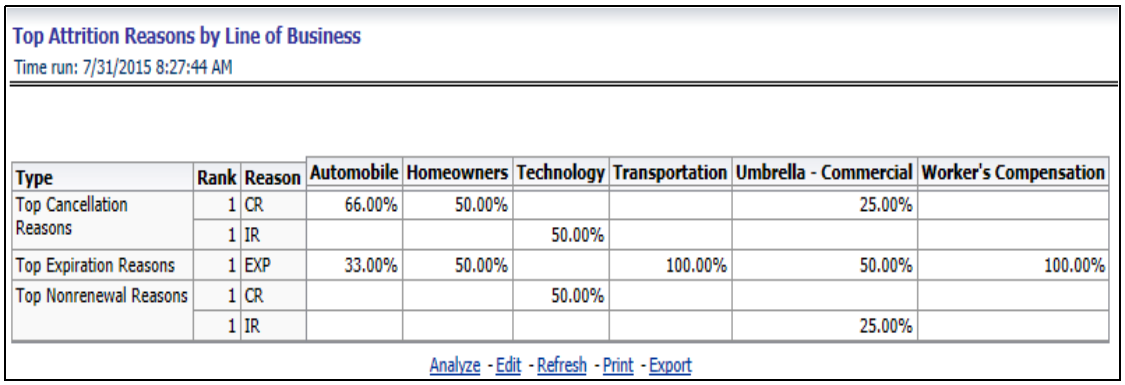
Policy Attrition by Line of Business

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.

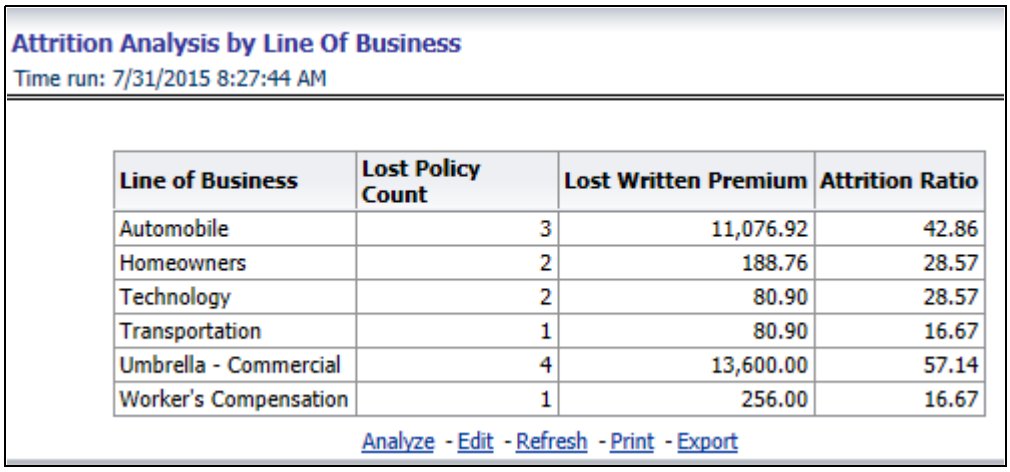


Type	Rank	Reason	Automobile	Homeowners	Technology	Transportation	Umbrella - Commercial	Worker's Compensation
Top Cancellation Reasons	1	CR	66.00%	50.00%			25.00%	
	1	IR			50.00%			
Top Expiration Reasons	1	EXP	33.00%	50.00%		100.00%	50.00%	100.00%
Top Nonrenewal Reasons	1	CR			50.00%			
	1	IR					25.00%	

Analyze - Edit - Refresh - Print - Export

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.



Attrition Analysis by Line Of Business
Time run: 7/31/2015 8:27:44 AM

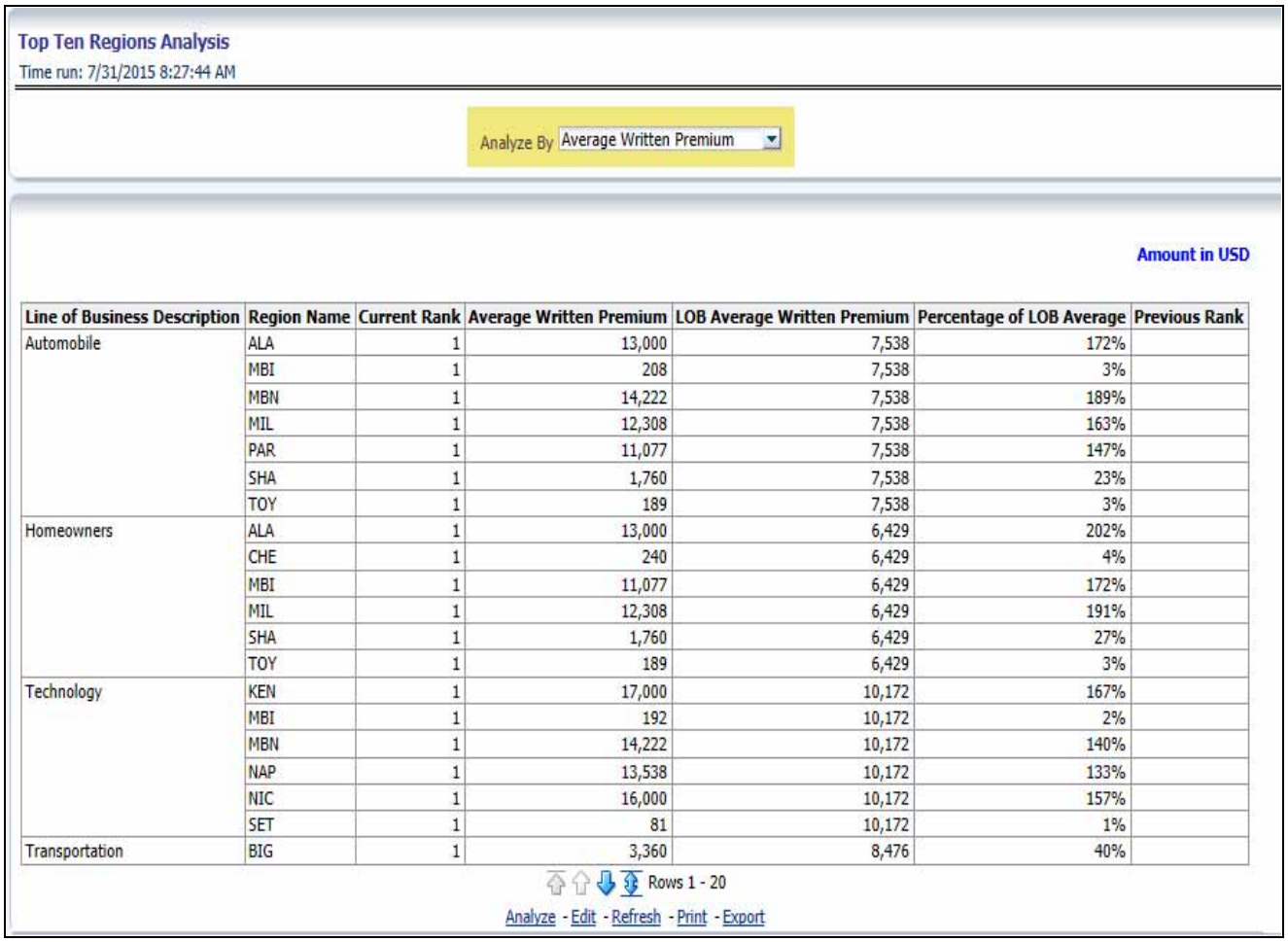
Line of Business	Lost Policy Count	Lost Written Premium	Attrition Ratio
Automobile	3	11,076.92	42.86
Homeowners	2	188.76	28.57
Technology	2	80.90	28.57
Transportation	1	80.90	16.67
Umbrella - Commercial	4	13,600.00	57.14
Worker's Compensation	1	256.00	16.67

Analyze - Edit - Refresh - Print - Export

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



Top Ten Regions Analysis

Time run: 7/31/2015 8:27:44 AM

Analyze By Average Written Premium

Amount in USD

Line of Business Description	Region Name	Current Rank	Average Written Premium	LOB Average Written Premium	Percentage of LOB Average	Previous Rank
Automobile	ALA	1	13,000	7,538	172%	
	MBI	1	208	7,538	3%	
	MBN	1	14,222	7,538	189%	
	MIL	1	12,308	7,538	163%	
	PAR	1	11,077	7,538	147%	
	SHA	1	1,760	7,538	23%	
	TOY	1	189	7,538	3%	
Homeowners	ALA	1	13,000	6,429	202%	
	CHE	1	240	6,429	4%	
	MBI	1	11,077	6,429	172%	
	MIL	1	12,308	6,429	191%	
	SHA	1	1,760	6,429	27%	
	TOY	1	189	6,429	3%	
Technology	KEN	1	17,000	10,172	167%	
	MBI	1	192	10,172	2%	
	MBN	1	14,222	10,172	140%	
	NAP	1	13,538	10,172	133%	
	NIC	1	16,000	10,172	157%	
	SET	1	81	10,172	1%	
Transportation	BIG	1	3,360	8,476	40%	

Rows 1 - 20

Analyze - Edit - Refresh - Print - Export

Product

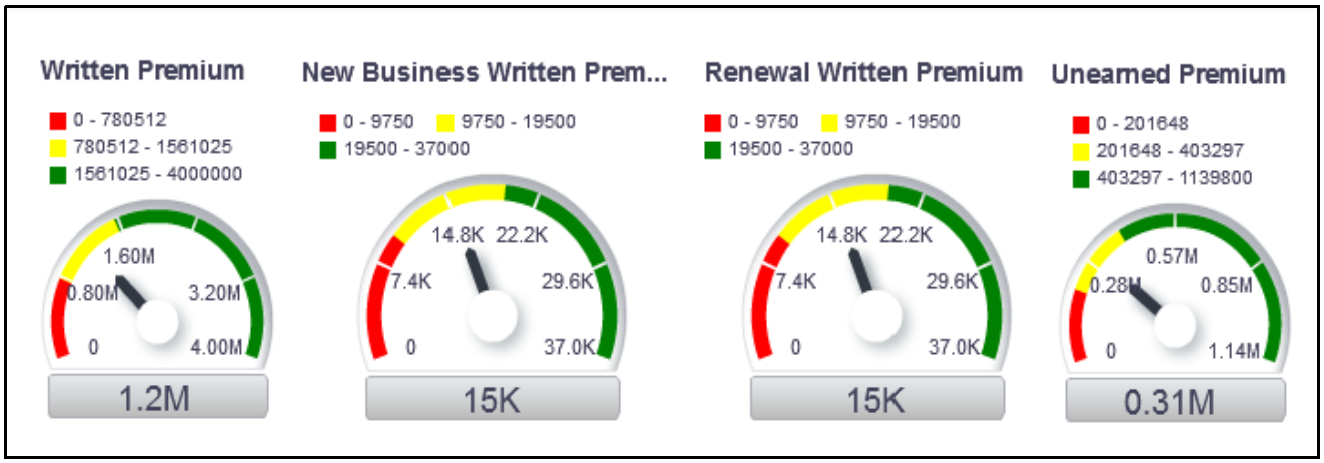
The Product tab includes reports that focus on the Key Performance Indicators for each Product. The filters for this tab allow the report results to be focused on selected products for comparison and targeted analysis. The filters include:

- Time
- Company
- 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: 7/31/2015 10:22:24 AM

Amount in USD

Time Period	Rank	Product Name	Written Premium	Previous Rank
▷ 2014	1	DIGITAL PrivacY Protection	44,841.58	2
	2	Excess Workers Compensation	40,871.39	1
	3	Personal Auto Insurance	27,059.15	6
	4	Commercial Umbrella Liability Insurance for the Energy Industry	26,933.33	4
	5	Homeowners Insurance	25,736.46	5
	6	Transportation Occupational Accident & Contingent Liability	19,552.00	3
▷ 2013	1	Excess Workers Compensation	55,756.72	
	2	DIGITAL PrivacY Protection	51,298.98	
	3	Transportation Occupational Accident & Contingent Liability	47,464.68	
	4	Commercial Umbrella Liability Insurance for the Energy Industry	46,462.30	
	5	Homeowners Insurance	42,185.05	
	6	Personal Auto Insurance	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: 7/31/2015 10:22:24 AM

Amount in USD

Time Period	Rank	Product Name	Written Premium	Previous Rank
▷ 2014	1	Transportation Occupational Accident & Contingent Liability	19,552.00	4
	2	Homeowners Insurance	25,736.46	2
	3	Commercial Umbrella Liability Insurance for the Energy Industry	26,933.33	3
	4	Personal Auto Insurance	27,059.15	1
	5	Excess Workers Compensation	40,871.39	6
	6	DIGITAL PrivacY Protection	44,841.58	5
▷ 2013	1	Personal Auto Insurance	38,563.12	
	2	Homeowners Insurance	42,185.05	
	3	Commercial Umbrella Liability Insurance for the Energy Industry	46,462.30	
	4	Transportation Occupational Accident & Contingent Liability	47,464.68	
	5	DIGITAL PrivacY Protection	51,298.98	
	6	Excess Workers Compensation	55,756.72	

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

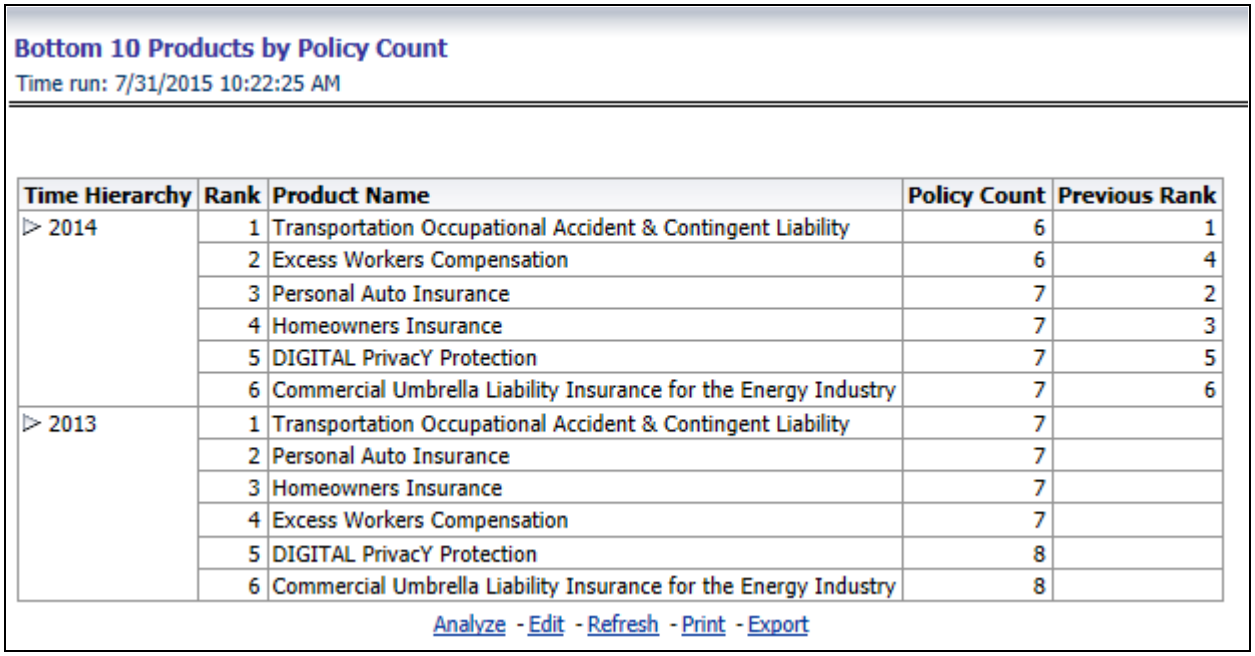
Time run: 7/31/2015 10:22:25 AM

Time Period	Rank	Product Name	Policy Count	Previous Rank
▷ 2014	1	Personal Auto Insurance	7	4
	2	Homeowners Insurance	7	5
	3	DIGITAL PrivacY Protection	7	1
	4	Commercial Umbrella Liability Insurance for the Energy Industry	7	2
	5	Transportation Occupational Accident & Contingent Liability	6	3
	6	Excess Workers Compensation	6	6
▷ 2013	1	DIGITAL PrivacY Protection	8	
	2	Commercial Umbrella Liability Insurance for the Energy Industry	8	
	3	Transportation Occupational Accident & Contingent Liability	7	
	4	Personal Auto Insurance	7	
	5	Homeowners Insurance	7	
	6	Excess Workers Compensation	7	

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

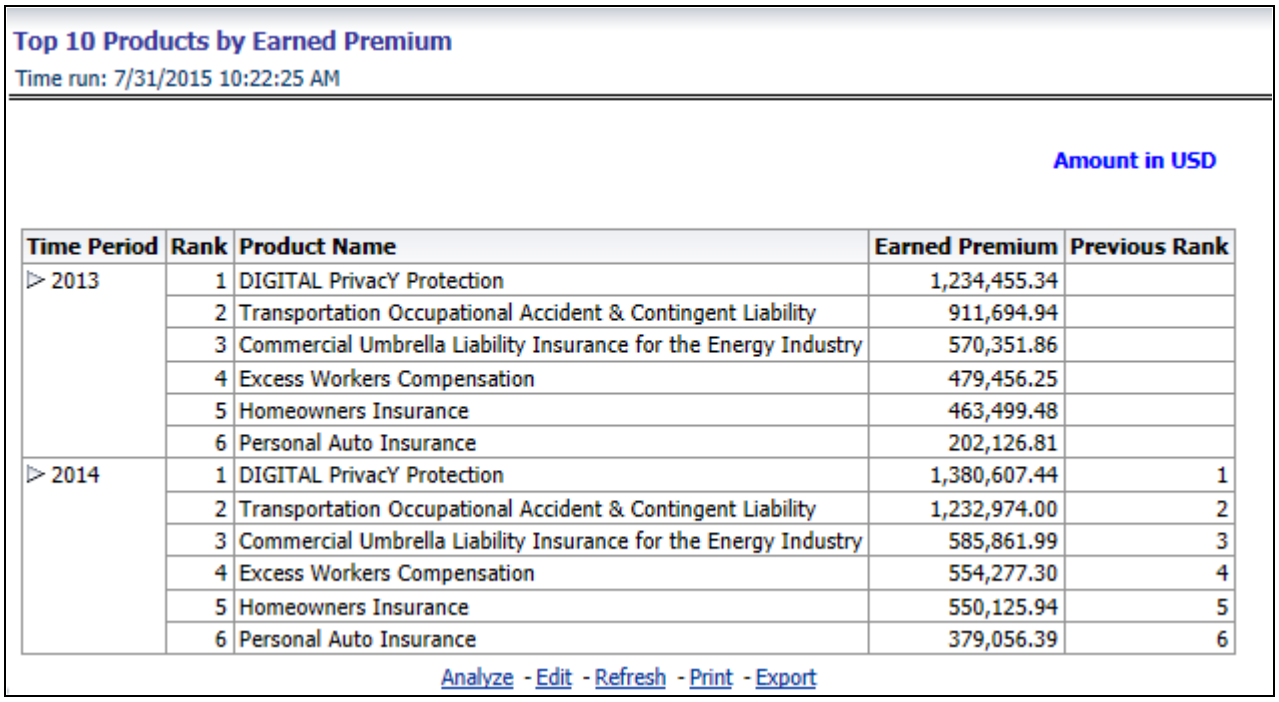
Time run: 7/31/2015 10:22:25 AM

Time Hierarchy	Rank	Product Name	Policy Count	Previous Rank
▷ 2014	1	Transportation Occupational Accident & Contingent Liability	6	1
	2	Excess Workers Compensation	6	4
	3	Personal Auto Insurance	7	2
	4	Homeowners Insurance	7	3
	5	DIGITAL PrivacY Protection	7	5
	6	Commercial Umbrella Liability Insurance for the Energy Industry	7	6
▷ 2013	1	Transportation Occupational Accident & Contingent Liability	7	
	2	Personal Auto Insurance	7	
	3	Homeowners Insurance	7	
	4	Excess Workers Compensation	7	
	5	DIGITAL PrivacY Protection	8	
	6	Commercial Umbrella Liability Insurance for the Energy Industry	8	

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: 7/31/2015 10:22:25 AM

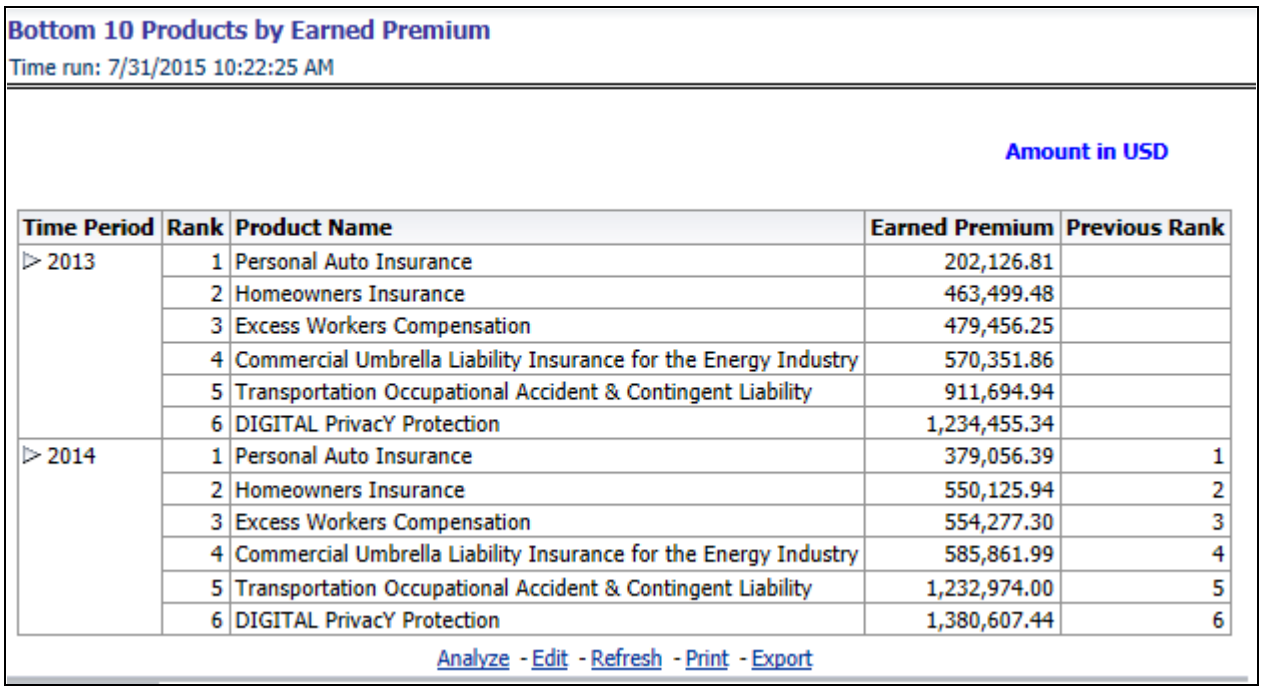
Amount in USD

Time Period	Rank	Product Name	Earned Premium	Previous Rank
▷ 2013	1	DIGITAL PrivacY Protection	1,234,455.34	
	2	Transportation Occupational Accident & Contingent Liability	911,694.94	
	3	Commercial Umbrella Liability Insurance for the Energy Industry	570,351.86	
	4	Excess Workers Compensation	479,456.25	
	5	Homeowners Insurance	463,499.48	
	6	Personal Auto Insurance	202,126.81	
▷ 2014	1	DIGITAL PrivacY Protection	1,380,607.44	1
	2	Transportation Occupational Accident & Contingent Liability	1,232,974.00	2
	3	Commercial Umbrella Liability Insurance for the Energy Industry	585,861.99	3
	4	Excess Workers Compensation	554,277.30	4
	5	Homeowners Insurance	550,125.94	5
	6	Personal Auto Insurance	379,056.39	6

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: 7/31/2015 10:22:25 AM

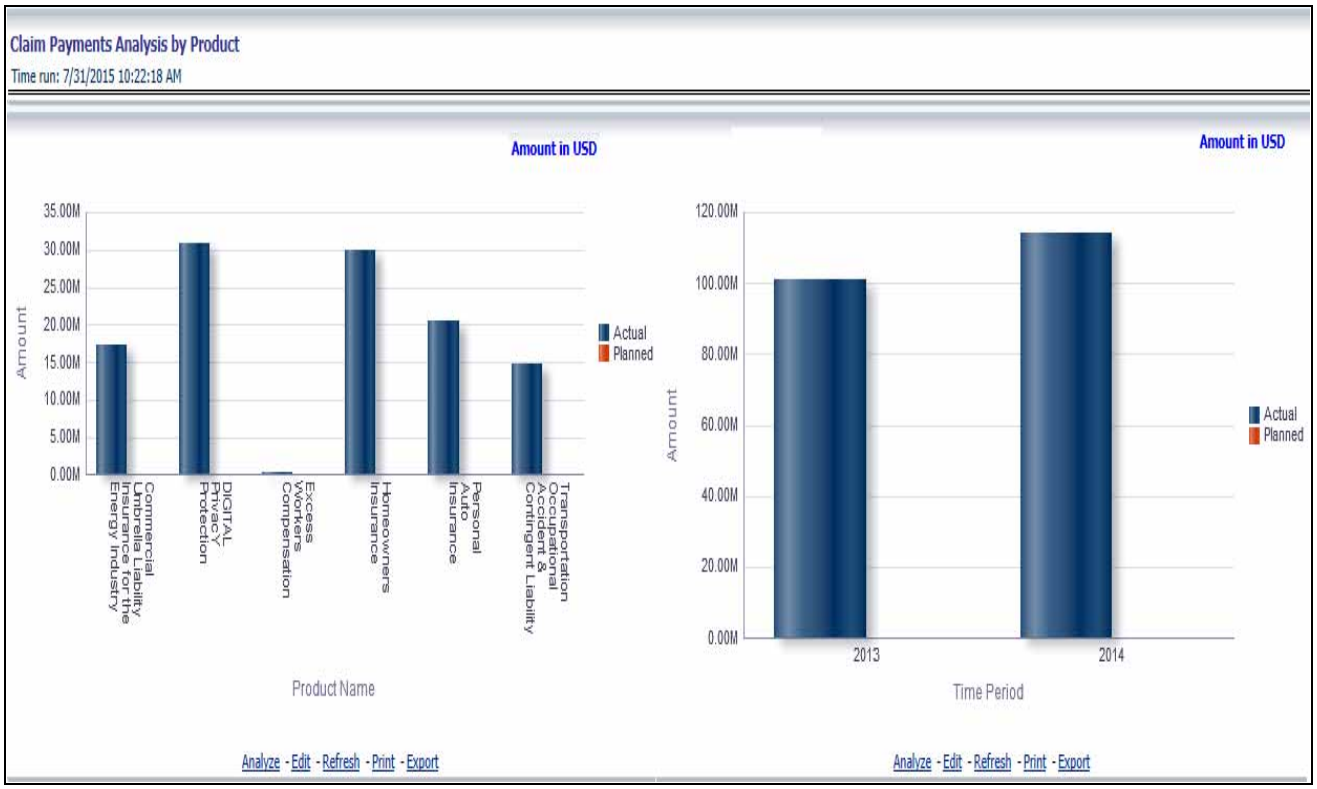
Amount in USD

Time Period	Rank	Product Name	Earned Premium	Previous Rank
▷ 2013	1	Personal Auto Insurance	202,126.81	
	2	Homeowners Insurance	463,499.48	
	3	Excess Workers Compensation	479,456.25	
	4	Commercial Umbrella Liability Insurance for the Energy Industry	570,351.86	
	5	Transportation Occupational Accident & Contingent Liability	911,694.94	
	6	DIGITAL PrivacY Protection	1,234,455.34	
▷ 2014	1	Personal Auto Insurance	379,056.39	1
	2	Homeowners Insurance	550,125.94	2
	3	Excess Workers Compensation	554,277.30	3
	4	Commercial Umbrella Liability Insurance for the Energy Industry	585,861.99	4
	5	Transportation Occupational Accident & Contingent Liability	1,232,974.00	5
	6	DIGITAL PrivacY Protection	1,380,607.44	6

Analyze - Edit - Refresh - Print - Export

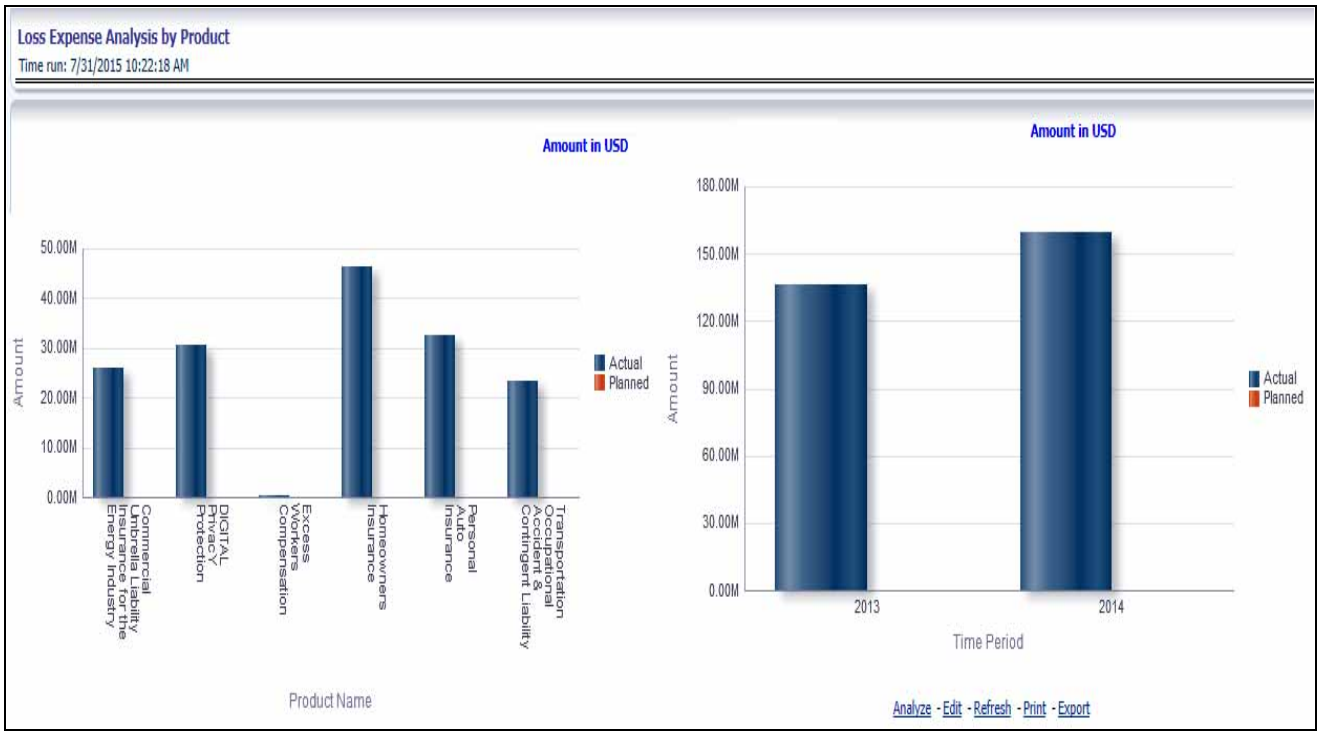
Claim Payment Analysis by Product

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.



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.

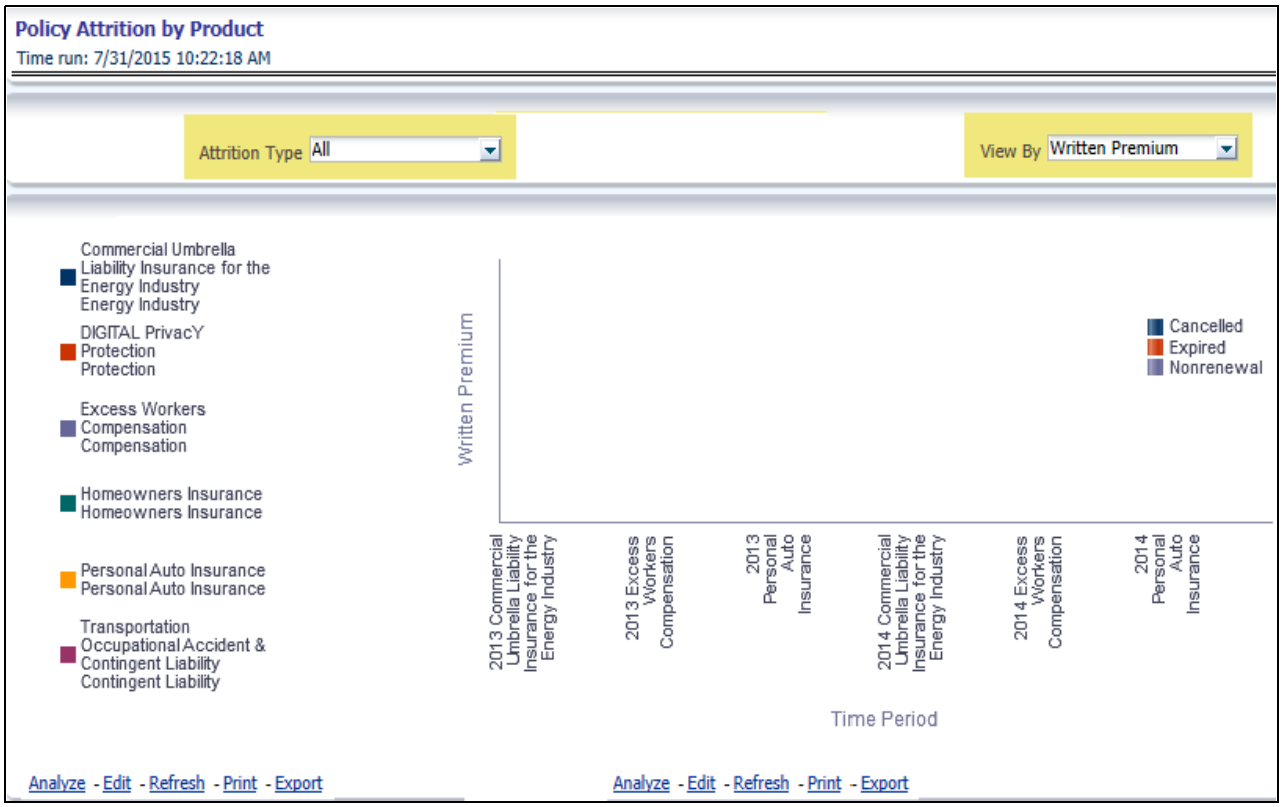


Loss Recovery Analysis by Products

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.

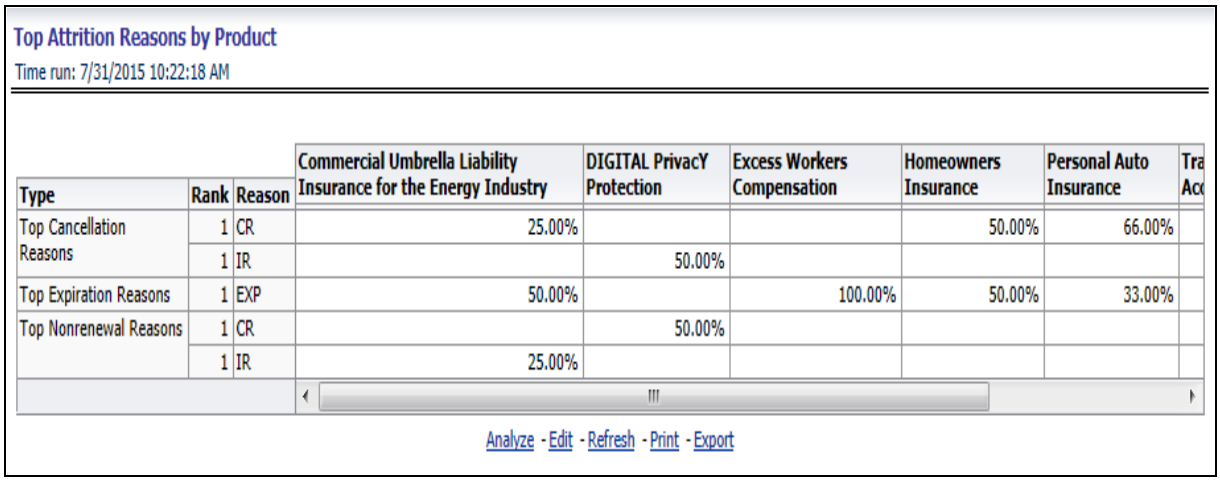
Policy Attrition by Product

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

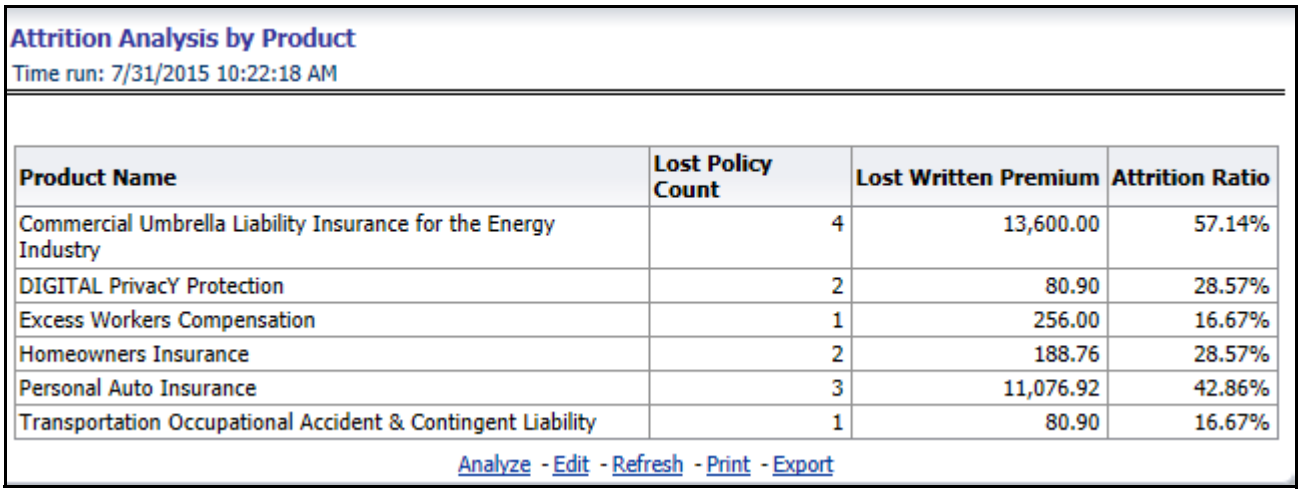
Time run: 7/31/2015 10:22:18 AM

Type	Rank	Reason	Commercial Umbrella Liability Insurance for the Energy Industry	DIGITAL PrivacY Protection	Excess Workers Compensation	Homeowners Insurance	Personal Auto Insurance	Tra Acc
Top Cancellation Reasons	1	CR	25.00%			50.00%	66.00%	
	1	IR		50.00%				
Top Expiration Reasons	1	EXP	50.00%		100.00%	50.00%	33.00%	
Top Nonrenewal Reasons	1	CR		50.00%				
	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: 7/31/2015 10:22:18 AM

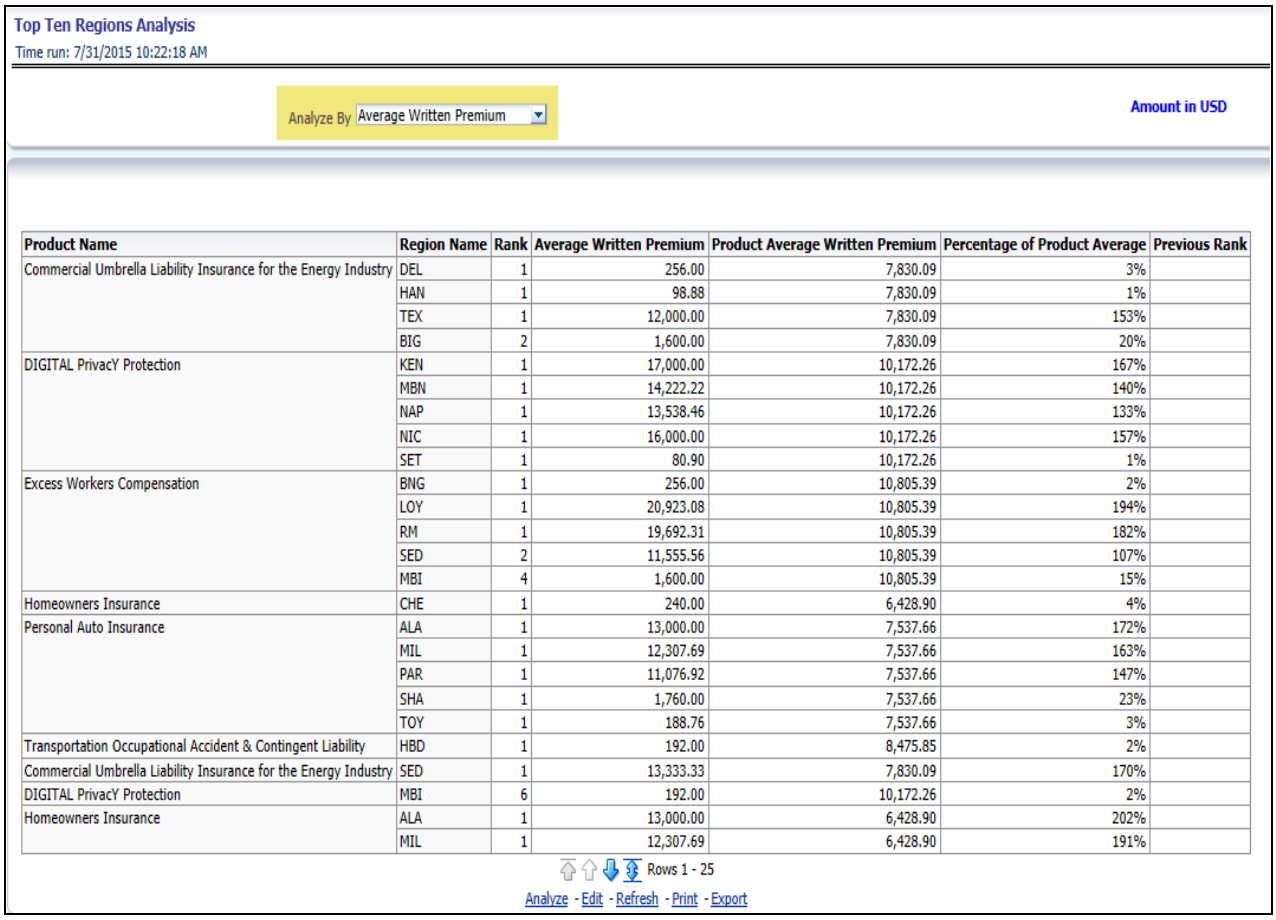
Product Name	Lost Policy Count	Lost Written Premium	Attrition Ratio
Commercial Umbrella Liability Insurance for the Energy Industry	4	13,600.00	57.14%
DIGITAL PrivacY Protection	2	80.90	28.57%
Excess Workers Compensation	1	256.00	16.67%
Homeowners Insurance	2	188.76	28.57%
Personal Auto Insurance	3	11,076.92	42.86%
Transportation Occupational Accident & Contingent Liability	1	80.90	16.67%

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



Top Ten Regions Analysis

Time run: 7/31/2015 10:22:18 AM

Analyze By: Average Written Premium

Amount in USD

Product Name	Region Name	Rank	Average Written Premium	Product Average Written Premium	Percentage of Product Average	Previous Rank
Commercial Umbrella Liability Insurance for the Energy Industry	DEL	1	256.00	7,830.09	3%	
	HAN	1	98.88	7,830.09	1%	
	TEX	1	12,000.00	7,830.09	153%	
	BIG	2	1,600.00	7,830.09	20%	
DIGITAL PrivacY Protection	KEN	1	17,000.00	10,172.26	167%	
	MBN	1	14,222.22	10,172.26	140%	
	NAP	1	13,538.46	10,172.26	133%	
	NIC	1	16,000.00	10,172.26	157%	
	SET	1	80.90	10,172.26	1%	
Excess Workers Compensation	BNG	1	256.00	10,805.39	2%	
	LOY	1	20,923.08	10,805.39	194%	
	RM	1	19,692.31	10,805.39	182%	
	SED	2	11,555.56	10,805.39	107%	
	MBI	4	1,600.00	10,805.39	15%	
Homeowners Insurance	CHE	1	240.00	6,428.90	4%	
Personal Auto Insurance	ALA	1	13,000.00	7,537.66	172%	
	MIL	1	12,307.69	7,537.66	163%	
	PAR	1	11,076.92	7,537.66	147%	
	SHA	1	1,760.00	7,537.66	23%	
	TOY	1	188.76	7,537.66	3%	
Transportation Occupational Accident & Contingent Liability	HBD	1	192.00	8,475.85	2%	
Commercial Umbrella Liability Insurance for the Energy Industry	SED	1	13,333.33	7,830.09	170%	
DIGITAL PrivacY Protection	MBI	6	192.00	10,172.26	2%	
Homeowners Insurance	ALA	1	13,000.00	6,428.90	202%	
	MIL	1	12,307.69	6,428.90	191%	

Rows 1 - 25

Analyze - Edit - Refresh - Print - Export

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

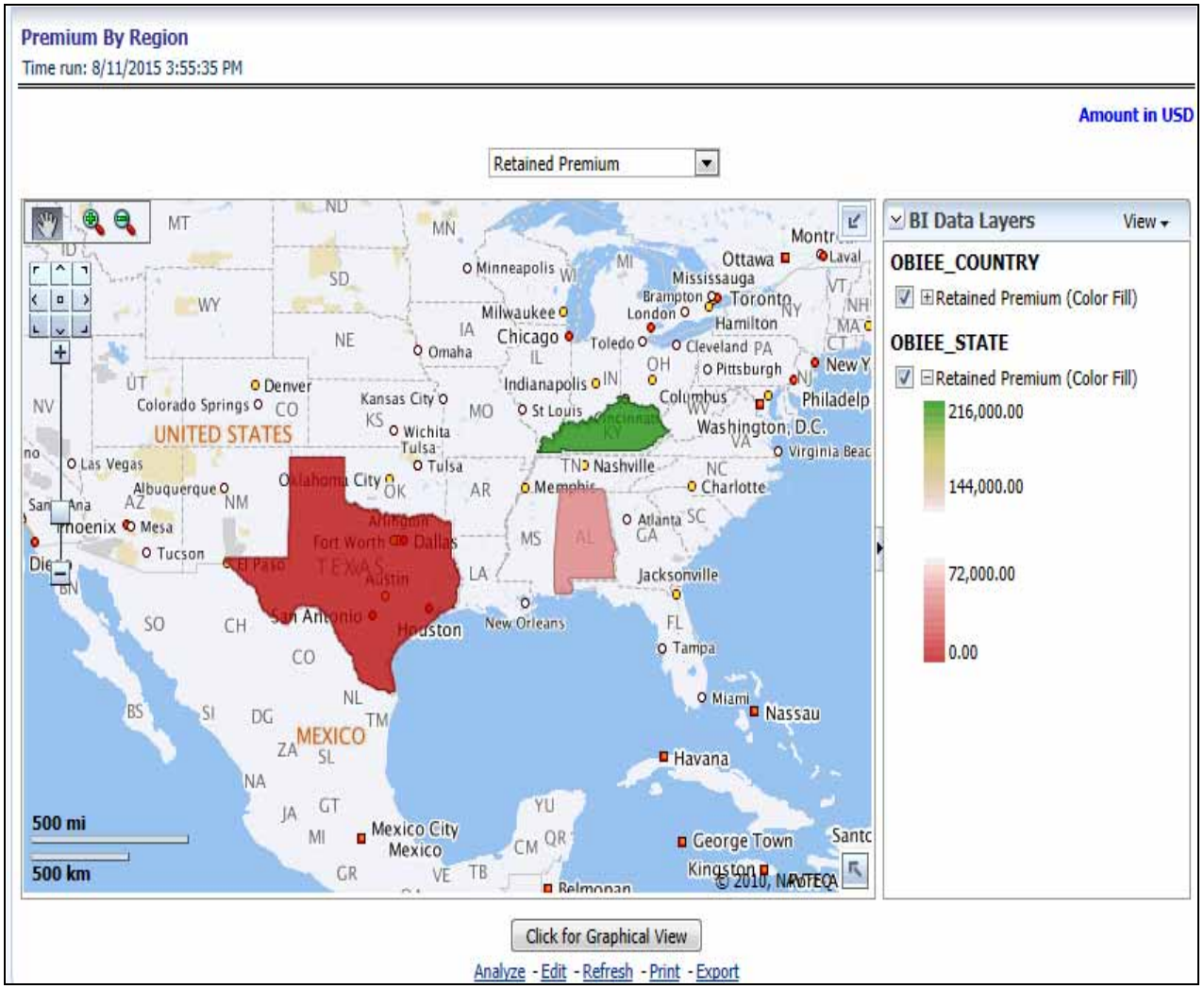
This report shows different types of premium revenue by various geographical regions. This report can be viewed over various time periods, company, geography, product, and line of business selected from the page level prompts. This report shows premium income through the following premiums.

- 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.

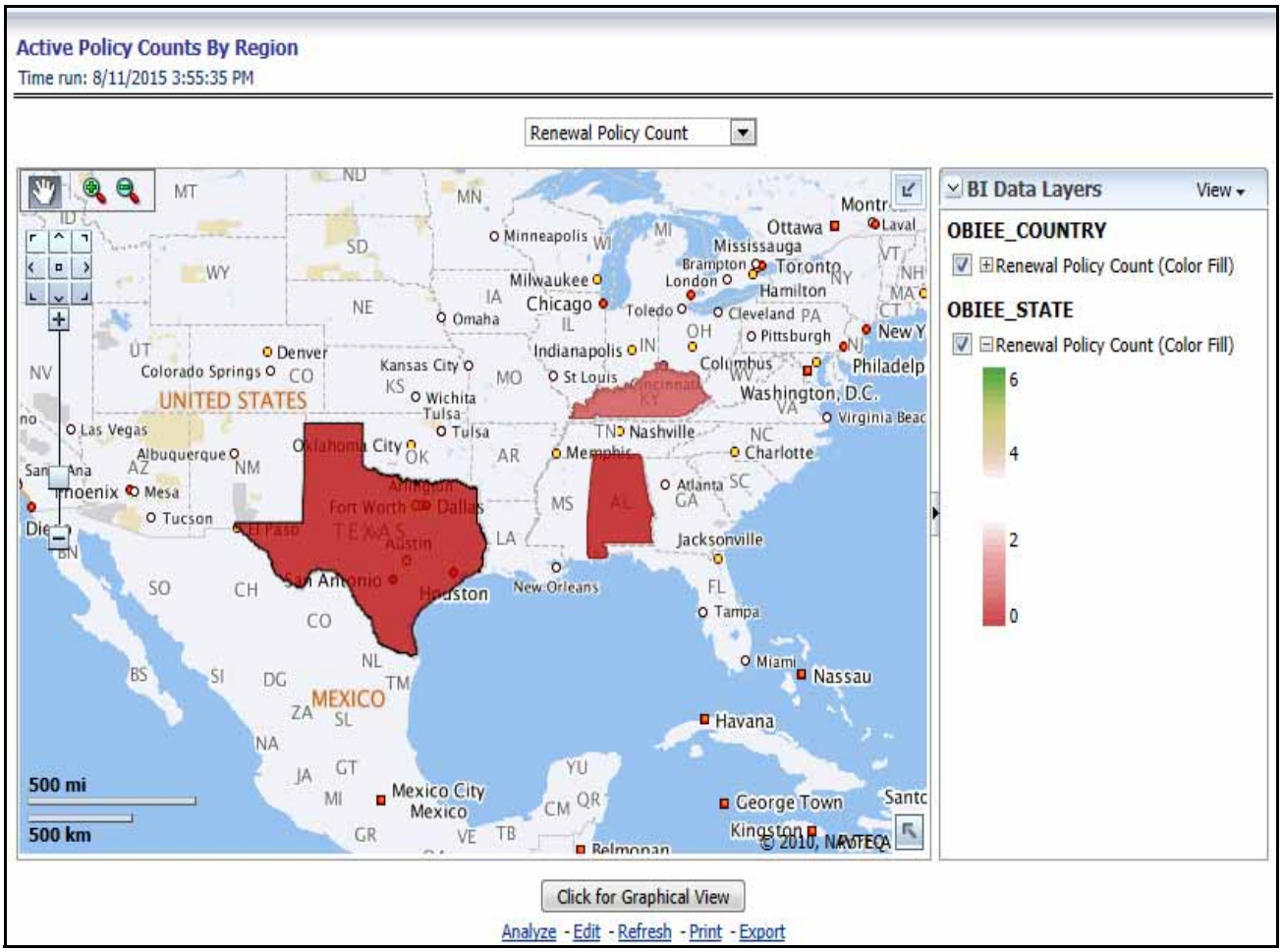


Active Policy Counts By Region

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.

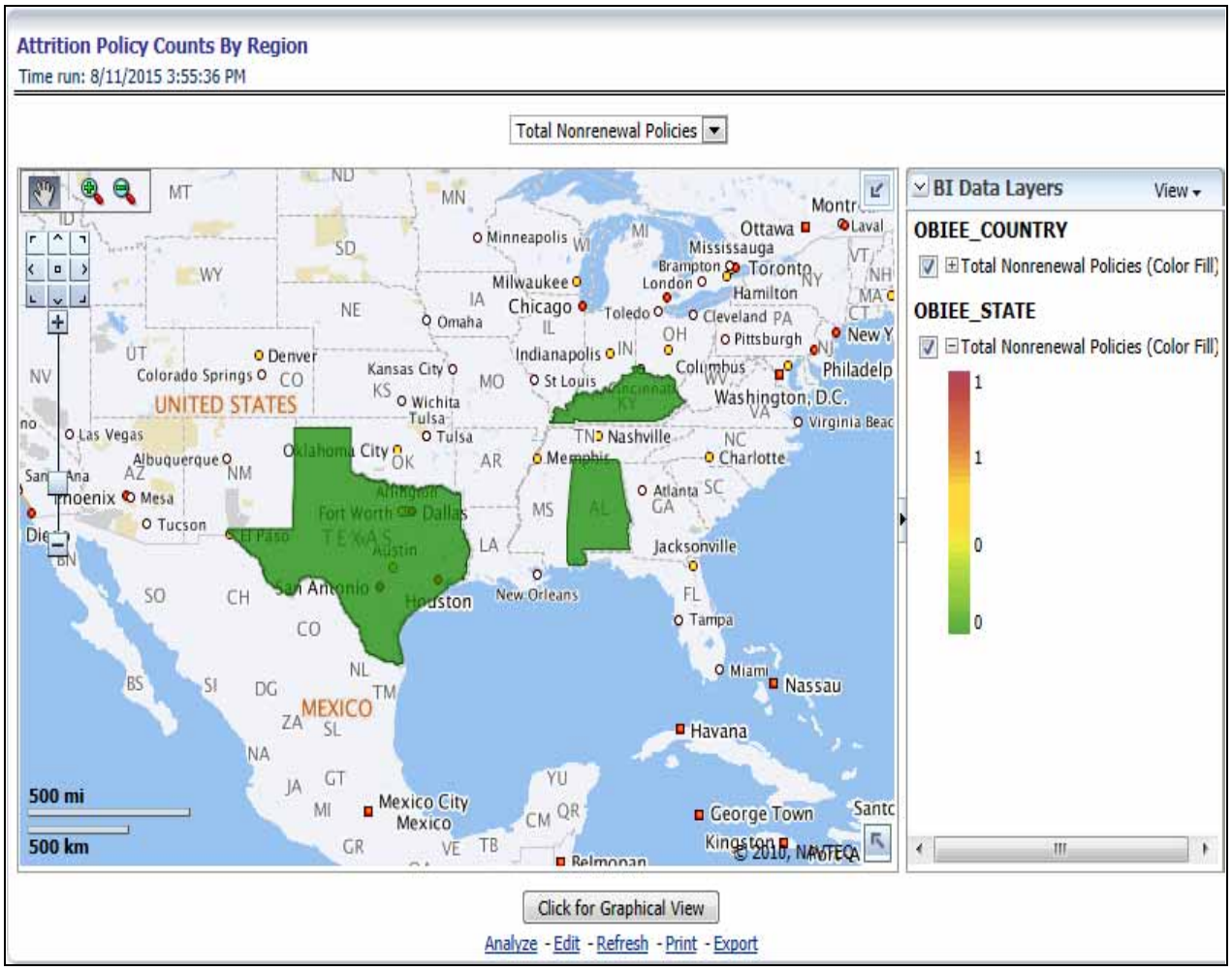


Attrition Policy Counts By Region

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.

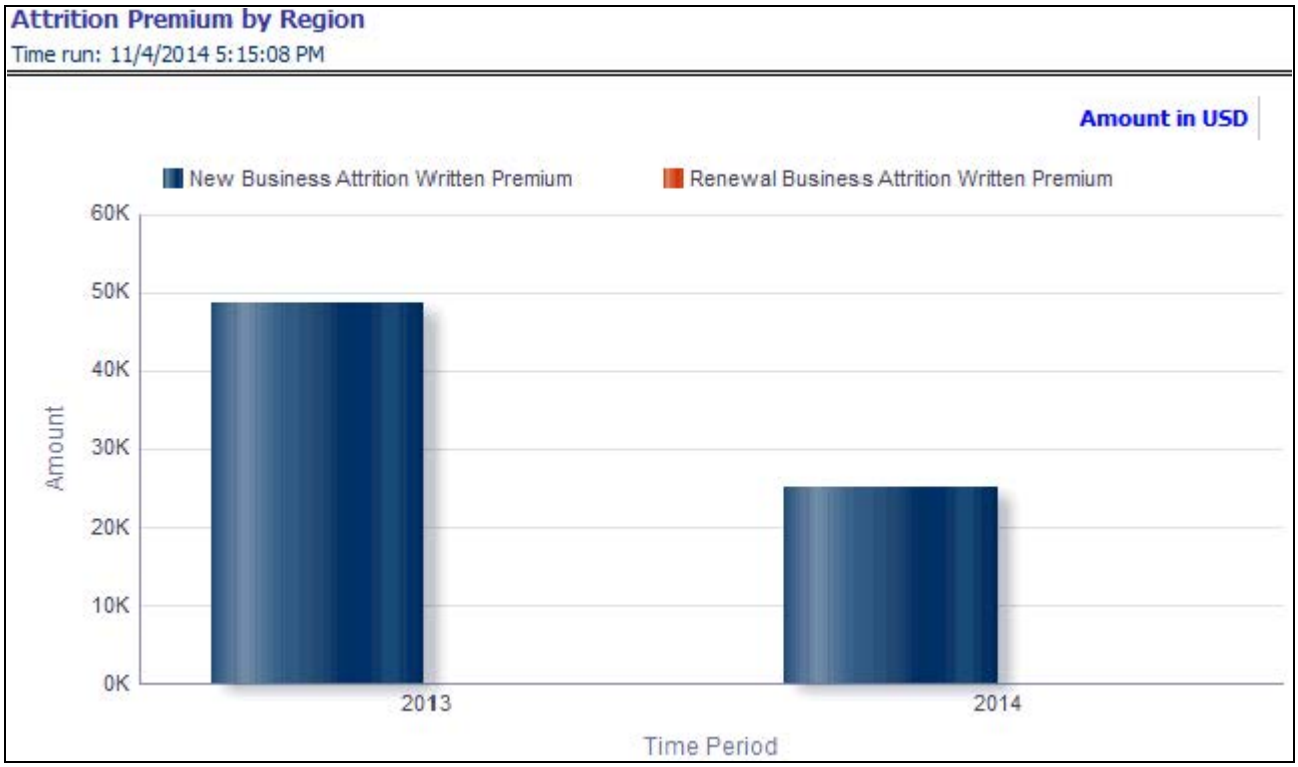


Attrition Premium By Region

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.

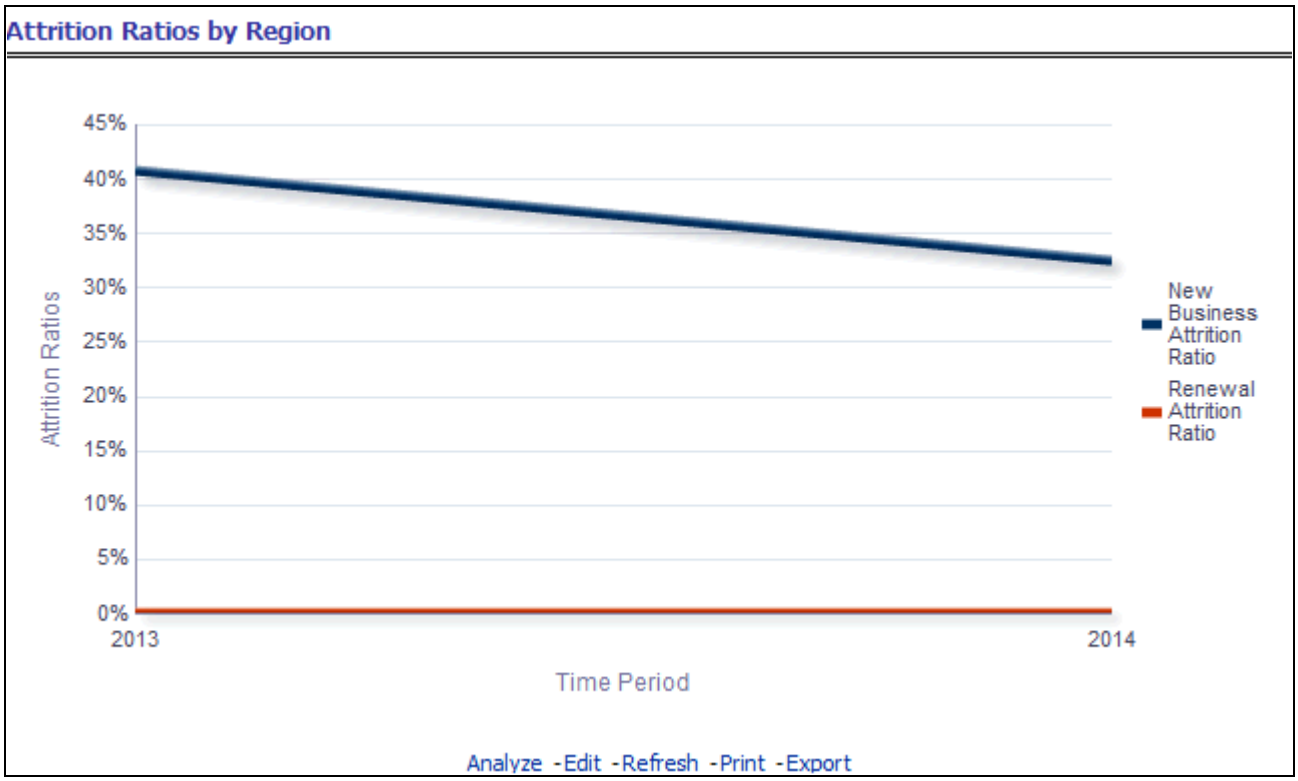


Attritions Ratios by Region

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

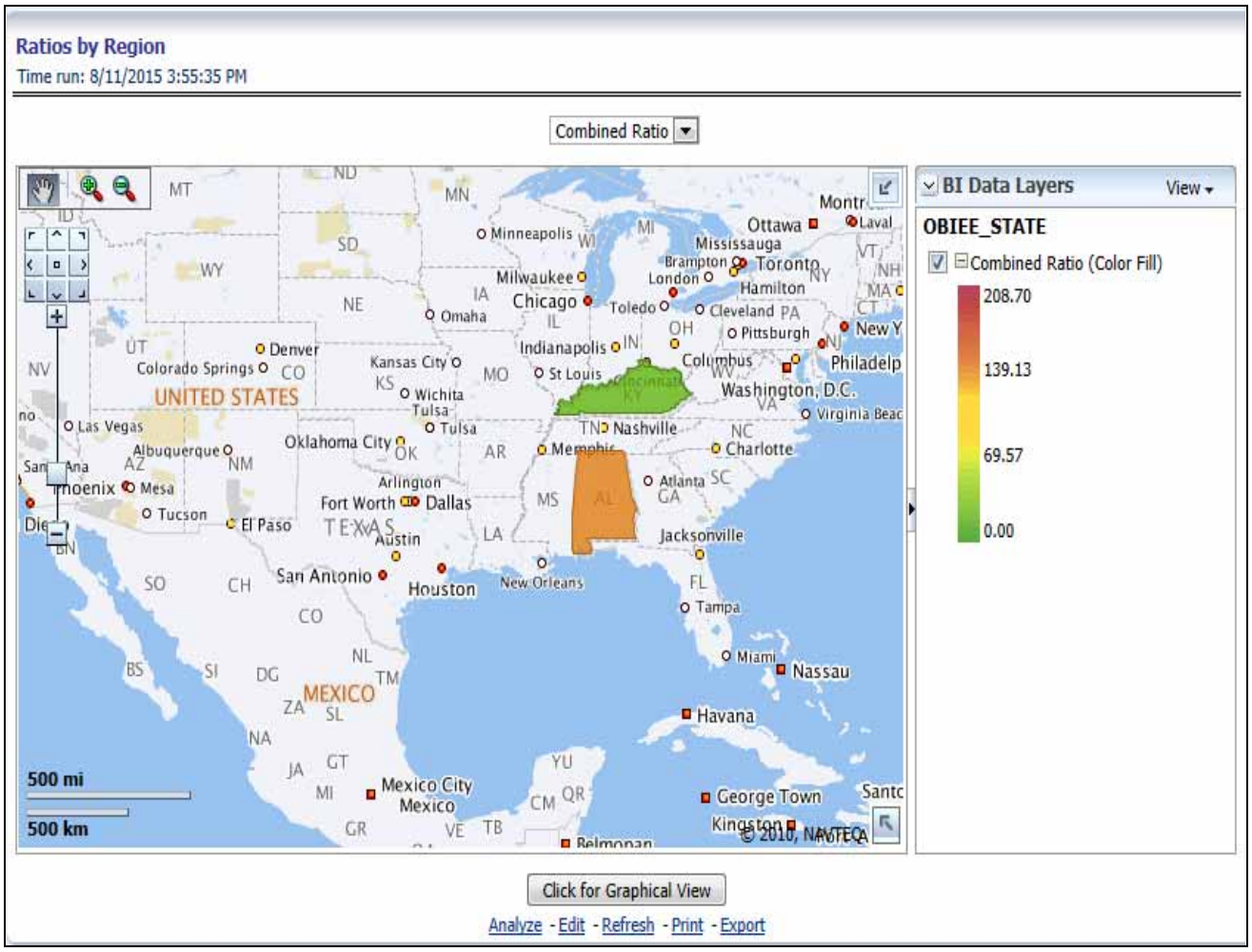
Drill Down:

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:

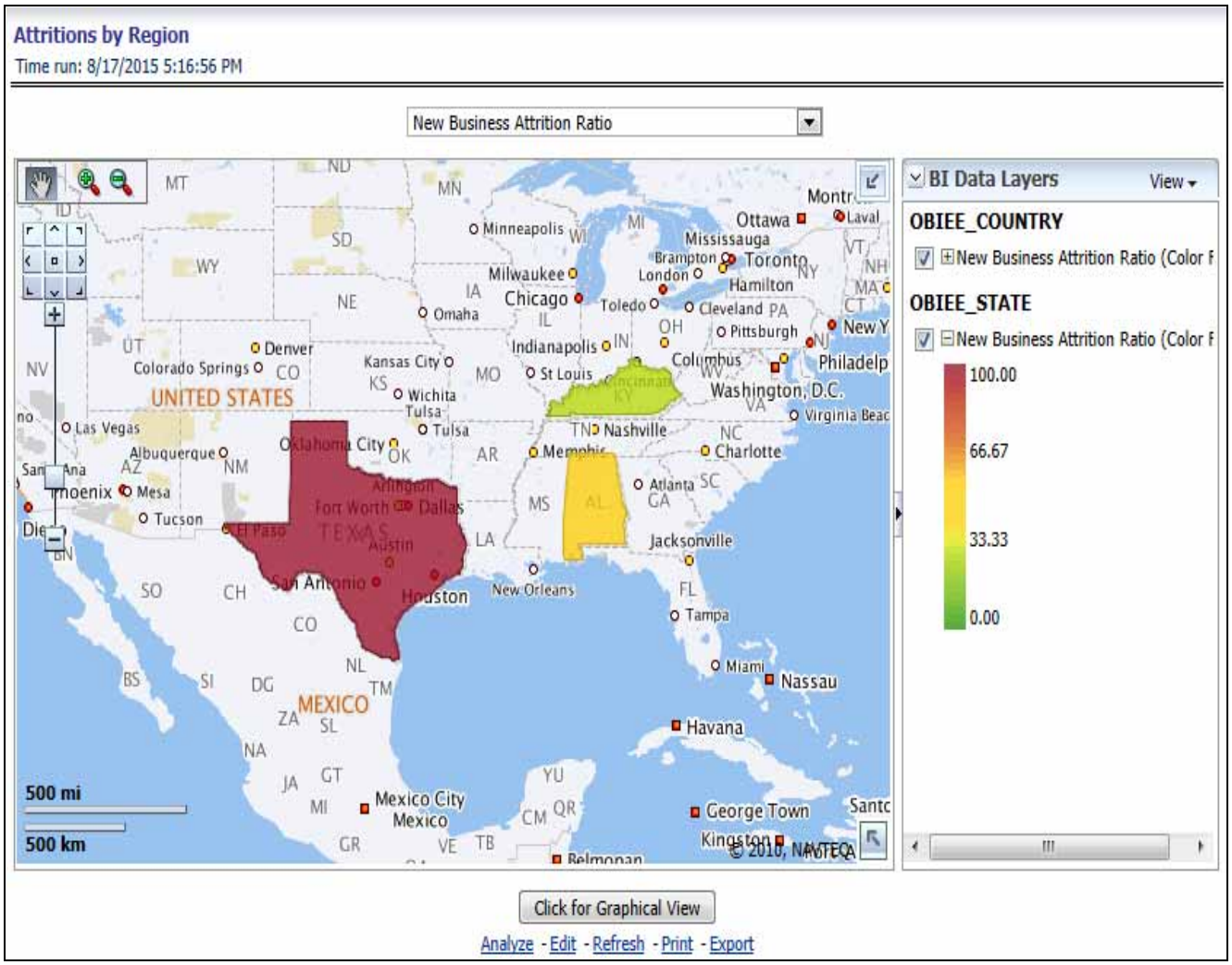
The report can be further analyzed by regions, time period, and ratios like new business attrition ratio, and renewal business attrition ratio. Click any ratio to view the report in the drill-down mode.

Attritions by Region

This is a Map report where the attrition performances through various key attrition parameters like attrition ratio, new business attrition ratio, renewal business attrition ratio, and so on can be measured.

Drill Down:

The report can be further analyzed as a time series trend report by clicking Graphical View Mode and also by clicking areas of the map.

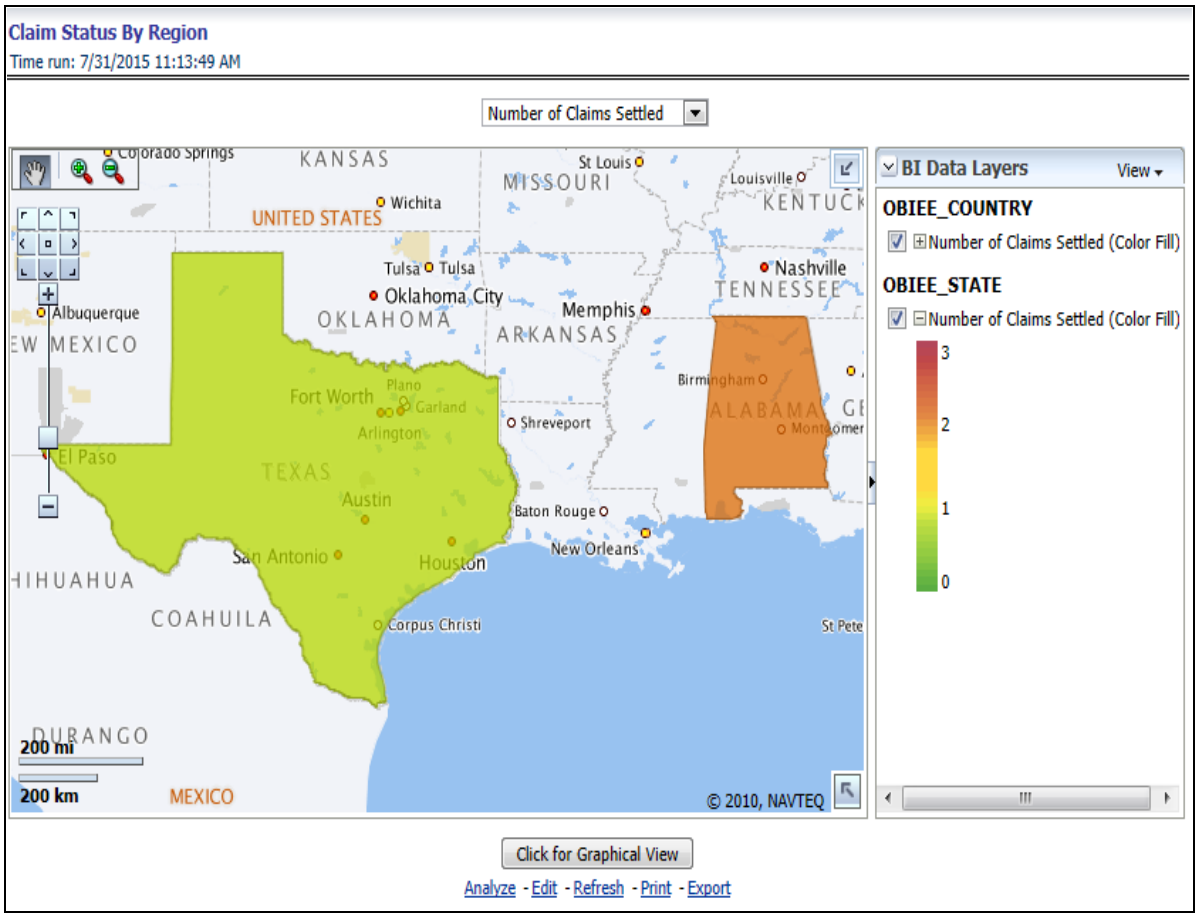


Claim Status By Region

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.

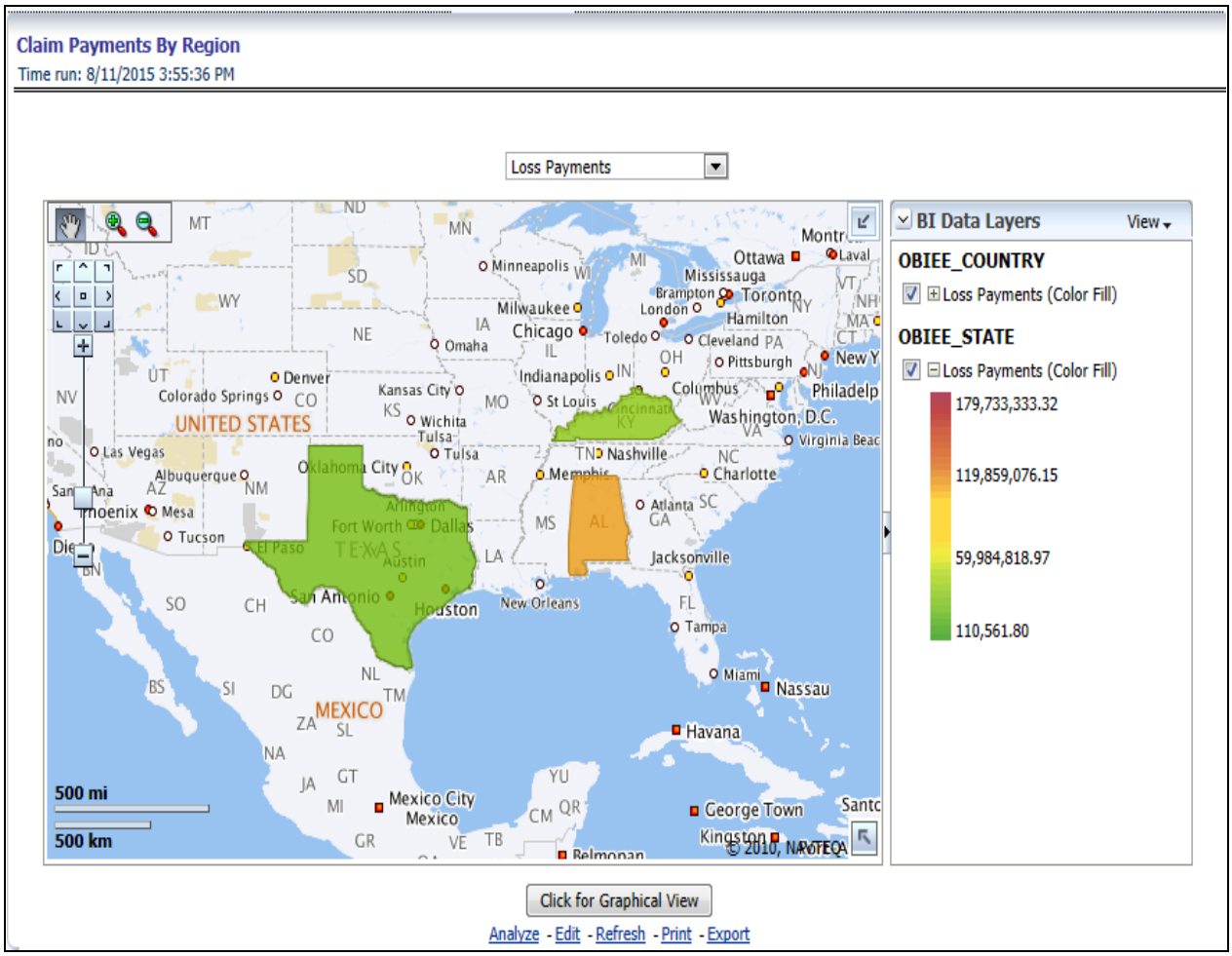


Claim Payments by Region

This report illustrates the claim payment like loss payments, catastrophic claim payments, and litigation claim payments through geographical map and a drill through 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.



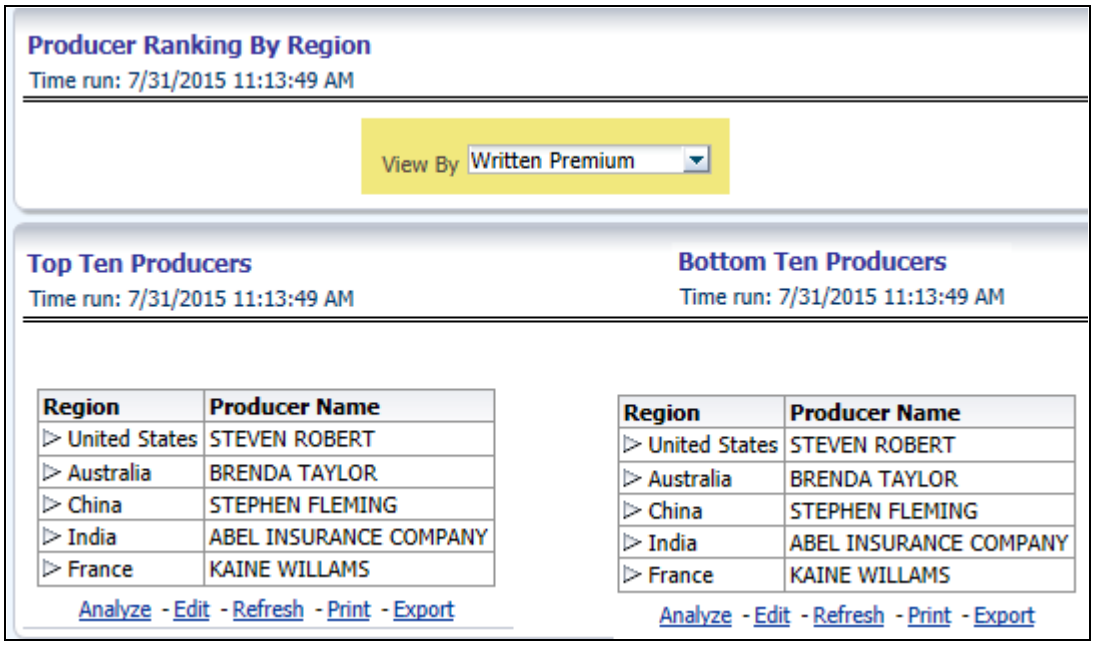
Producer Ranking By Region

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

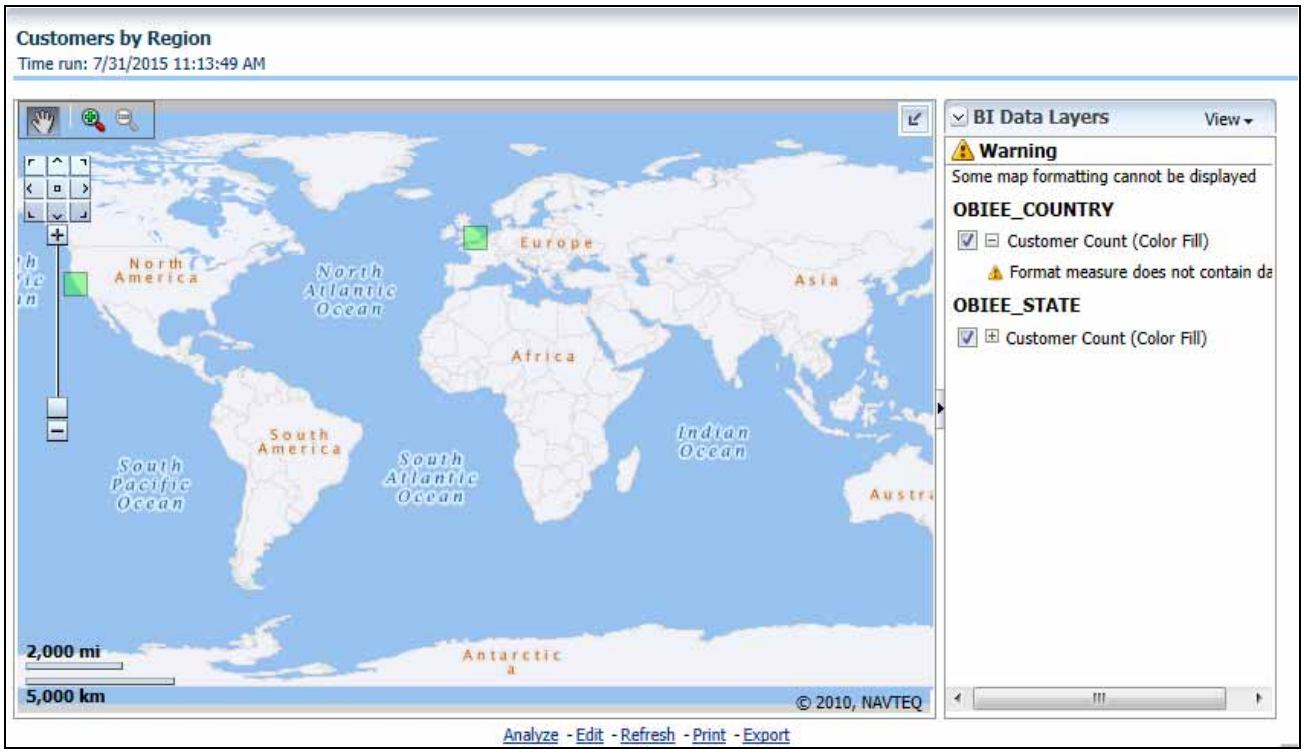
Drill Down:

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



Customers by Region



Producer

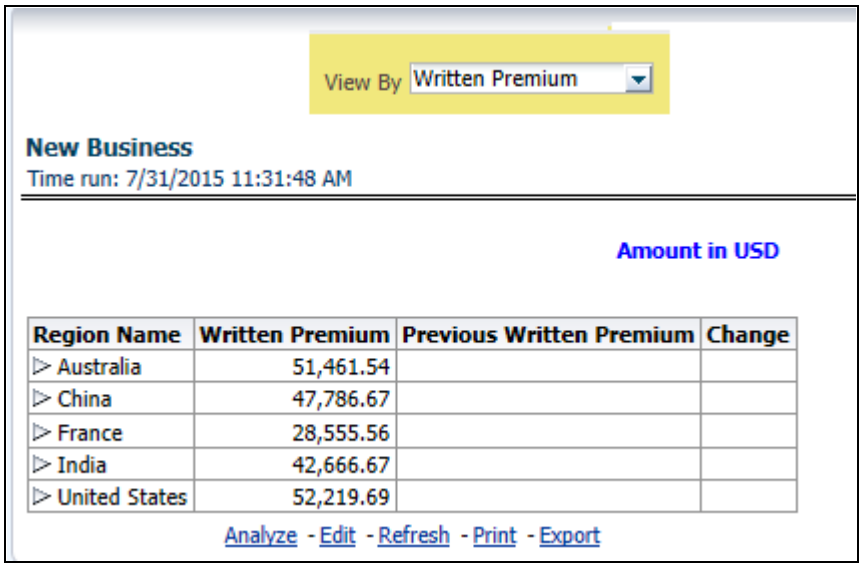
The Producer Performance tab focuses on the results of the Producing Agents and Producing Agencies. The filters for this tab allow the report results to be focused on selected combinations for comparison or more targeted analysis. The filters include:

- Time
- Company
- Geography
- Line of Business
- Product
- Producer

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

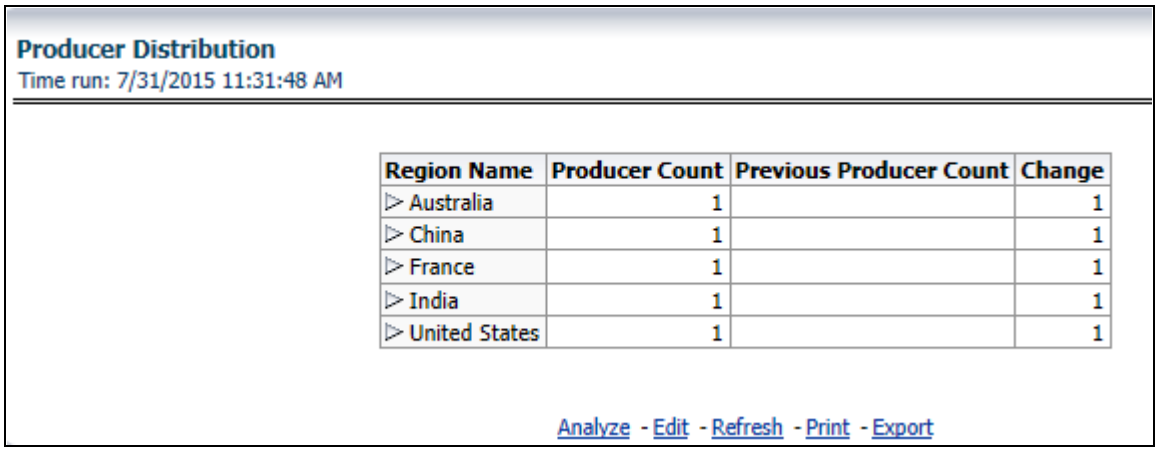
New Business

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.



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: 7/31/2015 11:31:48 AM

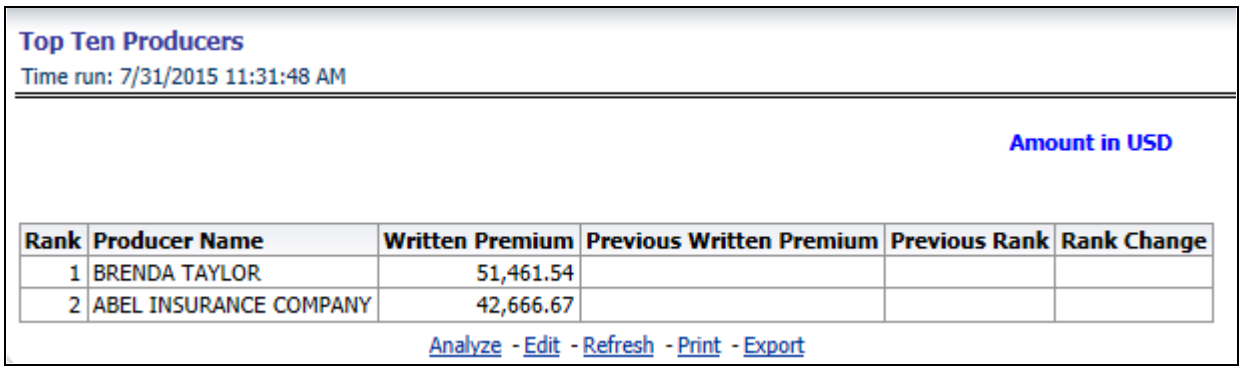
Region Name	Producer Count	Previous Producer Count	Change
▷ Australia	1		1
▷ China	1		1
▷ France	1		1
▷ India	1		1
▷ United States	1		1

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



Top Ten Producers
Time run: 7/31/2015 11:31:48 AM

Amount in USD

Rank	Producer Name	Written Premium	Previous Written Premium	Previous Rank	Rank Change
1	BRENDA TAYLOR	51,461.54			
2	ABEL INSURANCE COMPANY	42,666.67			

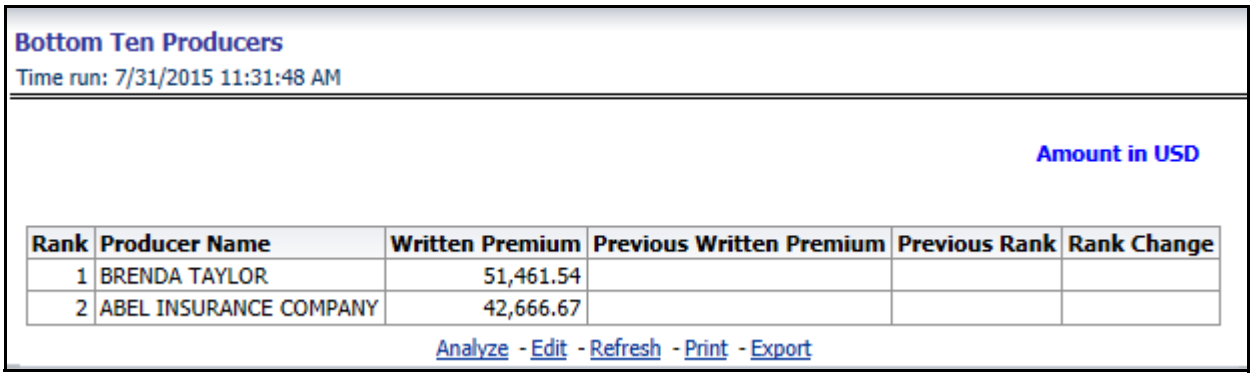
Analyze - Edit - Refresh - Print - Export

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



Bottom Ten Producers

Time run: 7/31/2015 11:31:48 AM

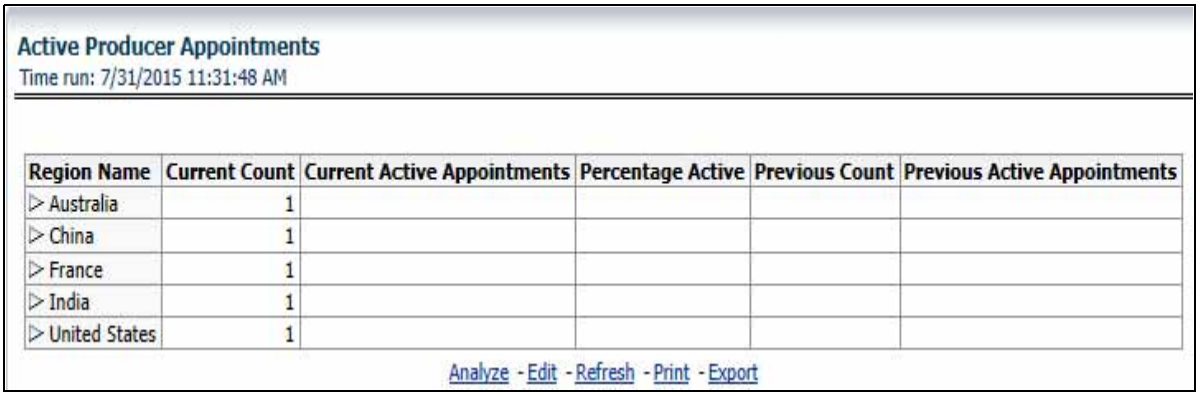
Amount in USD

Rank	Producer Name	Written Premium	Previous Written Premium	Previous Rank	Rank Change
1	BRENDA TAYLOR	51,461.54			
2	ABEL INSURANCE COMPANY	42,666.67			

Analyze - Edit - Refresh - Print - Export

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: 7/31/2015 11:31:48 AM

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

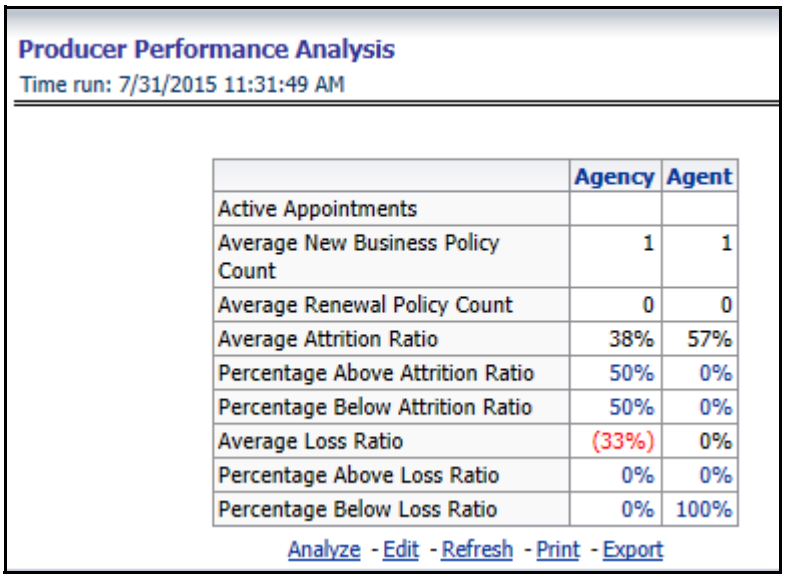
This tabular report shows the producers' performance through the following performance measures.

- Average New Business Policy Count
- Average Renewal Policy Count

- Average Attrition Ratio
- Percentage Above Average Attrition Ratio
- Percentage Below Average Attrition Ratio
- Average Loss Ratio
- Percentage Above Average Loss Ratio
- 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

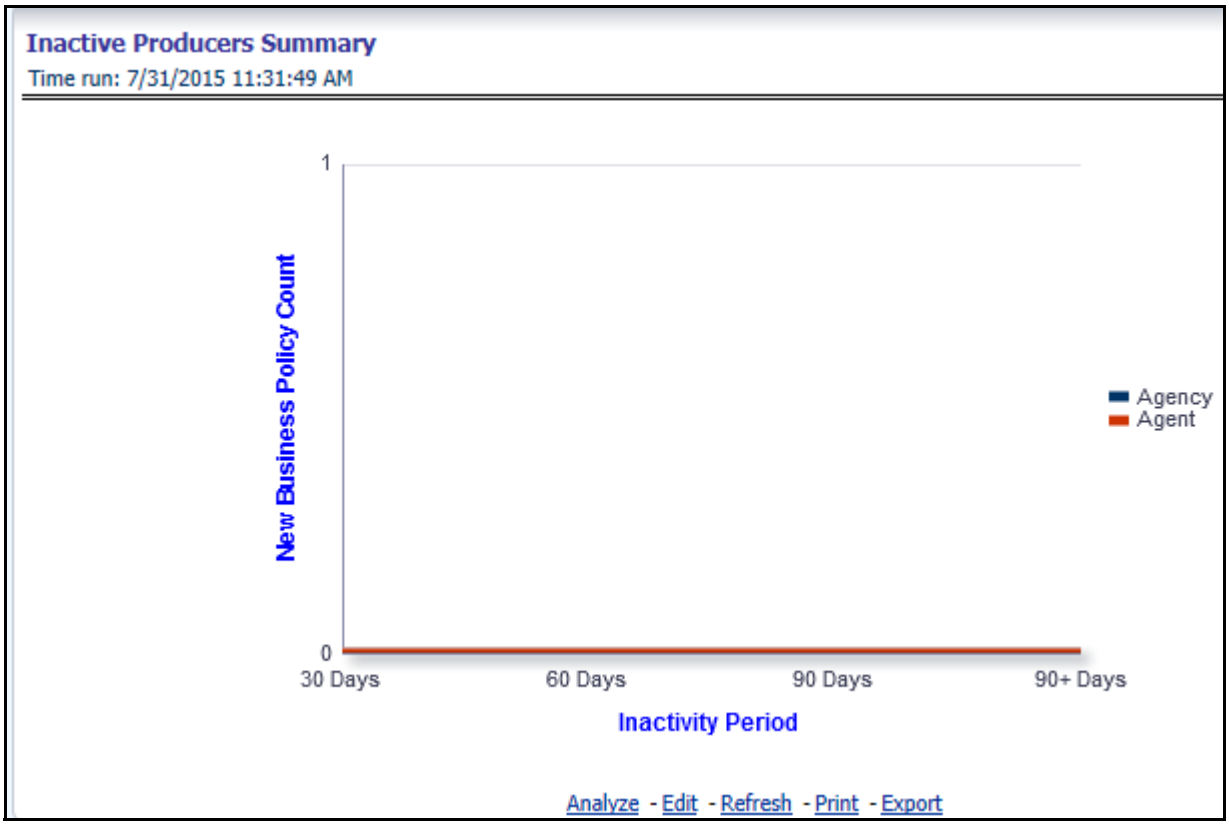
Time run: 7/31/2015 11:31:49 AM

	Agency	Agent
Active Appointments		
Average New Business Policy Count	1	1
Average Renewal Policy Count	0	0
Average Attrition Ratio	38%	57%
Percentage Above Attrition Ratio	50%	0%
Percentage Below Attrition Ratio	50%	0%
Average Loss Ratio	(33%)	0%
Percentage Above Loss Ratio	0%	0%
Percentage Below Loss Ratio	0%	100%

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

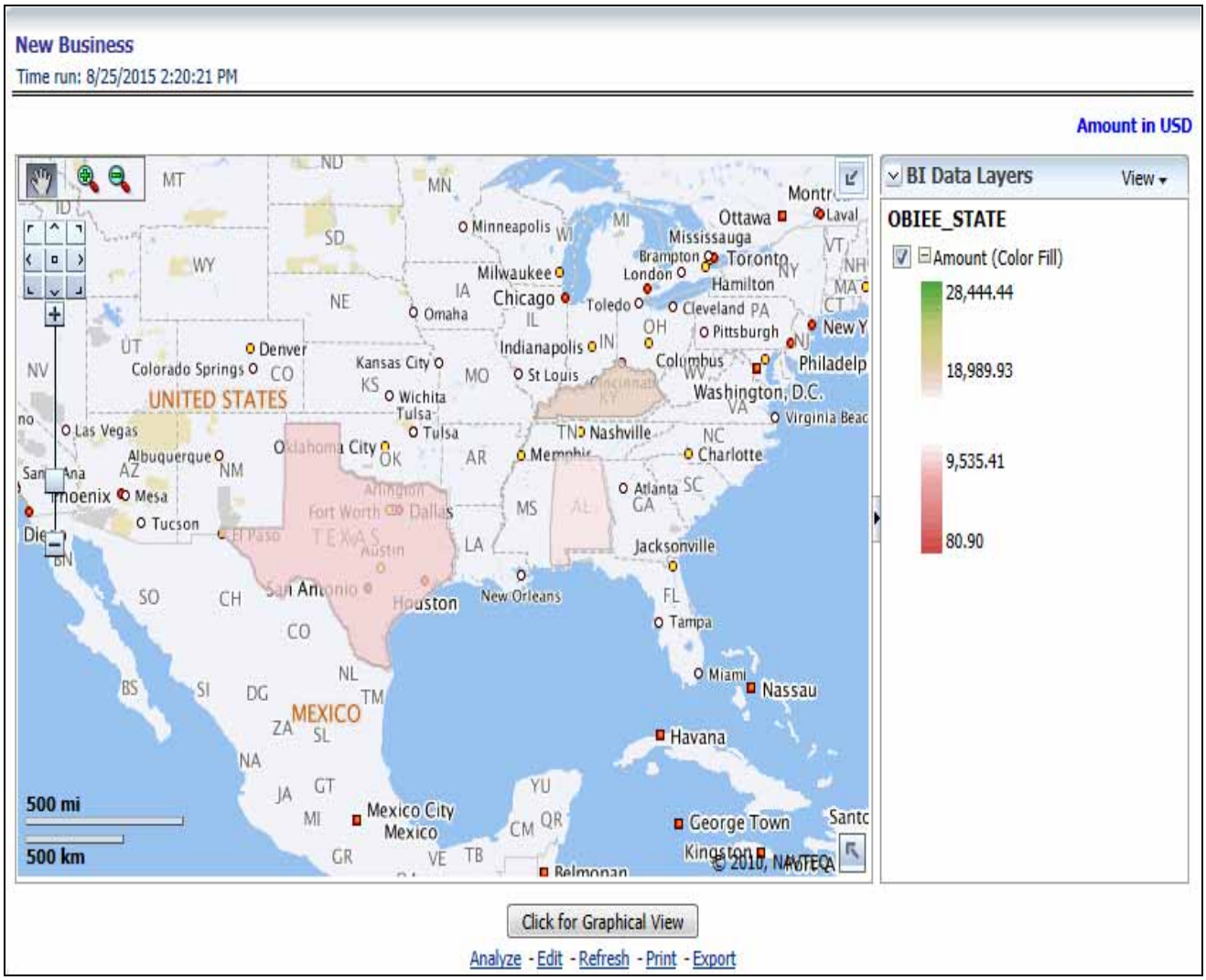
This report shows the business through premium revenue with regards to claims payments for the business over a time series. This report illustrates and shows periodic analysis for written premium and earned premium revenue with claim payments made for the periods.

New Business

This is a map report where New Business volume is measured across regions. 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 Line of Business or Product wise by clicking Click for Graphical View button and the areas of the map.

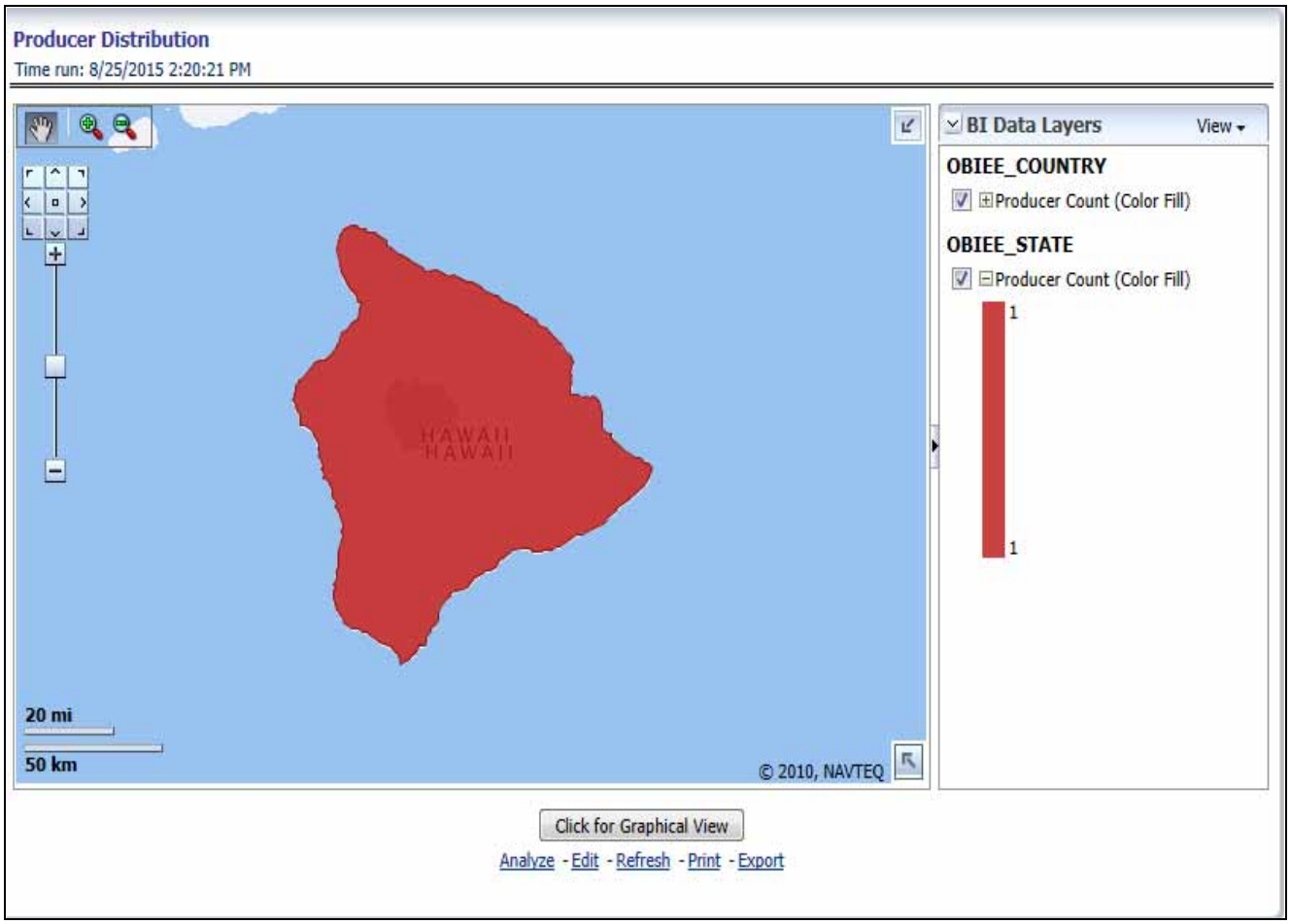


Producer Distribution

This is a map report where Producer Distribution is measured across regions. 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 Line of Business or Product wise by clicking Click for Graphical View Mode button and the areas of the map.

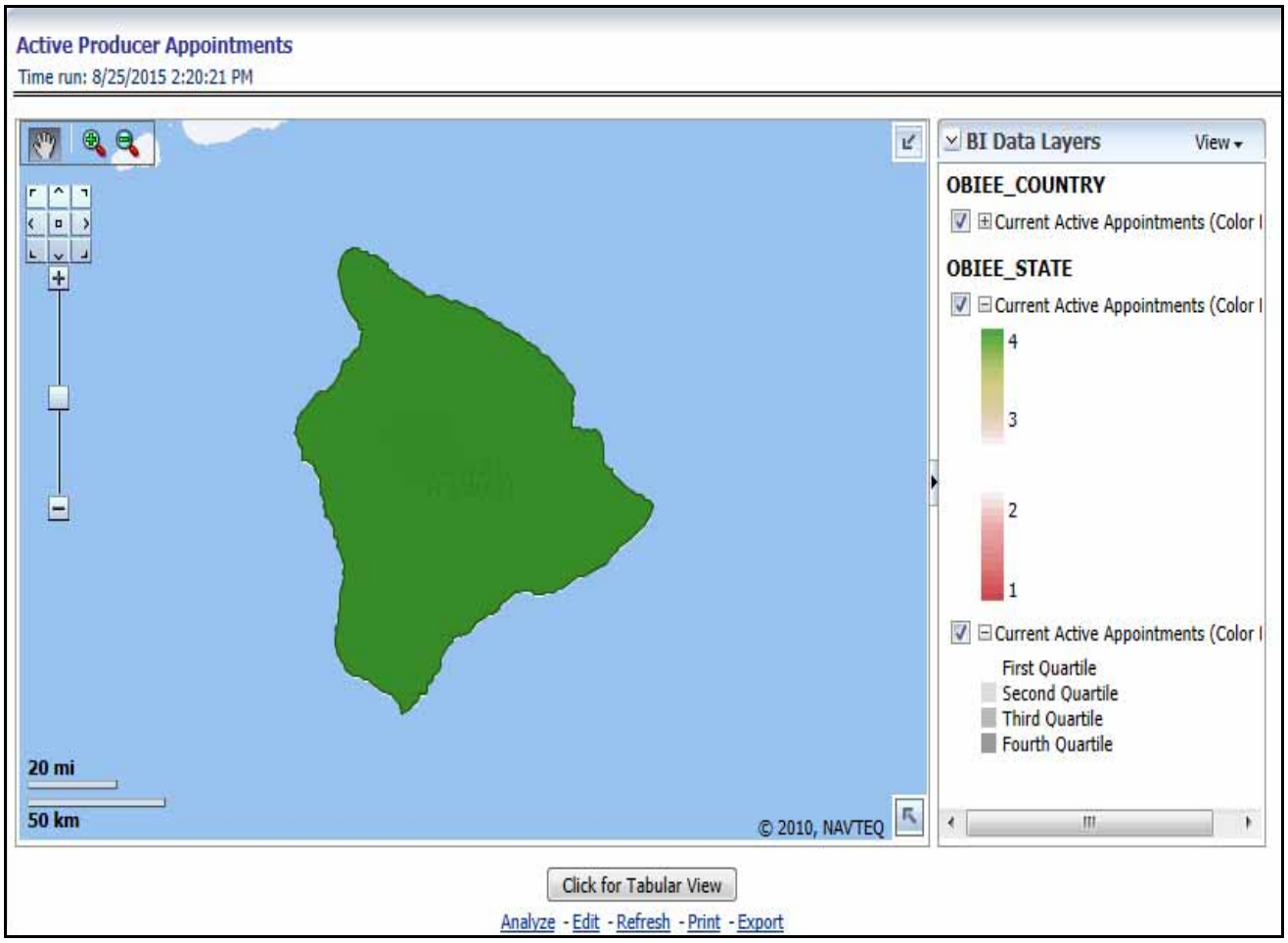


Active Producer Appointments

This is a map report where the active producer availability by appointment status (Active Status) is measured across regions. 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 Line of Business or Product wise by clicking Click for Tabular View button and the areas of the map.


Active Producer Appointments
Time run: 8/25/2015 2:20:21 PM
BI Data Layers
View
OBIEE_COUNTRY
Current Active Appointments (Color I
OBIEE_STATE
Current Active Appointments (Color I
4
3
2
1
Current Active Appointments (Color I
First Quartile
Second Quartile
Third Quartile
Fourth Quartile
20 mi
50 km
© 2010, NAVTEQ
Click for Tabular View
Analyze - Edit - Refresh - Print - Export

CHAPTER 8 Managing Claim Performance Dashboard

Overview

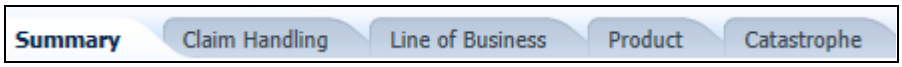
This chapter explains the report available under each tab in the Claim Performance Dashboard.

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

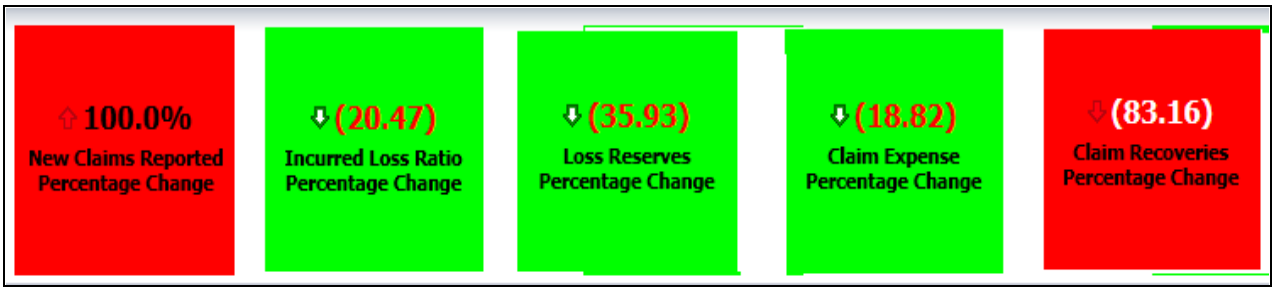
The Summary tab includes information at the corporate level. The information contained in the reports generated summarizes how the entire organization is performing. The filters for this tab include:

- 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.

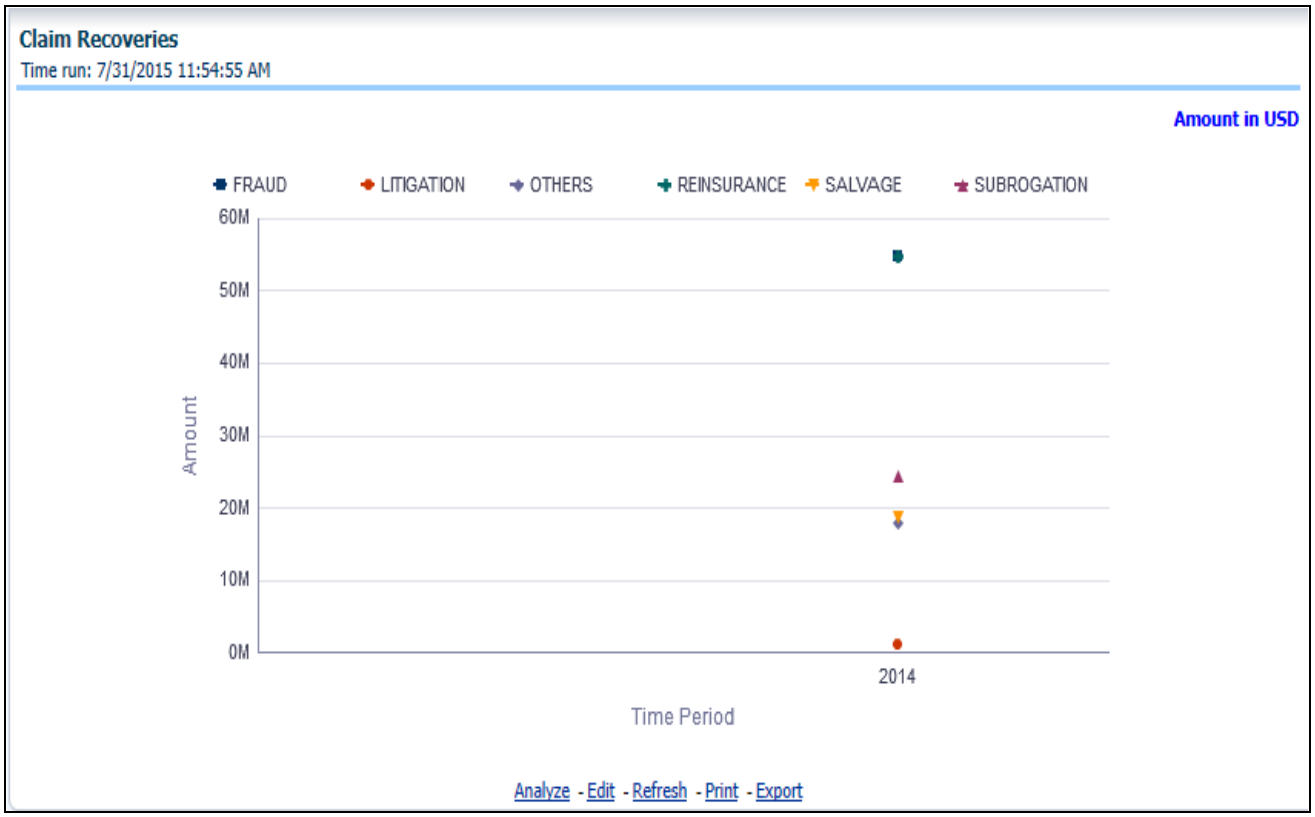


Claim Expenses Ratio

Claim Expense 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.

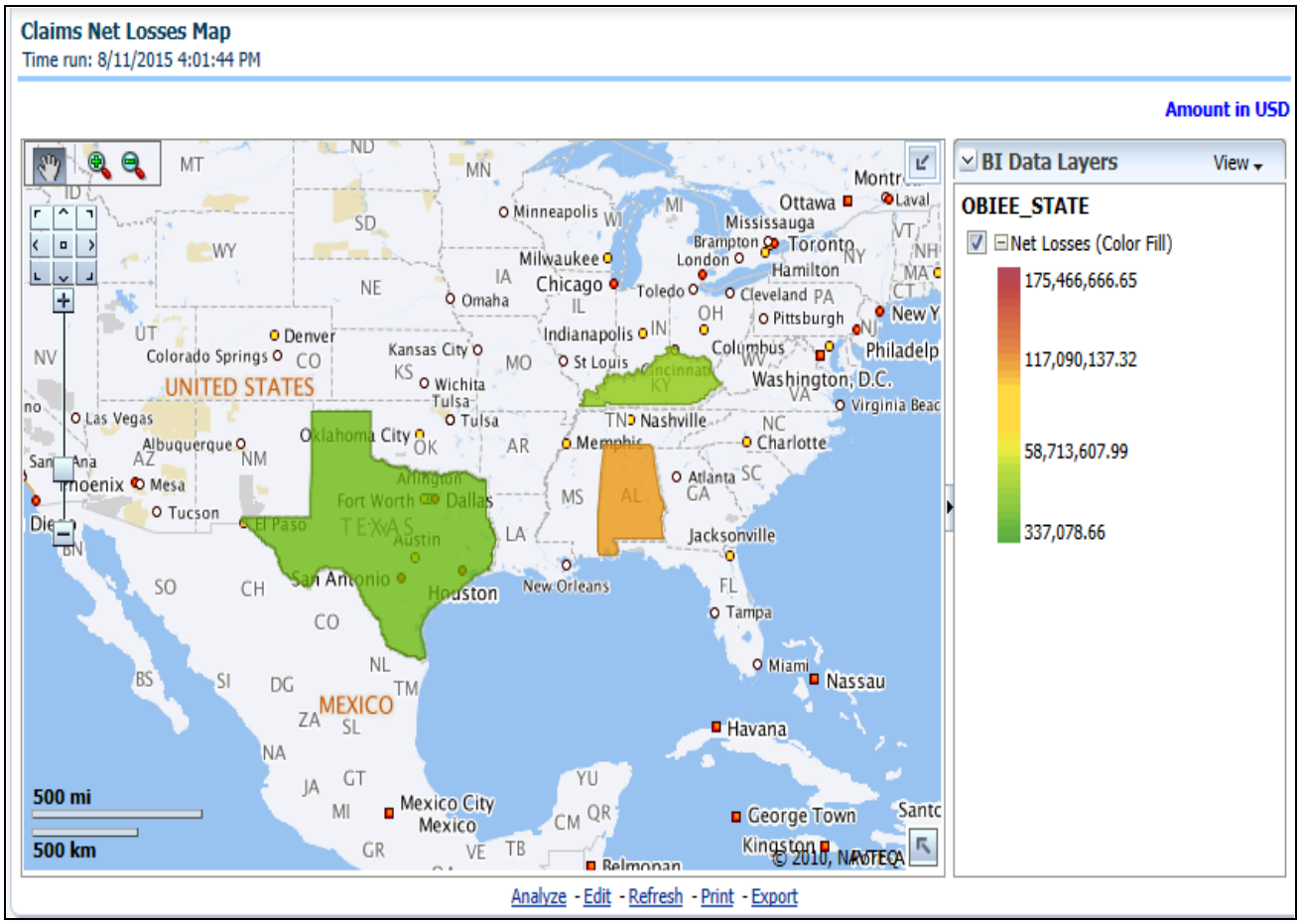
Claim Recoveries

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.



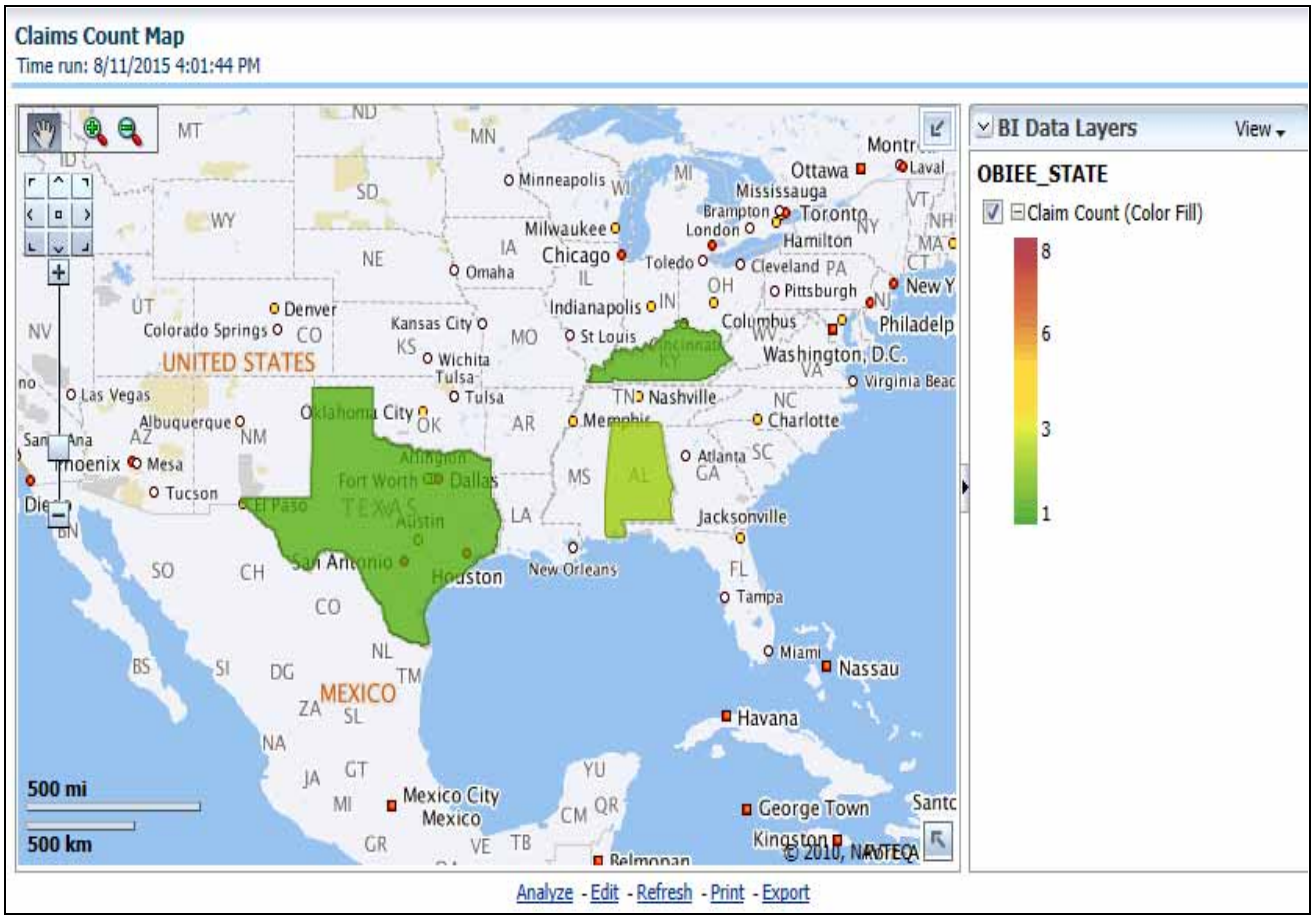
Claim Net Losses Map

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.



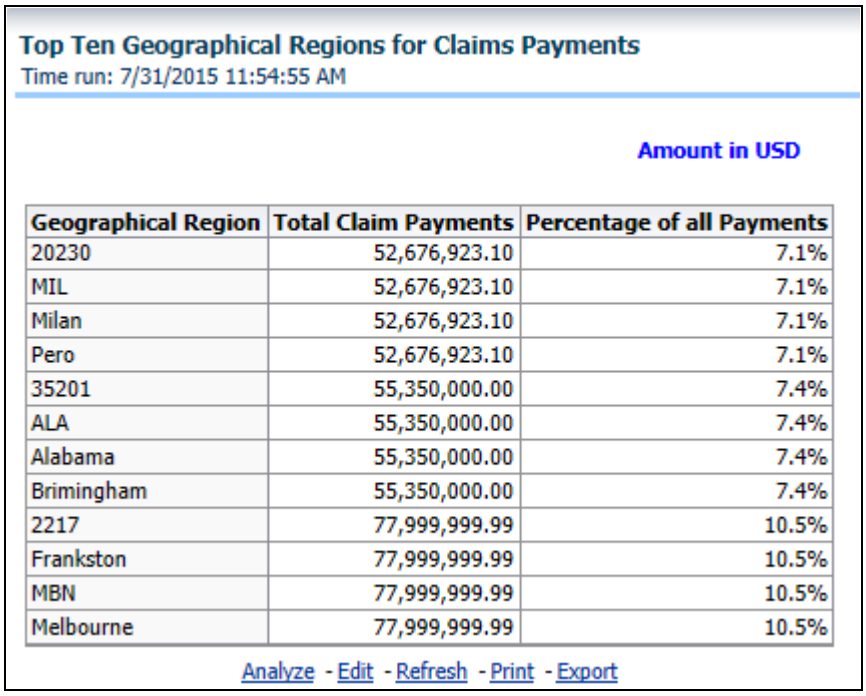
Claim Count Map

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.



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: 7/31/2015 11:54:55 AM

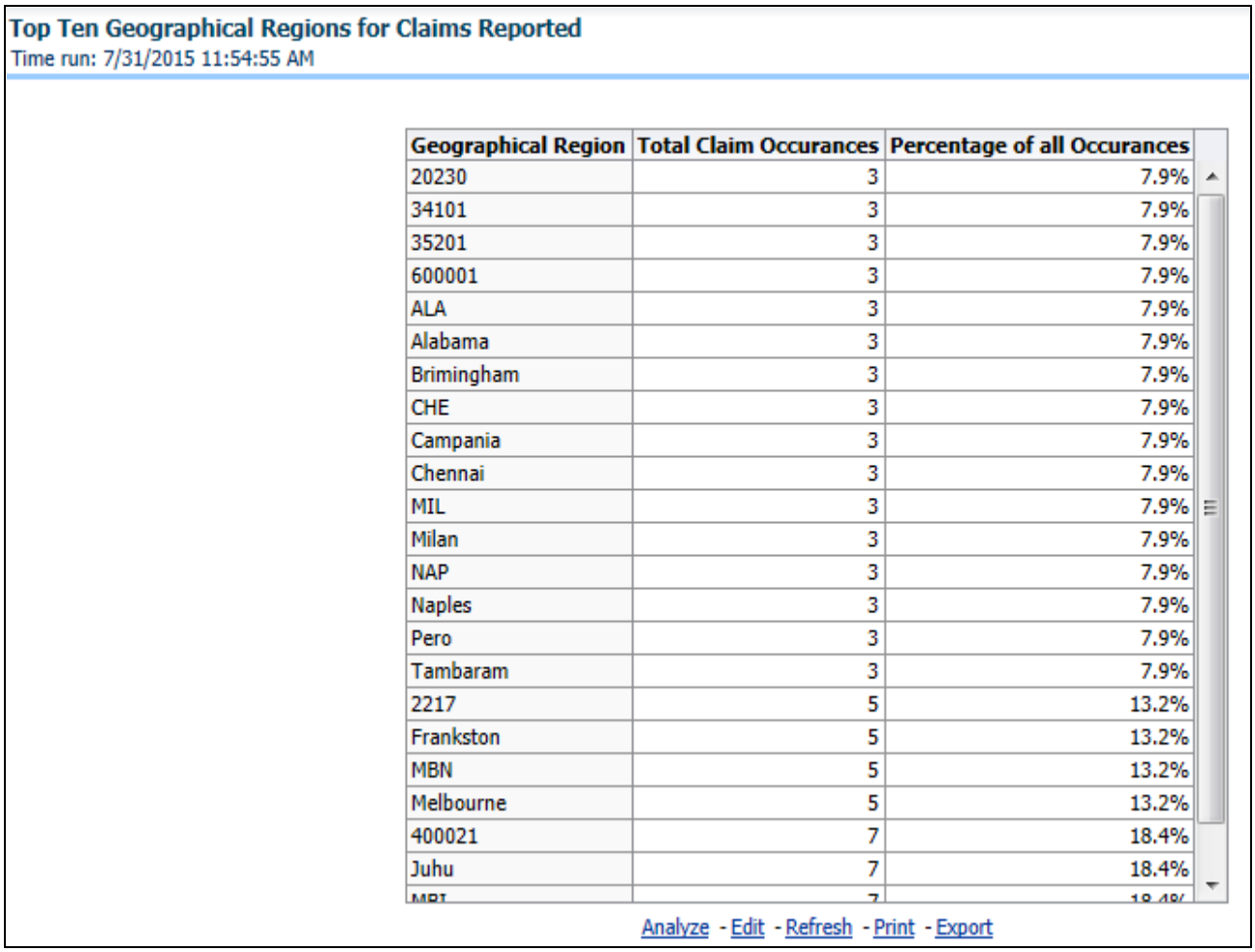
Amount in USD

Geographical Region	Total Claim Payments	Percentage of all Payments
20230	52,676,923.10	7.1%
MIL	52,676,923.10	7.1%
Milan	52,676,923.10	7.1%
Pero	52,676,923.10	7.1%
35201	55,350,000.00	7.4%
ALA	55,350,000.00	7.4%
Alabama	55,350,000.00	7.4%
Brimingham	55,350,000.00	7.4%
2217	77,999,999.99	10.5%
Frankston	77,999,999.99	10.5%
MBN	77,999,999.99	10.5%
Melbourne	77,999,999.99	10.5%

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: 7/31/2015 11:54:55 AM

Geographical Region	Total Claim Occurances	Percentage of all Occurances
20230	3	7.9%
34101	3	7.9%
35201	3	7.9%
600001	3	7.9%
ALA	3	7.9%
Alabama	3	7.9%
Brimingham	3	7.9%
CHE	3	7.9%
Campania	3	7.9%
Chennai	3	7.9%
MIL	3	7.9%
Milan	3	7.9%
NAP	3	7.9%
Naples	3	7.9%
Pero	3	7.9%
Tambaram	3	7.9%
2217	5	13.2%
Frankston	5	13.2%
MBN	5	13.2%
Melbourne	5	13.2%
400021	7	18.4%
Juhu	7	18.4%
MBI	7	18.4%

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.

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.

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: 7/31/2015 11:54:55 AM
Amount in USD
Abel Insurance Company, Claim Expenses
180.00M
150.00M
120.00M
90.00M
60.00M
30.00M
0.00M
Claim Expenses
2014
Time Period
Analyze - Edit - Refresh - Print - Export

Loss Reserve on Open Claims

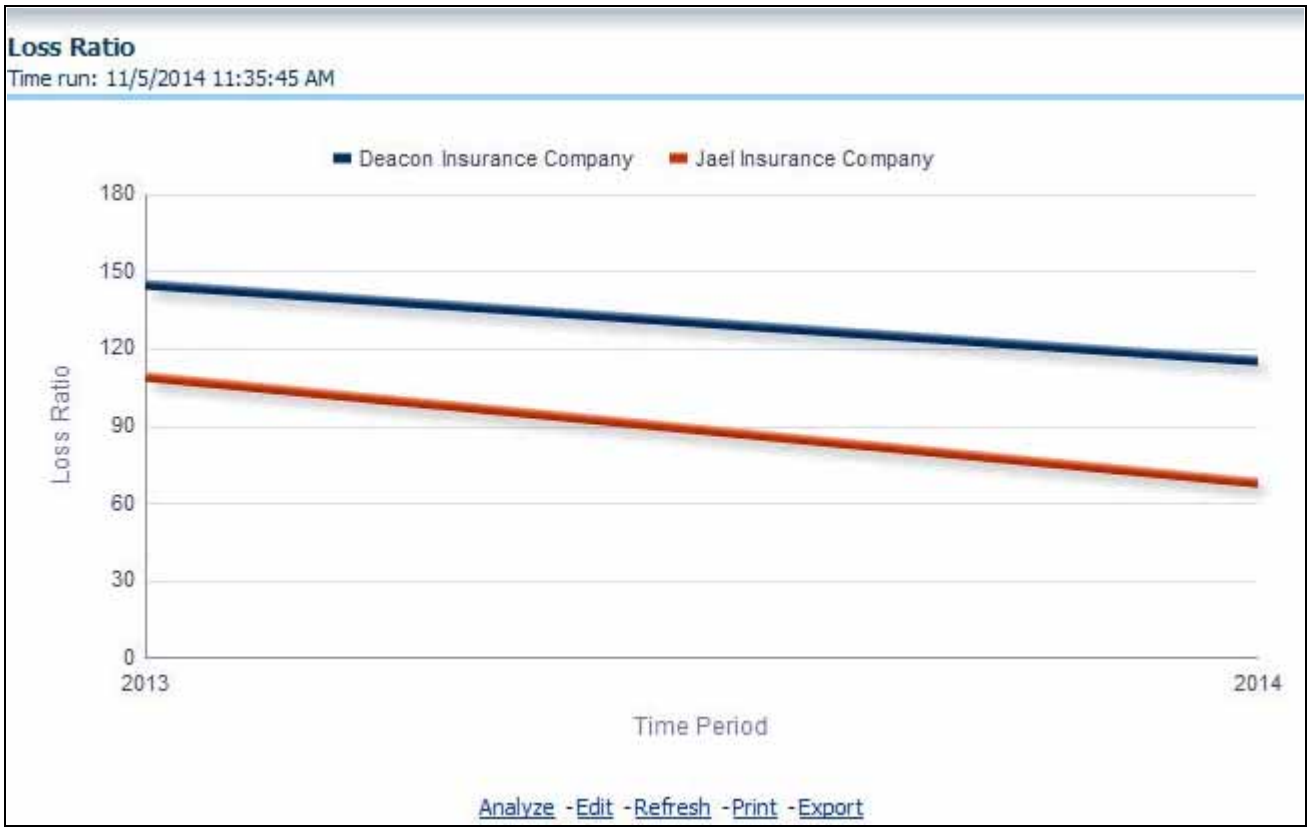
This is a line graph that displays the monetary amount in claim reserves at the point in time of the reporting period and over a time series. Each insurance company is represented by its own line.

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.

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.



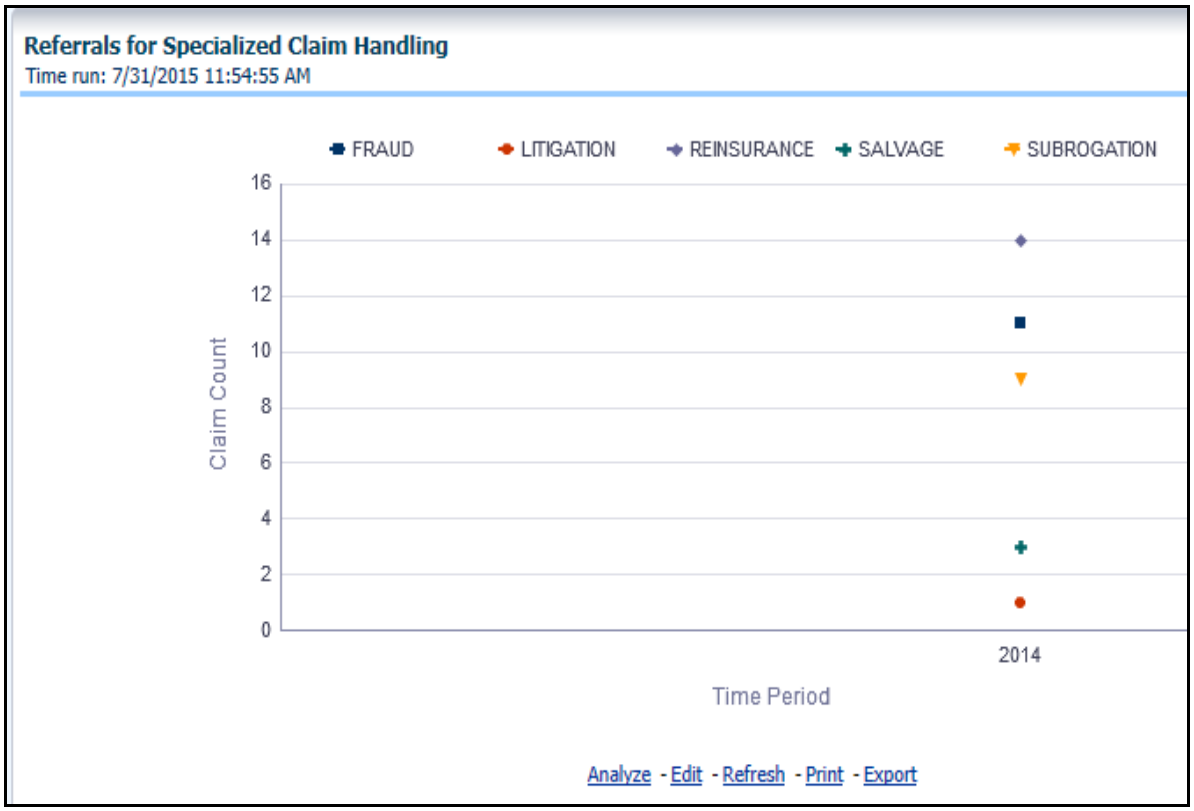
Claims Closed without Payment

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.

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.



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

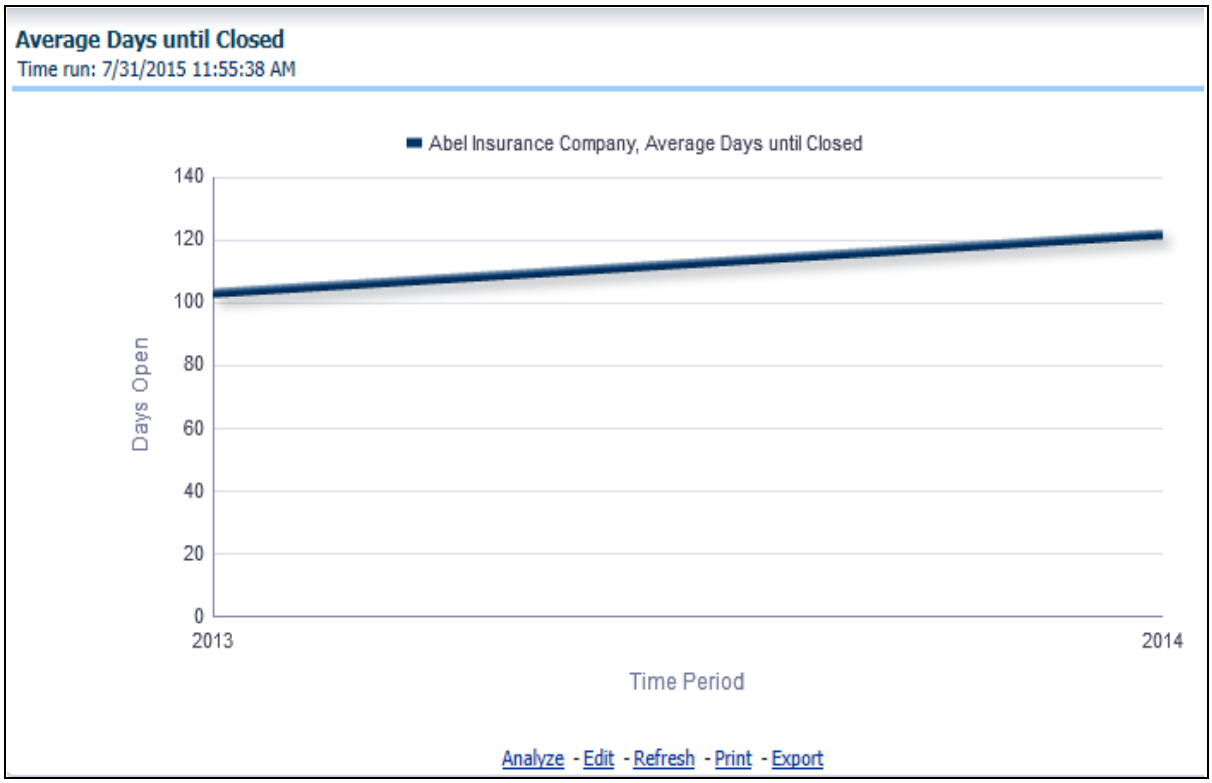
The Claim Handling tab includes information at the corporate level and focuses on the manner and quality of the by which the handling of a claim is measured. The filters for this tab include:

- Time
- Company
- Geography

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

Average Days until Closed

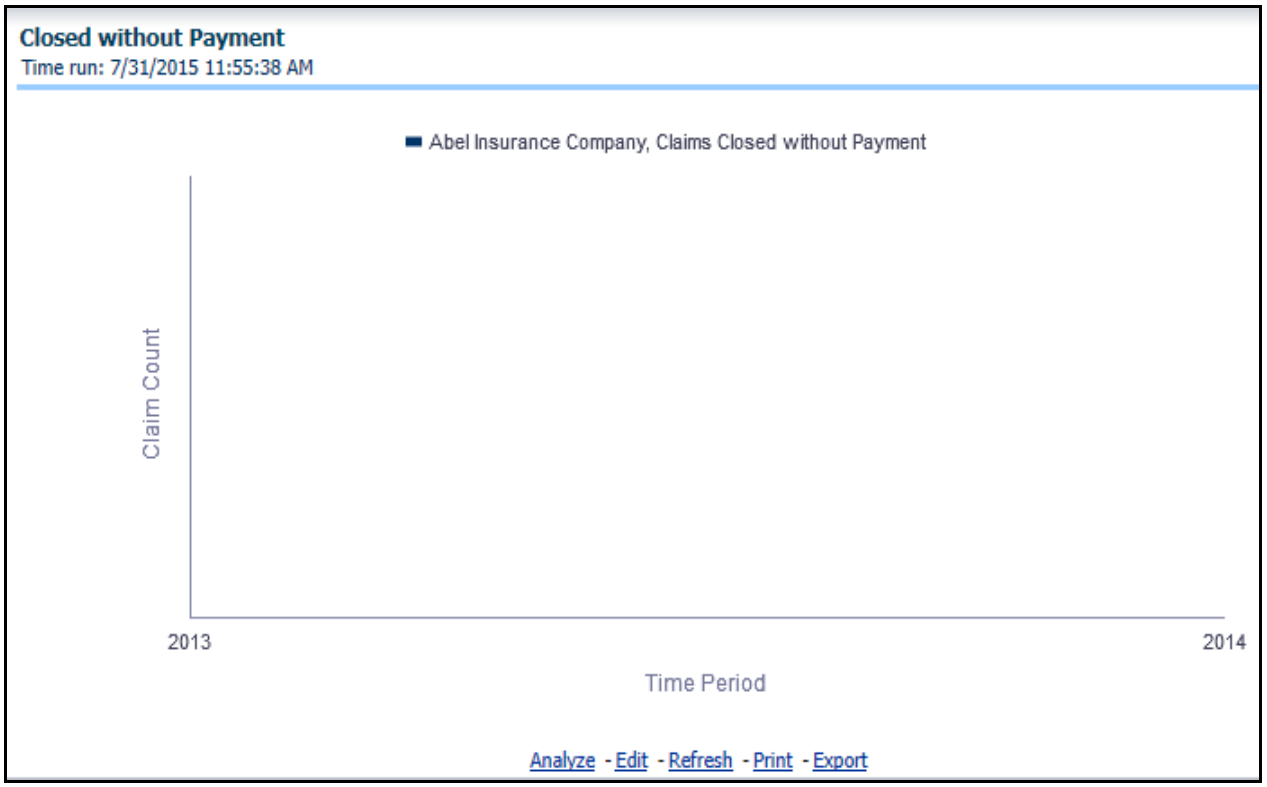
This report is a line graph that illustrates the average number of days between the day a claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each insurance company.



Closed Without Payment

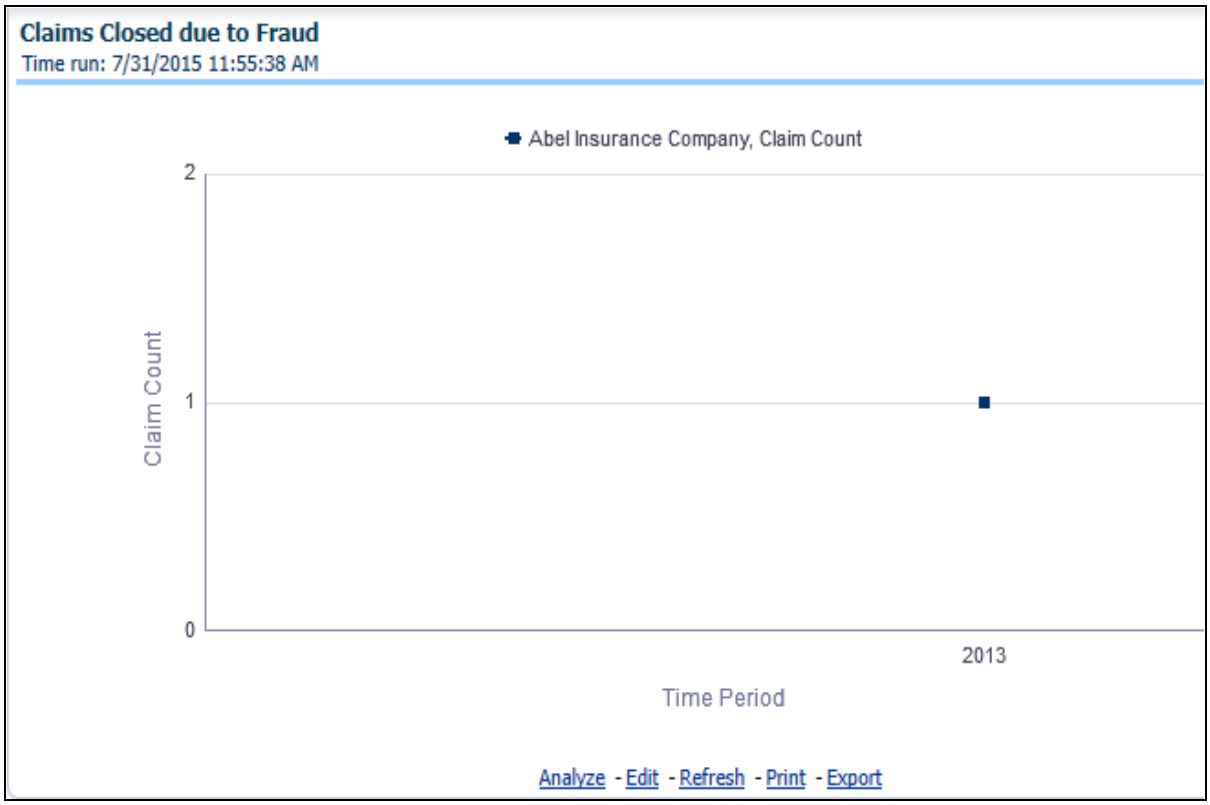
This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim.

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



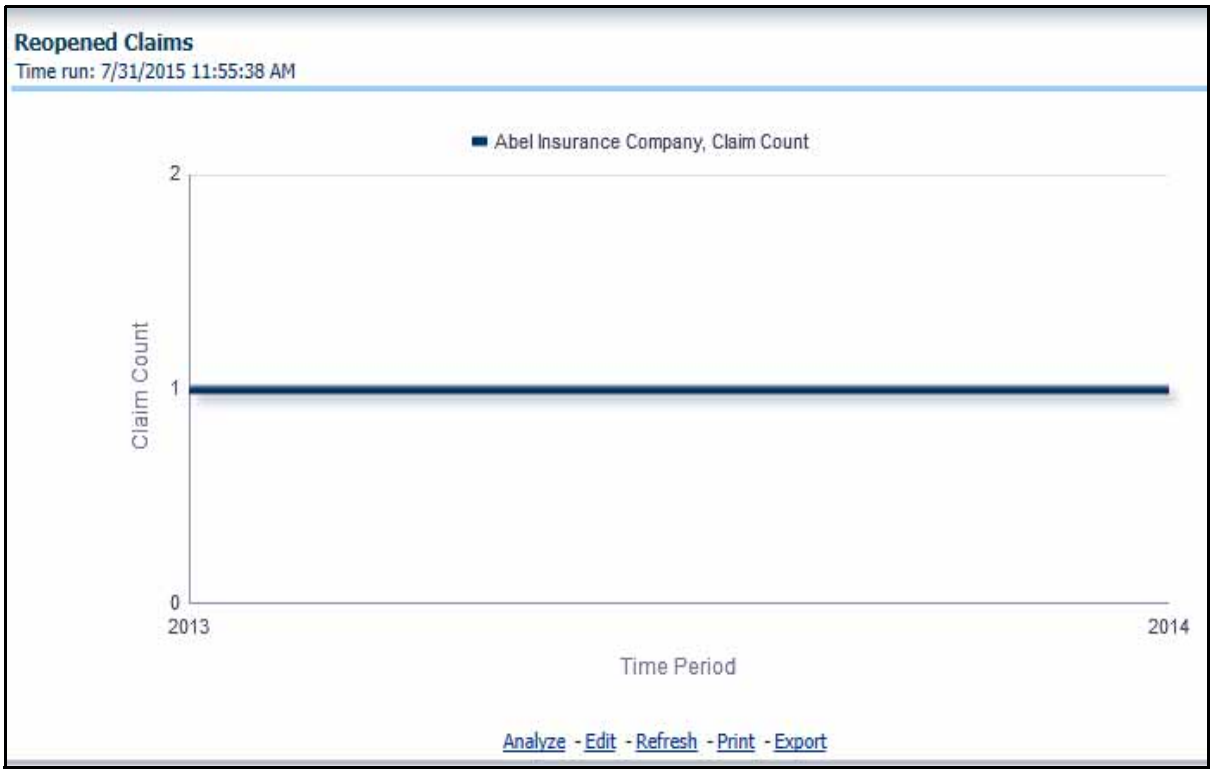
Claims Closed Due to Fraud

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.



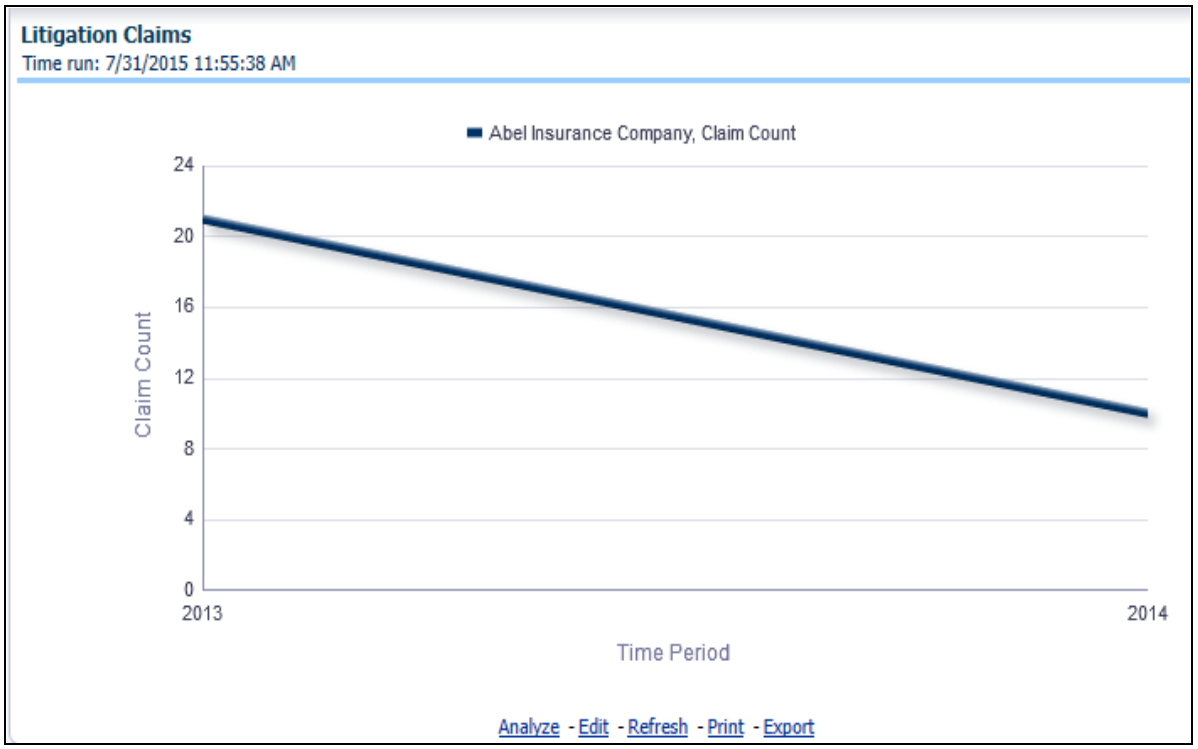
Reopened Claims

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.



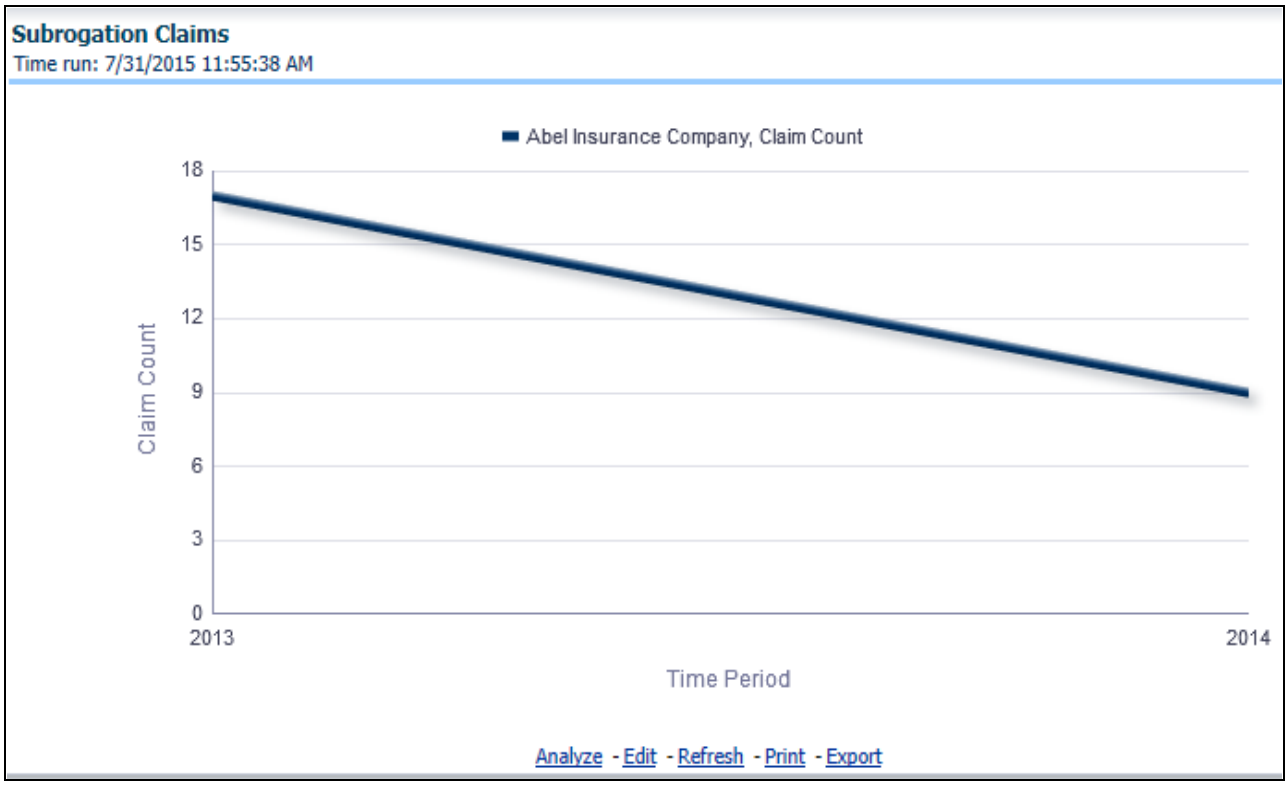
Litigation Claims

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

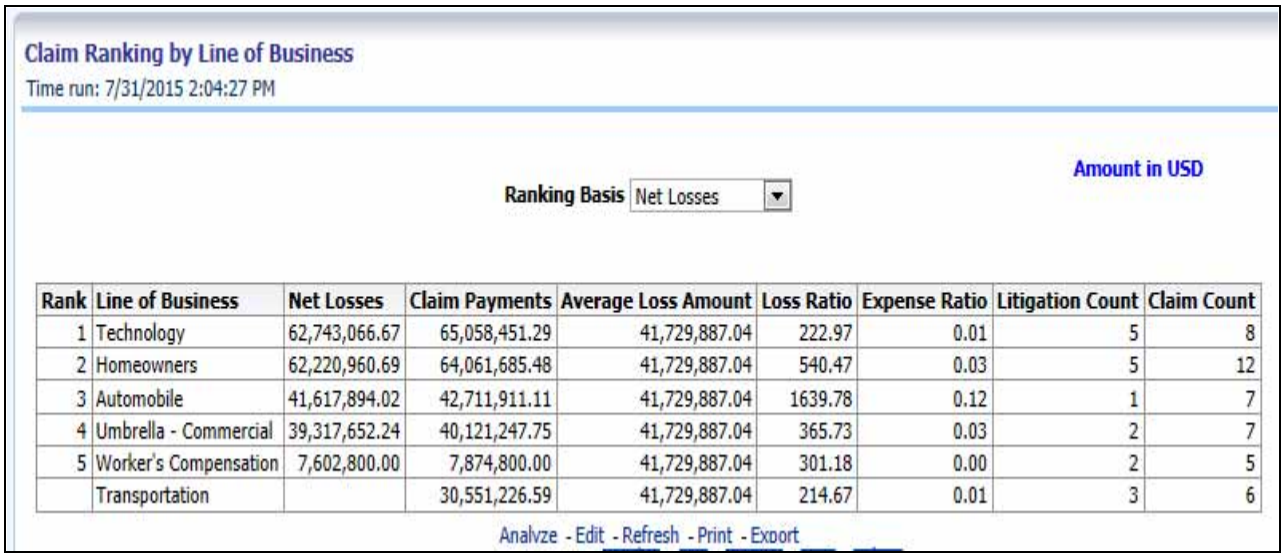
The Line of Business tab includes reports that focus on the Key Performance Indicators for each Line of Business. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis.

- Time
- Company
- Line of Business
- Geography

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

Claim Ranking 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.



Claim Ranking by Line of Business

Time run: 7/31/2015 2:04:27 PM

Amount in USD

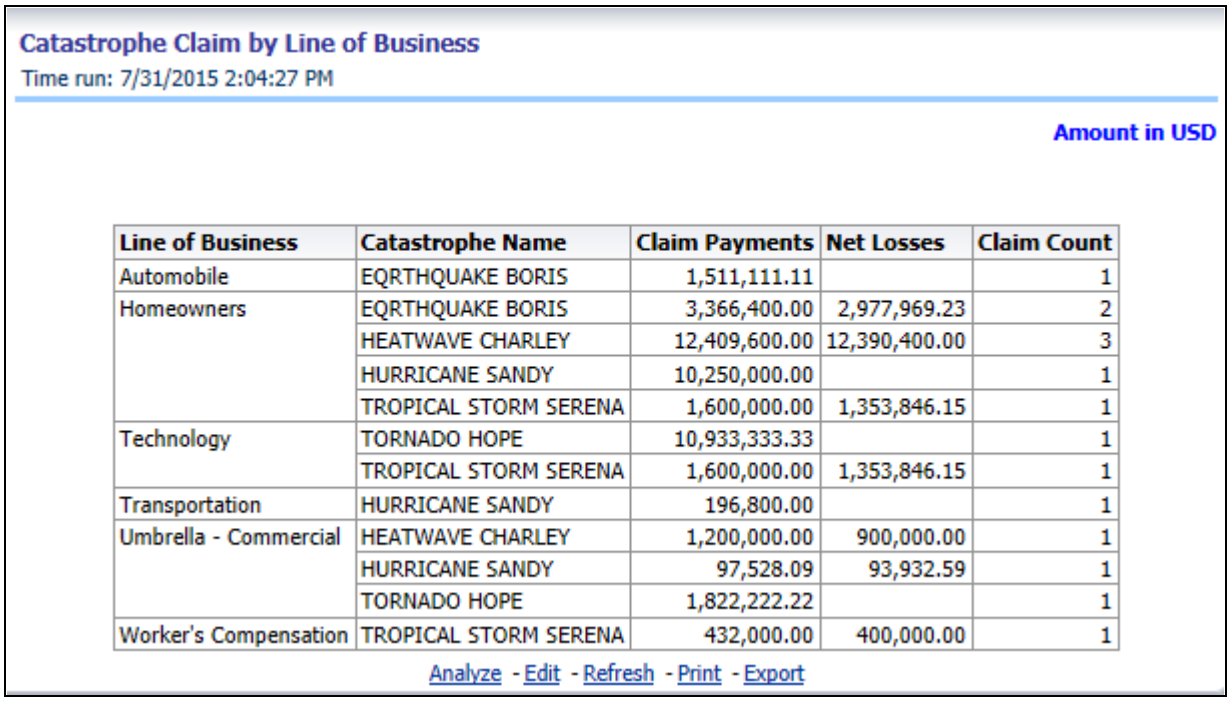
Ranking Basis Net Losses

Rank	Line of Business	Net Losses	Claim Payments	Average Loss Amount	Loss Ratio	Expense Ratio	Litigation Count	Claim Count
1	Technology	62,743,066.67	65,058,451.29	41,729,887.04	222.97	0.01	5	8
2	Homeowners	62,220,960.69	64,061,685.48	41,729,887.04	540.47	0.03	5	12
3	Automobile	41,617,894.02	42,711,911.11	41,729,887.04	1639.78	0.12	1	7
4	Umbrella - Commercial	39,317,652.24	40,121,247.75	41,729,887.04	365.73	0.03	2	7
5	Worker's Compensation	7,602,800.00	7,874,800.00	41,729,887.04	301.18	0.00	2	5
	Transportation		30,551,226.59	41,729,887.04	214.67	0.01	3	6

Analyze - Edit - Refresh - Print - Export

Catastrophe Claim by Line of Business

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 Claim by Line of Business

Time run: 7/31/2015 2:04:27 PM

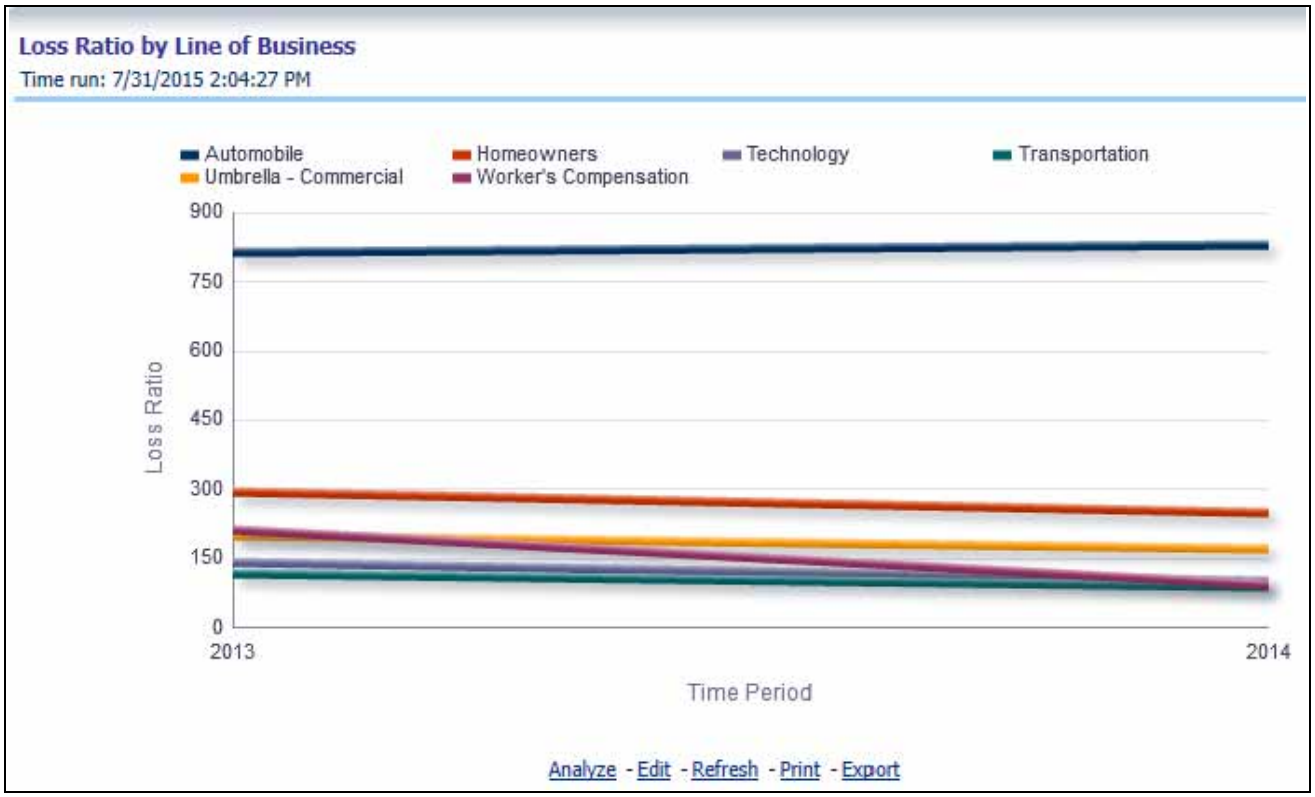
Amount in USD

Line of Business	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Automobile	EQRTHQUAKE BORIS	1,511,111.11		1
Homeowners	EQRTHQUAKE BORIS	3,366,400.00	2,977,969.23	2
	HEATWAVE CHARLEY	12,409,600.00	12,390,400.00	3
	HURRICANE SANDY	10,250,000.00		1
	TROPICAL STORM SERENA	1,600,000.00	1,353,846.15	1
Technology	TORNADO HOPE	10,933,333.33		1
	TROPICAL STORM SERENA	1,600,000.00	1,353,846.15	1
Transportation	HURRICANE SANDY	196,800.00		1
Umbrella - Commercial	HEATWAVE CHARLEY	1,200,000.00	900,000.00	1
	HURRICANE SANDY	97,528.09	93,932.59	1
	TORNADO HOPE	1,822,222.22		1
Worker's Compensation	TROPICAL STORM SERENA	432,000.00	400,000.00	1

Analyze - Edit - Refresh - Print - Export

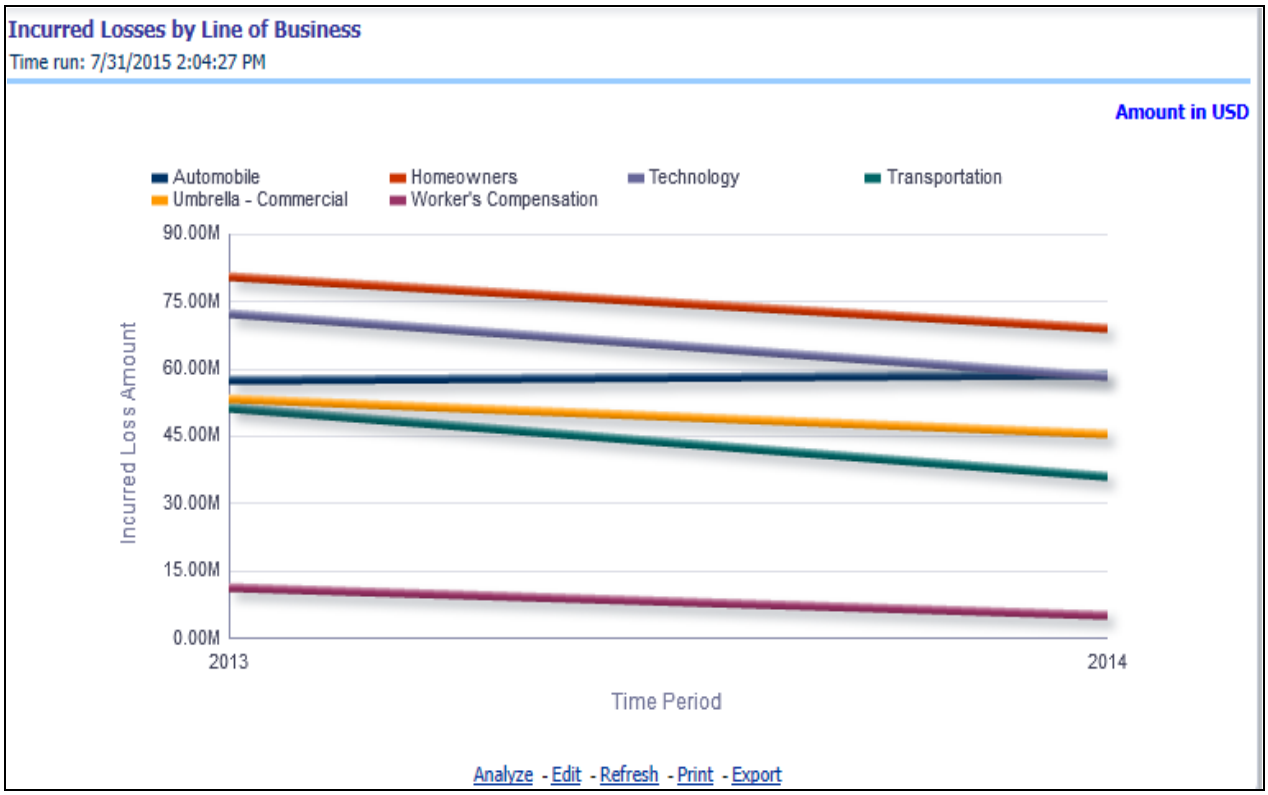
Line of Business Loss Ratio

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.



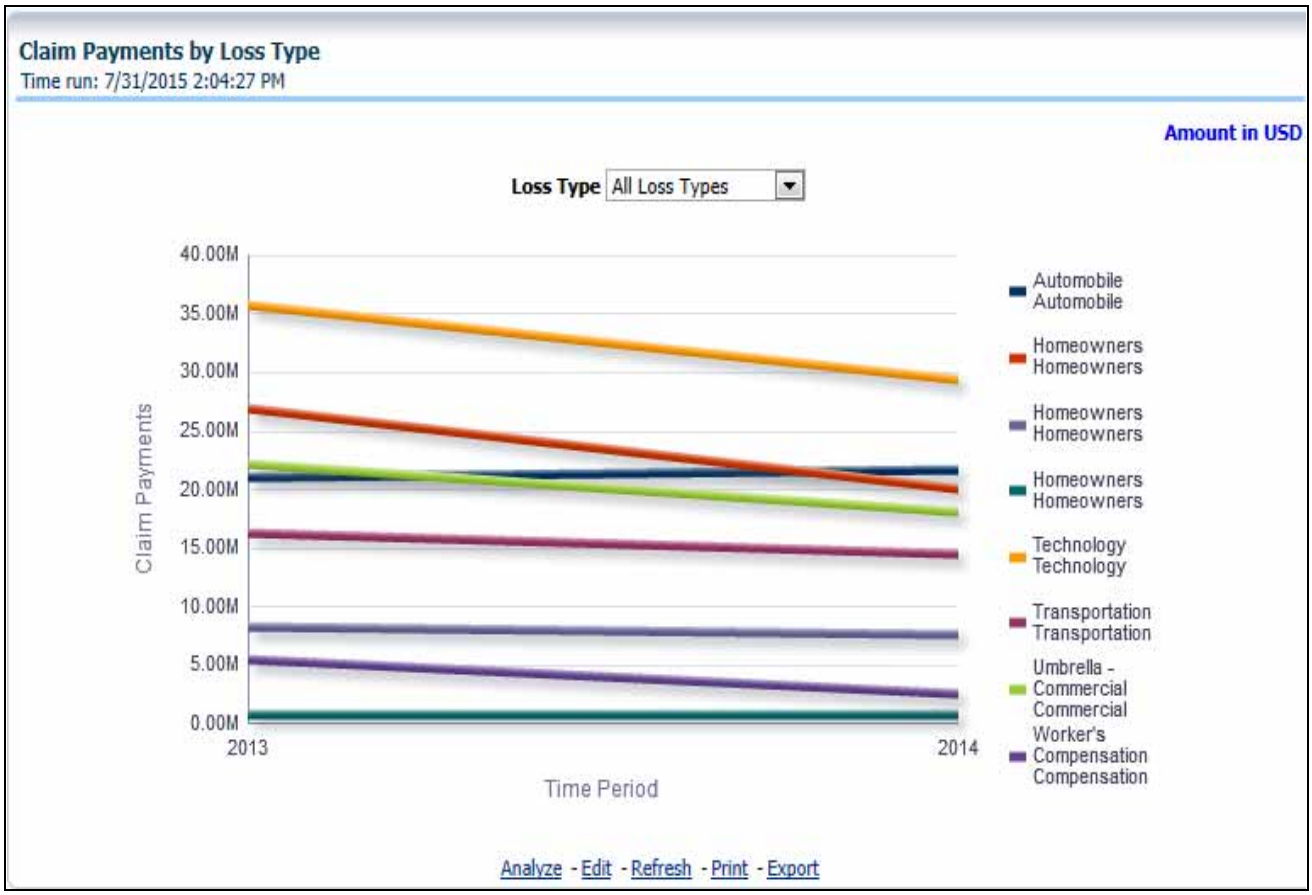
Line of Business Incurred Loss

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.



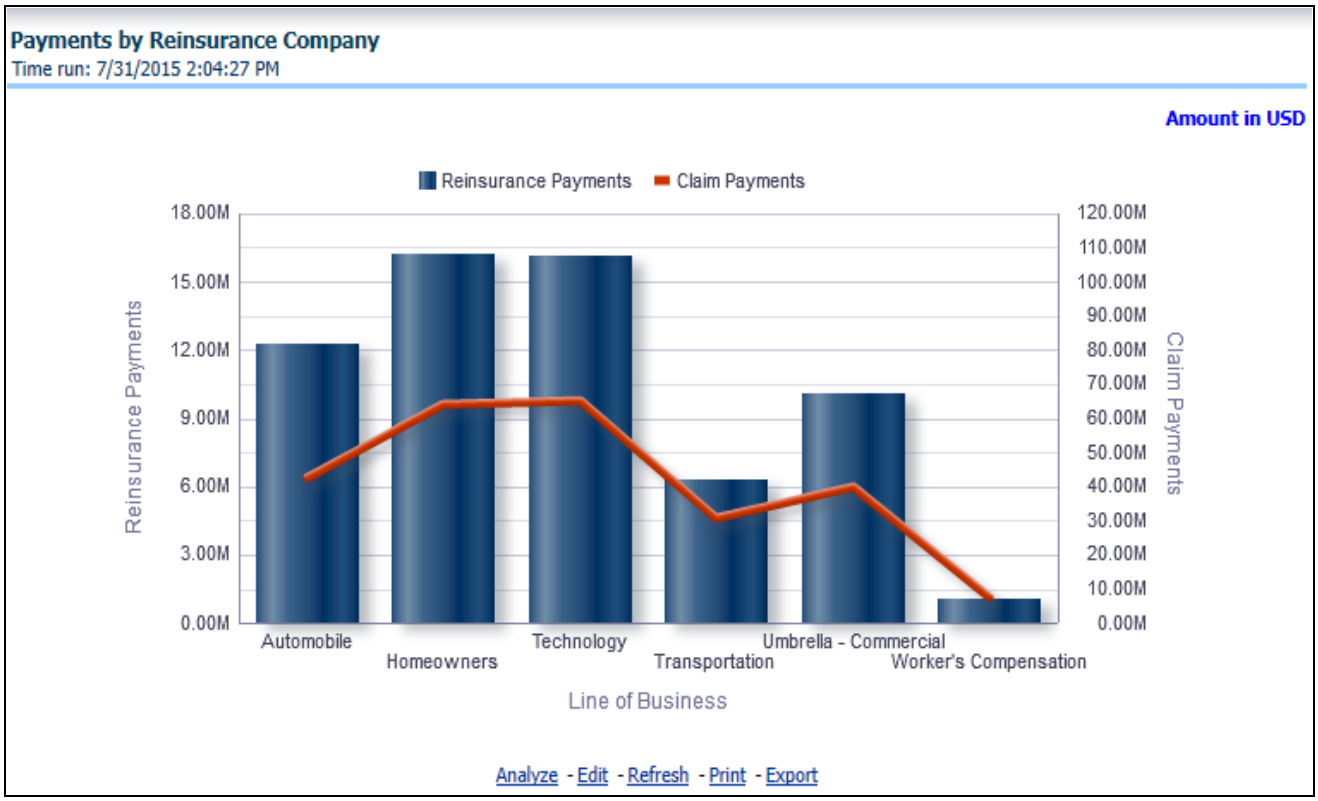
Claim Payments by Loss Type

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.



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.

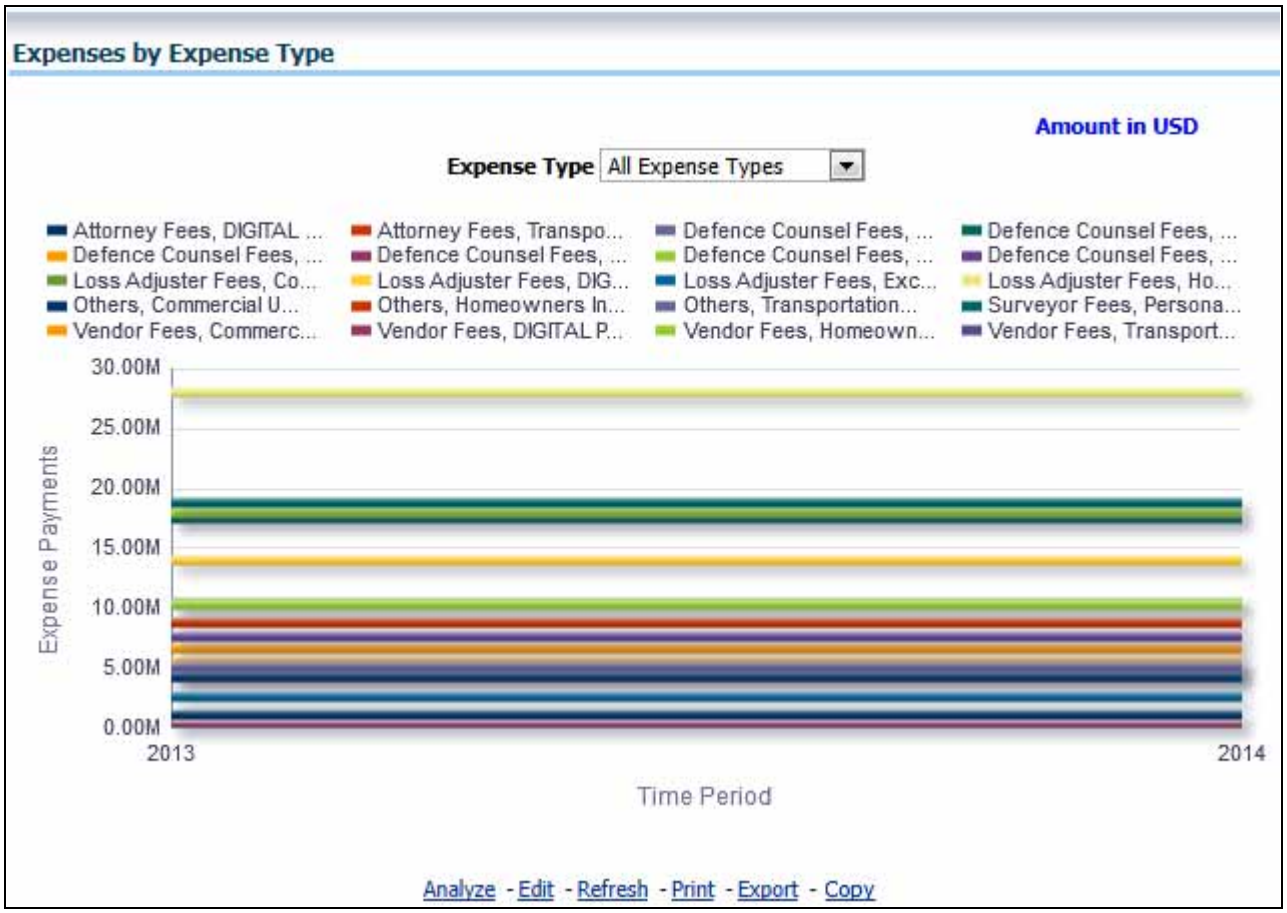


Expenses by Loss Type

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.

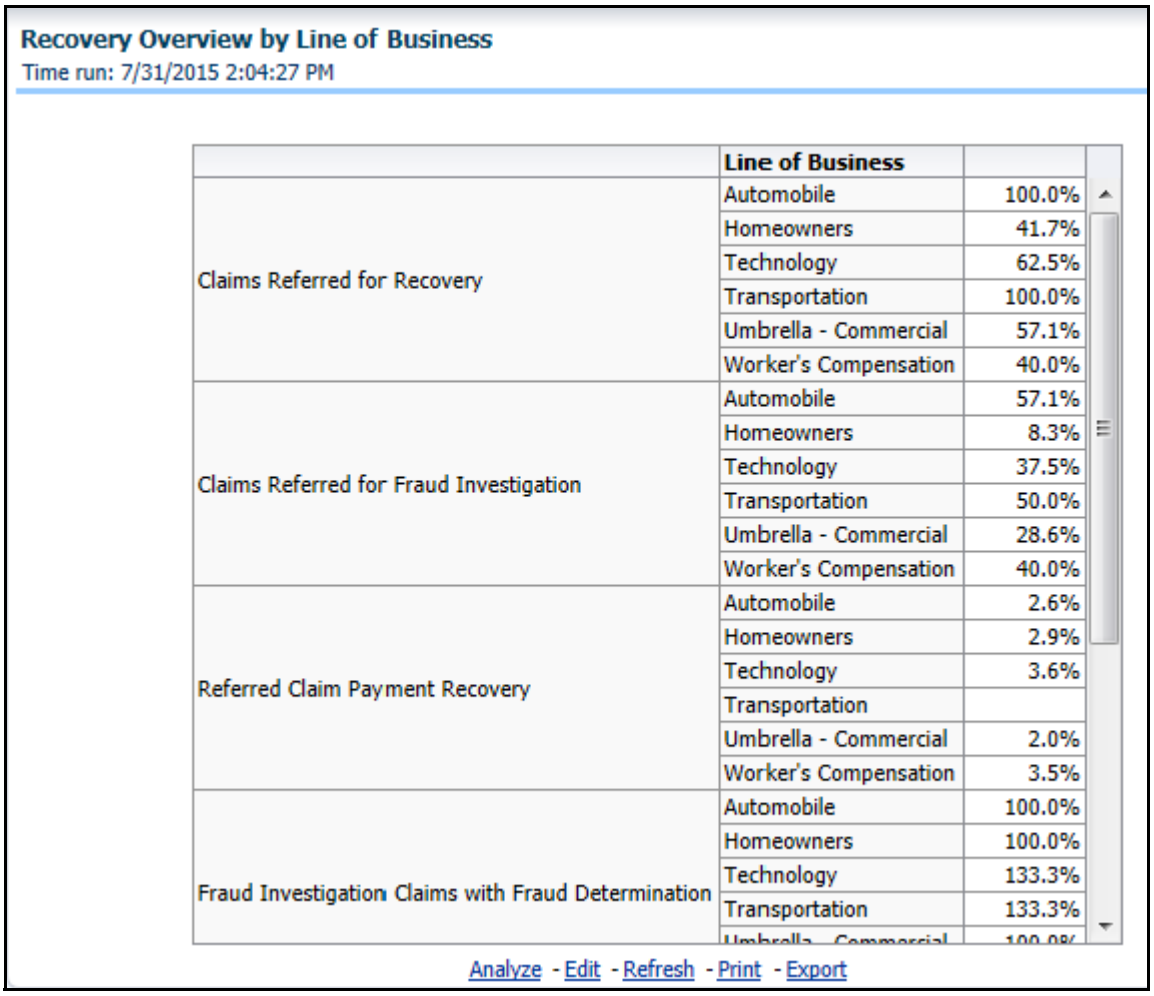
Expenses by Expense Type

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

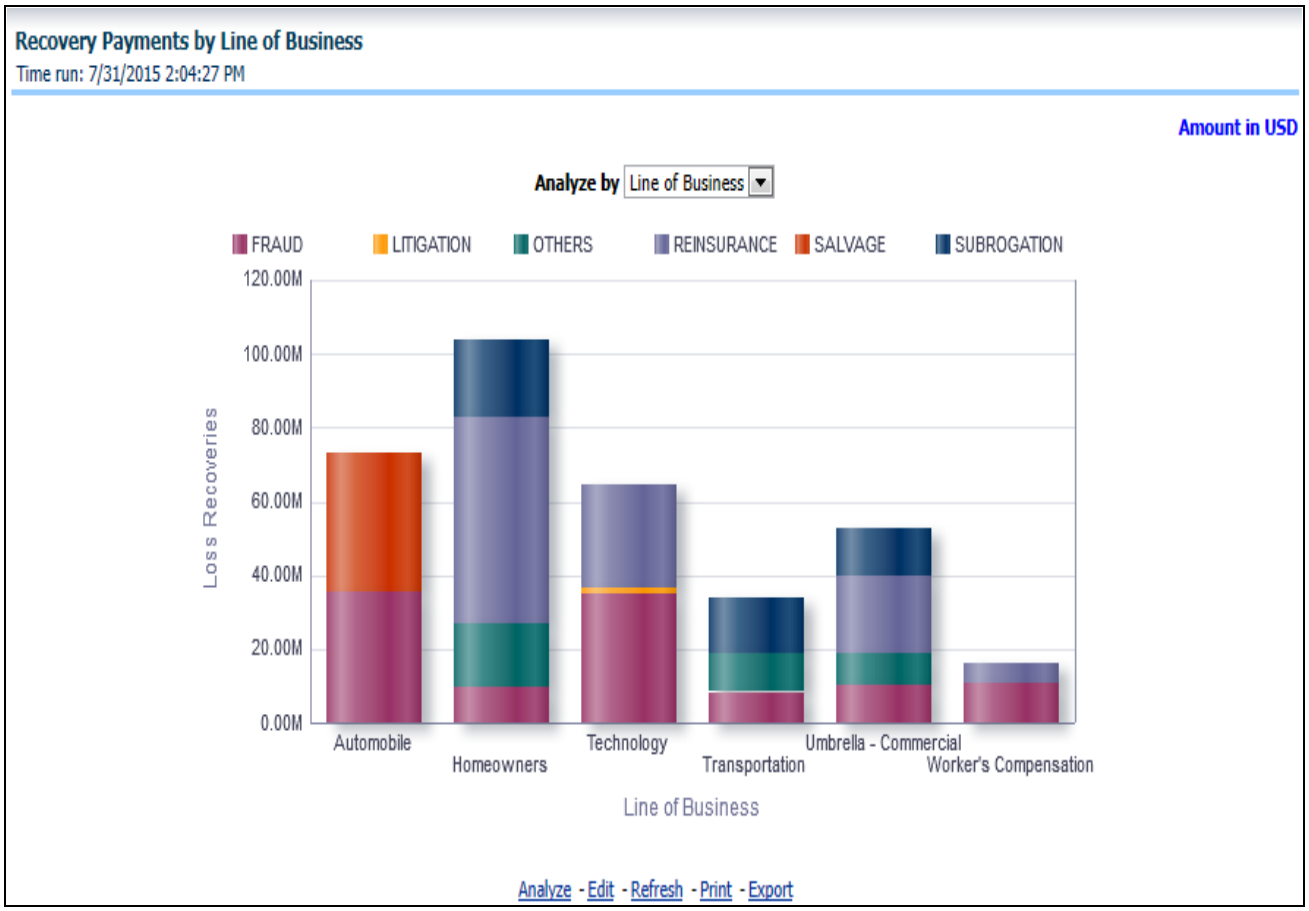
Time run: 7/31/2015 2:04:27 PM

	Line of Business	
Claims Referred for Recovery	Automobile	100.0%
	Homeowners	41.7%
	Technology	62.5%
	Transportation	100.0%
	Umbrella - Commercial	57.1%
	Worker's Compensation	40.0%
Claims Referred for Fraud Investigation	Automobile	57.1%
	Homeowners	8.3%
	Technology	37.5%
	Transportation	50.0%
	Umbrella - Commercial	28.6%
	Worker's Compensation	40.0%
Referred Claim Payment Recovery	Automobile	2.6%
	Homeowners	2.9%
	Technology	3.6%
	Transportation	
	Umbrella - Commercial	2.0%
	Worker's Compensation	3.5%
Fraud Investigation Claims with Fraud Determination	Automobile	100.0%
	Homeowners	100.0%
	Technology	133.3%
	Transportation	133.3%
	Umbrella - Commercial	100.0%

Analyze - Edit - Refresh - Print - Export

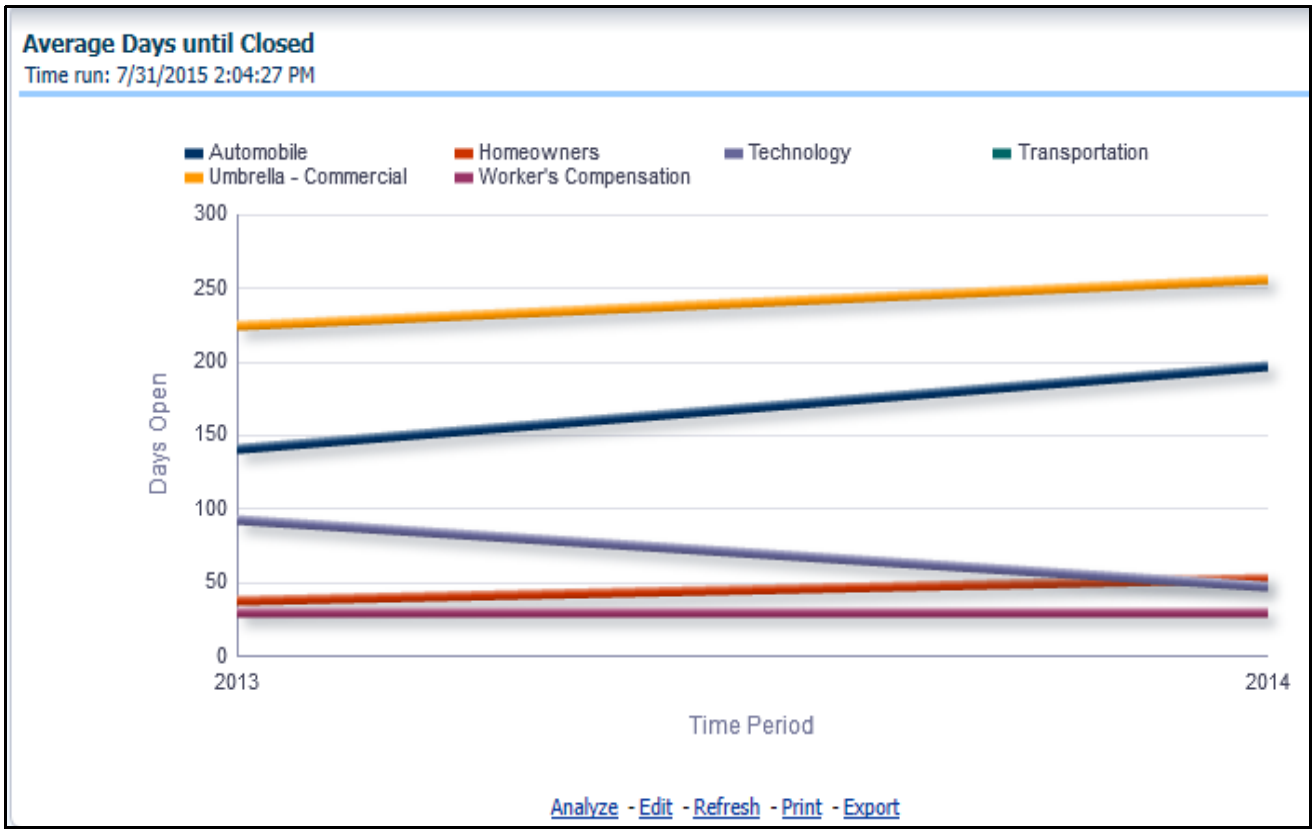
Recovery Payments by Line of Business

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.



Average Days until Closed

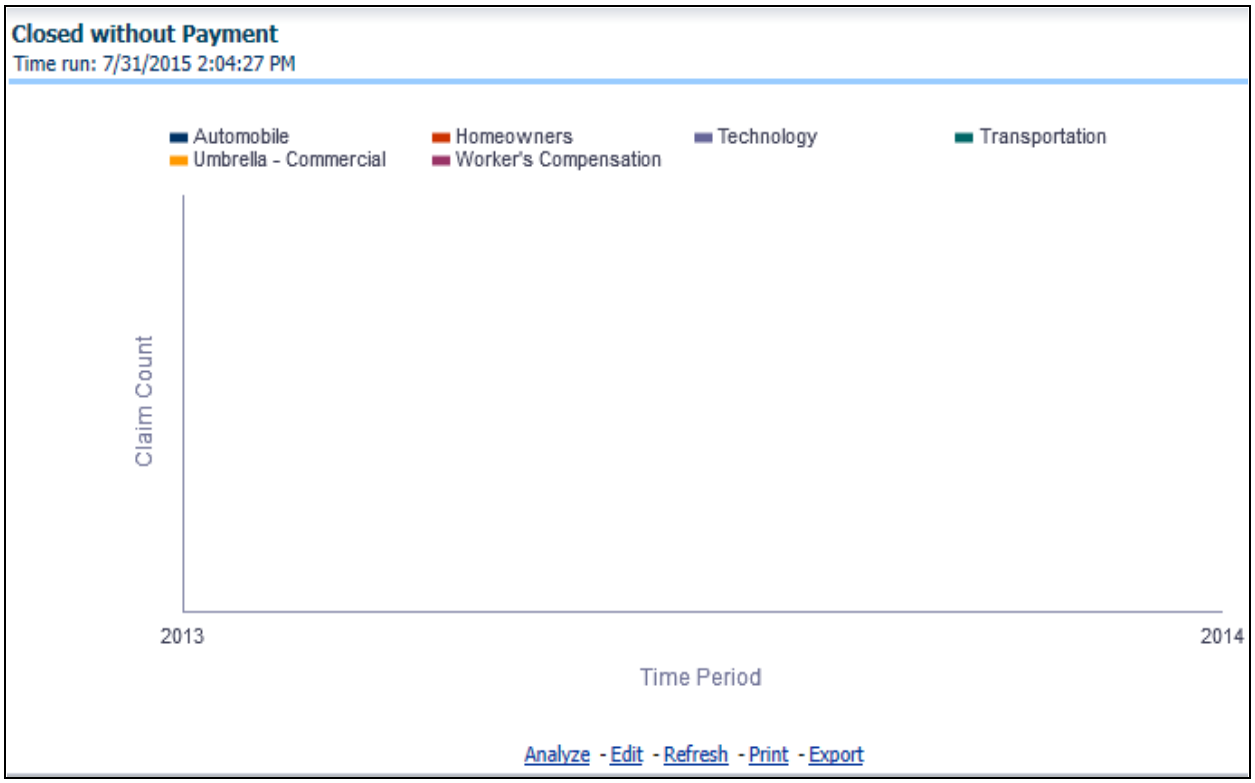
This report is a line graph that illustrates the average number of days between the day a claim is opened in the system and the date that the status of the same claim is changed to "Closed". This average is shown over a time series for each Line of Business.



Claims Closed without Payment

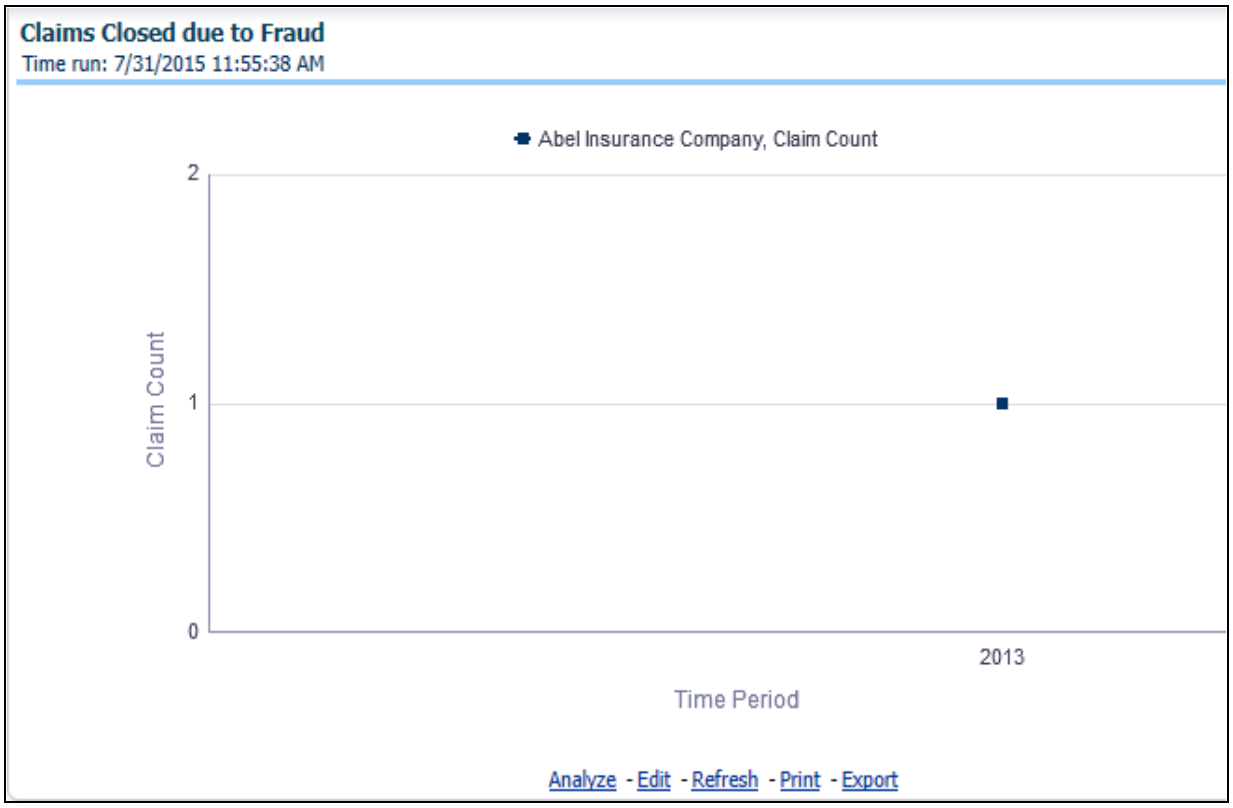
This report is a line graph that illustrates the count of claims that were closed during the reporting period without any loss payments generated for the claim.

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



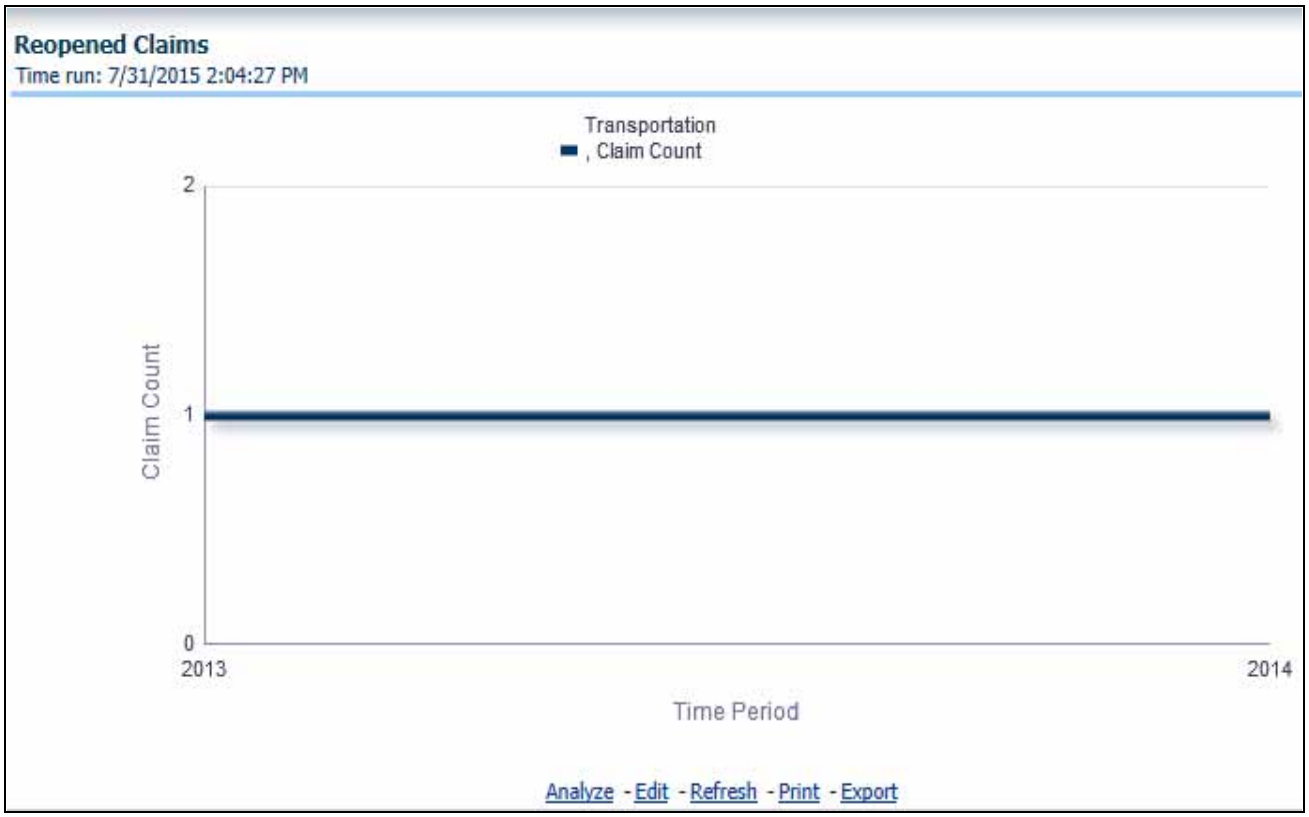
Claims Closed Due to Fraud

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.



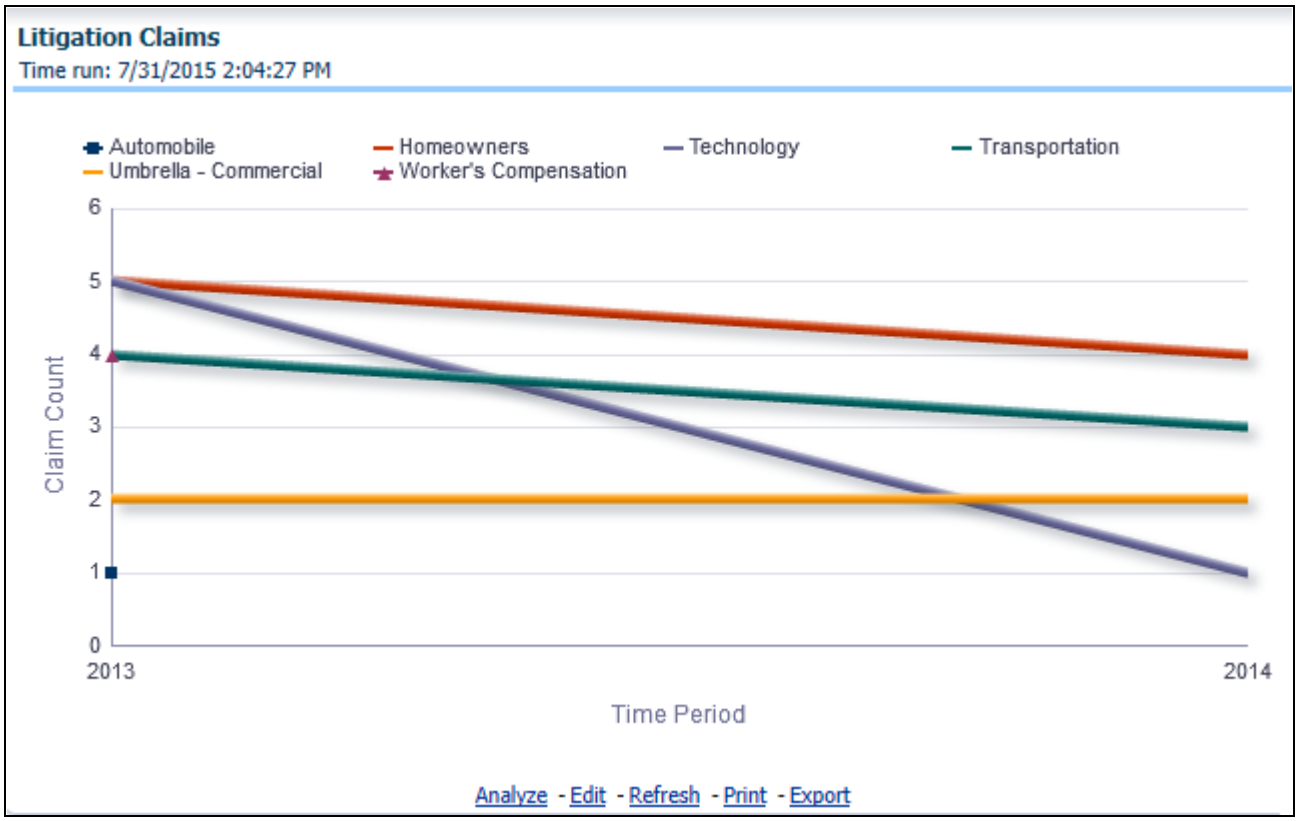
Reopened Claims

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

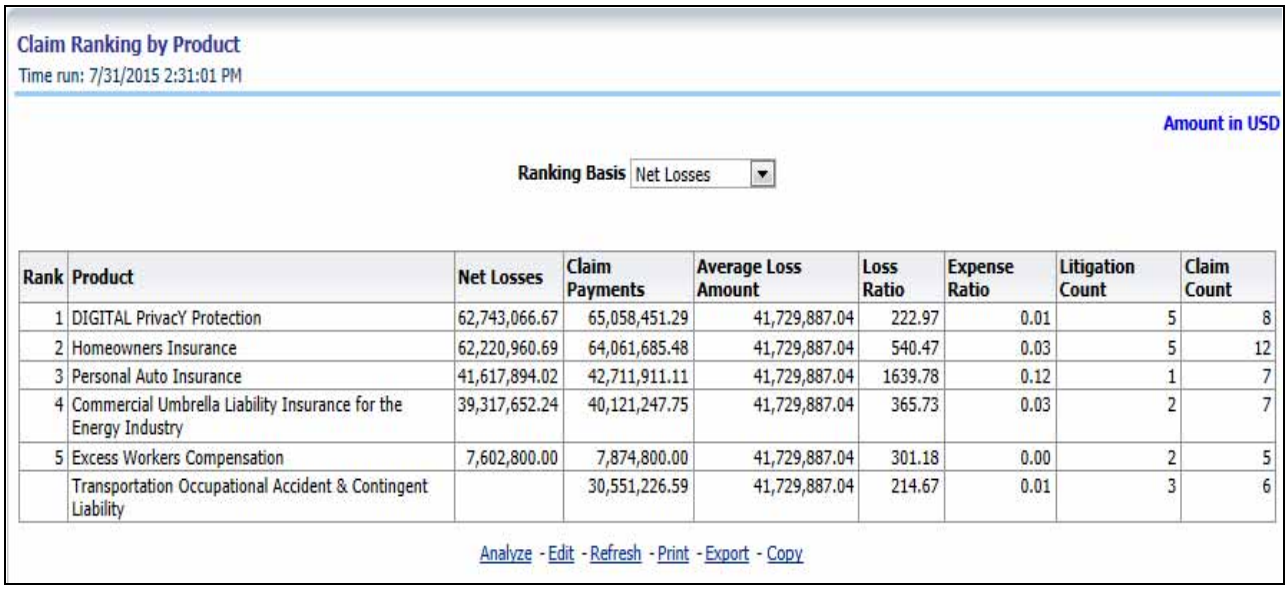
The Product tab includes reports that focus on the Key Performance Indicators for each Product. The filters for this tab allow the report results to be focused on selected combinations for comparison and targeted analysis. The filters include:

- Time
- Company
- Product
- Geography

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

Claim Ranking 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 Ranking by Product

Time run: 7/31/2015 2:31:01 PM

Amount in USD

Ranking Basis Net Losses

Rank	Product	Net Losses	Claim Payments	Average Loss Amount	Loss Ratio	Expense Ratio	Litigation Count	Claim Count
1	DIGITAL PrivacY Protection	62,743,066.67	65,058,451.29	41,729,887.04	222.97	0.01	5	8
2	Homeowners Insurance	62,220,960.69	64,061,685.48	41,729,887.04	540.47	0.03	5	12
3	Personal Auto Insurance	41,617,894.02	42,711,911.11	41,729,887.04	1639.78	0.12	1	7
4	Commercial Umbrella Liability Insurance for the Energy Industry	39,317,652.24	40,121,247.75	41,729,887.04	365.73	0.03	2	7
5	Excess Workers Compensation	7,602,800.00	7,874,800.00	41,729,887.04	301.18	0.00	2	5
	Transportation Occupational Accident & Contingent Liability		30,551,226.59	41,729,887.04	214.67	0.01	3	6

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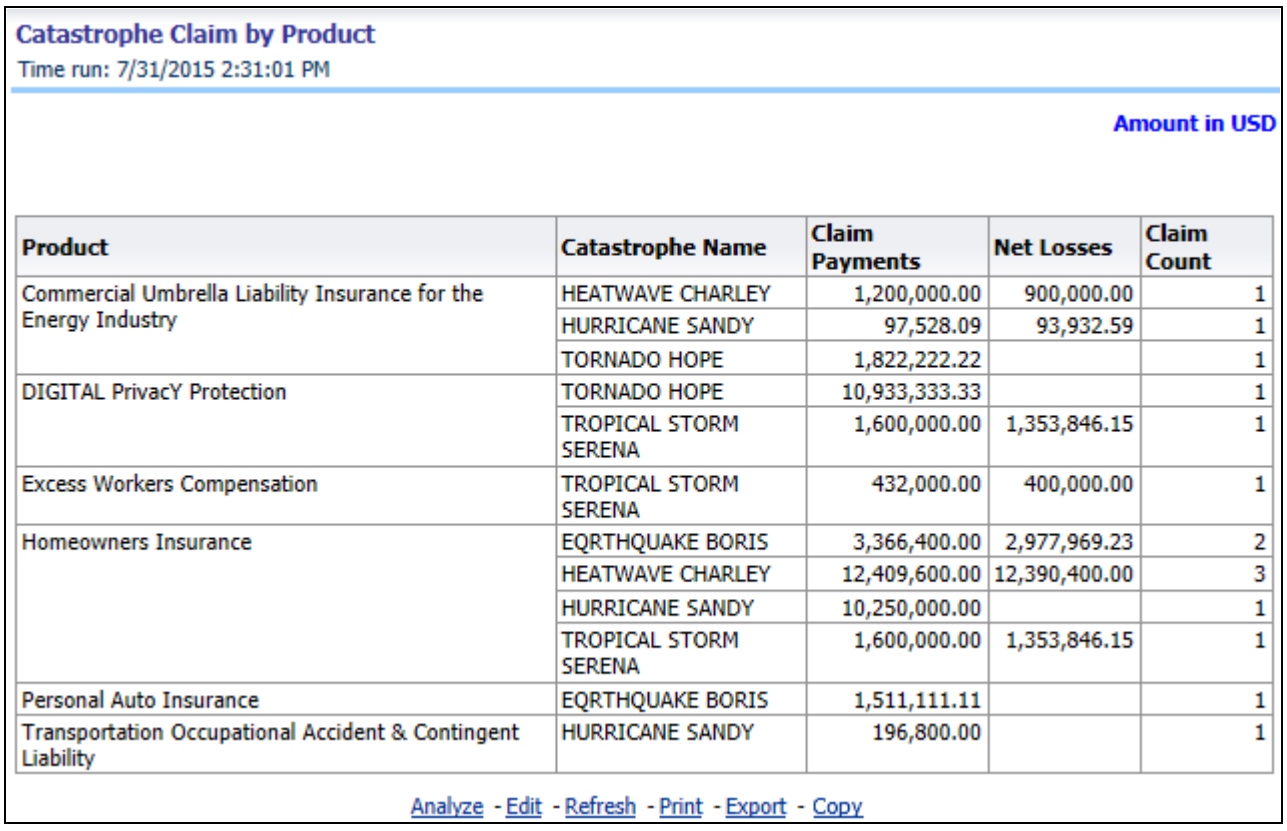
Catastrophe Claim by Product

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 Claim by Product

Time run: 7/31/2015 2:31:01 PM

Amount in USD

Product	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Commercial Umbrella Liability Insurance for the Energy Industry	HEATWAVE CHARLEY	1,200,000.00	900,000.00	1
	HURRICANE SANDY	97,528.09	93,932.59	1
	TORNADO HOPE	1,822,222.22		1
DIGITAL PrivacY Protection	TORNADO HOPE	10,933,333.33		1
	TROPICAL STORM SERENA	1,600,000.00	1,353,846.15	1
Excess Workers Compensation	TROPICAL STORM SERENA	432,000.00	400,000.00	1
Homeowners Insurance	EQRTHQUAKE BORIS	3,366,400.00	2,977,969.23	2
	HEATWAVE CHARLEY	12,409,600.00	12,390,400.00	3
	HURRICANE SANDY	10,250,000.00		1
	TROPICAL STORM SERENA	1,600,000.00	1,353,846.15	1
Personal Auto Insurance	EQRTHQUAKE BORIS	1,511,111.11		1
Transportation Occupational Accident & Contingent Liability	HURRICANE SANDY	196,800.00		1

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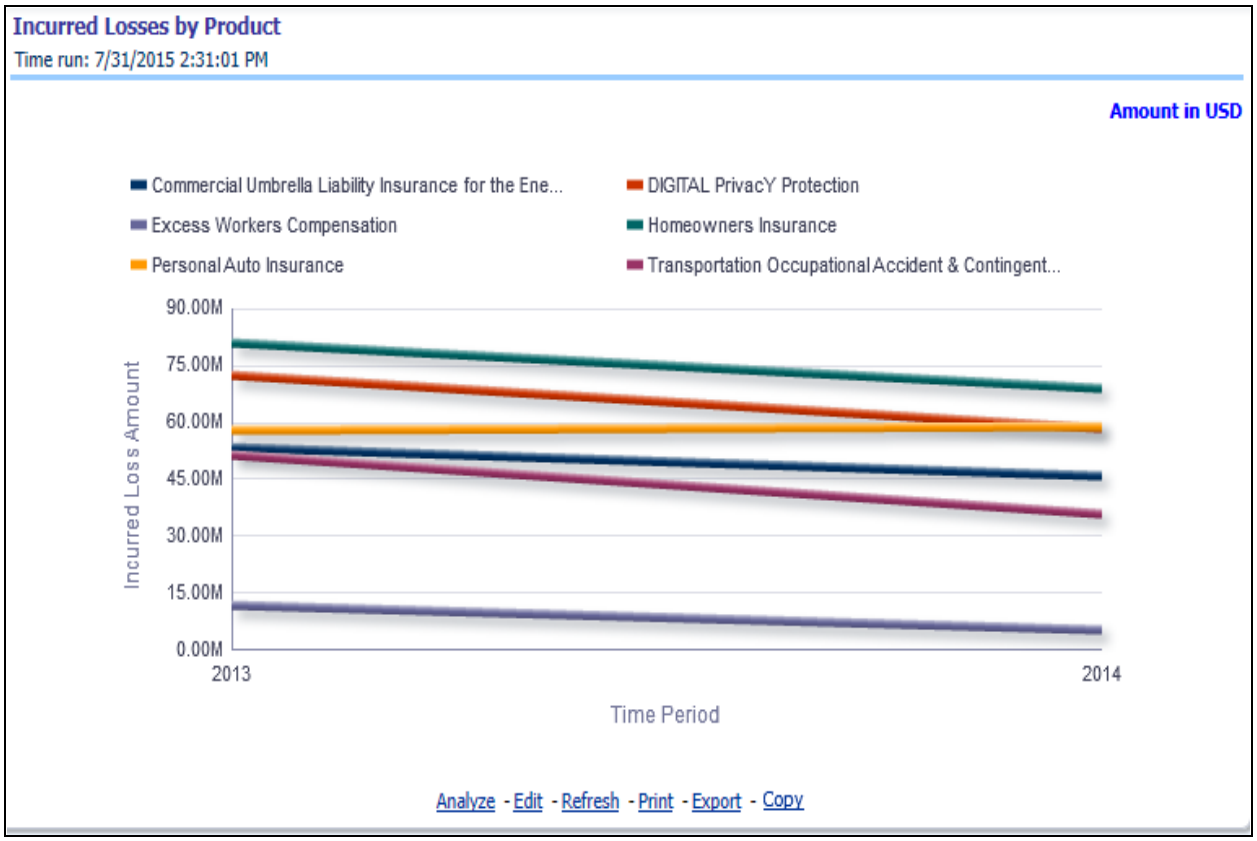
Product Loss Ratio

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.

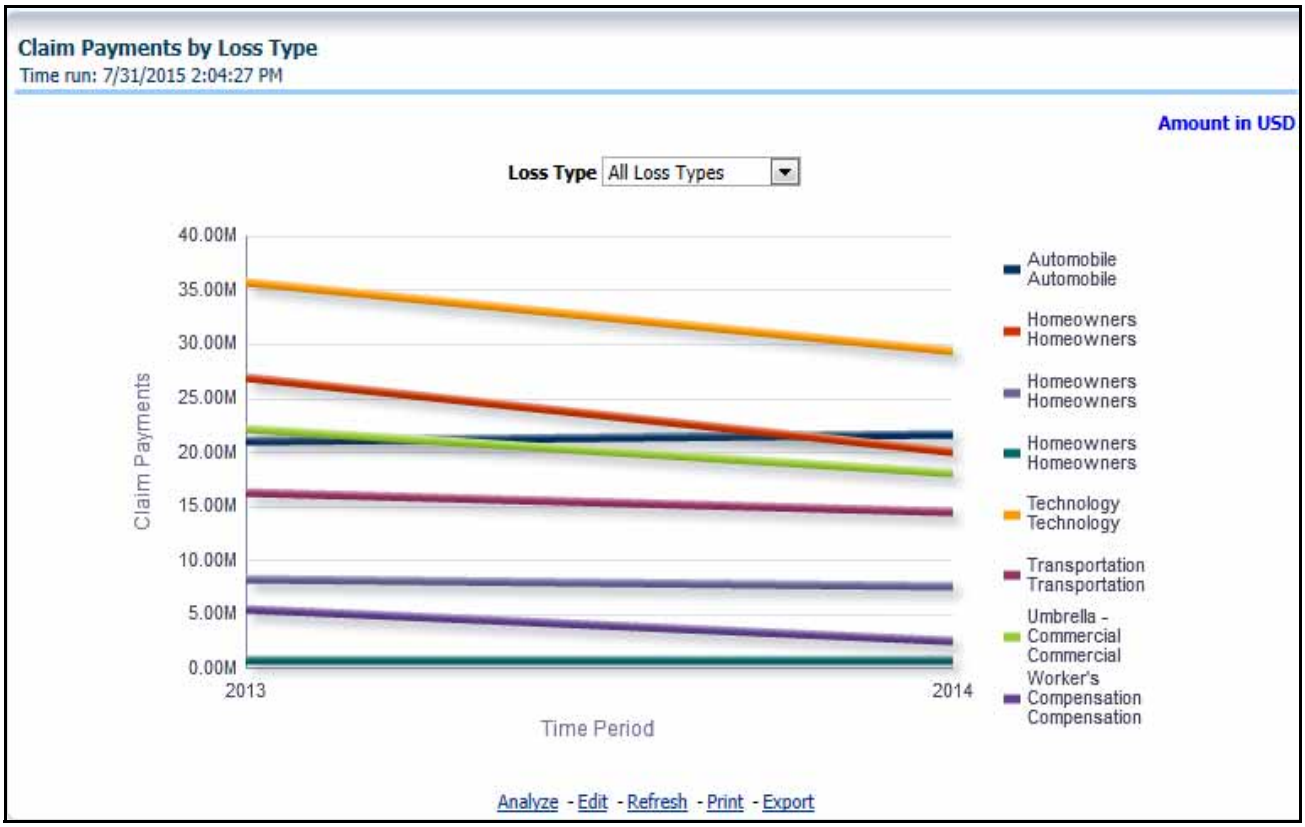
Product Incurred Losses

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.



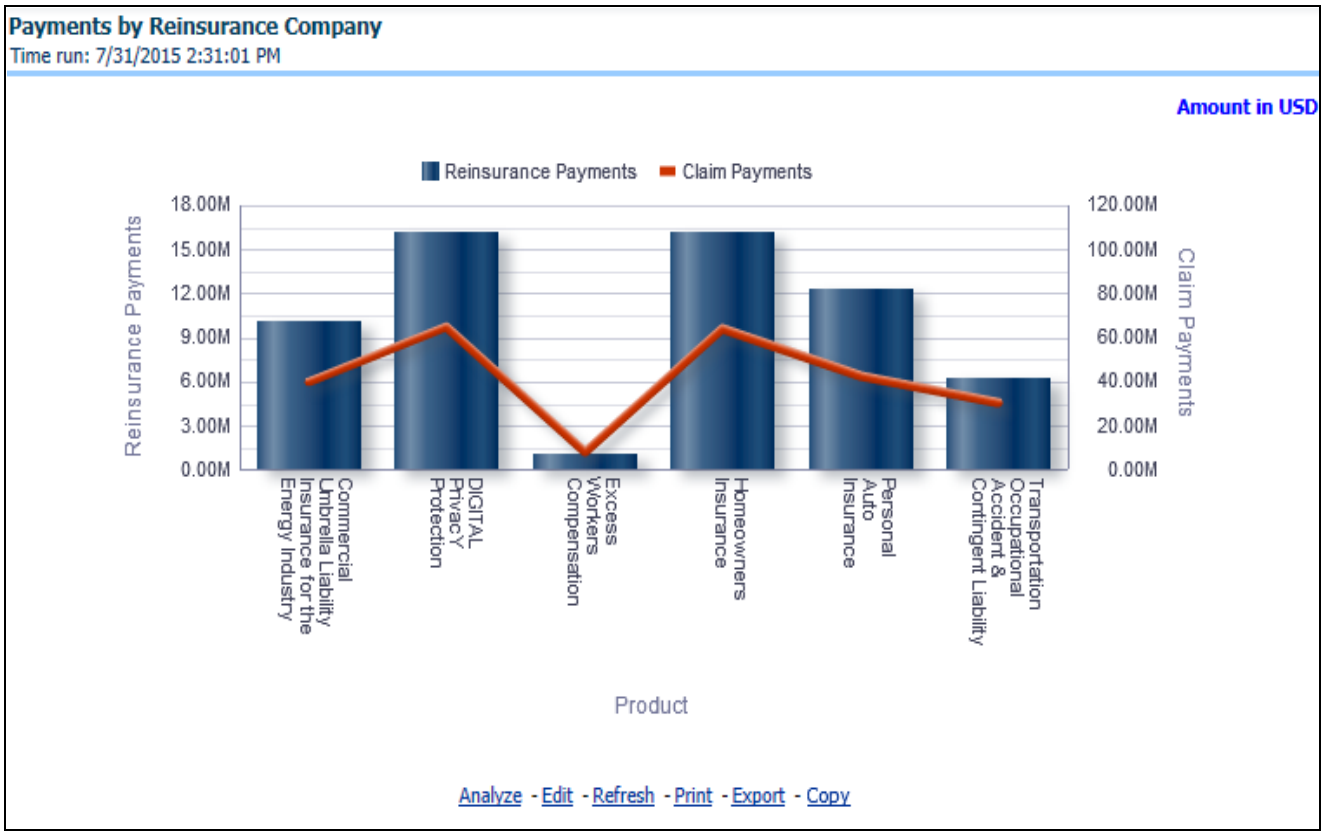
Claim Payments by Loss Type

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.



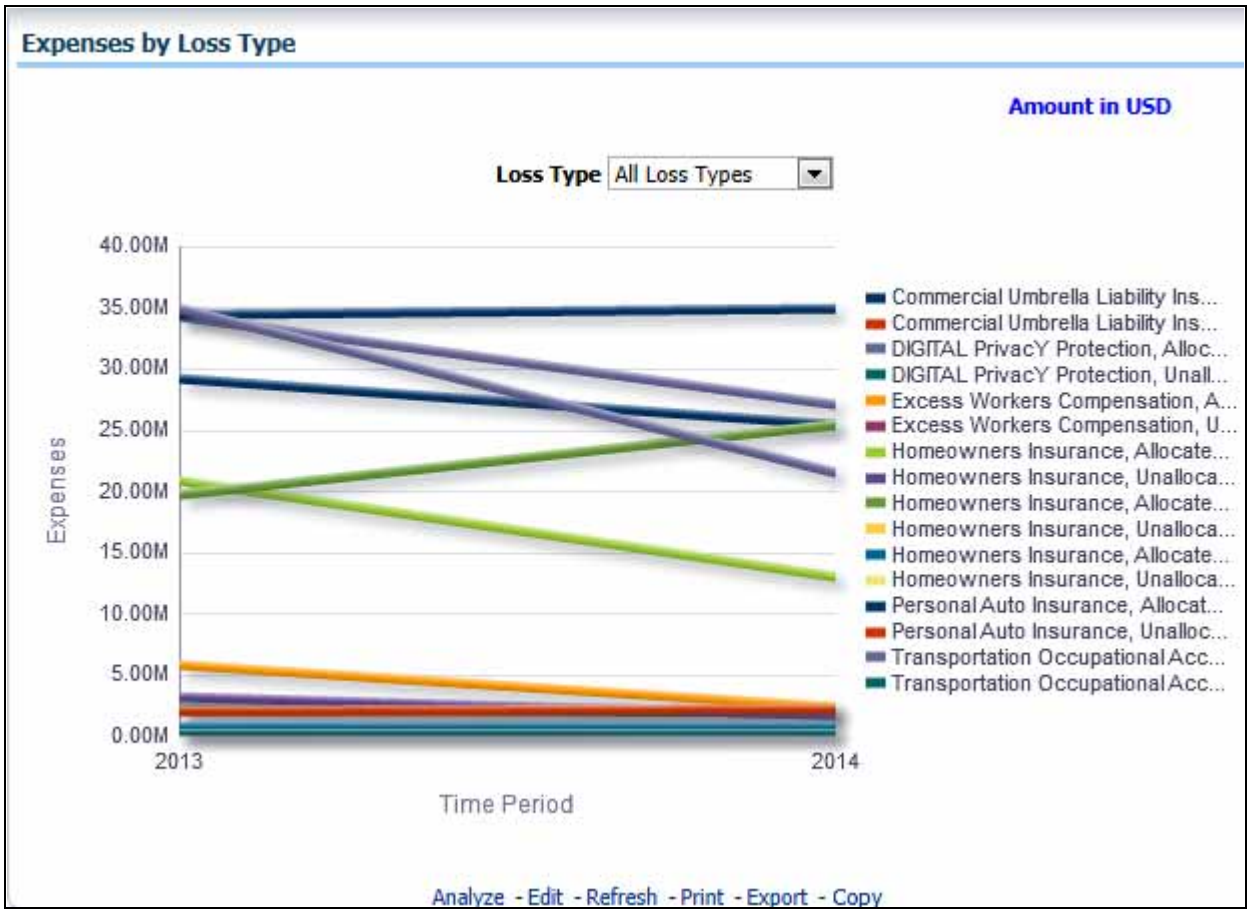
Payments by Reinsurance Company

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.



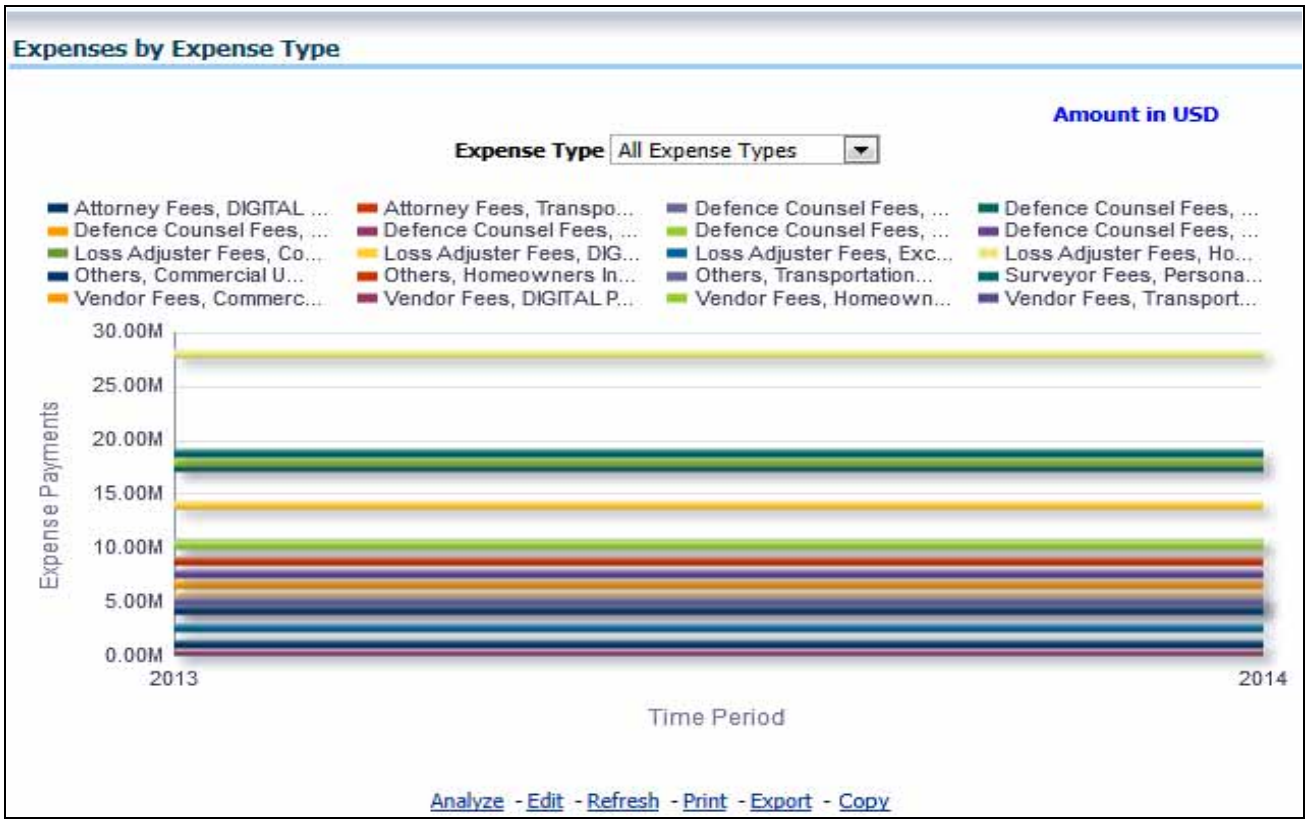
Expenses by Loss Type

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.



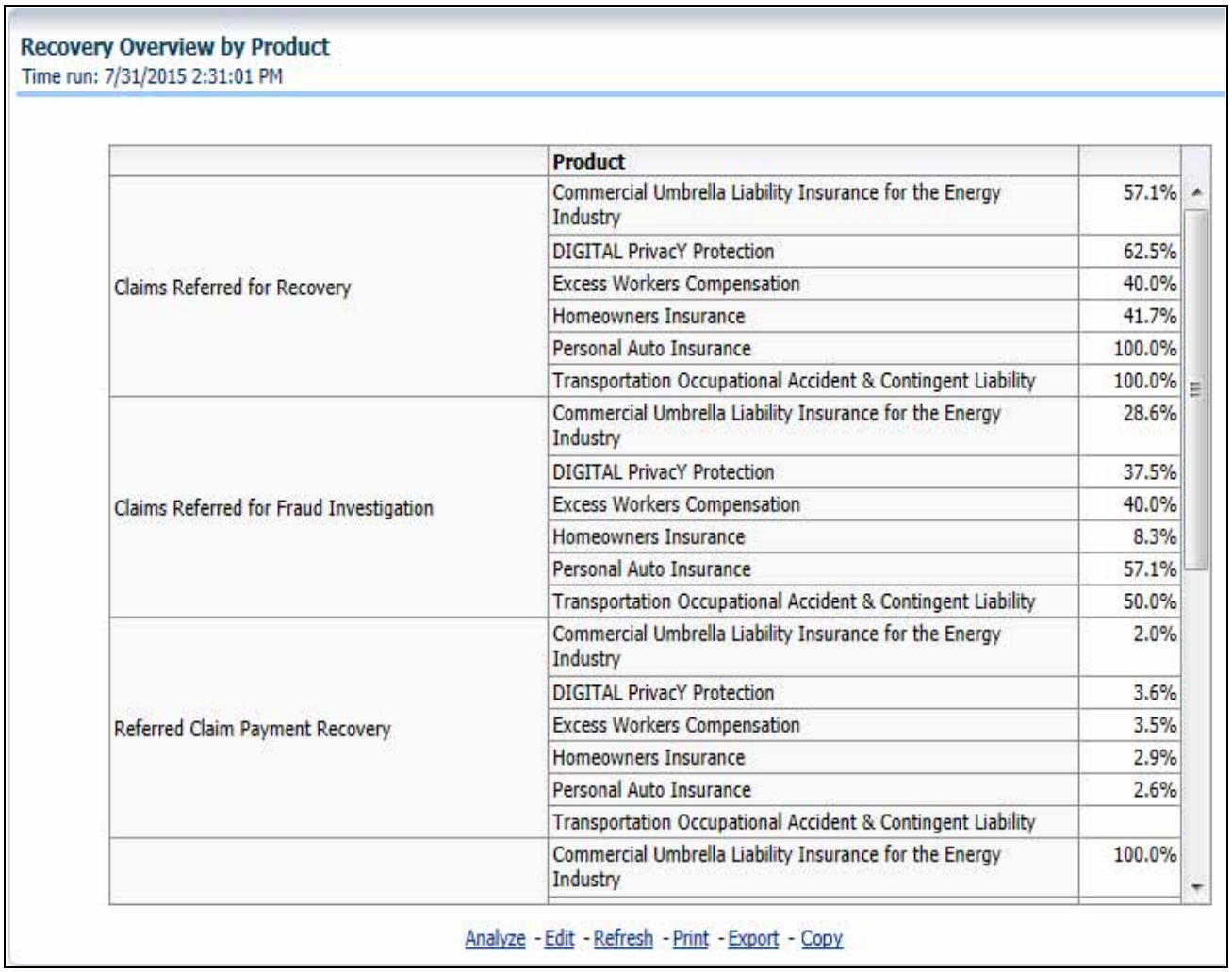
Expenses by Expense Type

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.



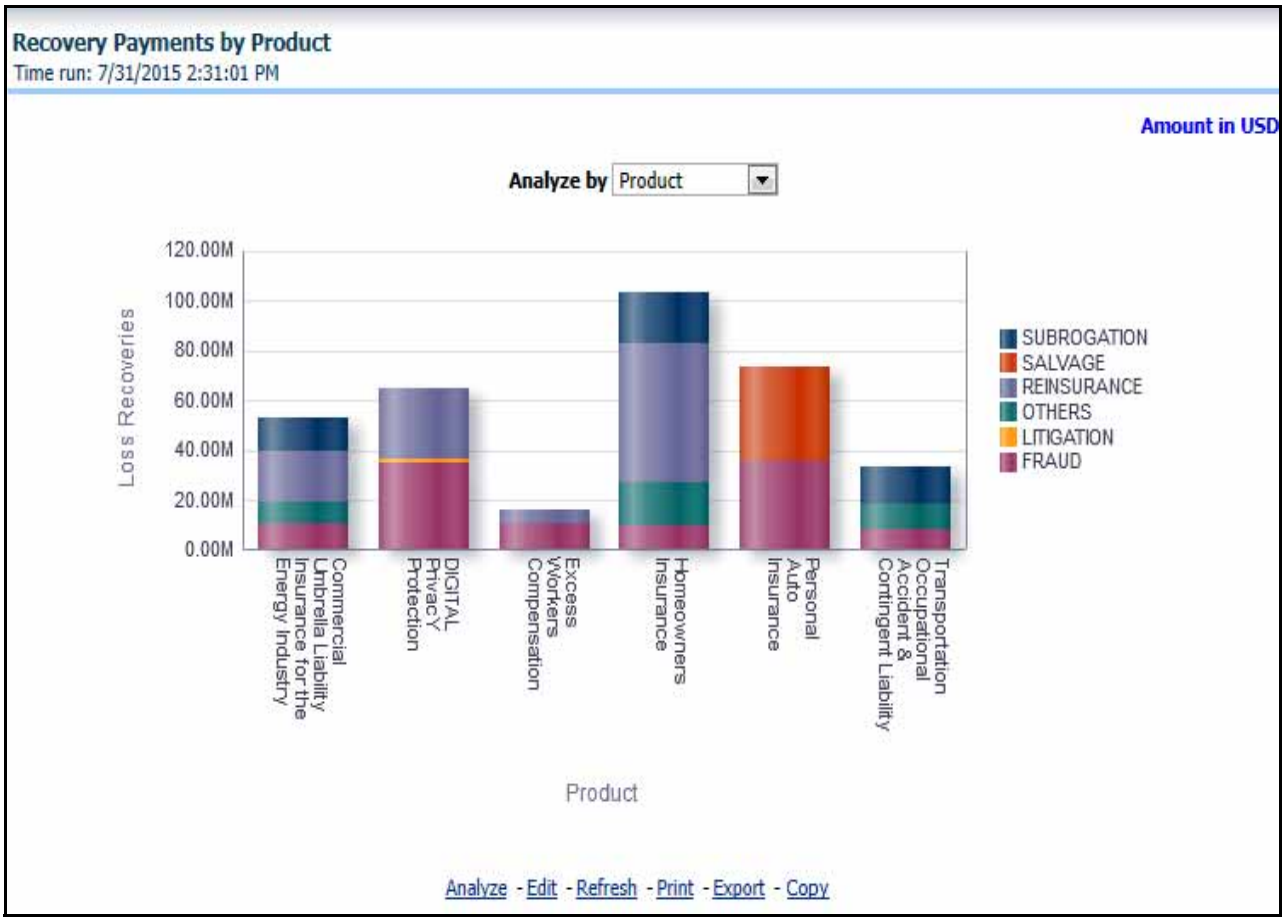
Recovery Overview by Product
Time run: 7/31/2015 2:31:01 PM

	Product	
Claims Referred for Recovery	Commercial Umbrella Liability Insurance for the Energy Industry	57.1%
	DIGITAL PrivacY Protection	62.5%
	Excess Workers Compensation	40.0%
	Homeowners Insurance	41.7%
	Personal Auto Insurance	100.0%
	Transportation Occupational Accident & Contingent Liability	100.0%
Claims Referred for Fraud Investigation	Commercial Umbrella Liability Insurance for the Energy Industry	28.6%
	DIGITAL PrivacY Protection	37.5%
	Excess Workers Compensation	40.0%
	Homeowners Insurance	8.3%
	Personal Auto Insurance	57.1%
	Transportation Occupational Accident & Contingent Liability	50.0%
Referred Claim Payment Recovery	Commercial Umbrella Liability Insurance for the Energy Industry	2.0%
	DIGITAL PrivacY Protection	3.6%
	Excess Workers Compensation	3.5%
	Homeowners Insurance	2.9%
	Personal Auto Insurance	2.6%
	Transportation Occupational Accident & Contingent Liability	
	Commercial Umbrella Liability Insurance for the Energy Industry	100.0%

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.



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.

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.

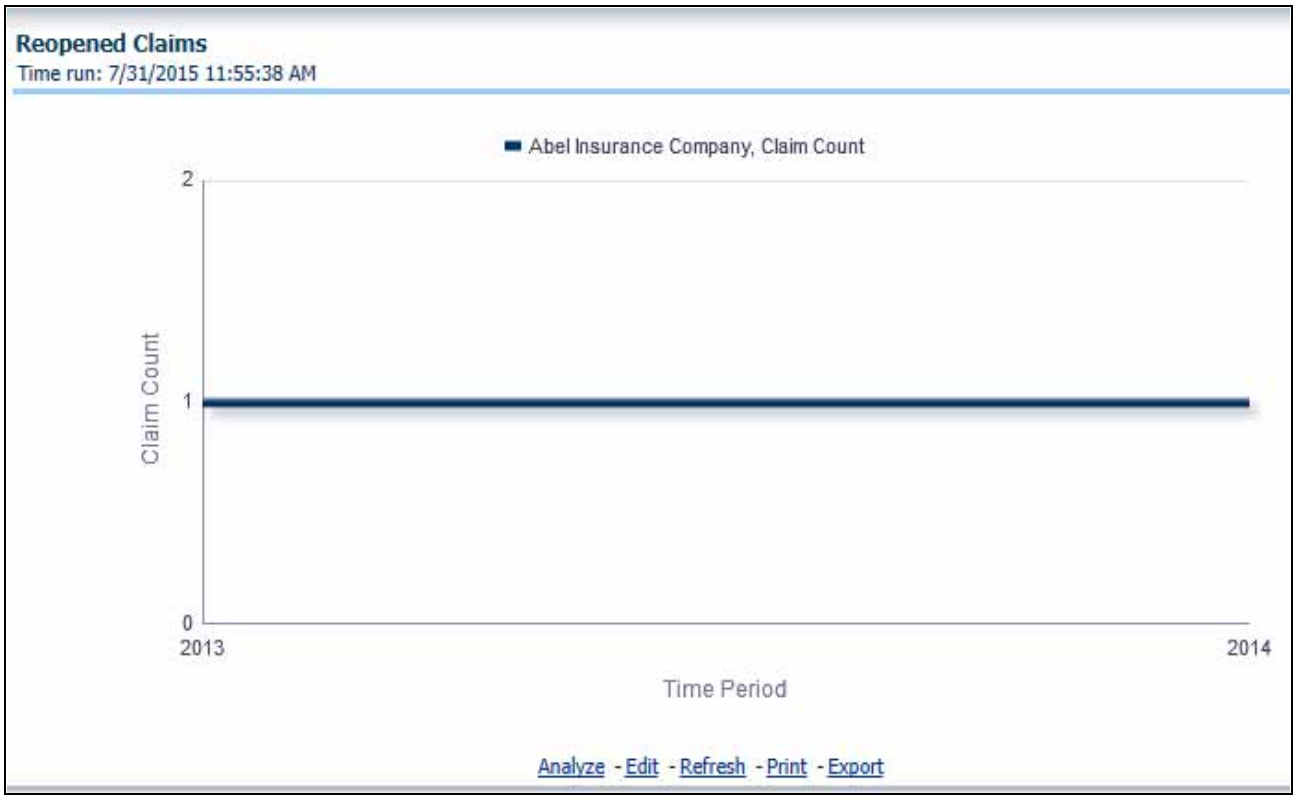
Note: Expenses may have been paid for these claims. Each Product is represented by its own line.

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.

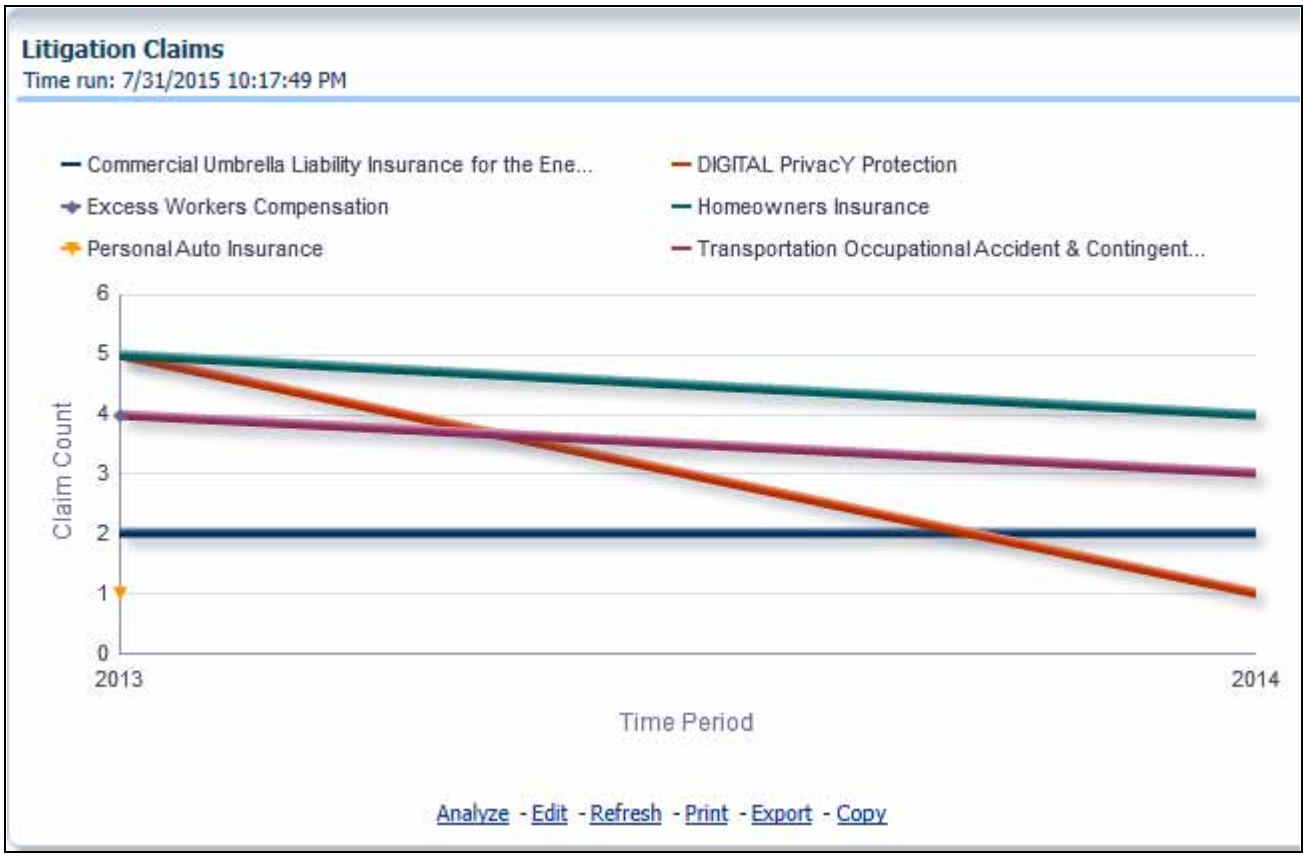
Reopened Claims

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.



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.



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 Ranking

An assessment and ranking of catastrophe losses can be measured by various performance measures like net losses, claim payments, and through number of claims across regions and catastrophes. This report contains both tabular and geographical map that lists the catastrophe in the order of greatest value to the least value based on the grade basis selected.

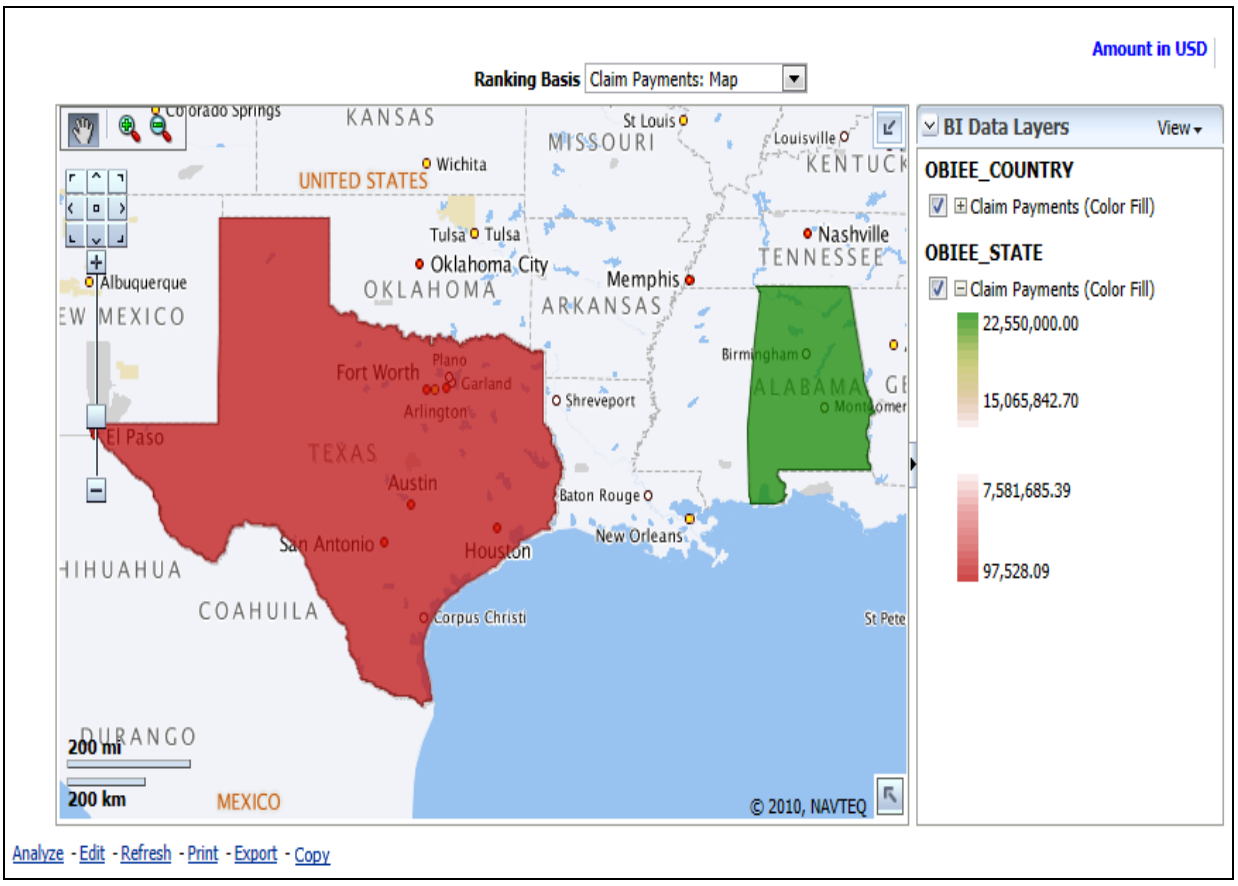
Catastrophe Claim Ranking

Time run: 7/31/2015 10:37:09 PM

Amount in USD

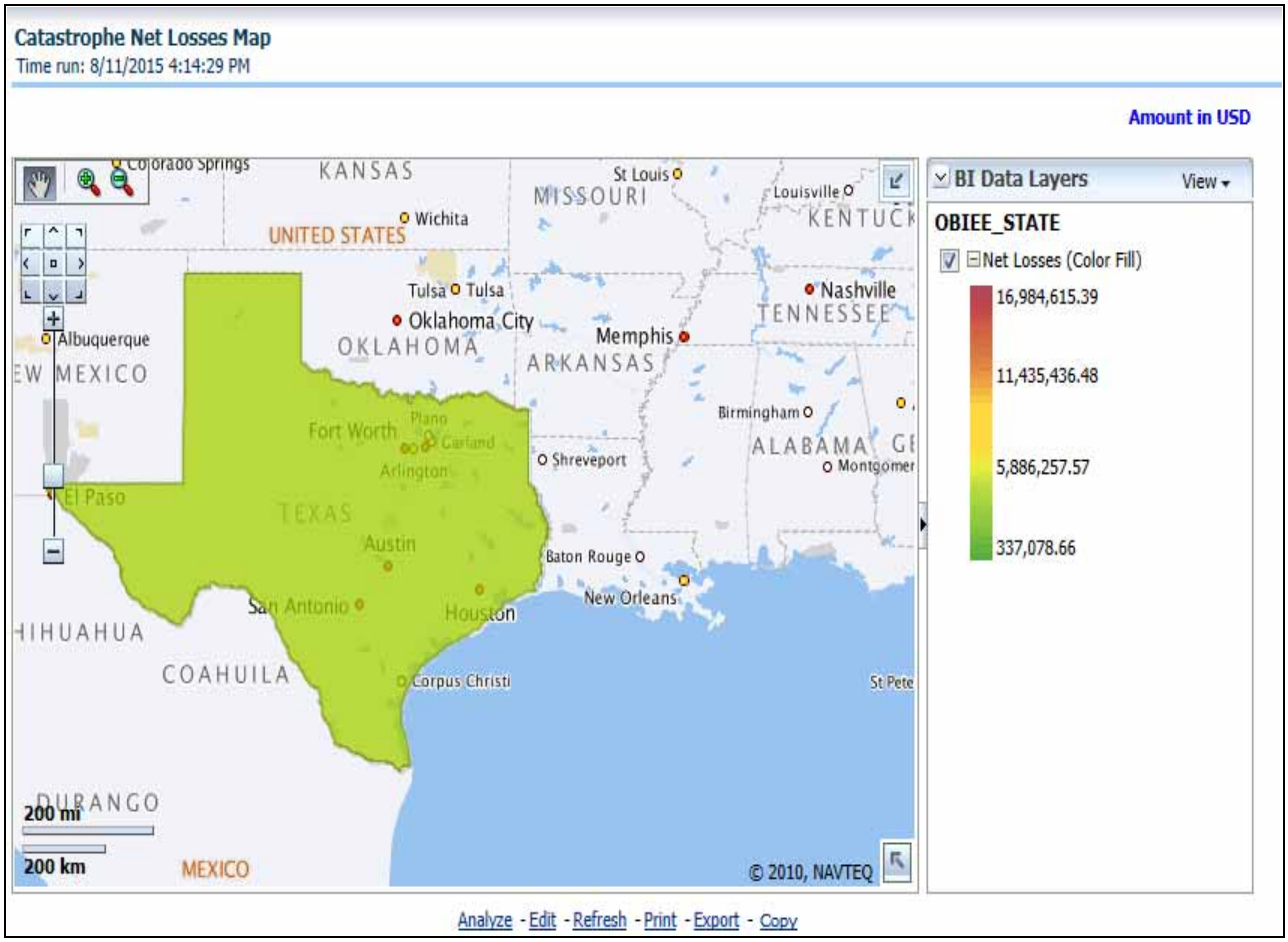
Ranking Basis: Claim Payments

Rank	Region Name	Catastrophe Name	Claim Payments	Net Losses	Average Loss Amount	Claim Count
1	▷ United States	HEATWAVE CHARLEY	13,500,000.00	13,200,000.00	1,625,000.00	2
3		HURRICANE SANDY	10,250,000.00		2,050,000.00	1
2	▷ Australia	TORNADO HOPE	12,755,555.55		1,822,222.22	2
7		EQRTHQUAKE BORIS	1,511,111.11		1,511,111.11	1
4	▷ Italy	EQRTHQUAKE BORIS	3,200,000.00	2,830,769.23	3,200,000.00	1
6		TROPICAL STORM SERENA	1,600,000.00	1,353,846.15	1,600,000.00	1
5	▷ India	TROPICAL STORM SERENA	2,032,000.00	1,753,846.15	1,016,000.00	2
8		HURRICANE SANDY	196,800.00		32,800.00	1
9		EQRTHQUAKE BORIS	166,400.00	147,200.00	41,600.00	1
10		HEATWAVE CHARLEY	109,600.00	90,400.00	21,920.00	2
11	▷ Japan	HURRICANE SANDY	97,528.09	93,932.59	19,505.62	1



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.

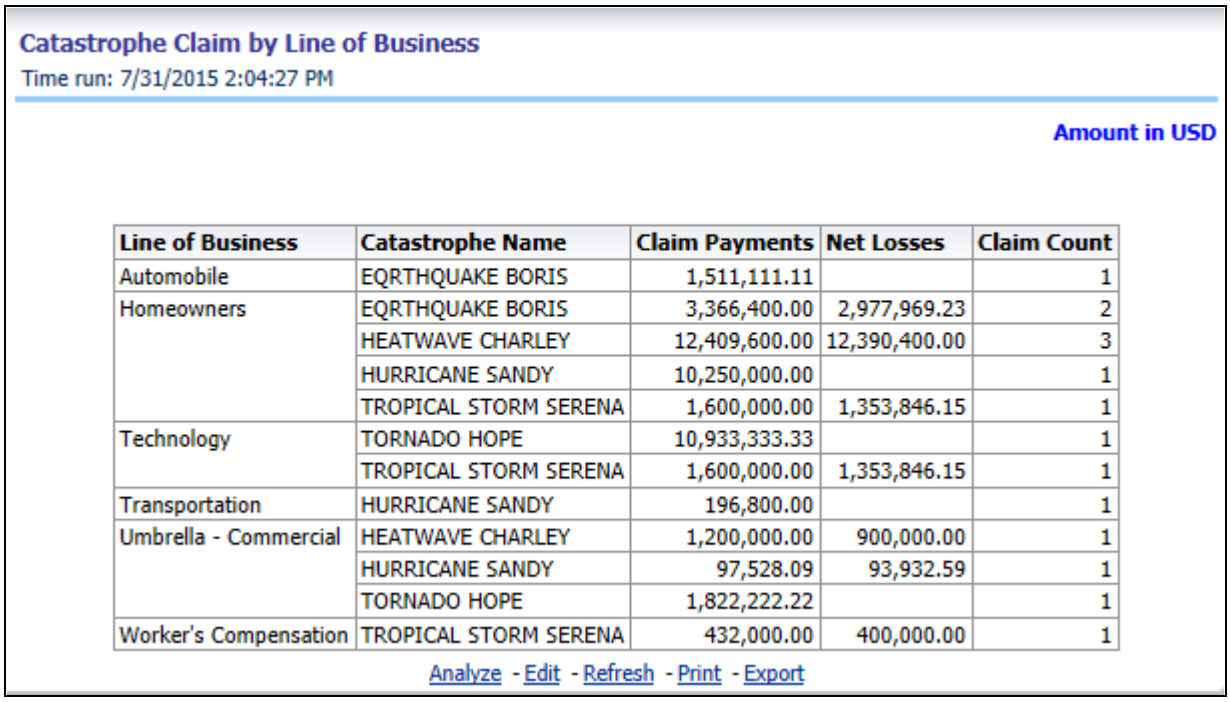


Catastrophe Overview

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 Claim by Line of Business
Time run: 7/31/2015 2:04:27 PM

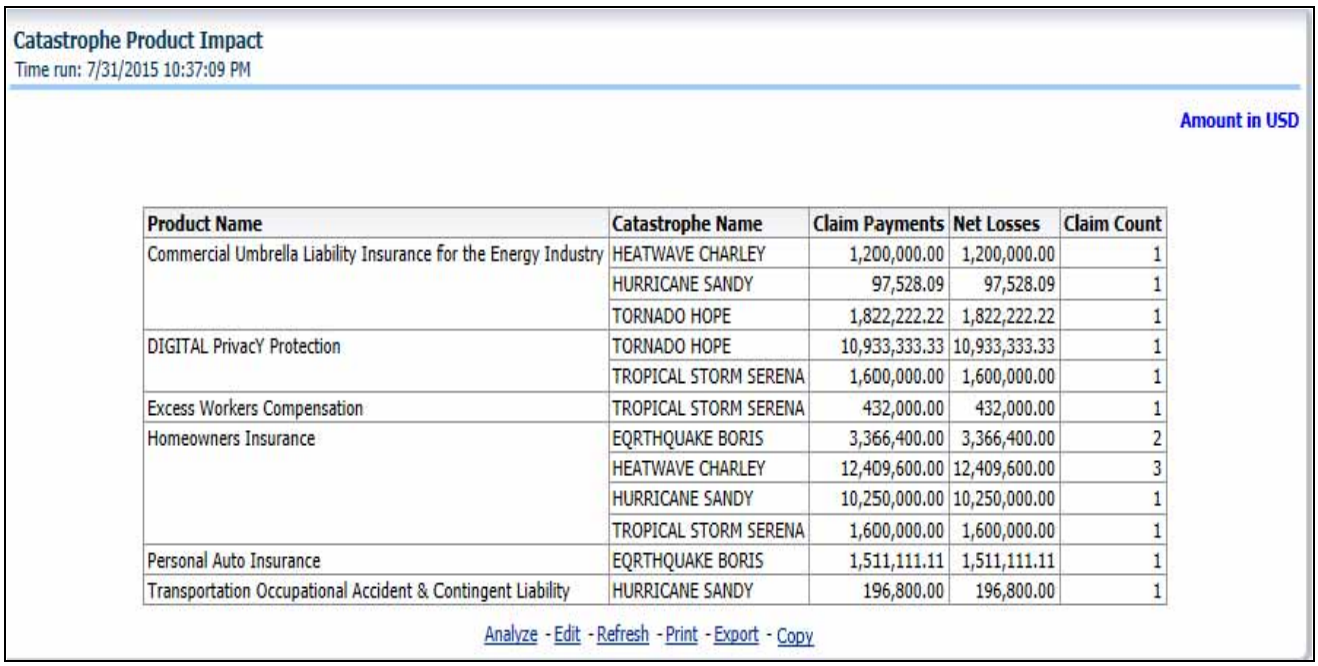
Amount in USD

Line of Business	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Automobile	EQRTHQUAKE BORIS	1,511,111.11		1
Homeowners	EQRTHQUAKE BORIS	3,366,400.00	2,977,969.23	2
	HEATWAVE CHARLEY	12,409,600.00	12,390,400.00	3
	HURRICANE SANDY	10,250,000.00		1
	TROPICAL STORM SERENA	1,600,000.00	1,353,846.15	1
Technology	TORNADO HOPE	10,933,333.33		1
	TROPICAL STORM SERENA	1,600,000.00	1,353,846.15	1
Transportation	HURRICANE SANDY	196,800.00		1
Umbrella - Commercial	HEATWAVE CHARLEY	1,200,000.00	900,000.00	1
	HURRICANE SANDY	97,528.09	93,932.59	1
	TORNADO HOPE	1,822,222.22		1
Worker's Compensation	TROPICAL STORM SERENA	432,000.00	400,000.00	1

Analyze - Edit - Refresh - Print - Export

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: 7/31/2015 10:37:09 PM

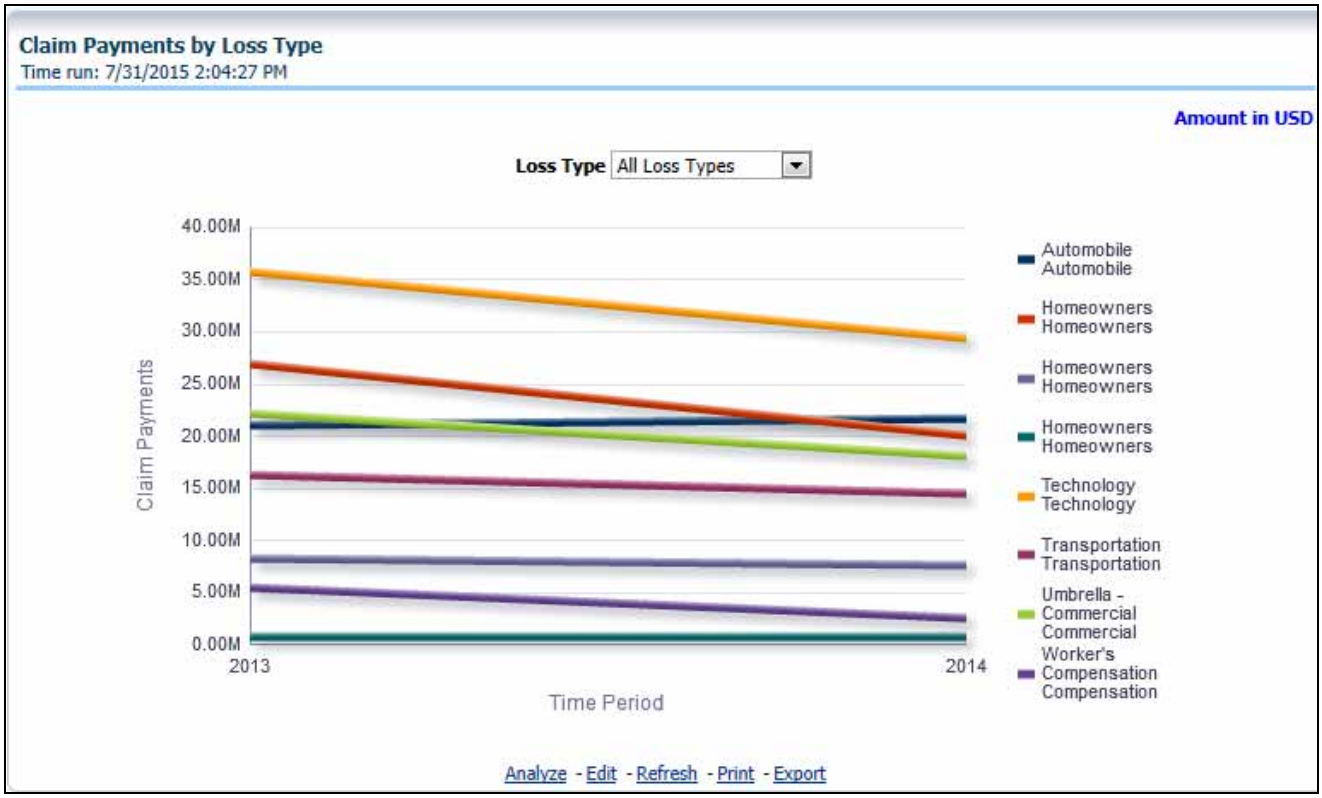
Amount in USD

Product Name	Catastrophe Name	Claim Payments	Net Losses	Claim Count
Commercial Umbrella Liability Insurance for the Energy Industry	HEATWAVE CHARLEY	1,200,000.00	1,200,000.00	1
	HURRICANE SANDY	97,528.09	97,528.09	1
	TORNADO HOPE	1,822,222.22	1,822,222.22	1
DIGITAL PrivacY Protection	TORNADO HOPE	10,933,333.33	10,933,333.33	1
	TROPICAL STORM SERENA	1,600,000.00	1,600,000.00	1
Excess Workers Compensation	TROPICAL STORM SERENA	432,000.00	432,000.00	1
Homeowners Insurance	EQRTHQUAKE BORIS	3,366,400.00	3,366,400.00	2
	HEATWAVE CHARLEY	12,409,600.00	12,409,600.00	3
	HURRICANE SANDY	10,250,000.00	10,250,000.00	1
	TROPICAL STORM SERENA	1,600,000.00	1,600,000.00	1
Personal Auto Insurance	EQRTHQUAKE BORIS	1,511,111.11	1,511,111.11	1
Transportation Occupational Accident & Contingent Liability	HURRICANE SANDY	196,800.00	196,800.00	1

Analyze - Edit - Refresh - Print - Export - Copy

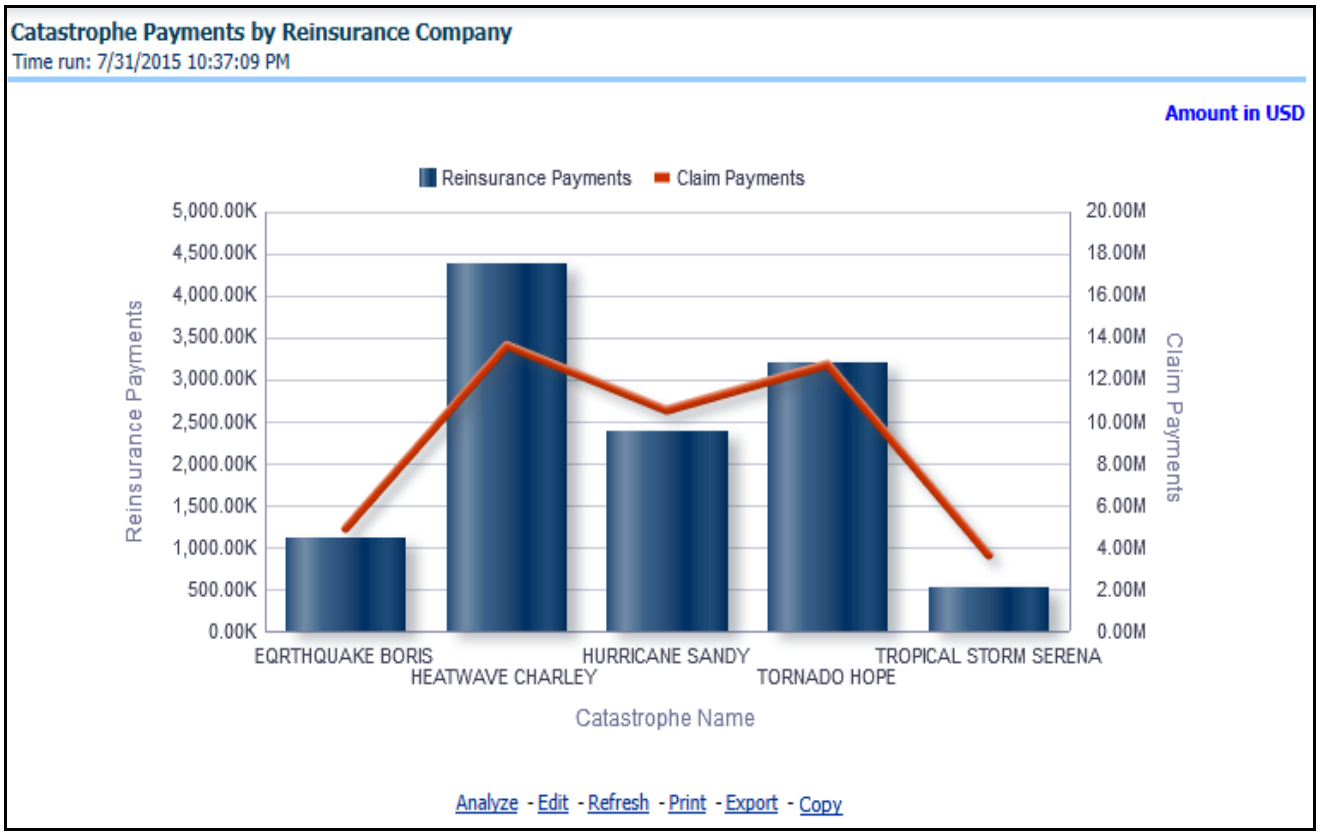
Catastrophe Claim Payments by Loss Type

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.

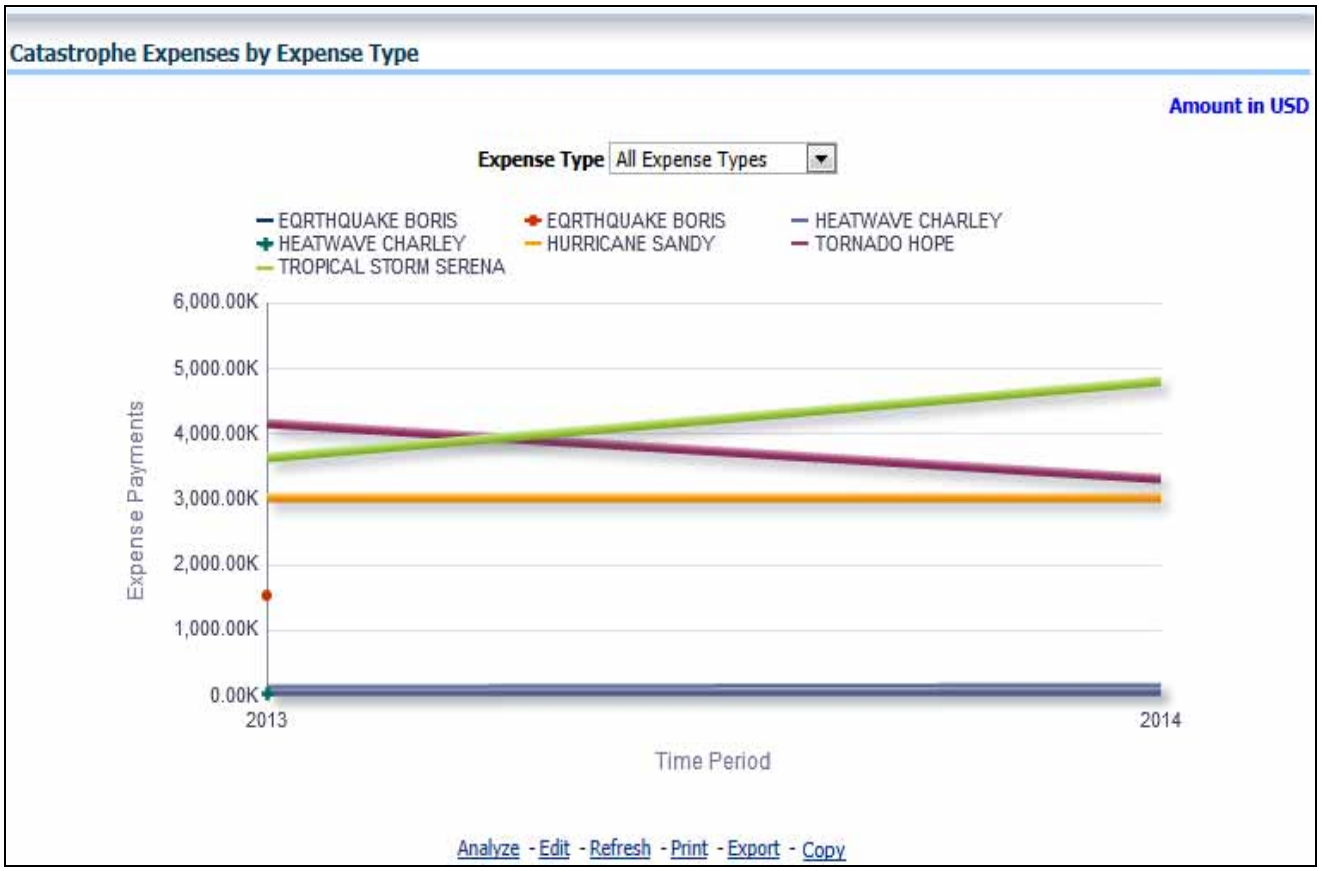


Catastrophe Expenses by Loss Type

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.

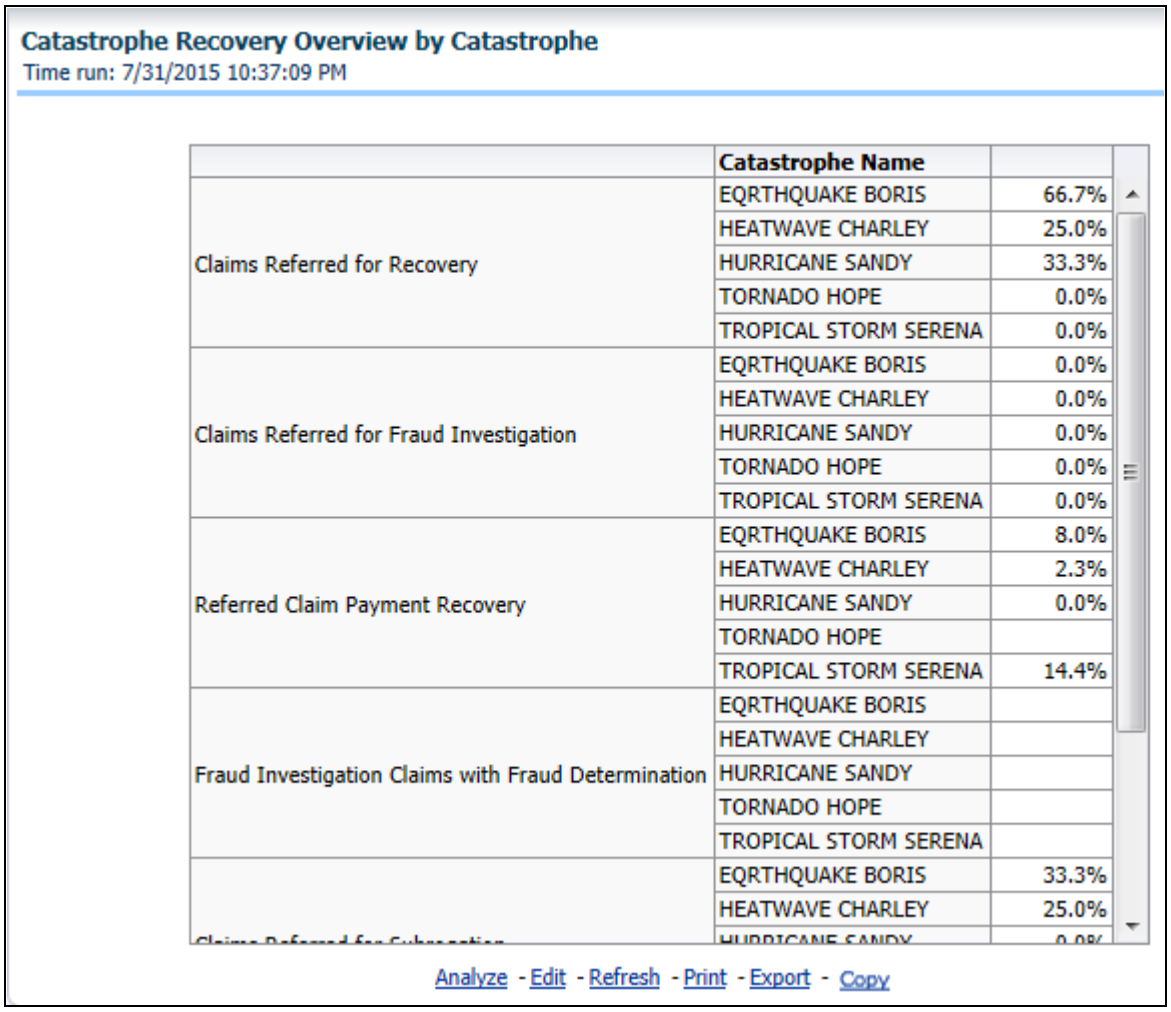
Catastrophe Expenses by Expense Type

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: 7/31/2015 10:37:09 PM

	Catastrophe Name	
Claims Referred for Recovery	EQRTHQUAKE BORIS	66.7%
	HEATWAVE CHARLEY	25.0%
	HURRICANE SANDY	33.3%
	TORNADO HOPE	0.0%
	TROPICAL STORM SERENA	0.0%
Claims Referred for Fraud Investigation	EQRTHQUAKE BORIS	0.0%
	HEATWAVE CHARLEY	0.0%
	HURRICANE SANDY	0.0%
	TORNADO HOPE	0.0%
	TROPICAL STORM SERENA	0.0%
Referred Claim Payment Recovery	EQRTHQUAKE BORIS	8.0%
	HEATWAVE CHARLEY	2.3%
	HURRICANE SANDY	0.0%
	TORNADO HOPE	
	TROPICAL STORM SERENA	14.4%
Fraud Investigation Claims with Fraud Determination	EQRTHQUAKE BORIS	
	HEATWAVE CHARLEY	
	HURRICANE SANDY	
	TORNADO HOPE	
	TROPICAL STORM SERENA	
[illegible]	EQRTHQUAKE BORIS	33.3%
	HEATWAVE CHARLEY	25.0%
	[illegible]	[illegible]

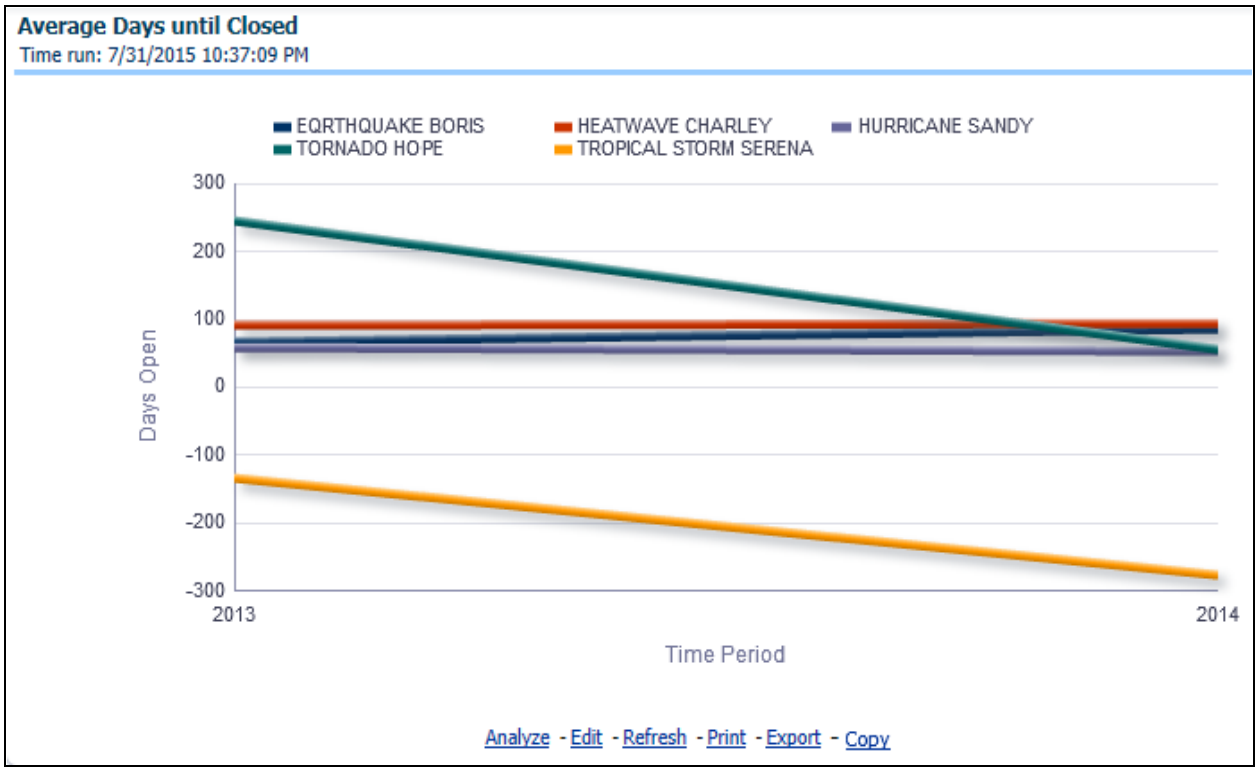
Analyze - Edit - Refresh - Print - Export - Copy

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.

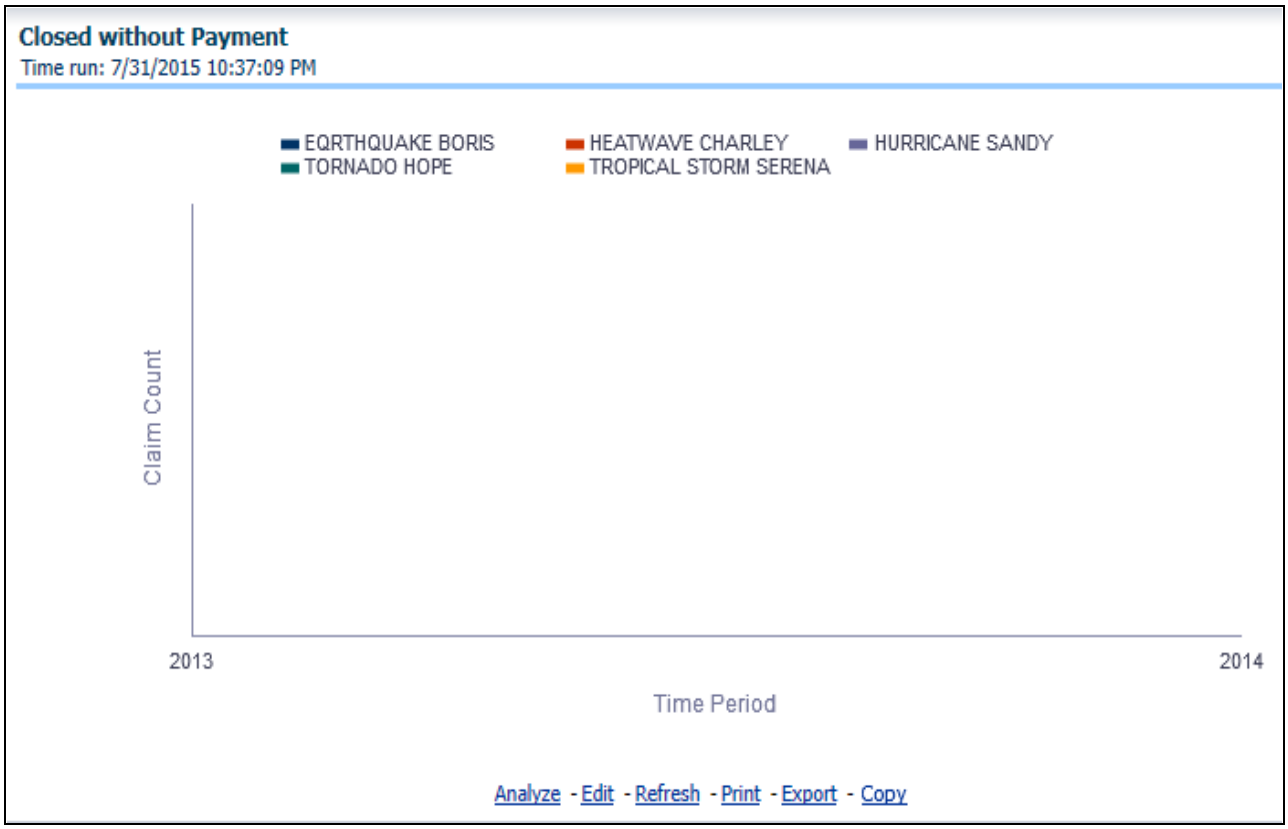
Average Days until Closed

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.



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.

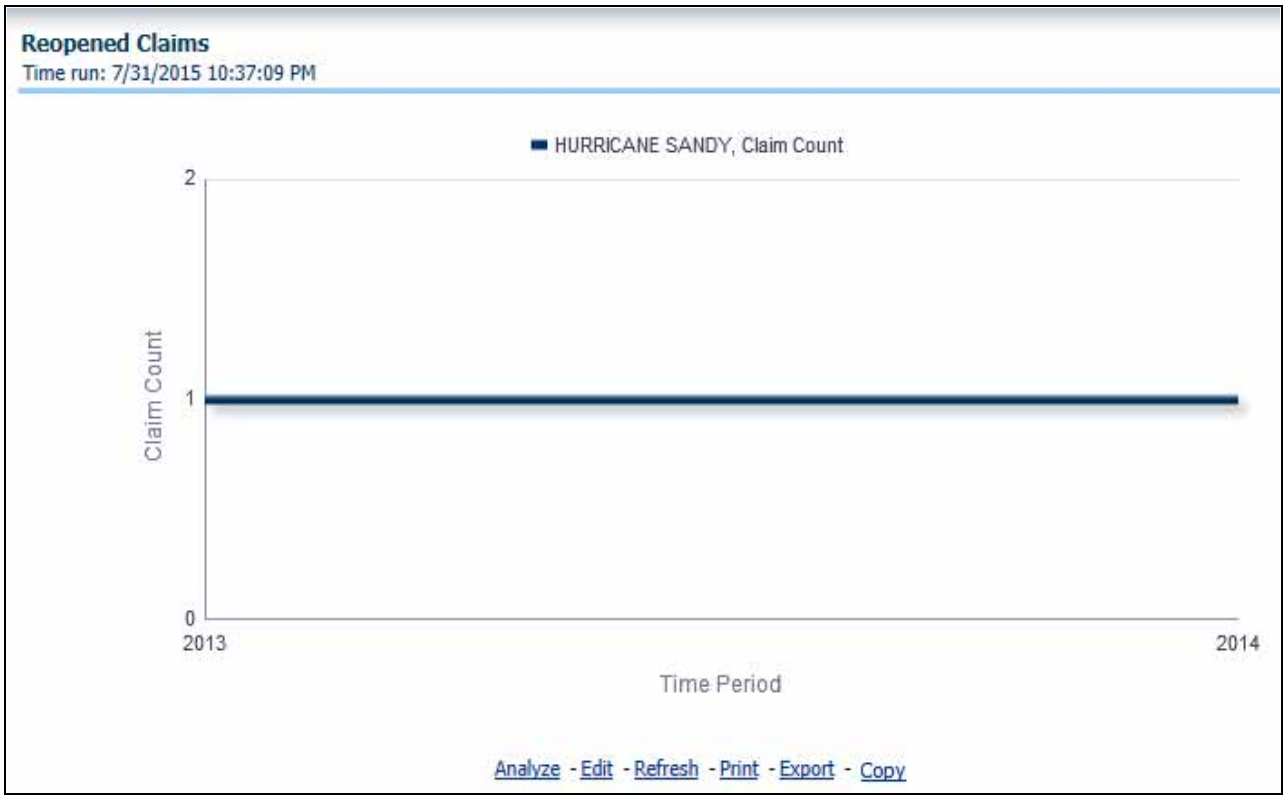


Claims Closed Due to Fraud

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.

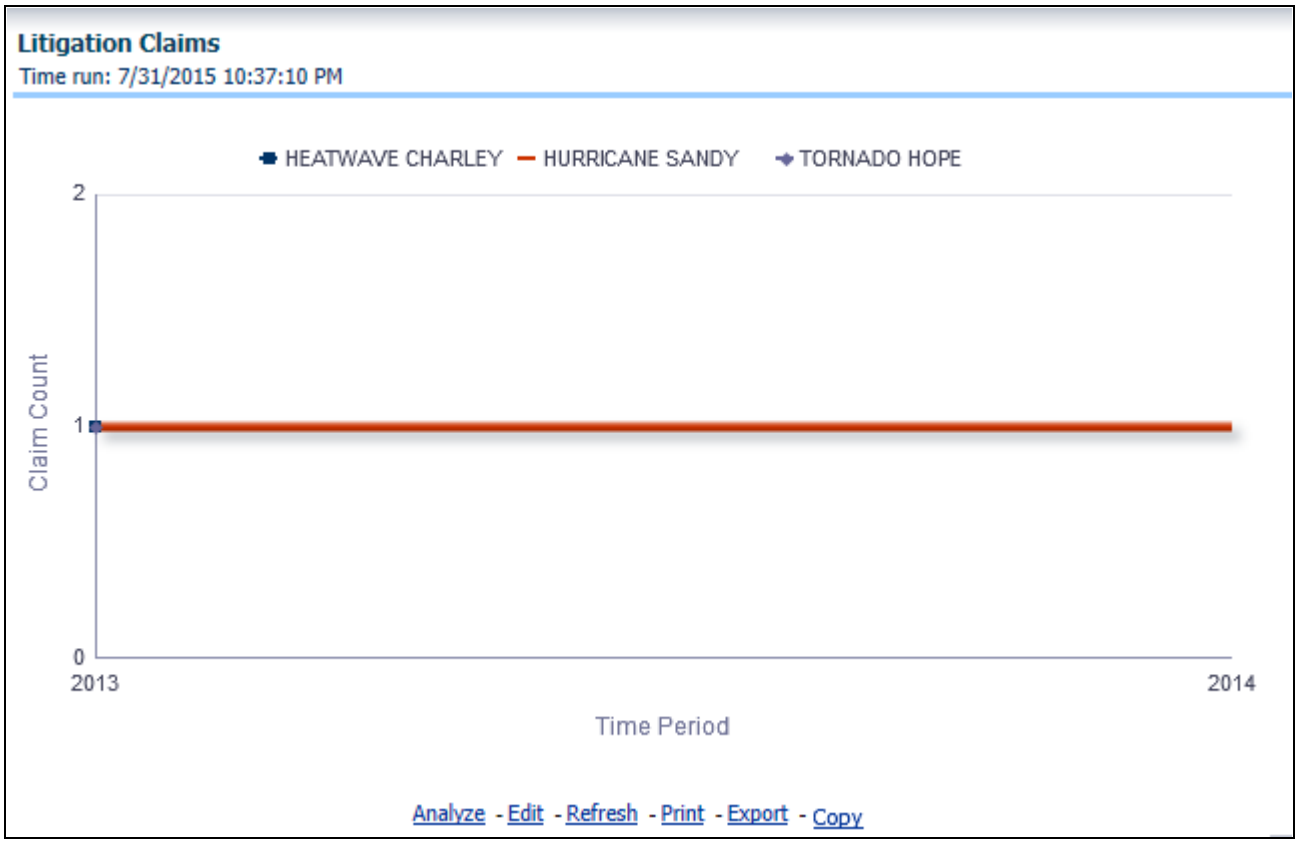
Reopened Claims

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.



Litigitation 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: 7/31/2015 10:37:10 PM
HEATWAVE CHARLEY
HURRICANE SANDY
TORNADO HOPE
2
1
0
Claim Count
2013
2014
Time Period
Analyze - Edit - Refresh - Print - Export - Copy

CHAPTER 9

Managing Customer Central - Commercial Corporate Dashboard

Overview

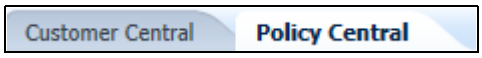
This chapter explains the report available under each tab in the Customer Central - Commercial Corporate Dashboard.

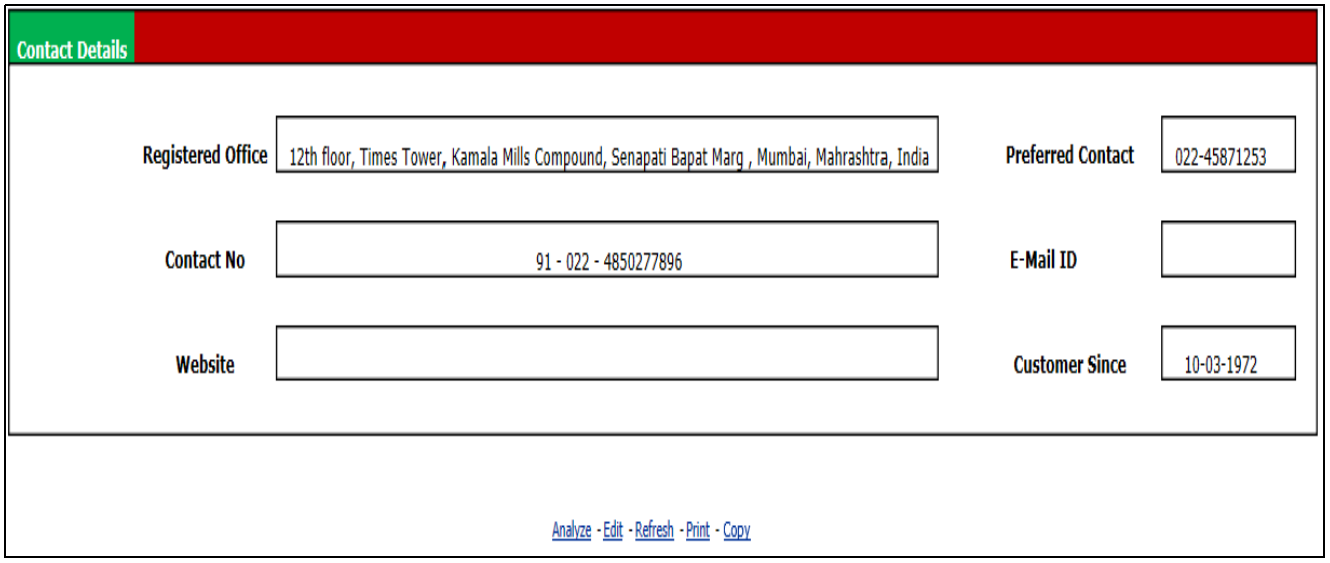
Managing Reports

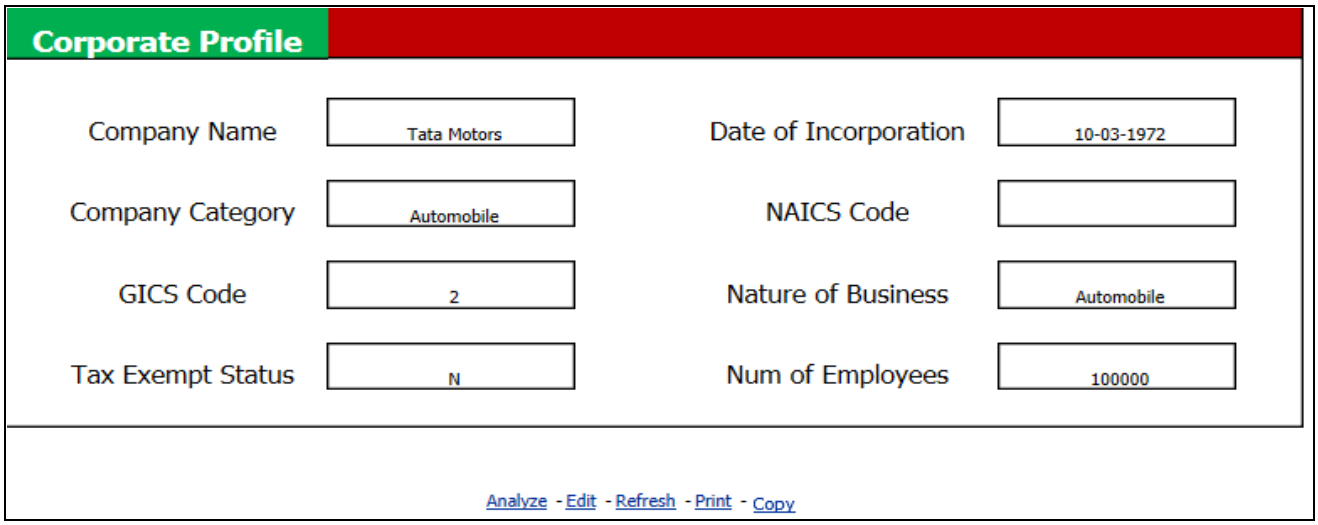
The following tabs are present in the Customer Central - Commercial Corporate Dashboard.

- Customer Central
- Policy Central

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







Corporate Profile

Company Name	Tata Motors	Date of Incorporation	10-03-1972
Company Category	Automobile	NAICS Code	
GICS Code	2	Nature of Business	Automobile
Tax Exempt Status	N	Num of Employees	100000

Analyze - Edit - Refresh - Print - Copy

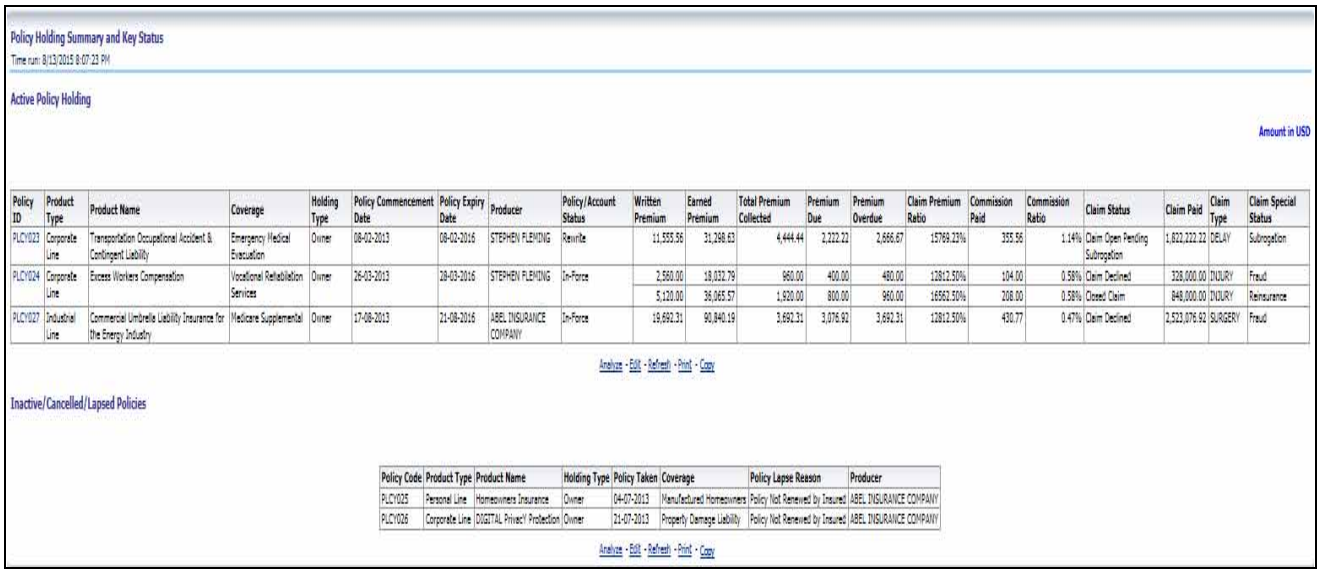
Customer Central

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

Policy Holding Summary and Key Status

This section gives a snapshot on all active policies and their transactional status along with a list of either inactive, lapsed, or cancelled policies.

Details of a specific policy can be viewed by clicking the policy number. Details of the specific policy selected are stored in the Policy Central Tab.



Policy Holding Summary and Key Status

Time run: 8/13/2015 8:07:23 PM

Active Policy Holding

Amount in USD

Policy ID	Product Type	Product Name	Coverage	Holding Type	Policy Commencement Date	Policy Expiry Date	Producer	Policy/Account Status	Written Premium	Earned Premium	Total Premium Collected	Premium Due	Premium Overdue	Claim Premium Ratio	Commission Paid	Commission Ratio	Claim Status	Claim Paid	Claim Type	Claim Special Status
PLCY023	Corporate Line	Transportation Occupational Accident & Contingent Liability	Emergency Medical Evacuation	Owner	08-02-2013	08-02-2016	STEPHEN FLEMING	Renrite	11,555.56	31,268.63	4,444.44	2,222.22	2,666.67	15769.23%	355.56	1.14%	Claim Open Pending Subrogation	1,622,222.22	DELAY	Subrogation
PLCY024	Corporate Line	Excess Workers Compensation	Vocational Rehabilitation Services	Owner	26-03-2013	28-03-2016	STEPHEN FLEMING	In-Force	2,560.00	18,032.79	960.00	400.00	480.00	12812.50%	104.00	0.58%	Claim Declined	328,000.00	INJURY	Fraud
									5,120.00	36,065.57	1,920.00	800.00	960.00	16562.50%	208.00	0.58%	Closed Claim	848,000.00	INJURY	Reinsurance
PLCY027	Industrial Line	Commercial Umbrella Liability Insurance for the Energy Industry	Medicare Supplemental	Owner	17-08-2013	21-08-2016	ABEL INSURANCE COMPANY	In-Force	19,692.31	90,840.19	3,692.31	3,076.92	3,692.31	12812.50%	430.77	0.47%	Claim Declined	2,523,076.92	SURGERY	Fraud

Analyze - Edit - Refresh - Print - Copy

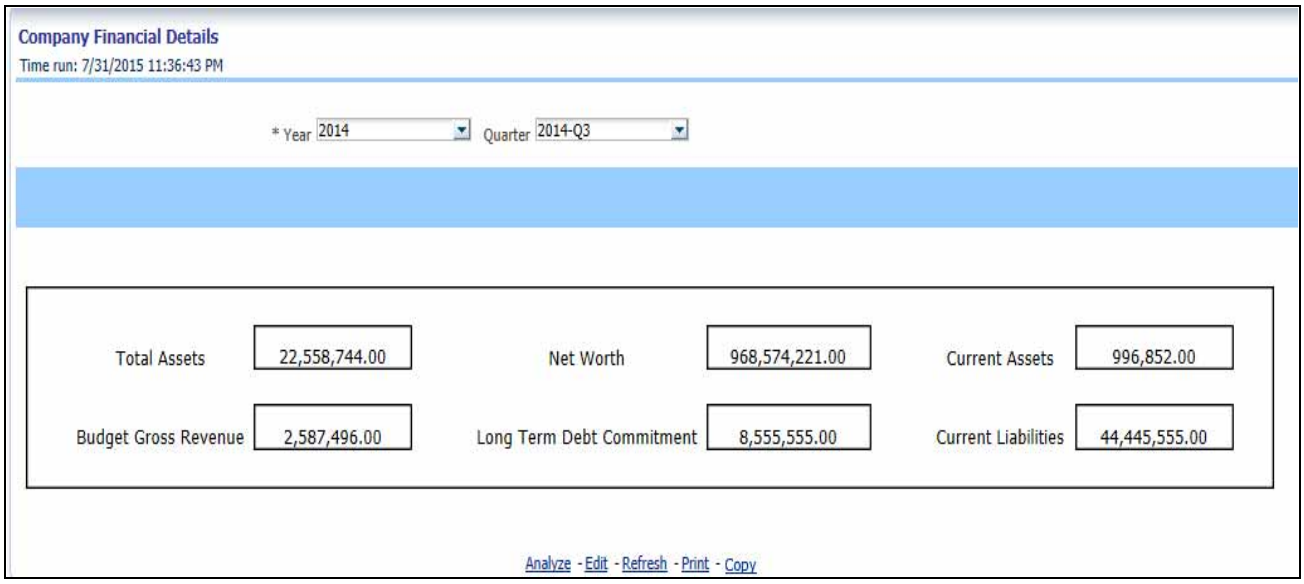
Inactive/Cancelled/Lapsed Policies

Policy Code	Product Type	Product Name	Holding Type	Policy Taken	Coverage	Policy Lapse Reason	Producer
PLCY025	Personal Line	Homeowners Insurance	Owner	04-07-2013	Manufactured Homeowners	Policy Not Renewed by Insured	ABEL INSURANCE COMPANY
PLCY026	Corporate Line	DIGITAL Privacy Protection	Owner	21-07-2013	Property Damage Liability	Policy Not Renewed by Insured	ABEL INSURANCE COMPANY

Analyze - Edit - Refresh - Print - Copy

Company Financial Details

This section contains a snap shot of company's key financial details. Time periods and quarters for financial details can be selected from report level filters.

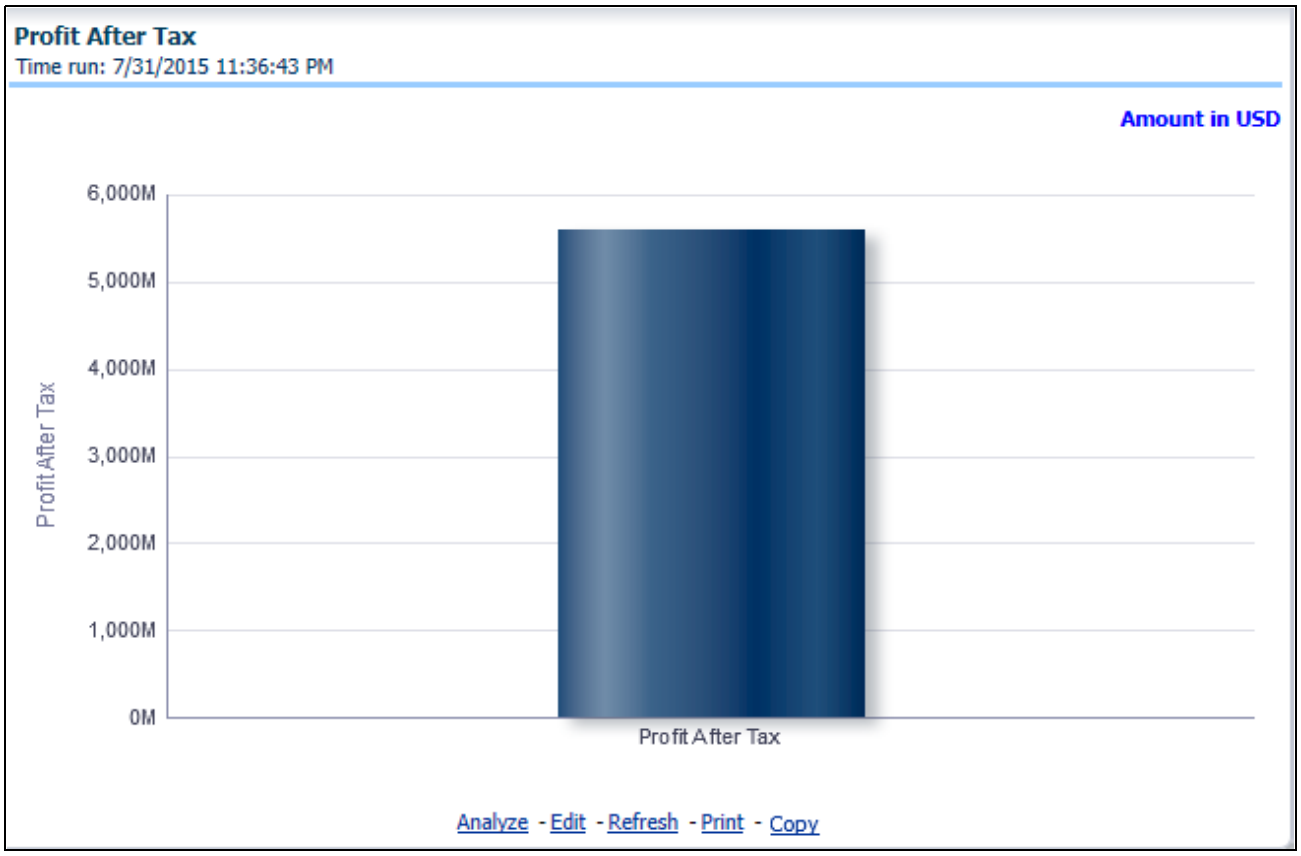


Networth Details

This report shows company's net worth over selected time period. Time periods and quarters for financial details can be selected from report level filters under Company Financial Details.

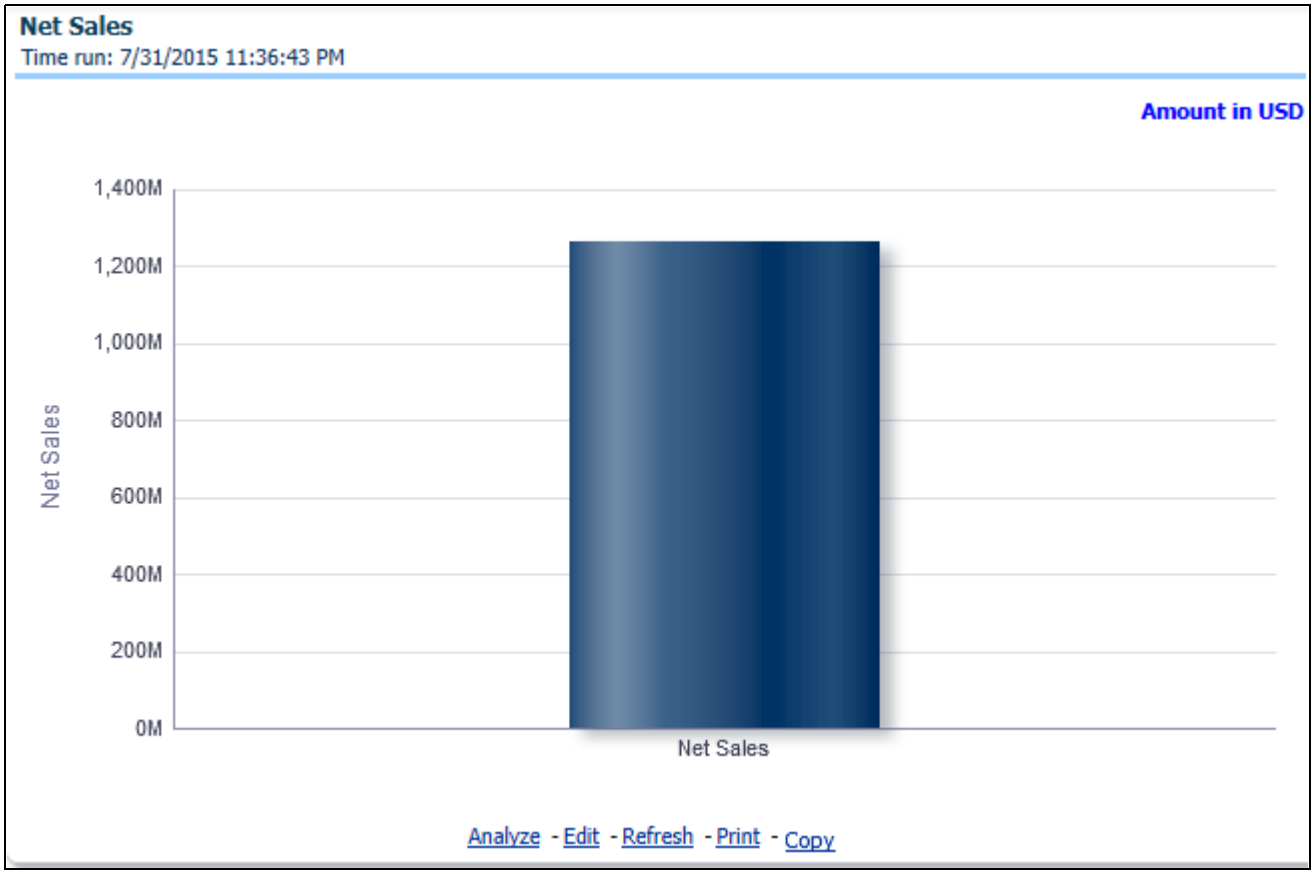
Profit After Tax

This report shows the customer company's profit after tax for selected time period. Time periods and quarters for financial details can be selected from report level filters under Company Financial Details.



Net Sales

This report shows sales generated by the company after deductions over selected time period. Time periods and quarters for financial details can be selected from report level filters under Company Financial Details.

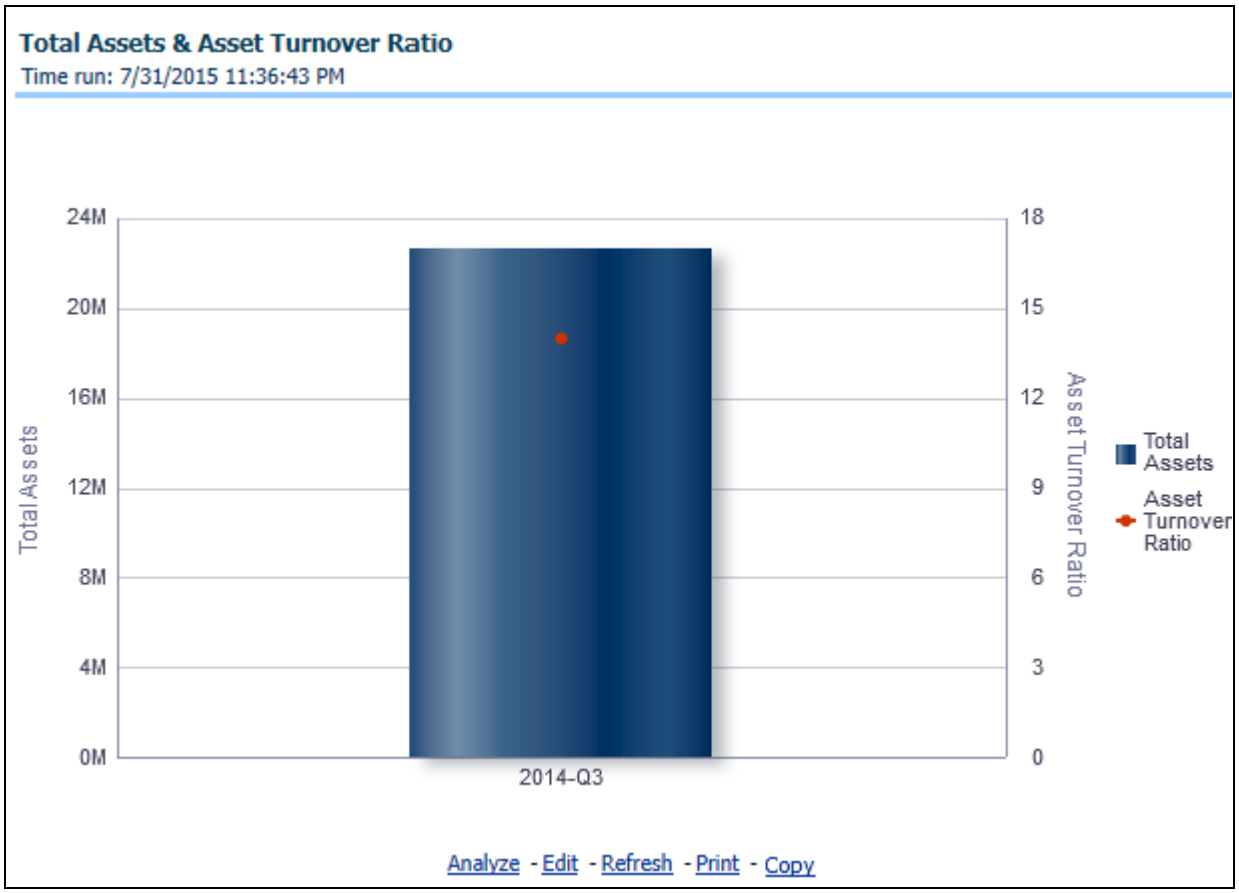


Dividend

This report shows dividends declared by the company over selected time period. Time periods and quarters for financial details can be selected from report level filters under Company Financial Details.

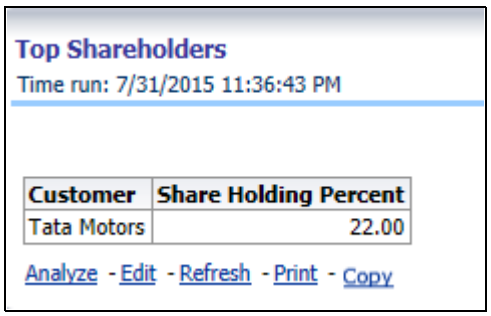
Total Assets and Asset Turnover ratio

This report shows total assets being held by the company as well as the trend in asset turnover ratio which indicates how efficiently the company's assets are being used for generating revenues over selected time period. Time periods and quarters for financial details can be selected from report level filters under Company Financial Details.



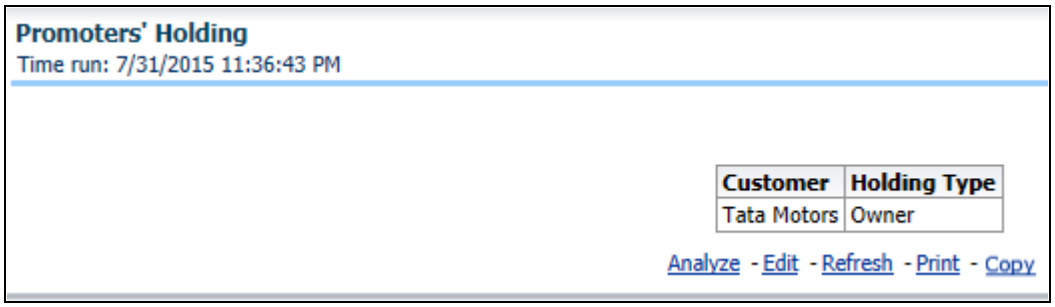
Top Shareholders

This tabular report gives details on company's major shareholding entities and their shareholding percentage.



Promoters' Holding

This tabular report gives details on company's promoters and their shareholding types.



Buying Behaviour

This report contains details about customer's preference of channels, intermediaries, and number of policies shopped through different channels and intermediaries.

Customer Premium Payment Pattern

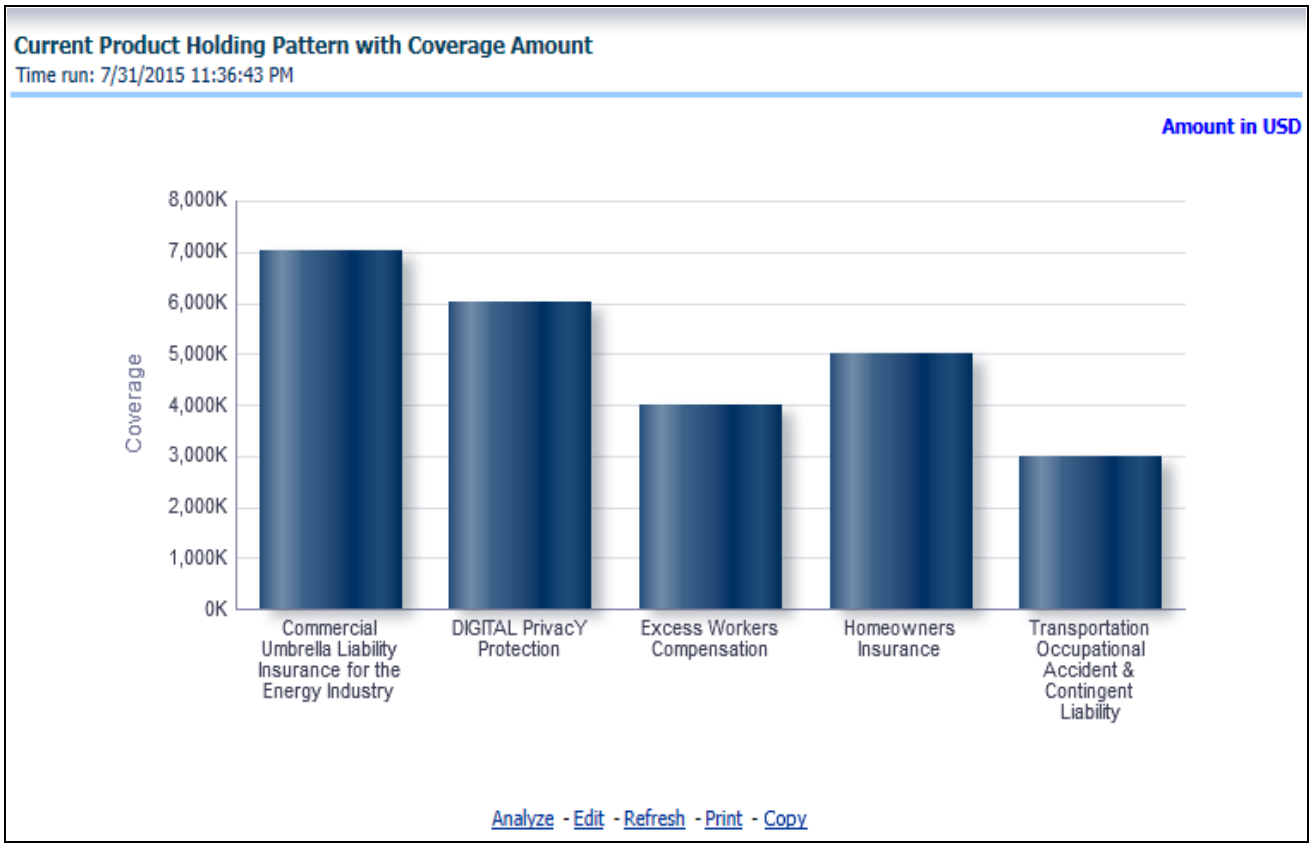
This report shows the trend in customer's premium payment amount over years.

Customer Claims Paid

This report shows trend of claim payments made to customer over years.

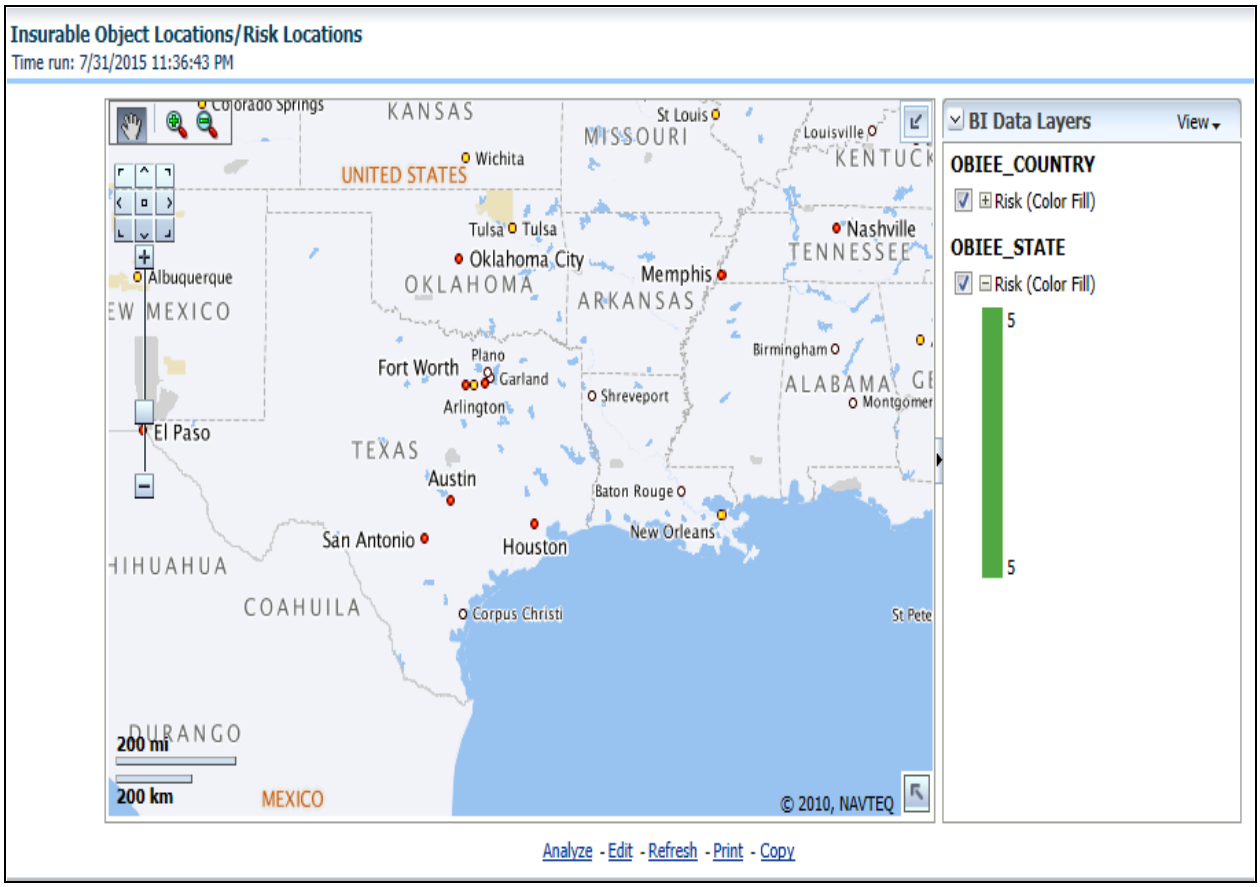
Current Product Holding Pattern with Coverage Amount

This report contains details about customer's current active product holding with coverage details.



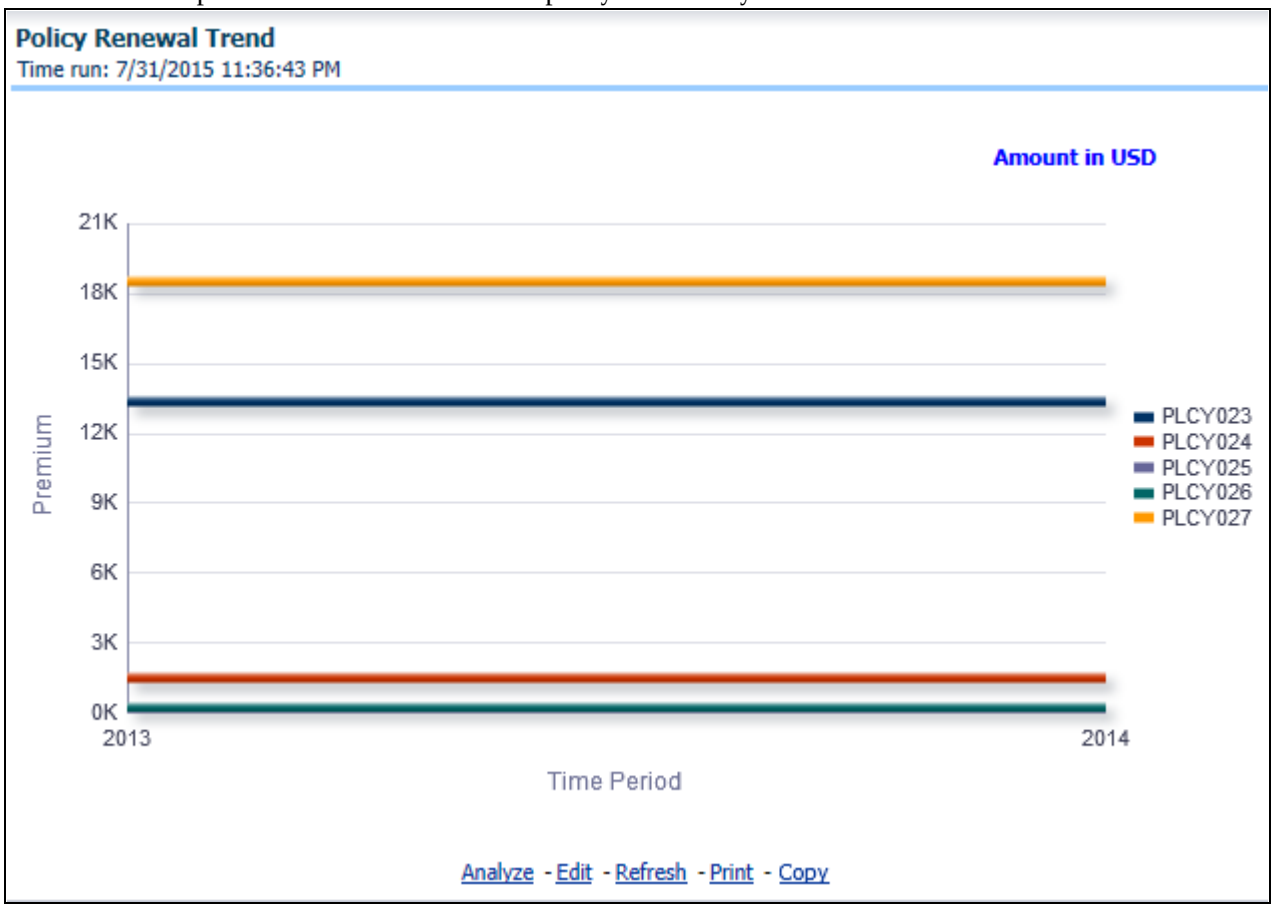
Insurable Object Locations/Risk Locations

This report contains the map showing the location of the Insured risk objects or risk items like automobiles, buildings, and so on.


Insurable Object Locations/Risk Locations
Time run: 7/31/2015 11:36:43 PM
BI Data Layers
View
OBIEE_COUNTRY
Risk (Color Fill)
OBIEE_STATE
Risk (Color Fill)
5
5
KANSAS
MISSOURI
UNITED STATES
Wichita
St Louis
Louisville
Nashville
TENNESSEE
Tulsa
Oklahoma City
OKLAHOMA
Memphis
ARKANSAS
Albuquerque
Fort Worth
Plano
Garland
Arlington
Shreveport
Birmingham
ALABAMA
Montgomer
El Paso
TEXAS
Austin
Baton Rouge
New Orleans
San Antonio
Houston
COAHUILA
Corpus Christi
St Pete
DURANGO
200 mi
200 km
MEXICO
© 2010, NAVTEQ
Analyze - Edit - Refresh - Print - Copy

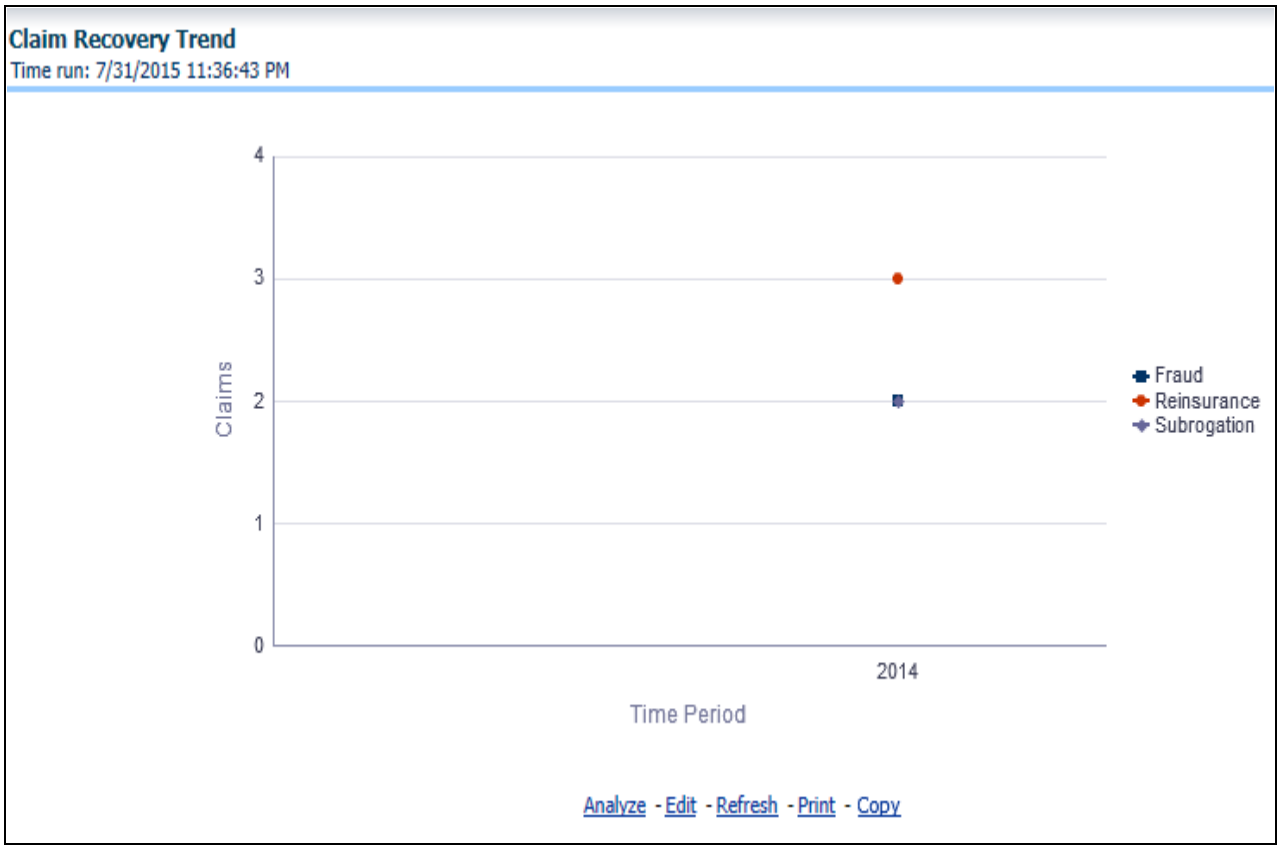
Policy Renewal Trend

This is a trend report which shows the trend in policy renewals by the customer.



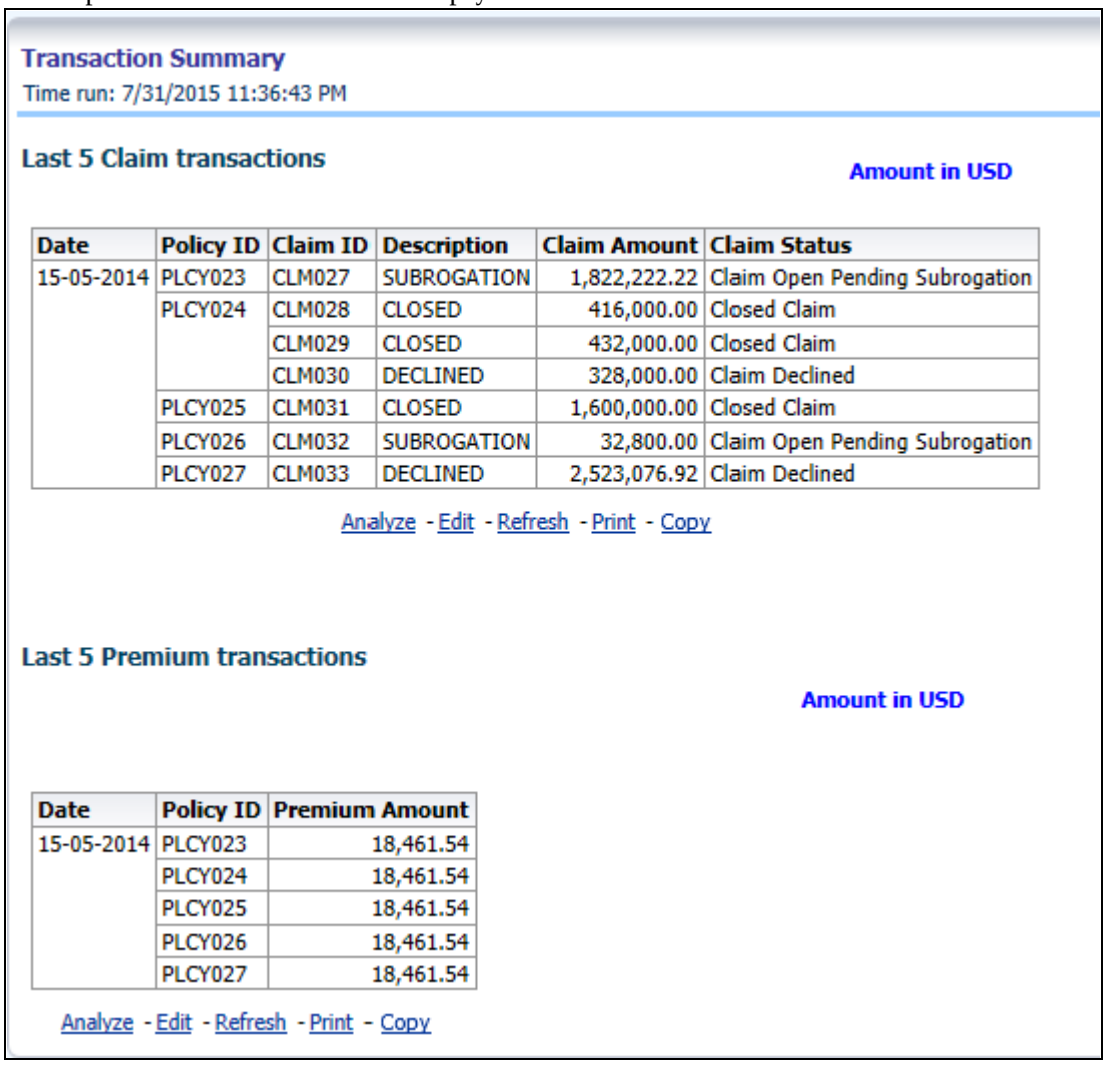
Claim Recovery Trend

This is a trend report which shows the trend in claim recoveries by different recoveries types for the customer's claims.


Claim Recovery Trend
Time run: 7/31/2015 11:36:43 PM
4
3
2
1
0
Claims
2014
Time Period
Fraud
Reinsurance
Subrogation
Analyze - Edit - Refresh - Print - Copy

Transaction Summary

This report contains last five Premium payment and claims related transactions recorded for the customer.



Transaction Summary
Time run: 7/31/2015 11:36:43 PM

Last 5 Claim transactions

Amount in USD

Date	Policy ID	Claim ID	Description	Claim Amount	Claim Status
15-05-2014	PLCY023	CLM027	SUBROGATION	1,822,222.22	Claim Open Pending Subrogation
	PLCY024	CLM028	CLOSED	416,000.00	Closed Claim
		CLM029	CLOSED	432,000.00	Closed Claim
		CLM030	DECLINED	328,000.00	Claim Declined
	PLCY025	CLM031	CLOSED	1,600,000.00	Closed Claim
	PLCY026	CLM032	SUBROGATION	32,800.00	Claim Open Pending Subrogation
	PLCY027	CLM033	DECLINED	2,523,076.92	Claim Declined

Analyze - Edit - Refresh - Print - Copy

Last 5 Premium transactions

Amount in USD

Date	Policy ID	Premium Amount
15-05-2014	PLCY023	18,461.54
	PLCY024	18,461.54
	PLCY025	18,461.54
	PLCY026	18,461.54
	PLCY027	18,461.54

Analyze - Edit - Refresh - Print - Copy

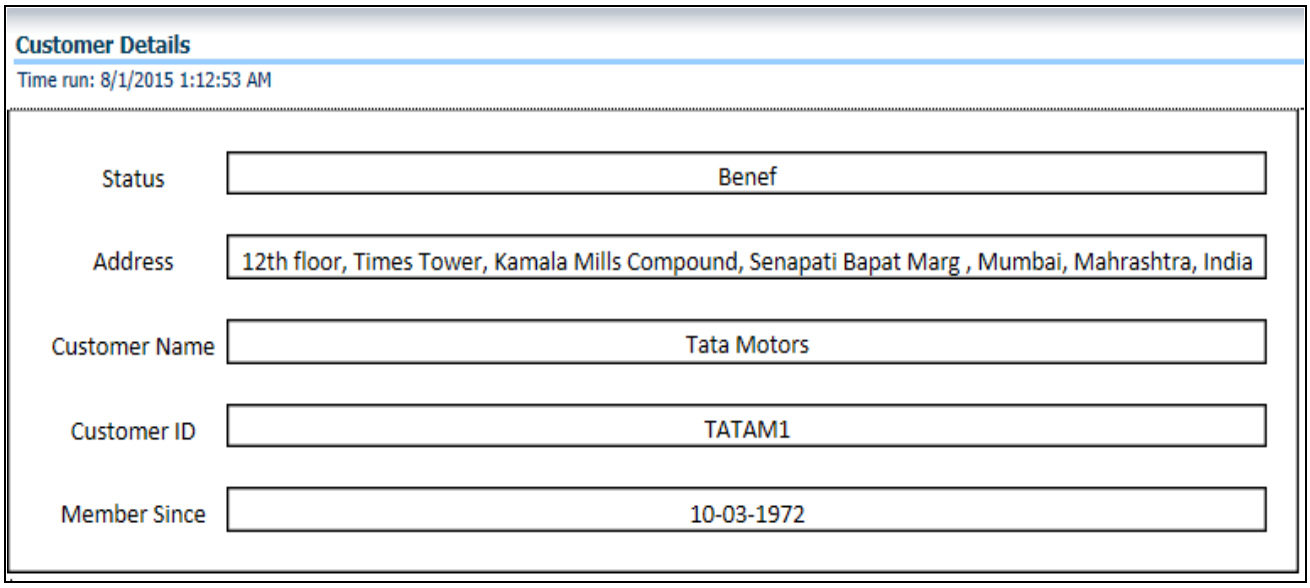
Policy Central

The policy central tab contains detailed information about a specific policy selected from active policy holding section of customer central tab.

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

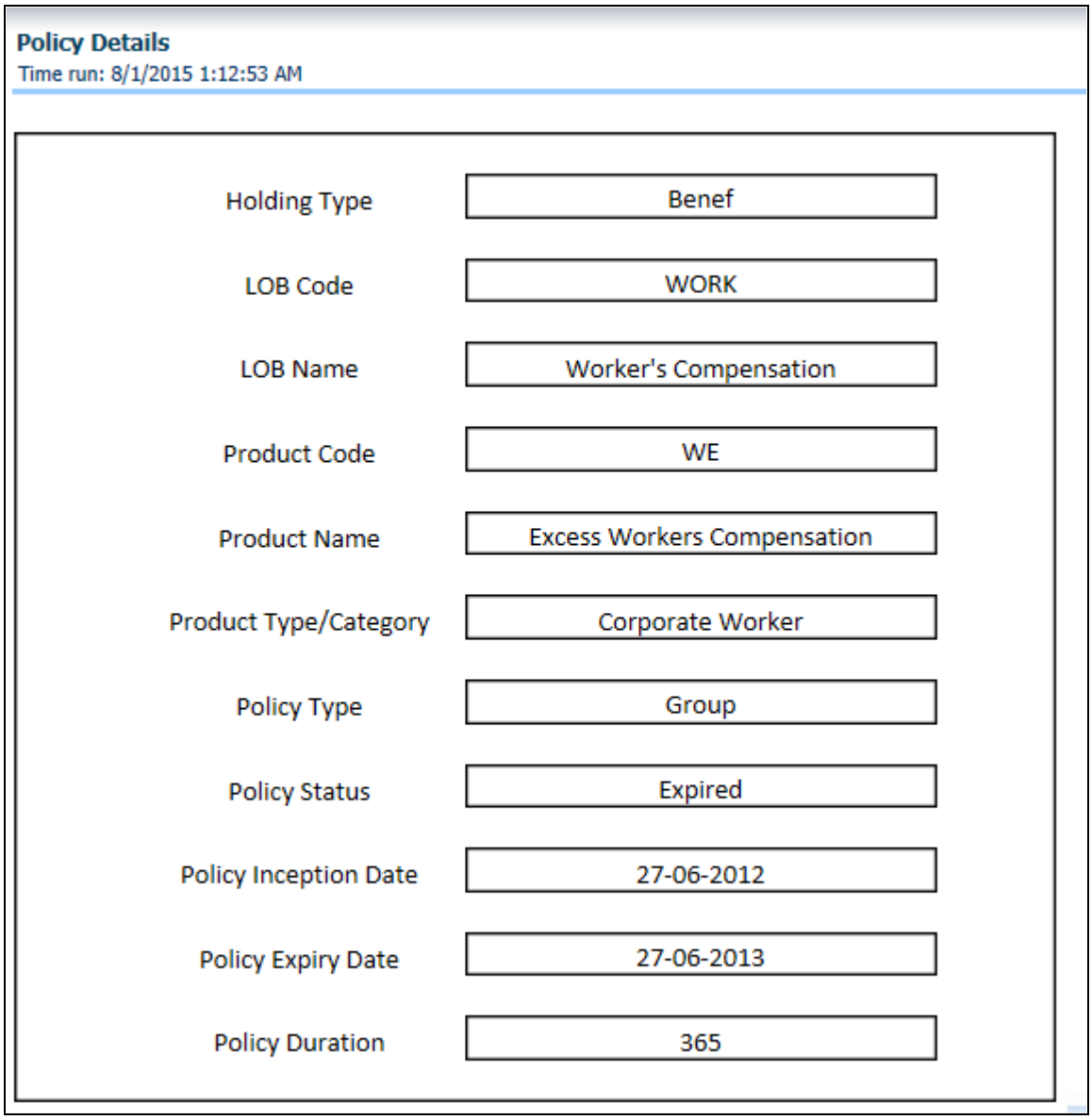
Customer Details

This report contains details about the customer.



Policy Details

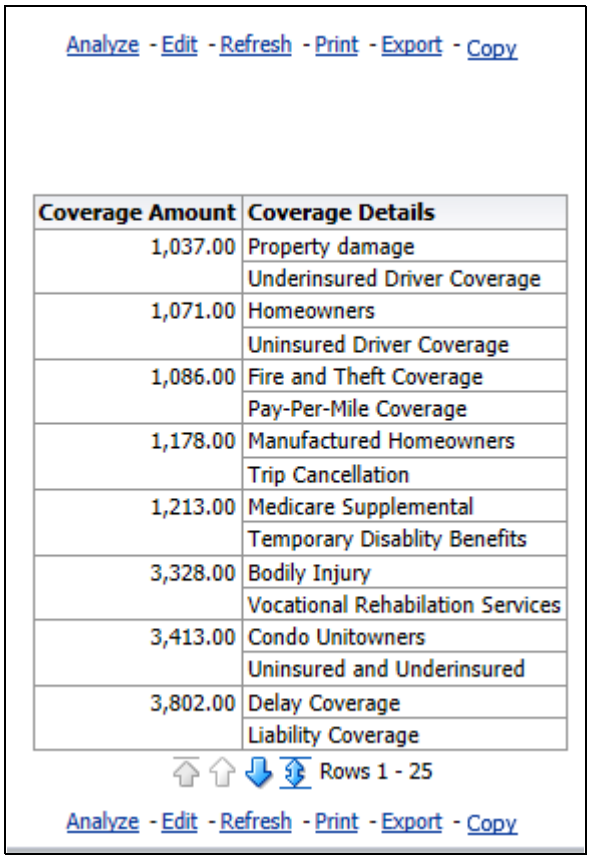
This report contains details about the specific policy and coverages.



Policy Details

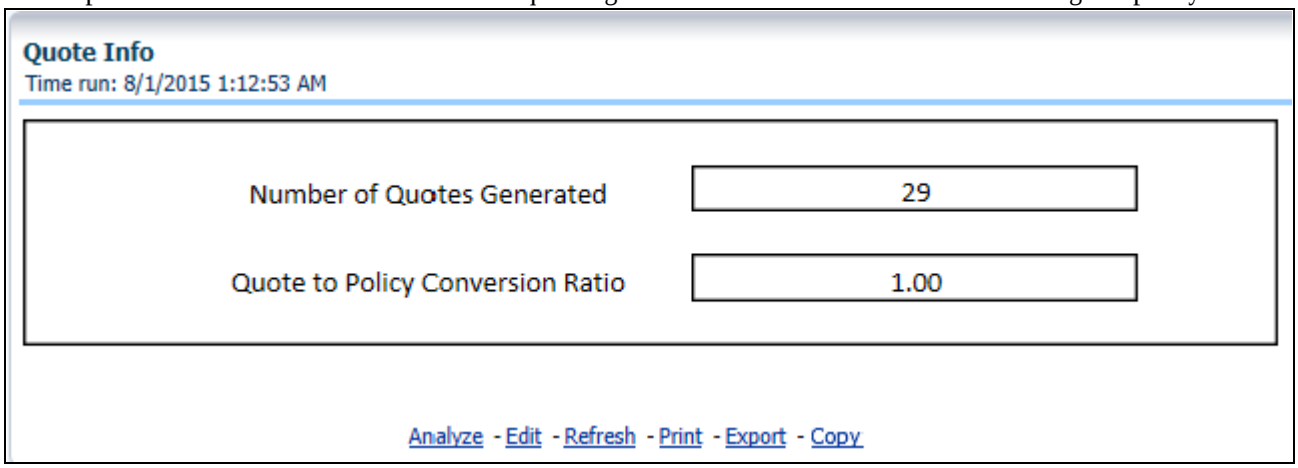
Time run: 8/1/2015 1:12:53 AM

Holding Type	Benef
LOB Code	WORK
LOB Name	Worker's Compensation
Product Code	WE
Product Name	Excess Workers Compensation
Product Type/Category	Corporate Worker
Policy Type	Group
Policy Status	Expired
Policy Inception Date	27-06-2012
Policy Expiry Date	27-06-2013
Policy Duration	365



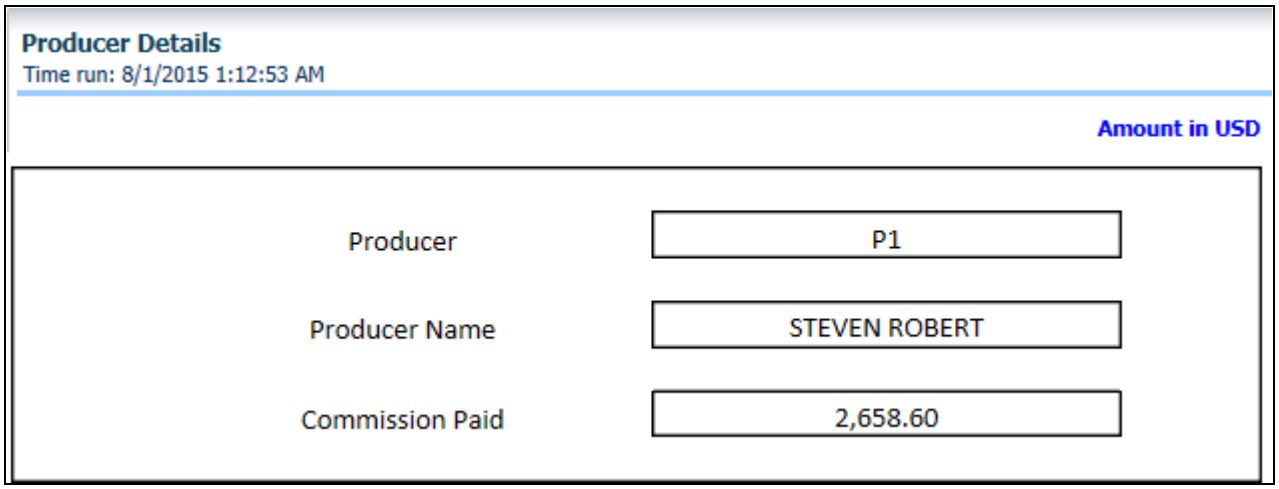
Quote Info

This report contains details about number of quotes generated and conversion ratio for writing the policy.



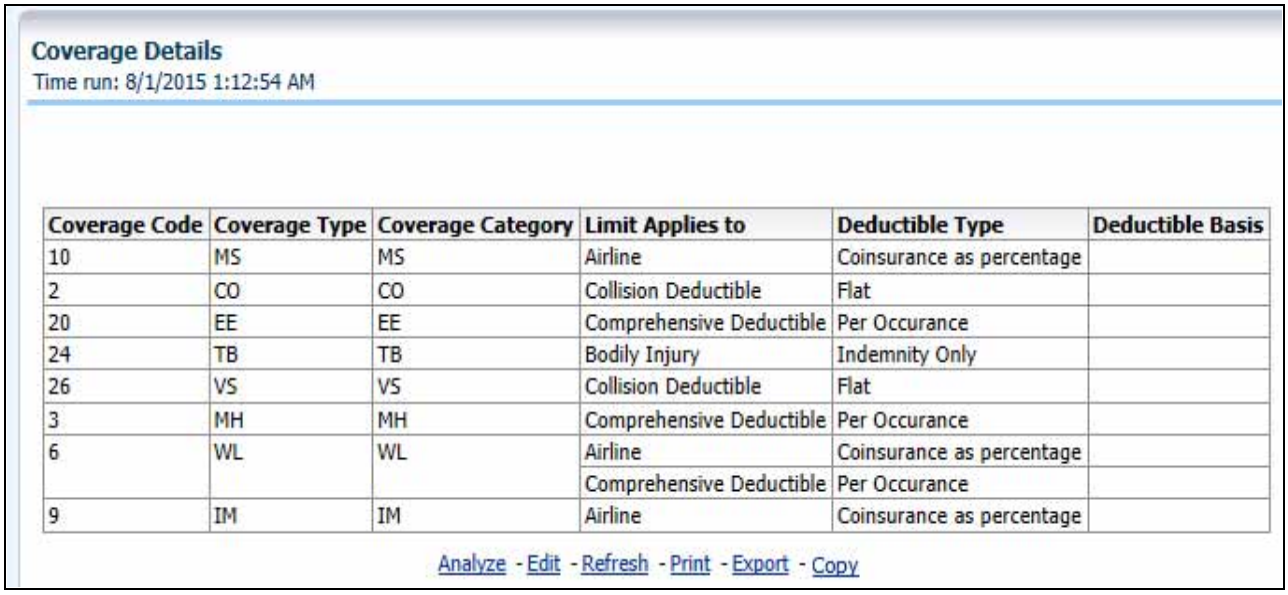
Producer Details

This report contains details about the producer through whom the policy has been acquired and the commission paid to the customer.



Coverage Details

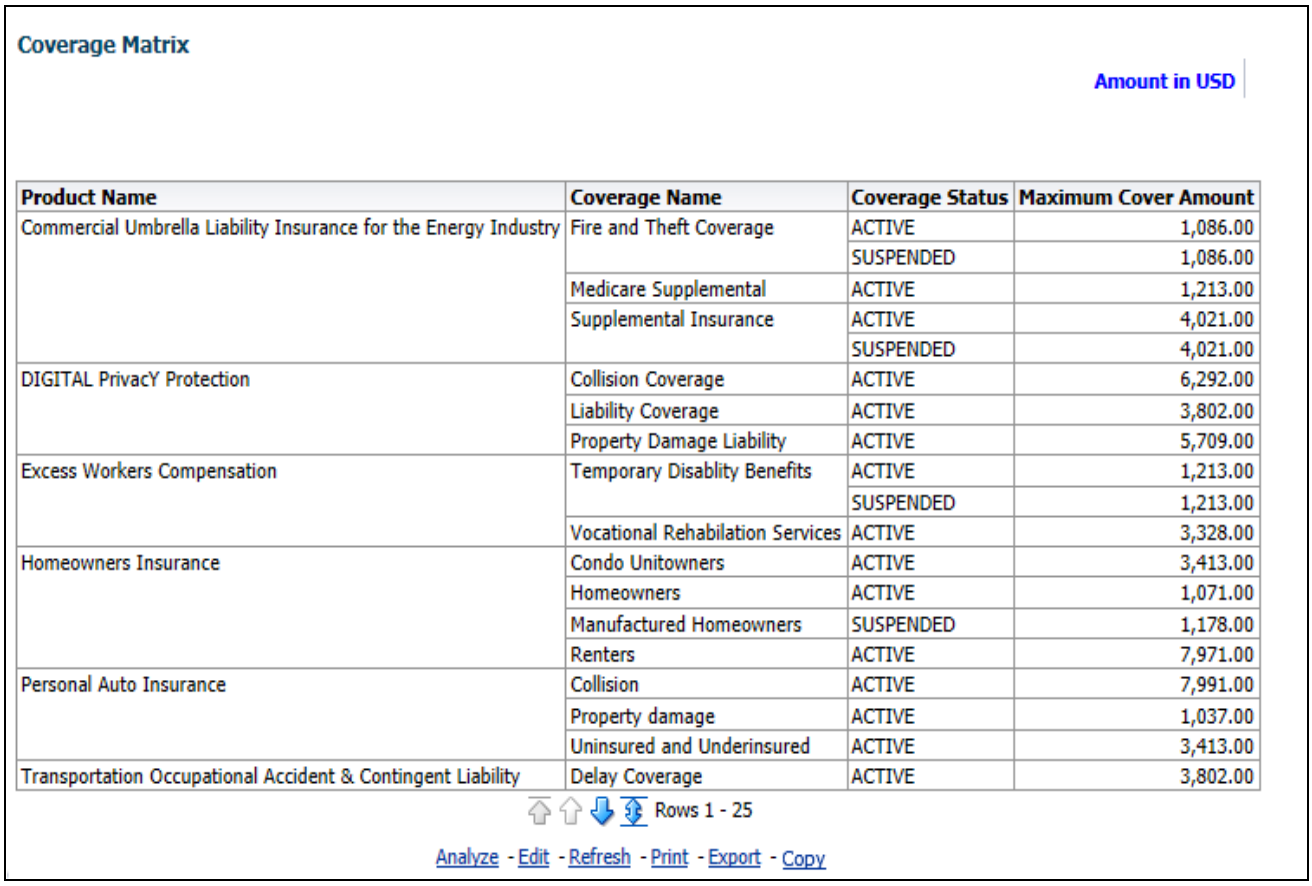
This report contains details about the underlying coverages for a policy.



Coverage Code	Coverage Type	Coverage Category	Limit Applies to	Deductible Type	Deductible Basis
10	MS	MS	Airline	Coinsurance as percentage	
2	CO	CO	Collision Deductible	Flat	
20	EE	EE	Comprehensive Deductible	Per Occurance	
24	TB	TB	Bodily Injury	Indemnity Only	
26	VS	VS	Collision Deductible	Flat	
3	MH	MH	Comprehensive Deductible	Per Occurance	
6	WL	WL	Airline	Coinsurance as percentage	
			Comprehensive Deductible	Per Occurance	
9	IM	IM	Airline	Coinsurance as percentage	

Coverage Matrix

This report shows the product wise coverages with respective cover amount.



Coverage Matrix

Amount in USD

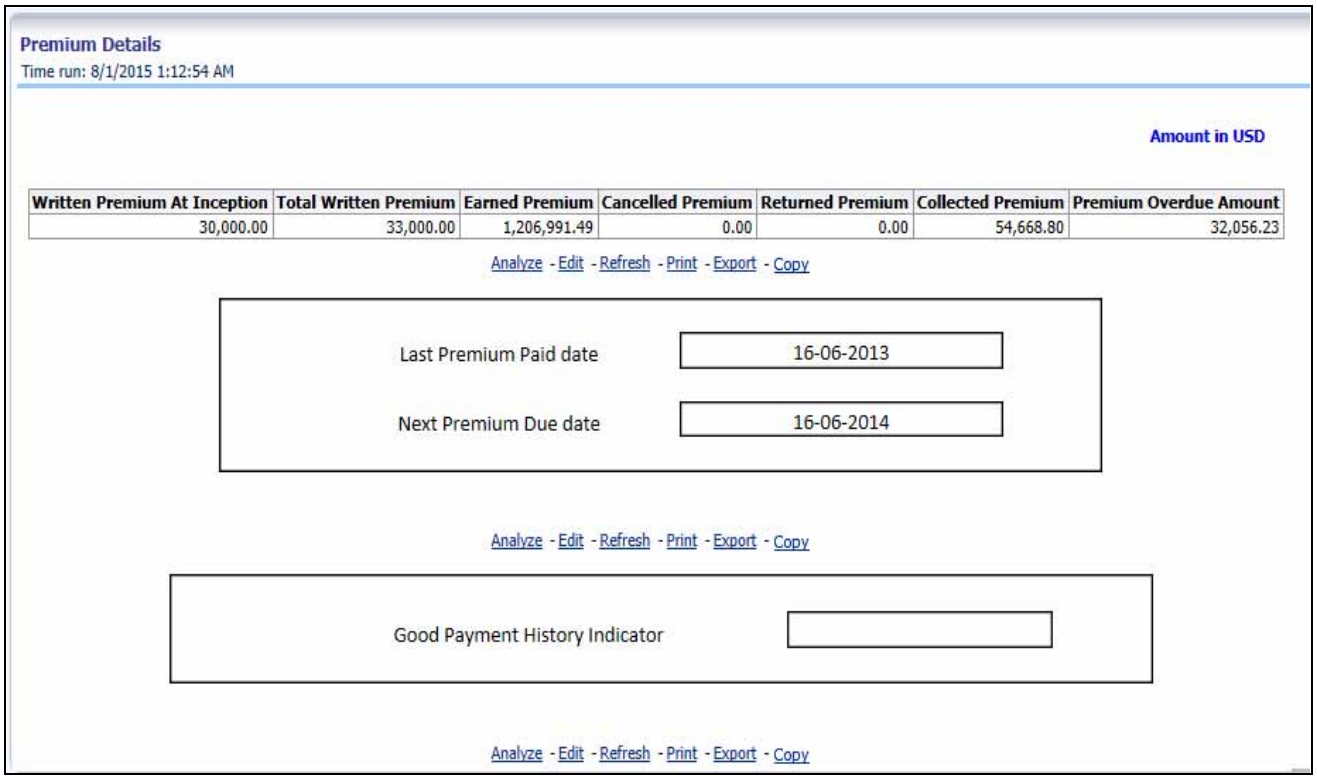
Product Name	Coverage Name	Coverage Status	Maximum Cover Amount
Commercial Umbrella Liability Insurance for the Energy Industry	Fire and Theft Coverage	ACTIVE	1,086.00
		SUSPENDED	1,086.00
	Medicare Supplemental	ACTIVE	1,213.00
	Supplemental Insurance	ACTIVE	4,021.00
		SUSPENDED	4,021.00
DIGITAL PrivacY Protection	Collision Coverage	ACTIVE	6,292.00
	Liability Coverage	ACTIVE	3,802.00
	Property Damage Liability	ACTIVE	5,709.00
Excess Workers Compensation	Temporary Disablity Benefits	ACTIVE	1,213.00
		SUSPENDED	1,213.00
	Vocational Rehabilation Services	ACTIVE	3,328.00
Homeowners Insurance	Condo Unitowners	ACTIVE	3,413.00
	Homeowners	ACTIVE	1,071.00
	Manufactured Homeowners	SUSPENDED	1,178.00
	Renters	ACTIVE	7,971.00
Personal Auto Insurance	Collision	ACTIVE	7,991.00
	Property damage	ACTIVE	1,037.00
	Uninsured and Underinsured	ACTIVE	3,413.00
Transportation Occupational Accident & Contingent Liability	Delay Coverage	ACTIVE	3,802.00

Rows 1 - 25

Analyze - Edit - Refresh - Print - Export - Copy

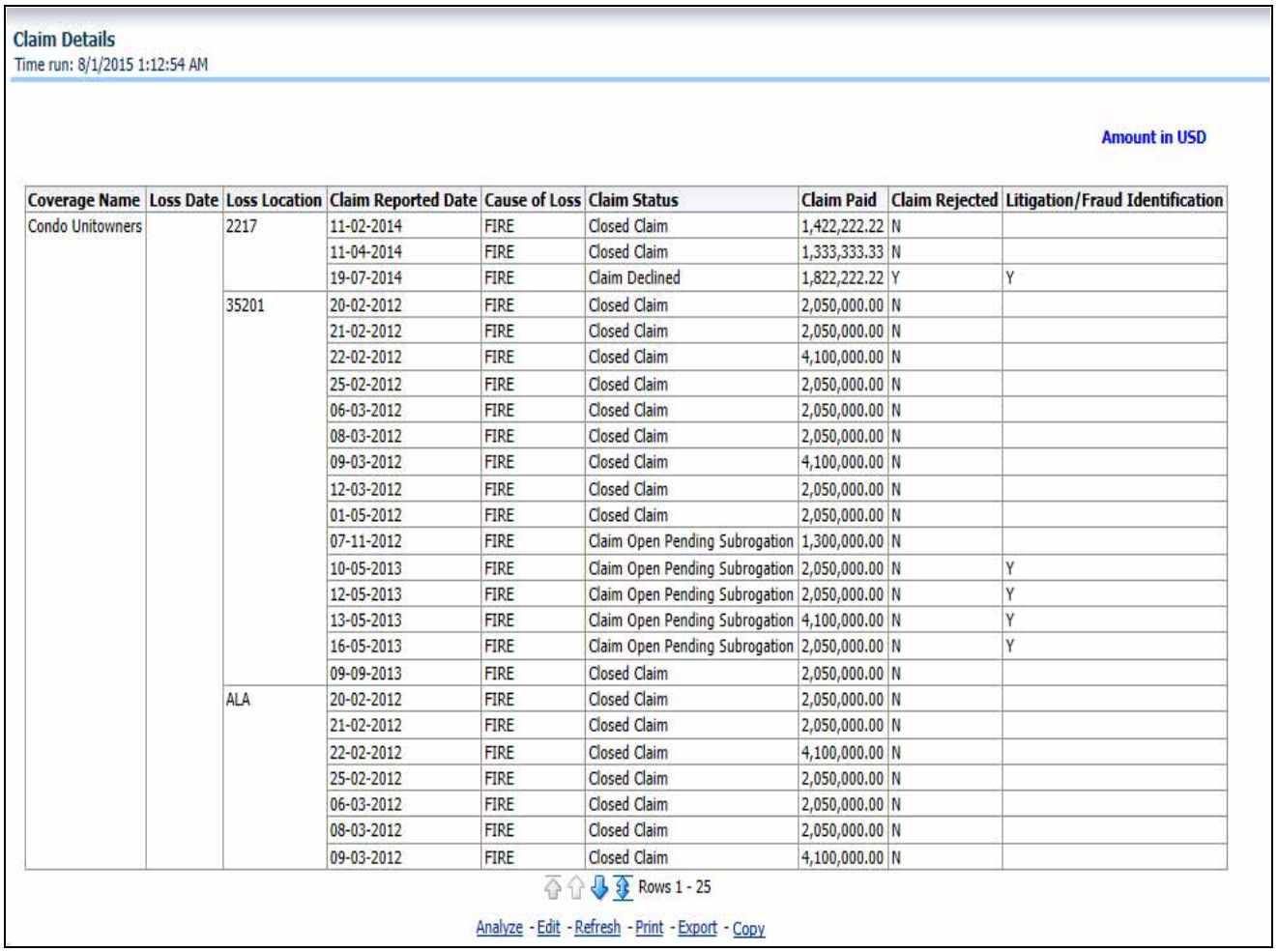
Premium Details

This report contains details of premium paid under the specific policy.



Claim Details

This report contains details of claims for a specific policy.



Claim Details
Time run: 8/1/2015 1:12:54 AM

Amount in USD

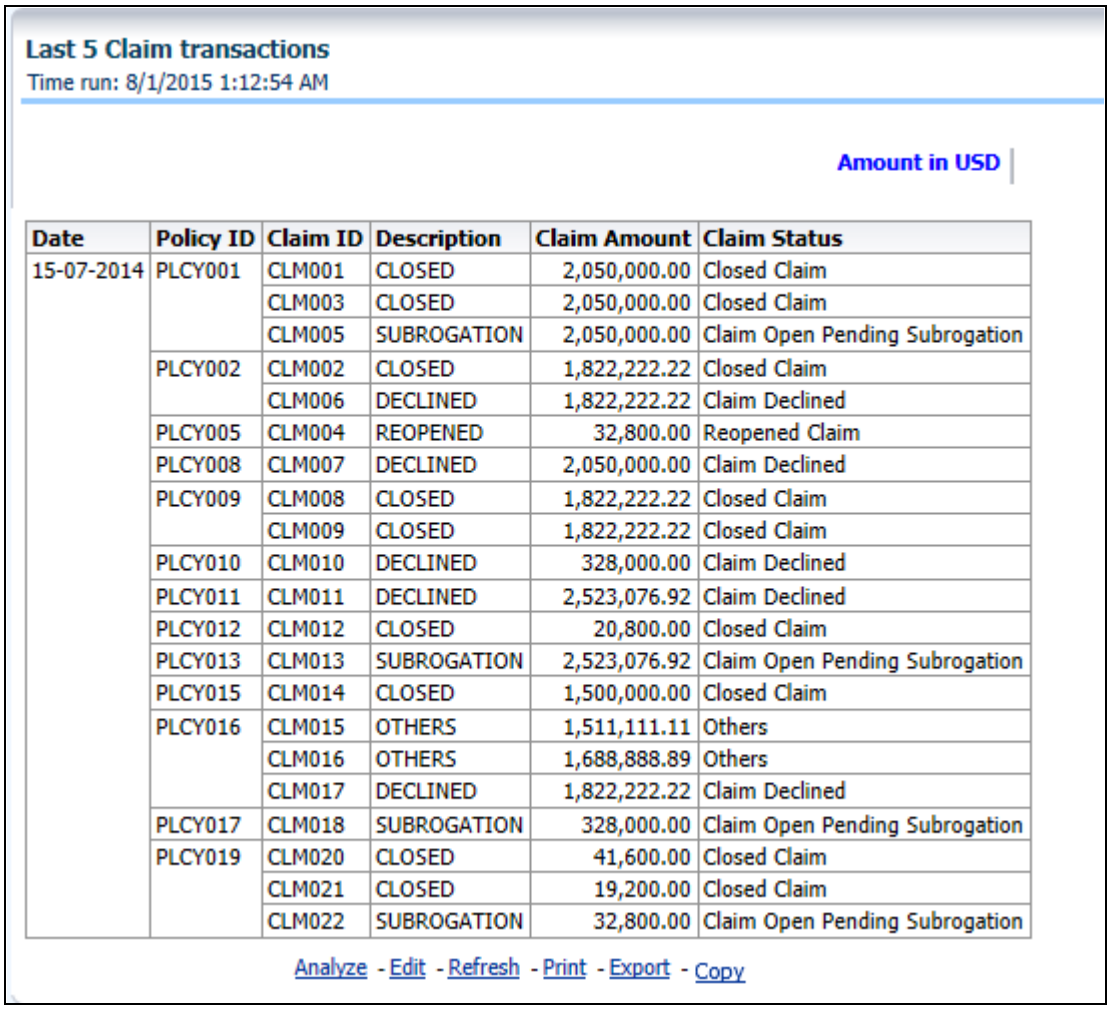
Coverage Name	Loss Date	Loss Location	Claim Reported Date	Cause of Loss	Claim Status	Claim Paid	Claim Rejected	Litigation/Fraud Identification
Condo Unitowners		2217	11-02-2014	FIRE	Closed Claim	1,422,222.22	N	
			11-04-2014	FIRE	Closed Claim	1,333,333.33	N	
			19-07-2014	FIRE	Claim Declined	1,822,222.22	Y	Y
		35201	20-02-2012	FIRE	Closed Claim	2,050,000.00	N	
			21-02-2012	FIRE	Closed Claim	2,050,000.00	N	
			22-02-2012	FIRE	Closed Claim	4,100,000.00	N	
			25-02-2012	FIRE	Closed Claim	2,050,000.00	N	
			06-03-2012	FIRE	Closed Claim	2,050,000.00	N	
			08-03-2012	FIRE	Closed Claim	2,050,000.00	N	
			09-03-2012	FIRE	Closed Claim	4,100,000.00	N	
			12-03-2012	FIRE	Closed Claim	2,050,000.00	N	
			01-05-2012	FIRE	Closed Claim	2,050,000.00	N	
			07-11-2012	FIRE	Claim Open Pending Subrogation	1,300,000.00	N	
			10-05-2013	FIRE	Claim Open Pending Subrogation	2,050,000.00	N	Y
			12-05-2013	FIRE	Claim Open Pending Subrogation	2,050,000.00	N	Y
			13-05-2013	FIRE	Claim Open Pending Subrogation	4,100,000.00	N	Y
			16-05-2013	FIRE	Claim Open Pending Subrogation	2,050,000.00	N	Y
			09-09-2013	FIRE	Closed Claim	2,050,000.00	N	
		ALA	20-02-2012	FIRE	Closed Claim	2,050,000.00	N	
			21-02-2012	FIRE	Closed Claim	2,050,000.00	N	
			22-02-2012	FIRE	Closed Claim	4,100,000.00	N	
			25-02-2012	FIRE	Closed Claim	2,050,000.00	N	
			06-03-2012	FIRE	Closed Claim	2,050,000.00	N	
			08-03-2012	FIRE	Closed Claim	2,050,000.00	N	
			09-03-2012	FIRE	Closed Claim	4,100,000.00	N	

Rows 1 - 25

Analyze - Edit - Refresh - Print - Export - Copy

Last 5 Claim Transactions

This report contains the recent 5 claim transactions for a specific policy.



Last 5 Claim transactions
Time run: 8/1/2015 1:12:54 AM

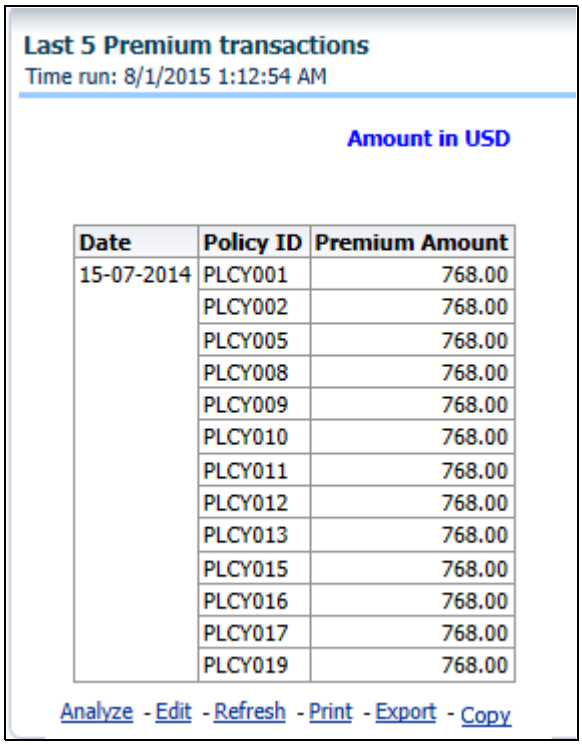
Amount in USD

Date	Policy ID	Claim ID	Description	Claim Amount	Claim Status
15-07-2014	PLCY001	CLM001	CLOSED	2,050,000.00	Closed Claim
		CLM003	CLOSED	2,050,000.00	Closed Claim
		CLM005	SUBROGATION	2,050,000.00	Claim Open Pending Subrogation
	PLCY002	CLM002	CLOSED	1,822,222.22	Closed Claim
		CLM006	DECLINED	1,822,222.22	Claim Declined
	PLCY005	CLM004	REOPENED	32,800.00	Reopened Claim
	PLCY008	CLM007	DECLINED	2,050,000.00	Claim Declined
	PLCY009	CLM008	CLOSED	1,822,222.22	Closed Claim
		CLM009	CLOSED	1,822,222.22	Closed Claim
	PLCY010	CLM010	DECLINED	328,000.00	Claim Declined
	PLCY011	CLM011	DECLINED	2,523,076.92	Claim Declined
	PLCY012	CLM012	CLOSED	20,800.00	Closed Claim
	PLCY013	CLM013	SUBROGATION	2,523,076.92	Claim Open Pending Subrogation
	PLCY015	CLM014	CLOSED	1,500,000.00	Closed Claim
	PLCY016	CLM015	OTHERS	1,511,111.11	Others
		CLM016	OTHERS	1,688,888.89	Others
		CLM017	DECLINED	1,822,222.22	Claim Declined
	PLCY017	CLM018	SUBROGATION	328,000.00	Claim Open Pending Subrogation
	PLCY019	CLM020	CLOSED	41,600.00	Closed Claim
		CLM021	CLOSED	19,200.00	Closed Claim
		CLM022	SUBROGATION	32,800.00	Claim Open Pending Subrogation

Analyze - Edit - Refresh - Print - Export - Copy

Last 5 Premium Transactions

This report contains the recent 5 premium transactions for a specific policy.



Last 5 Premium transactions

Time run: 8/1/2015 1:12:54 AM

Amount in USD

Date	Policy ID	Premium Amount
15-07-2014	PLCY001	768.00
	PLCY002	768.00
	PLCY005	768.00
	PLCY008	768.00
	PLCY009	768.00
	PLCY010	768.00
	PLCY011	768.00
	PLCY012	768.00
	PLCY013	768.00
	PLCY015	768.00
	PLCY016	768.00
	PLCY017	768.00
	PLCY019	768.00

Analyze - Edit - Refresh - Print - Export - Copy

CHAPTER 10

Managing Customer Central - Retail Dashboard

Overview

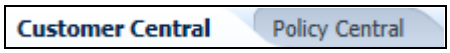
This chapter explains the report available under each tab in the Customer Central - Retail Dashboard.

Managing Reports

The following tabs are present in the Customer Central - Retail dashboard:

- Customer Central
- Policy Central

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

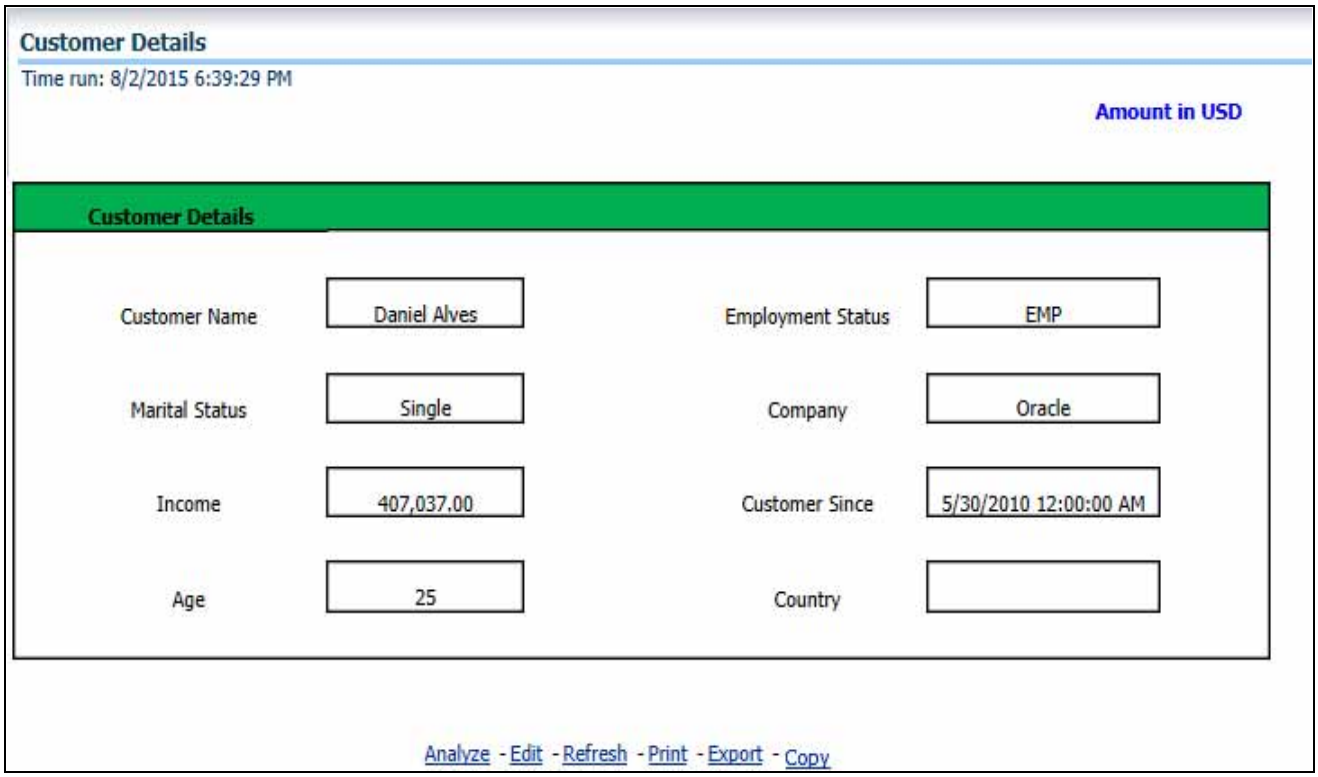


Customer Central

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

Customer Details

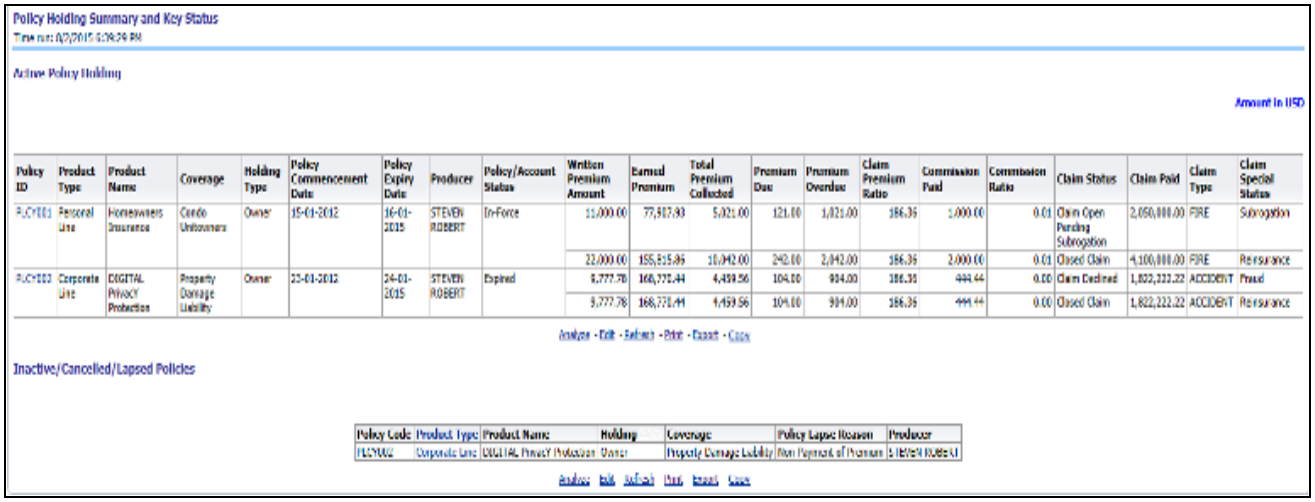
This report contains the demographic details about the customer.



Policy Holding Summary and Key Status

This section gives a snapshot on all active policies and their transactional status along with a list of either inactive, lapsed, or cancelled policies.

Details of a specific policy can be viewed by clicking the policy number. Details of the specific policy selected are stored in the Policy Central Tab.

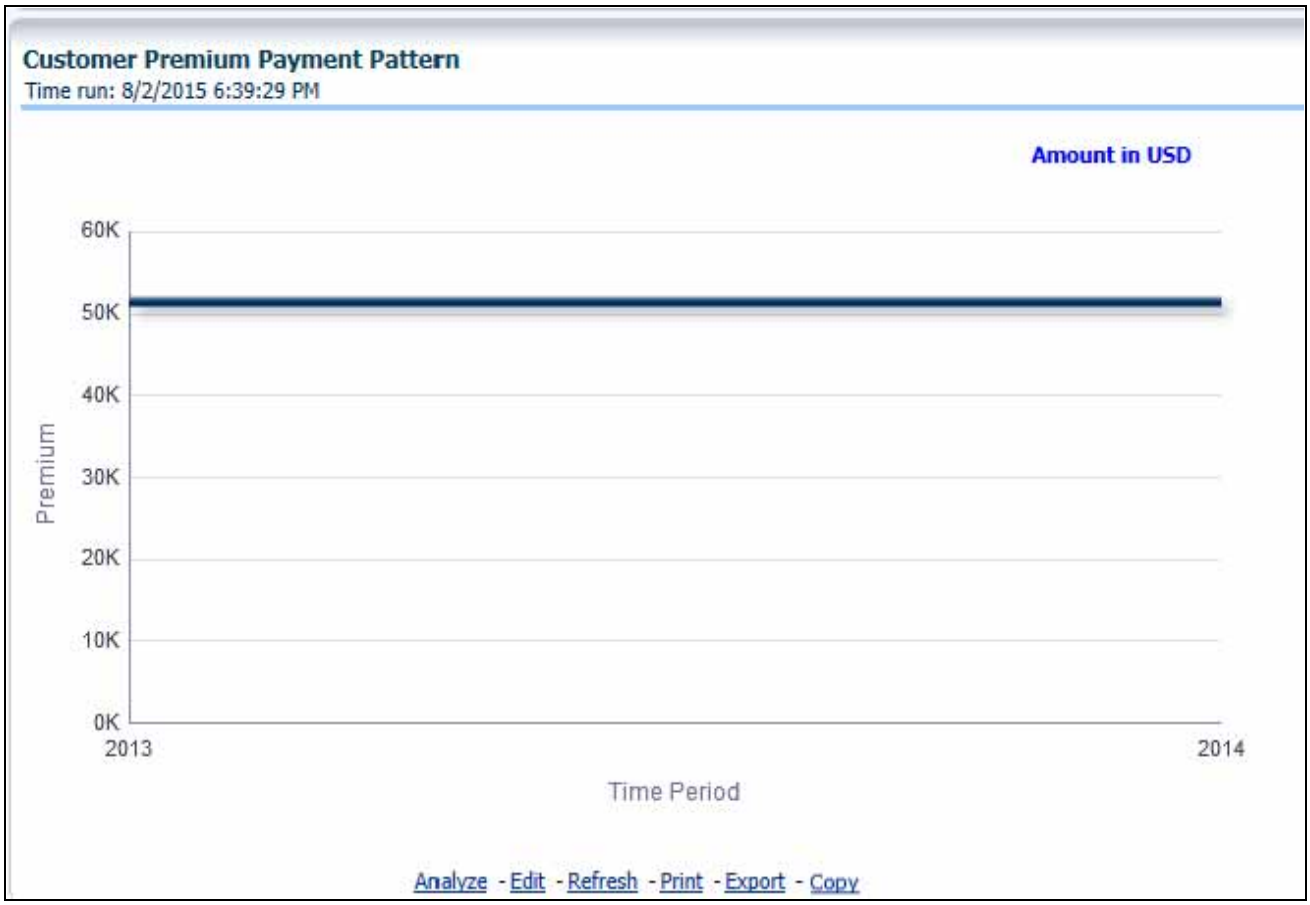


Buying Behaviour

This report contains details about customer's preference of channels, intermediaries, and number of policies shopped through different channels and intermediaries.

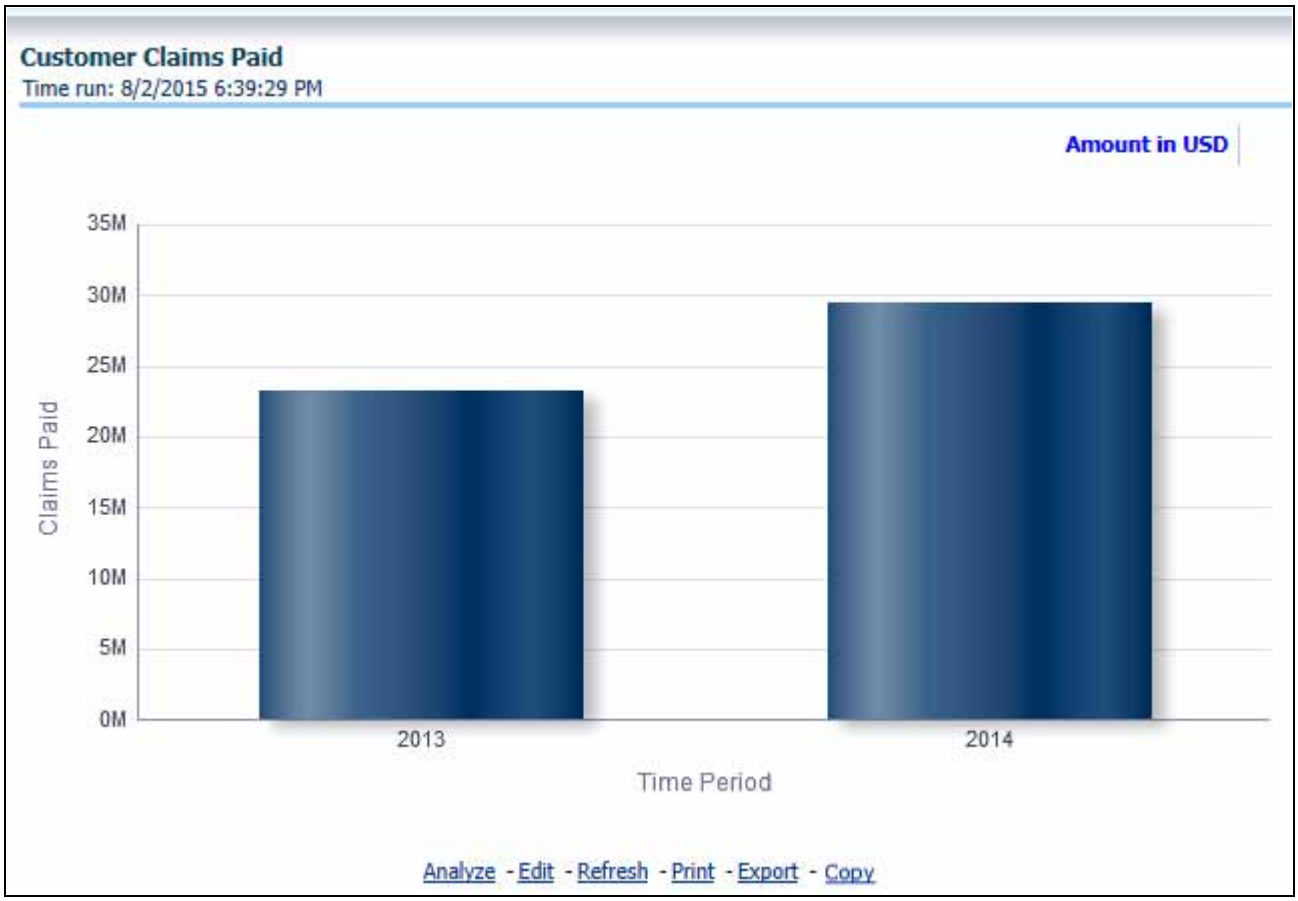
Customer Premium Payment Pattern

This report shows the trend in customer's premium payment amount over years.



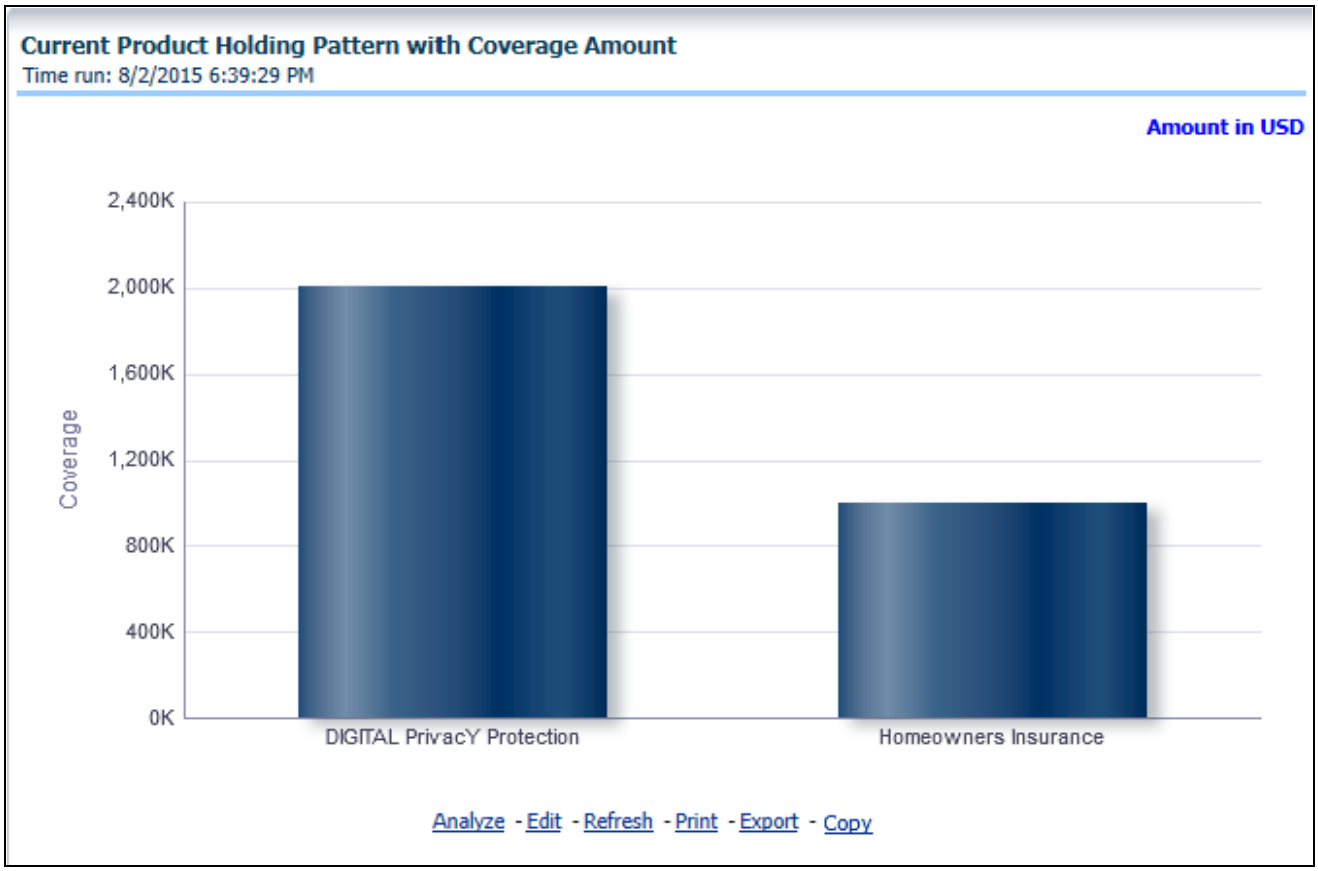
Customer Claims Paid

This report shows the trend of claim payments made to customer over years.



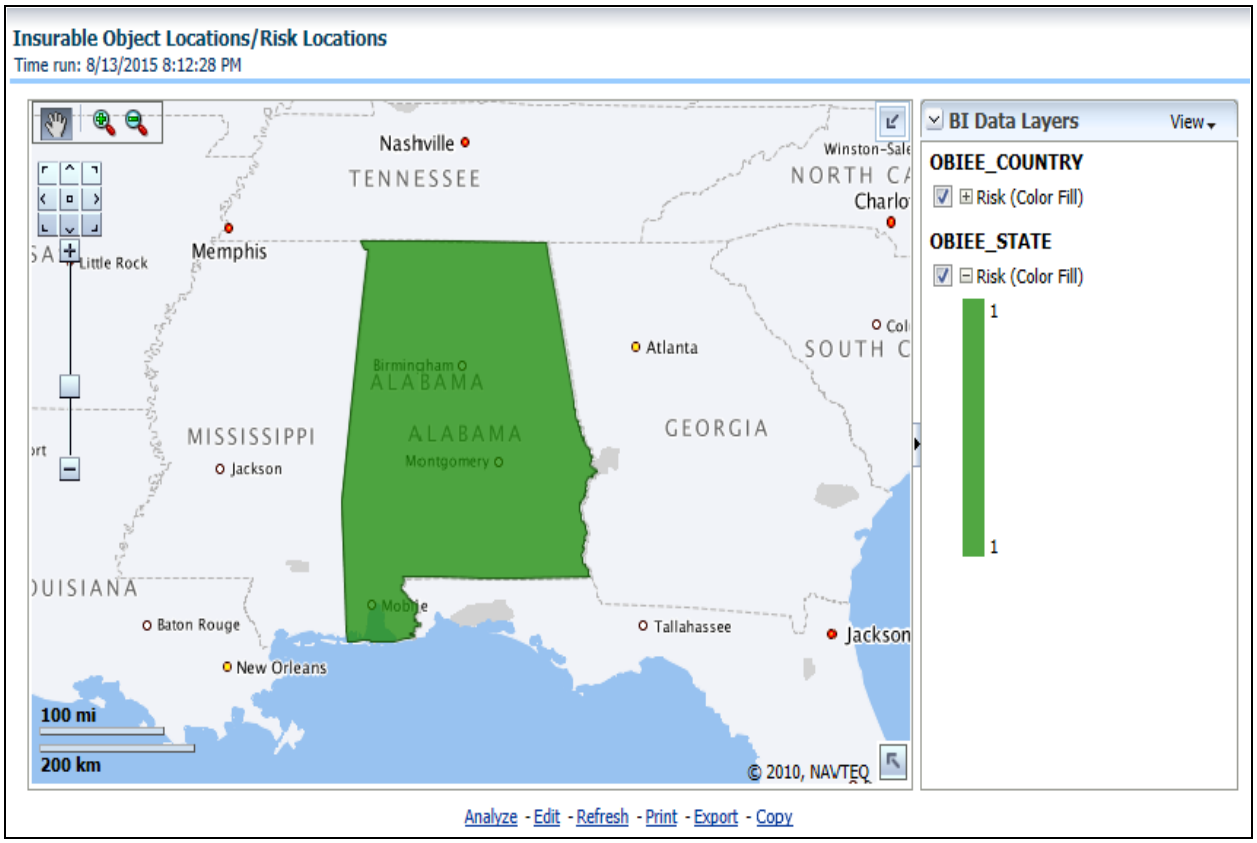
Current Product Holding Pattern with Coverage Amount

This report contains the details about customer's current active product holding with coverage details.



Insurable Object Locations/Risk Location

This report contains map showing the location of the Insured risk objects or risk items like automobiles, property, and so on.

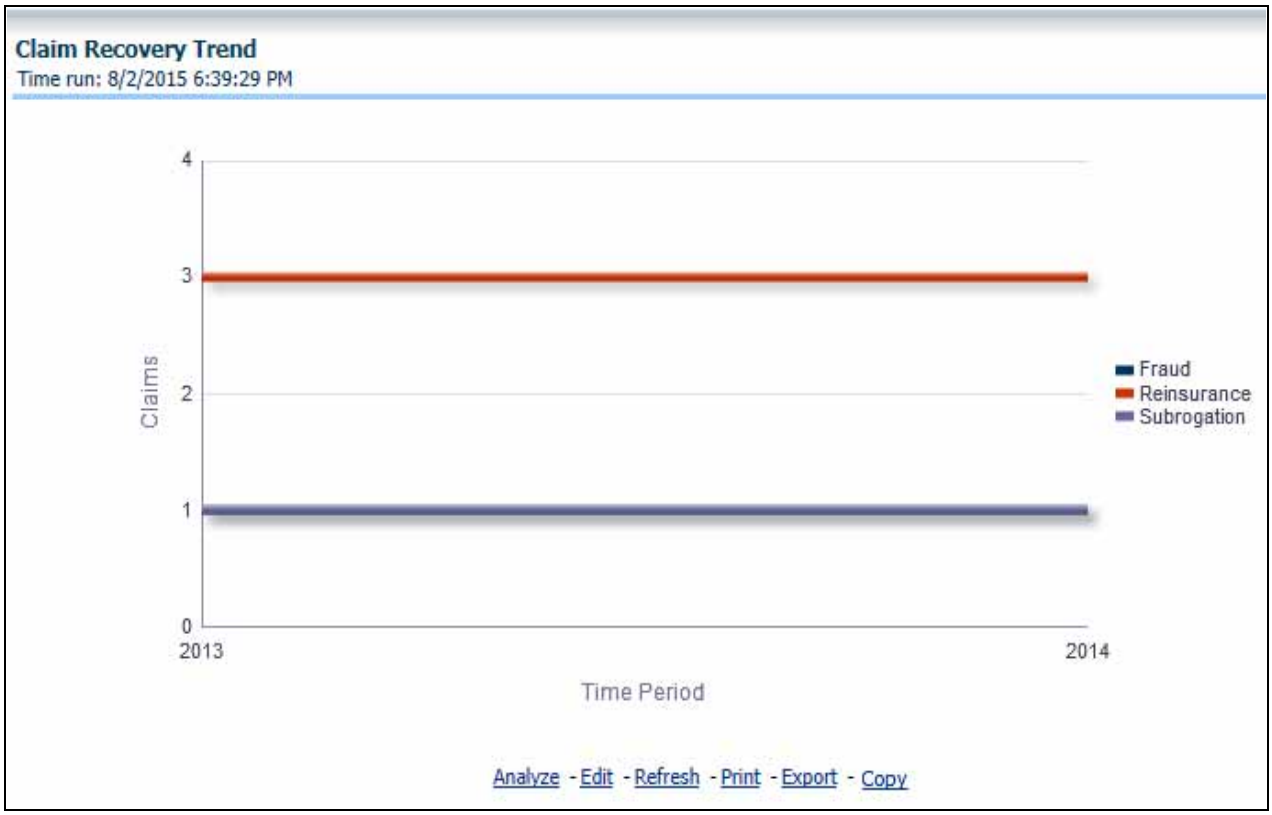


Policy Renewal Trend by Policy Cover

This is a trend report which shows the trend in policy renewals by the customer.

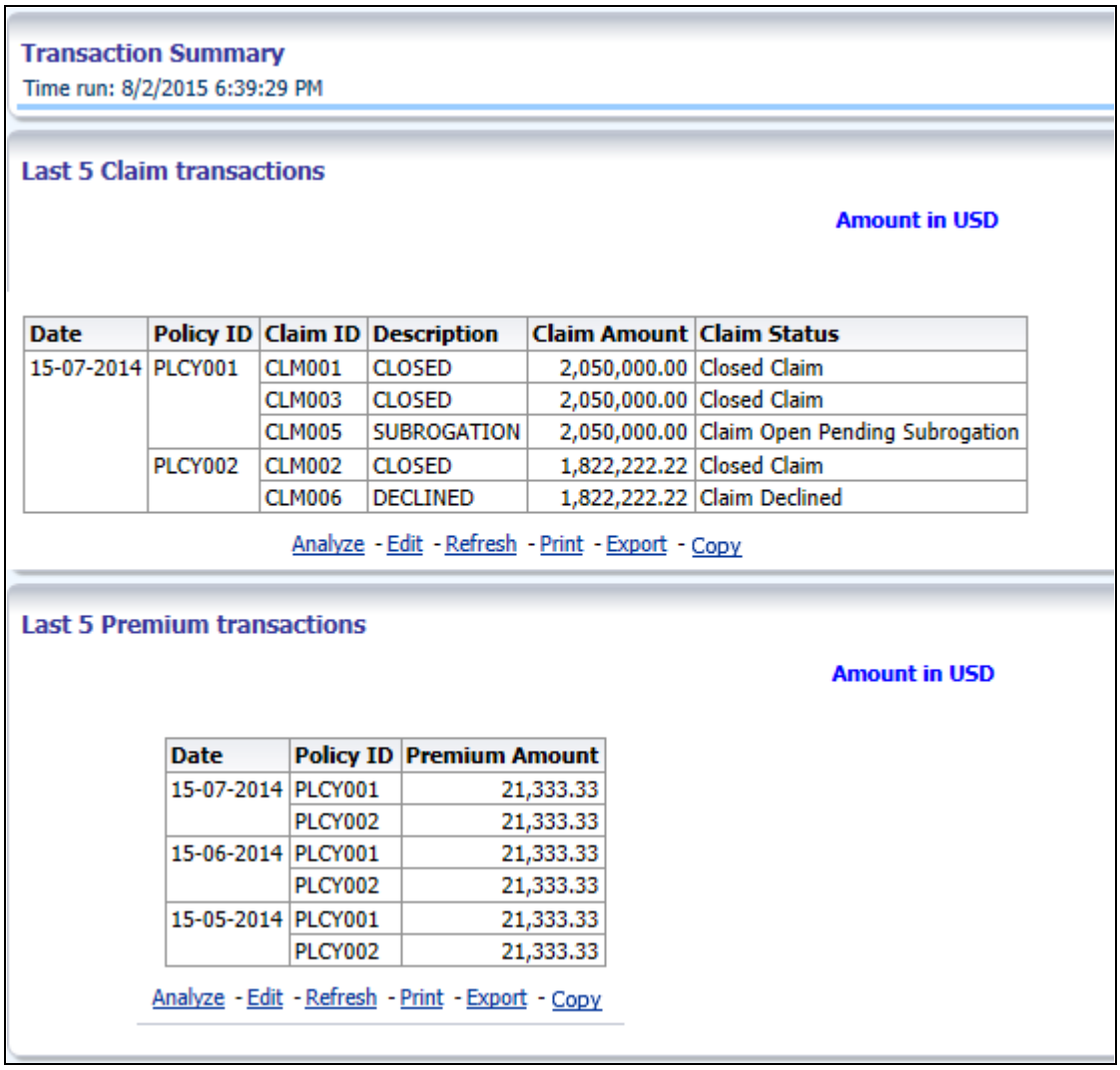
Claim Recovery Trend

This is a trend report which shows the trend in claim recoveries by different recoveries types for the customer's claims.



Transcation Summary

This report contains the last five Premium payment and claims related transactions recorded for the customer.



Transaction Summary

Time run: 8/2/2015 6:39:29 PM

Last 5 Claim transactions

Amount in USD

Date	Policy ID	Claim ID	Description	Claim Amount	Claim Status
15-07-2014	PLCY001	CLM001	CLOSED	2,050,000.00	Closed Claim
		CLM003	CLOSED	2,050,000.00	Closed Claim
		CLM005	SUBROGATION	2,050,000.00	Claim Open Pending Subrogation
	PLCY002	CLM002	CLOSED	1,822,222.22	Closed Claim
		CLM006	DECLINED	1,822,222.22	Claim Declined

Analyze - Edit - Refresh - Print - Export - Copy

Last 5 Premium transactions

Amount in USD

Date	Policy ID	Premium Amount
15-07-2014	PLCY001	21,333.33
	PLCY002	21,333.33
15-06-2014	PLCY001	21,333.33
	PLCY002	21,333.33
15-05-2014	PLCY001	21,333.33
	PLCY002	21,333.33

Analyze - Edit - Refresh - Print - Export - Copy

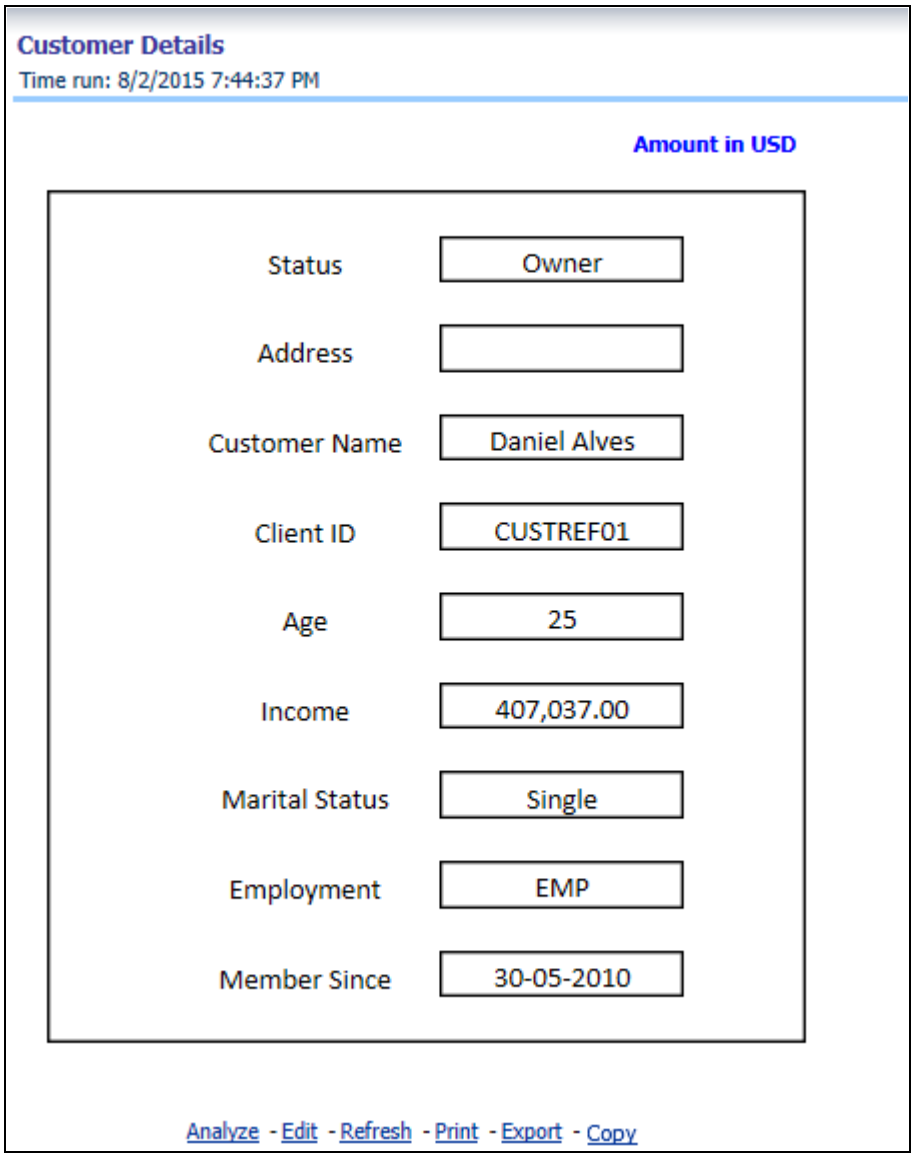
Policy Central

The policy central tab contains the detailed information about a specific policy selected from active policy holding section of customer central tab.

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

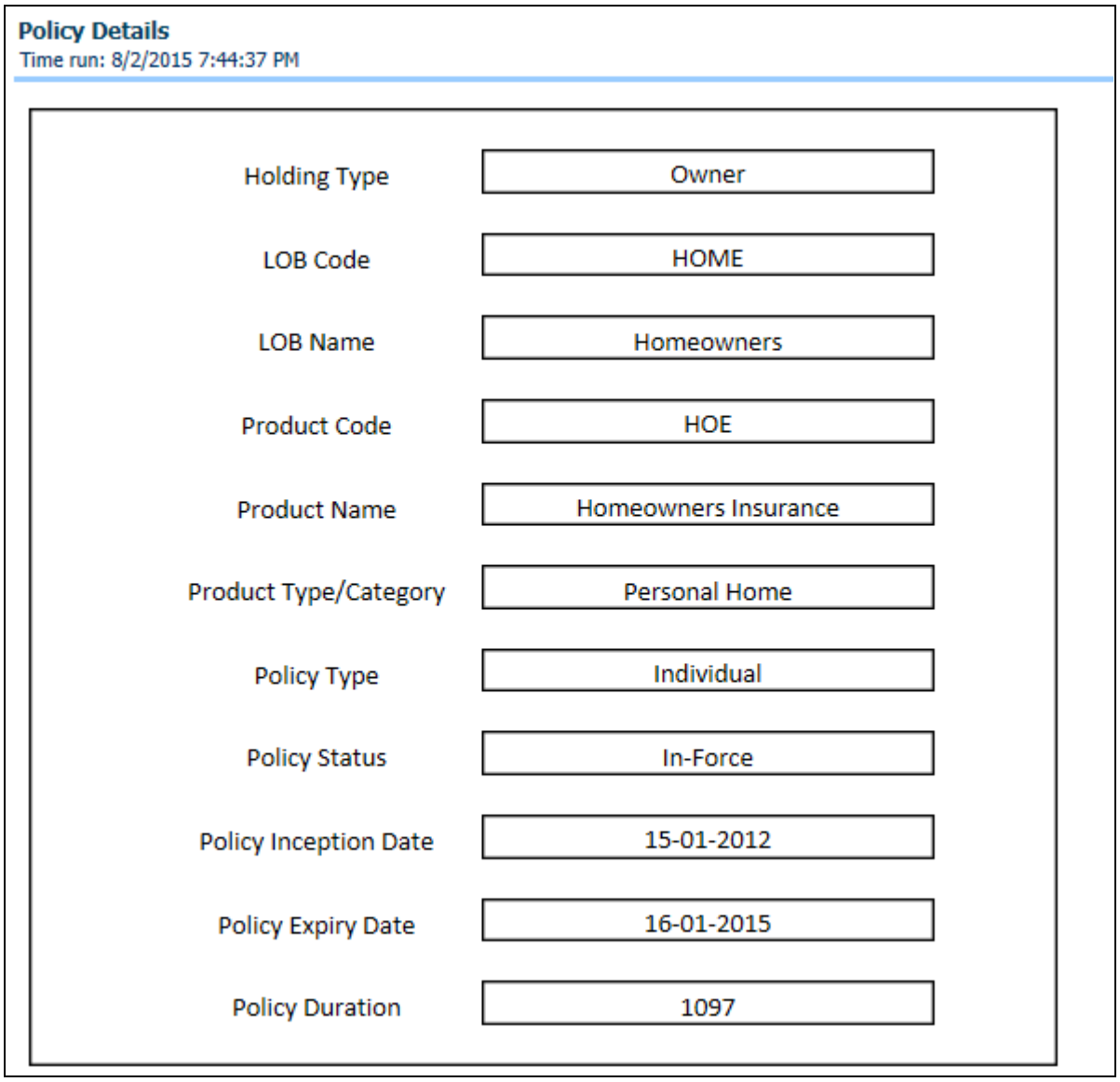
Customer Details

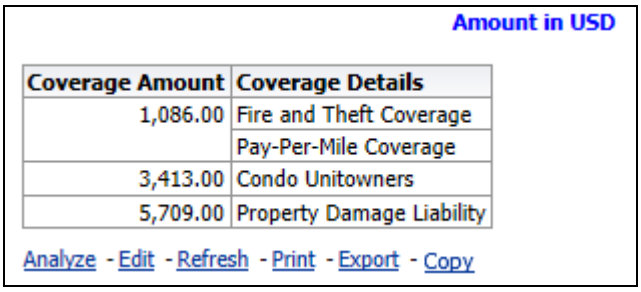
This report contains the demographic details about the customer.



Policy Details

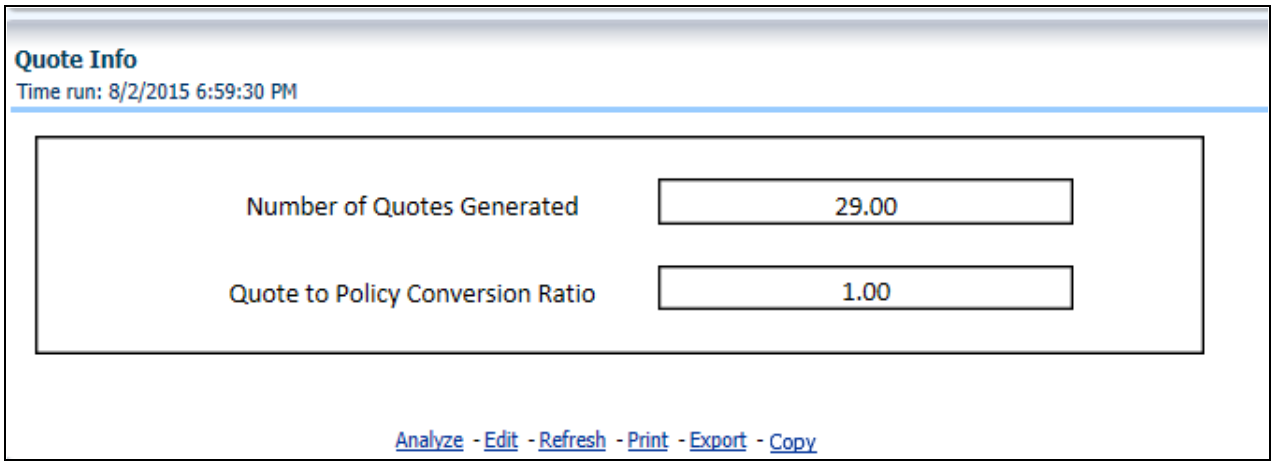
This report contains the details about the specific policy and coverages.





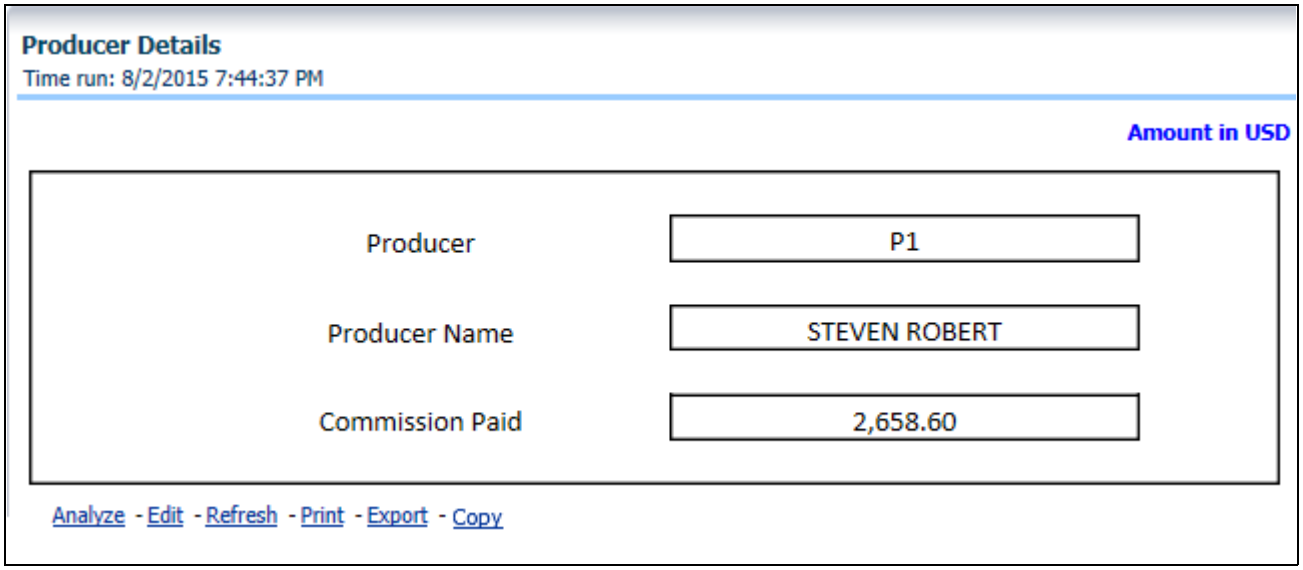
Quote Info

This report contains details about the number of quotes generated and the conversion ratio for writing the policy.



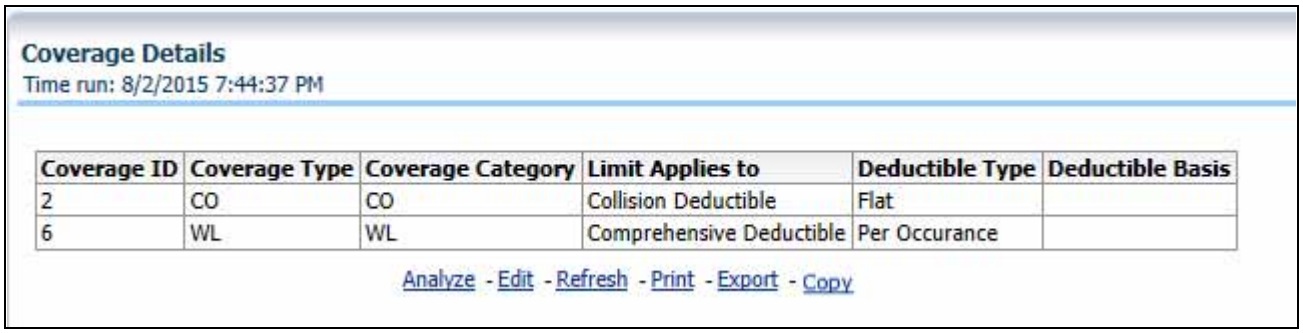
Producer Details

This report contains the details about the producer through whom the policy has been acquired and the commission paid to the customer.



Coverage Details

This report contains the details about the underlying coverages for a policy.



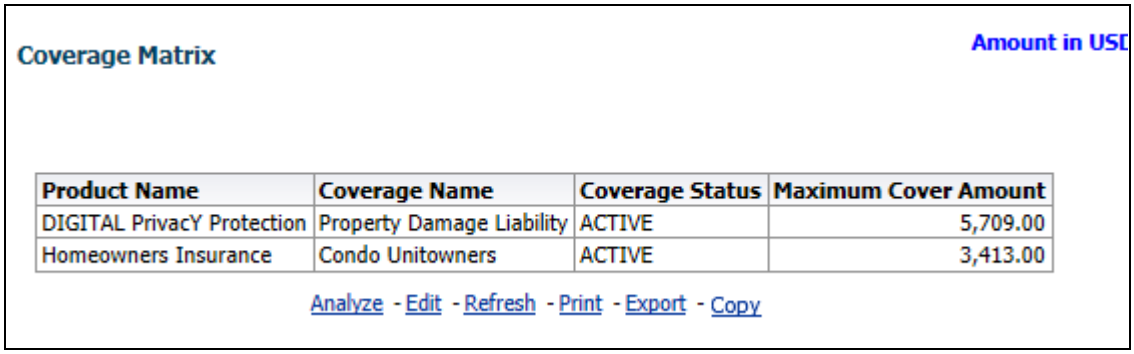
Coverage Details
Time run: 8/2/2015 7:44:37 PM

Coverage ID	Coverage Type	Coverage Category	Limit Applies to	Deductible Type	Deductible Basis
2	CO	CO	Collision Deductible	Flat	
6	WL	WL	Comprehensive Deductible	Per Occurance	

Analyze - Edit - Refresh - Print - Export - Copy

Coverage Matrix

This report shows the product-wise coverages with respective cover amount.



Coverage Matrix

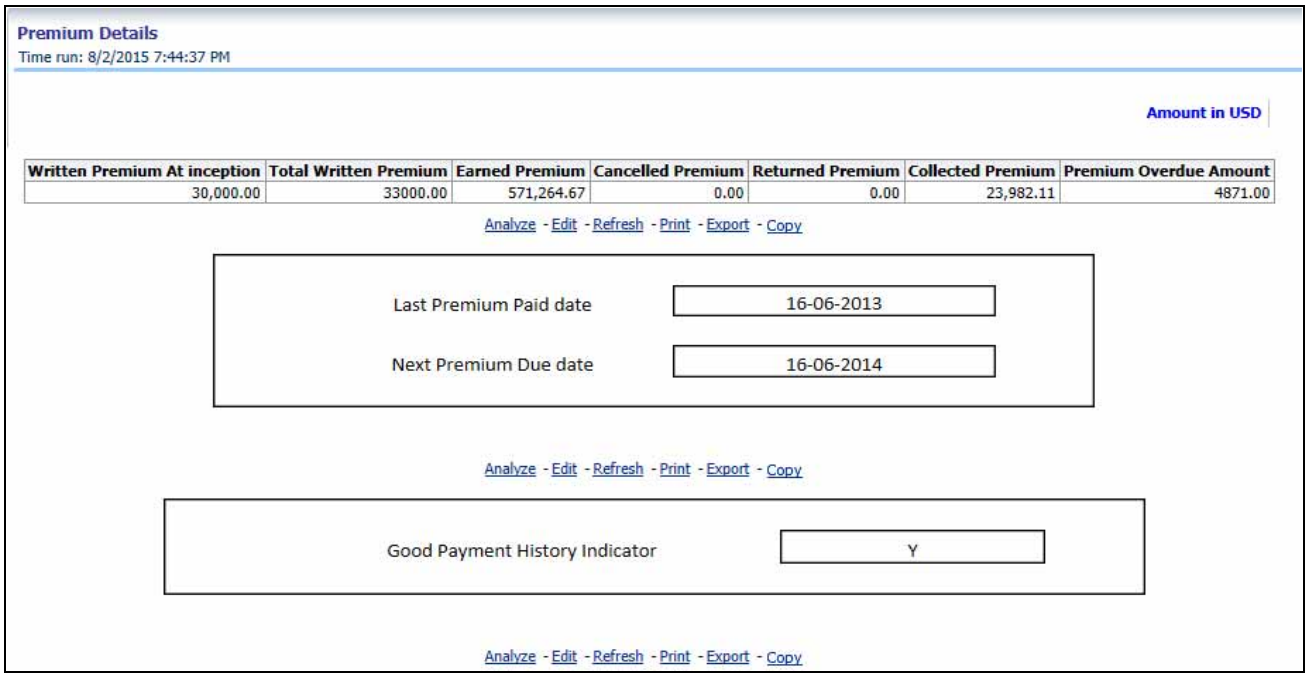
Amount in USD

Product Name	Coverage Name	Coverage Status	Maximum Cover Amount
DIGITAL PrivacY Protection	Property Damage Liability	ACTIVE	5,709.00
Homeowners Insurance	Condo Unitowners	ACTIVE	3,413.00

Analyze - Edit - Refresh - Print - Export - Copy

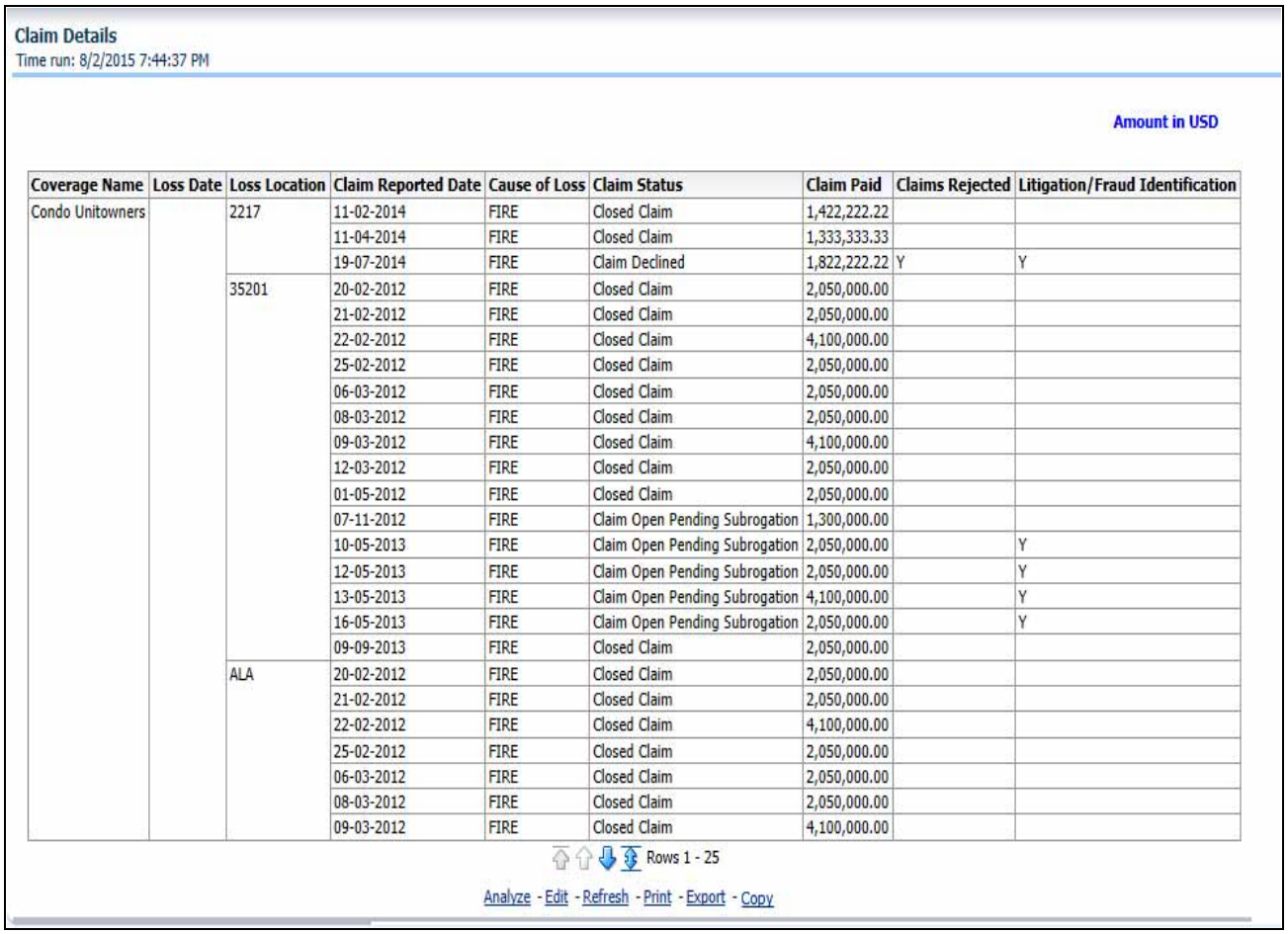
Premium Details

This report contains the details of premium paid under the specific policy.



Claim Details

This report contains the details of claims for specific policy.



Claim Details
Time run: 8/2/2015 7:44:37 PM

Amount in USD

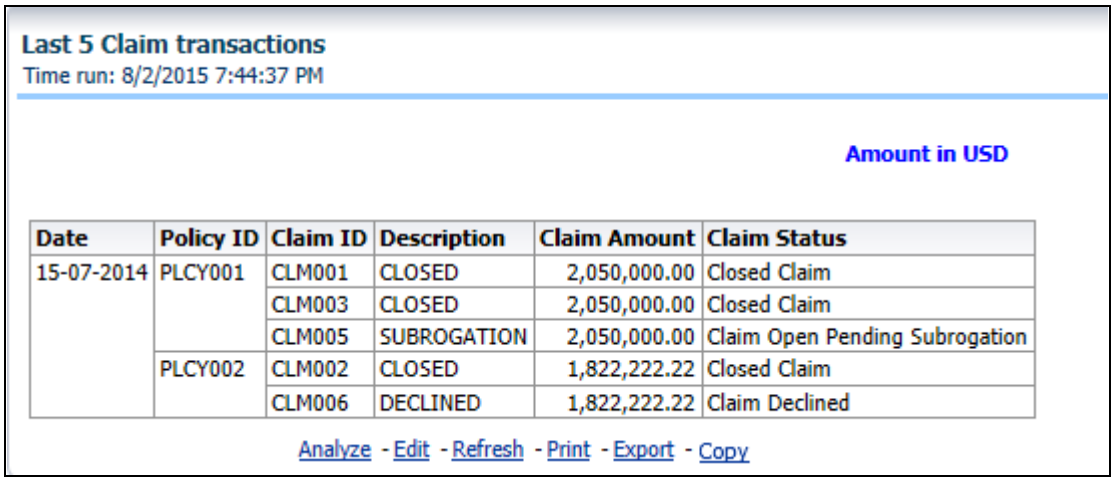
Coverage Name	Loss Date	Loss Location	Claim Reported Date	Cause of Loss	Claim Status	Claim Paid	Claims Rejected	Litigation/Fraud Identification
Condo Unitowners		2217	11-02-2014	FIRE	Closed Claim	1,422,222.22		
			11-04-2014	FIRE	Closed Claim	1,333,333.33		
			19-07-2014	FIRE	Claim Declined	1,822,222.22	Y	Y
		35201	20-02-2012	FIRE	Closed Claim	2,050,000.00		
			21-02-2012	FIRE	Closed Claim	2,050,000.00		
			22-02-2012	FIRE	Closed Claim	4,100,000.00		
			25-02-2012	FIRE	Closed Claim	2,050,000.00		
			06-03-2012	FIRE	Closed Claim	2,050,000.00		
			08-03-2012	FIRE	Closed Claim	2,050,000.00		
			09-03-2012	FIRE	Closed Claim	4,100,000.00		
			12-03-2012	FIRE	Closed Claim	2,050,000.00		
			01-05-2012	FIRE	Closed Claim	2,050,000.00		
			07-11-2012	FIRE	Claim Open Pending Subrogation	1,300,000.00		
			10-05-2013	FIRE	Claim Open Pending Subrogation	2,050,000.00		Y
			12-05-2013	FIRE	Claim Open Pending Subrogation	2,050,000.00		Y
			13-05-2013	FIRE	Claim Open Pending Subrogation	4,100,000.00		Y
			16-05-2013	FIRE	Claim Open Pending Subrogation	2,050,000.00		Y
			09-09-2013	FIRE	Closed Claim	2,050,000.00		
		ALA	20-02-2012	FIRE	Closed Claim	2,050,000.00		
			21-02-2012	FIRE	Closed Claim	2,050,000.00		
			22-02-2012	FIRE	Closed Claim	4,100,000.00		
			25-02-2012	FIRE	Closed Claim	2,050,000.00		
			06-03-2012	FIRE	Closed Claim	2,050,000.00		
			08-03-2012	FIRE	Closed Claim	2,050,000.00		
			09-03-2012	FIRE	Closed Claim	4,100,000.00		

Rows 1 - 25

Analyze - Edit - Refresh - Print - Export - Copy

Last 5 Claim transactions

This report contains the recent 5 claim transactions for specific policy.



Last 5 Claim transactions
Time run: 8/2/2015 7:44:37 PM

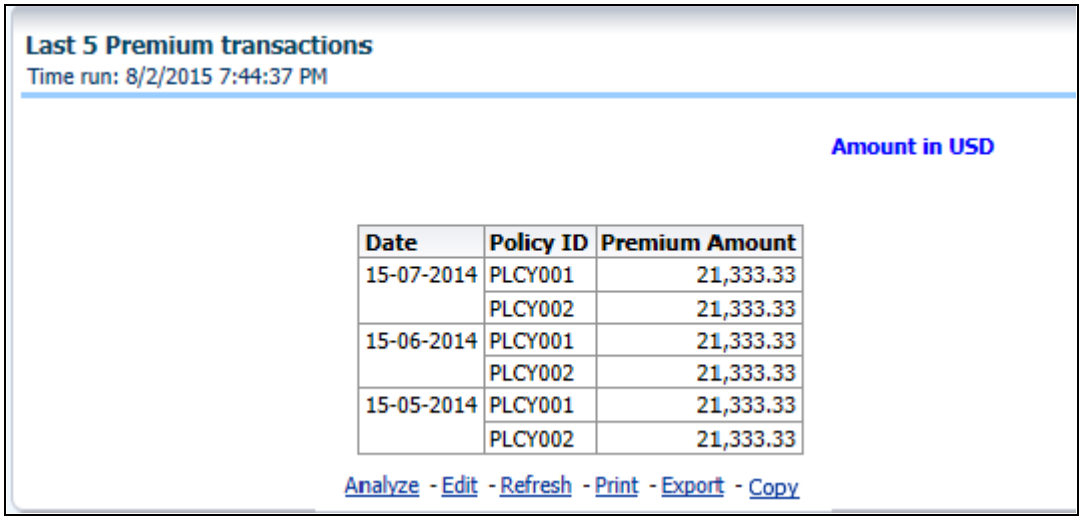
Amount in USD

Date	Policy ID	Claim ID	Description	Claim Amount	Claim Status
15-07-2014	PLCY001	CLM001	CLOSED	2,050,000.00	Closed Claim
		CLM003	CLOSED	2,050,000.00	Closed Claim
		CLM005	SUBROGATION	2,050,000.00	Claim Open Pending Subrogation
	PLCY002	CLM002	CLOSED	1,822,222.22	Closed Claim
		CLM006	DECLINED	1,822,222.22	Claim Declined

Analyze - Edit - Refresh - Print - Export - Copy

Last 5 Premium transactions

This report contains the recent 5 premium transactions for specific policy



Last 5 Premium transactions
Time run: 8/2/2015 7:44:37 PM

Amount in USD

Date	Policy ID	Premium Amount
15-07-2014	PLCY001	21,333.33
	PLCY002	21,333.33
15-06-2014	PLCY001	21,333.33
	PLCY002	21,333.33
15-05-2014	PLCY001	21,333.33
	PLCY002	21,333.33

Analyze - Edit - Refresh - Print - Export - Copy

APPENDIX A

Tables and List of values

`V_FINANCIAL_PERIOD_INDICATOR` column in `STG_PARTY_FINANCIALS` table is expected to have values `Q1/Q2/Q3/Q4`

APPENDIX B

Loading Planned Values in Fact and Profitability Tables

Planned value is an estimation of amount or number that the business is expected to accomplish in a defined time period. The planned values are estimated by the business functions and serve as a baseline, against which the performance can be measured with actual value or number achieved by the company.

Planned values are generally taken from customers book. It will be a direct load into the fact table (`FCT_POLICY_PROFITABILITY`) with `V_SCENARIO_CODE` as 400.

APPENDIX C

Data population in FSI_LOCATION_MAP_COORD table

Populate FSI_LOCATION_MAP_COORD based on DIM_LOCATION data itself, but description and codes should come from tables OBIEE_COUNTRY,OBIEE_STATE,OBIEE_CITY (from the DB schema configured for Maps, OBIEE_NAVTEQ for instance in this case) respectively for Country, State and City, and n_location_skey should be the corresponding n_location_skey from DIM_LOCATION.

For example, consider the following data from DIM_LOCATION

N_LOCATION_SKEY	1
V_LOCATION_CODE	HAW
V_COUNTRY_CODE	USA
V_COUNTRY_DESC	United States
V_STATE_CODE	USA_HI
V_STATE_DESC	USA_HI
V_CITY_CODE	HAWAII
V_CITY_DESC	Honololu
V_ZIP_CODE	96813

Now, to populate the following columns in FSI_LOCATION_MAP_COORD:

n_location_skey	1
v_country_code = OBIEE_COUNTRY.ISO_COUNTRY_CODE	USA
v_country_code_map = OBIEE_COUNTRY.ISO_COUNTRY_CODE	USA
v_country_desc = OBIEE_COUNTRY.NAME	United States
v_state_code = OBIEE_STATE.ISO_CTRY_CD_STATE_ABBRV	USA_HI
v_state_code_map = OBIEE_STATE.ISO_CTRY_CD_STATE_ABBRV	USA_HI
v_state_desc = OBIEE_STATE.STATE_NAME	HAWAII
v_city_code = OBIEE_CITY.CTRY_CD3_STATE_ABBRV_CITY	USA_HI_Honololu
v_city_code_map = OBIEE_CITY.CTRY_CD3_STATE_ABBRV_CITY	USA_HI_Honololu
v_city_desc = OBIEE_CITY.CITY_NAME	HONOLOLU
v_zip_code	96813

Note: This is a one-time manual activity and the Map tables, columns would change based on the Maps used. The process mentioned here is for NAVTEQ Maps.