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INSURANCE

Oracle Insurance Insight

Oracle Insurance Insight User Guide

version 6.0

Part number: E15260-01

June 2009

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Chapter 6: Reports Dashboard

Preface

Welcome to the *OII User Guide Version 6.0*. This manual provides detailed instructions for using Oracle Insight 6.0 to access information. Using the step-by-step instructions and examples pictured for each task, this book will demonstrate the capability to generate, view, distribute, store, and retrieve reports electronically.

VERSION

This manual corresponds to Oracle Insurance Insight (OII) version 6.0.

INTENDED AUDIENCE

This manual is intended for users with advanced knowledge of the insurance industry.

OII leverages Oracle Business Intelligence Enterprise Edition (OBIEE) as its front end interface. It is strongly recommended that users have familiarity with this application in order to use OII to its fullest potential.

RELEVANT ORACLE DOCUMENTATION

This manual describes how to perform tasks in OBIEE using OII components. As such, it is not a complete user guide for OBIEE. For complete documentation on OBIEE Intelligence Server, please go to the documentation section of the Oracle website to consult the following manual:

Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.

The entire documentation set for the Oracle Business Intelligence Suite Enterprise Edition can be found on the Oracle Documentation page on the Oracle Technology Network at:

http://www.oracle.com/technology/documentation/index.html

CONTENTS OF THIS GUIDE

This manual contains the following chapters and appendices:

Chapter 1: Introduction to Oracle Insurance Insight - This chapter briefly describes the function of the OII application.

Chapter 2: Accessing OII - This chapter describes how to log into OII.

Chapter 3: Navigating OII - This chapter describes how to use the buttons and links on the OII GUI to move about the application.

Chapter 4: Scorecard Dashboard - This chapter describes how to setup and run the Scorecard dashboard reports.

Chapter 5: Analysis Dashboard - This chapter descibes how to setup and run the Analysis dashboard reports.

Chapter 6: Reports Dashboard- This chapter describes how to setup and run the reports on the Reports dashboard.

Chapter 7: Answers - This chapter describes how to build queries, or requests, on the Answers page using the filters and metrics delivered with the OII.

Appendix A: OII Filters - This appendix lists the filters for each OII mart.

Appendix B: OII Metrics - This appenidx lists the OII metrics and their definitions.

Appendix C: Glossary - A glossary of OII terms.

CUSTOMER SUPPORT

If you need assistance with OII, please log a Service Request using My Oracle Support at https://support.oracle.com.

Address any additional inquiries to:

Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200
oracle.com

Chapter 1

Introduction to Oracle Insurance Insight

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

- Consolidates data from multiple, disparate source systems to provide a strategic enterprise-wide view across operating units.

- Provides an underlying data model constructed specifically for the P&C insurance industry.

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

- Accommodates all P&C lines of business and all states/provinces in the U.S. and Canada.

OII INTERFACE

OII uses Oracle Business Intelligence Enterprise Edition (OBIEE) 10.1.3.4 for its front end interface. OBIEE offers an easy-to-follow, point-and-click interface using built-in insurance metrics, common industry terms, quantitative measurements and industry-standard naming conventions.
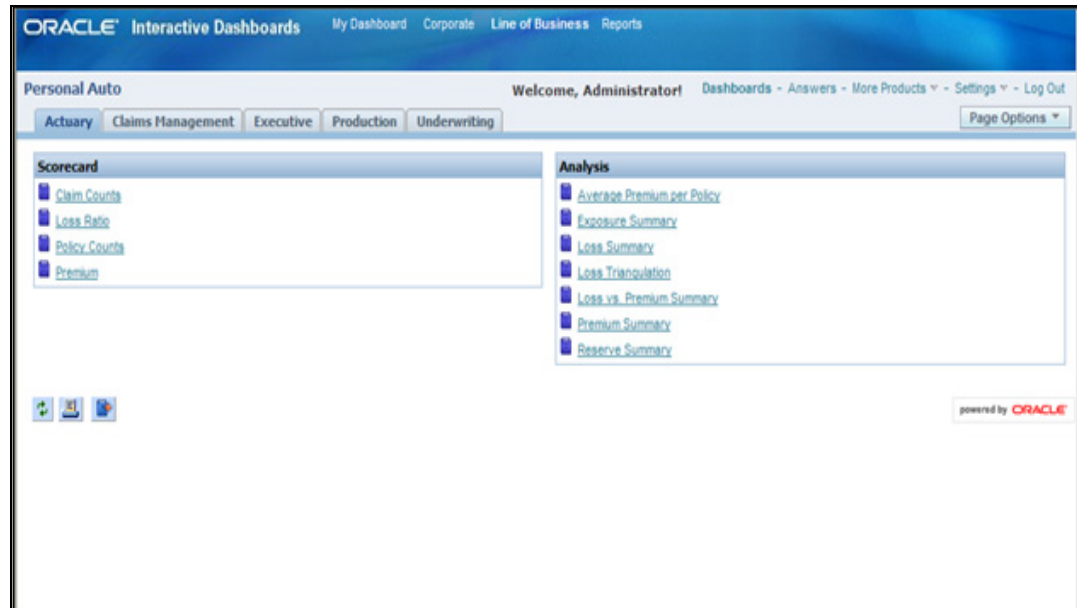
Figure 1: OII Landing Page

The OII interface is comprised of four main application components.

- Scorecard dashboard
- Analysis dashboard
- Reports dashboard
- Answers tool

SCORECARD AND ANALYSIS DASHBOARDS

The Scorecard and Analysis dashboards contain a set of reports that allow users to select, analyze, and view mart-specific data.

Scorecard

The Scorecard dashboard features four separate reports which show changes for a specific previous and prior year time period for the following high-level metrics:

- Claim Counts

- Loss Rate

- Policy Counts

- Premium
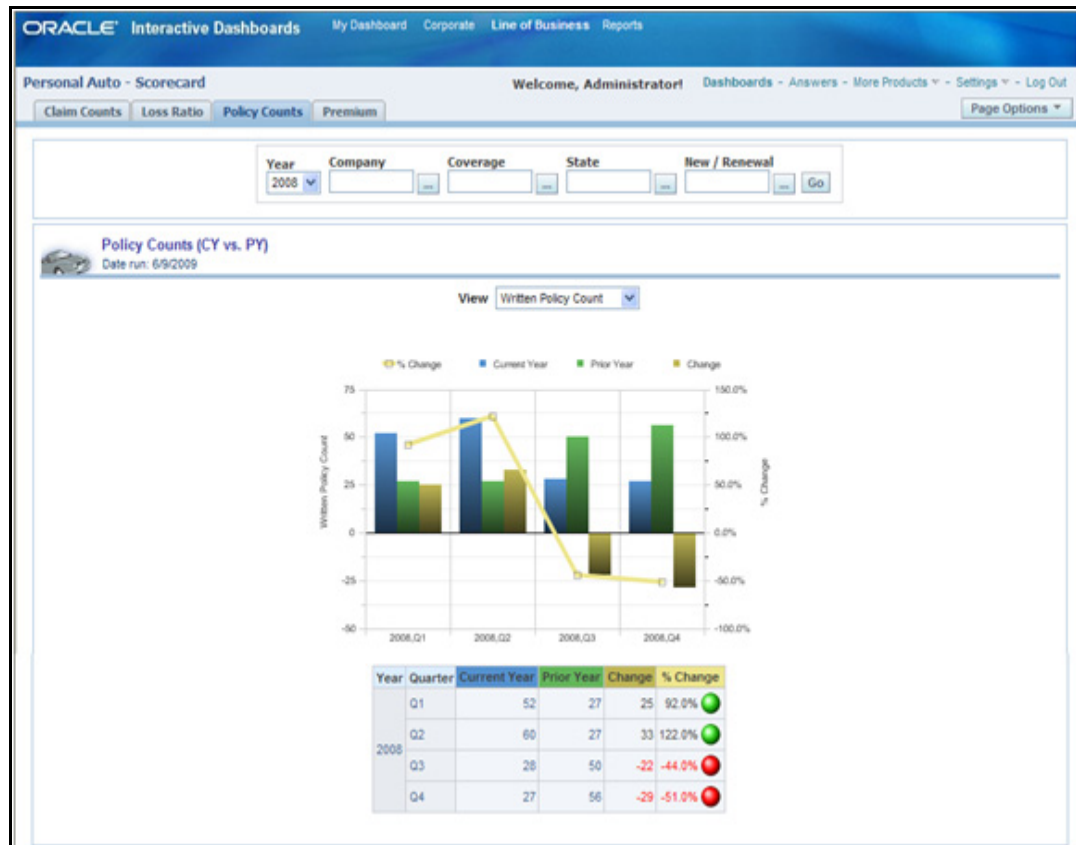
Figure 2: Scorecard - Policy Counts Analysis

Analysis

The Analysis dashboard contains a set of high-level insurance analyses. The reports that are available on this dashboard are determined by the role(s) assigned to the user (Actuary, Claims Management, Executive, Production, and Underwriting) as well as the selected mart category (Corporate or Line of Business).
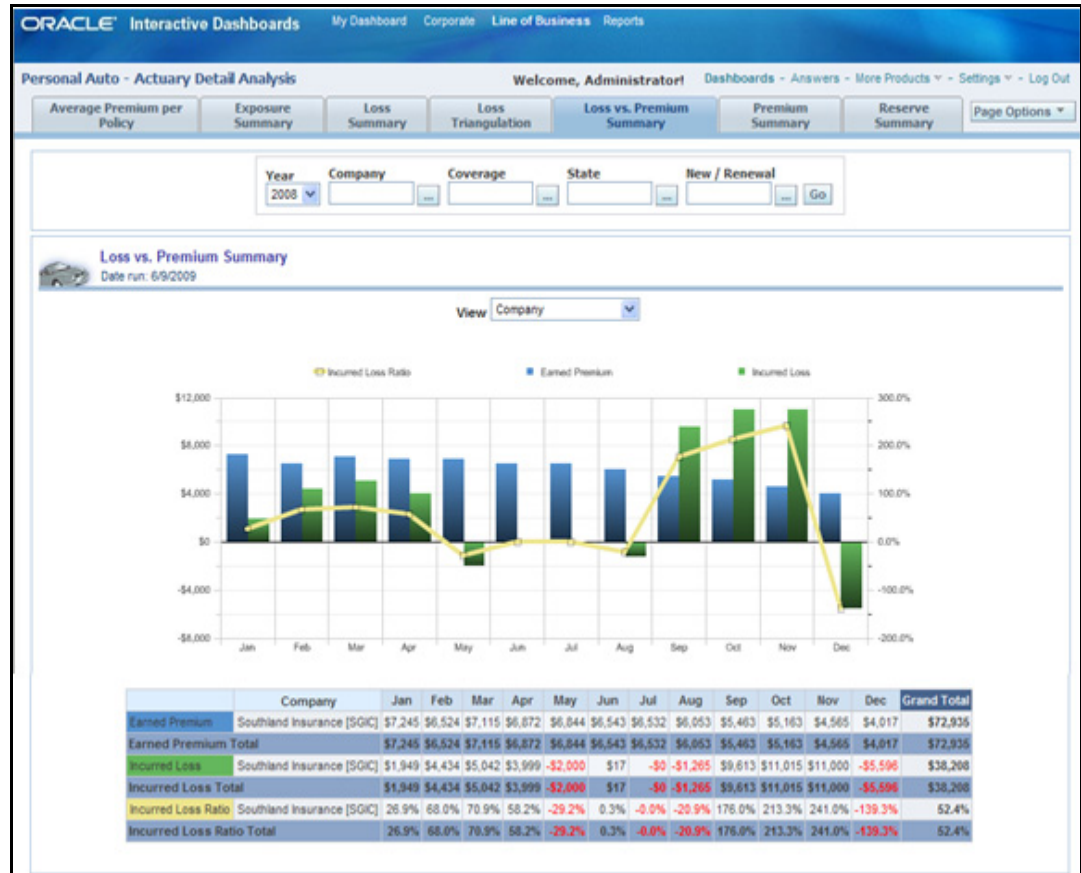
Figure 3: Analysis – Loss vs. Premium Summary Analysis

The Scorecard Dashboard and Analysis Dashboard reports share the following features:

- Users select a time period and filters for the report.

- Filters are unique to a selected mart category (Corporate or Line of Business). The filters represent elements by which the metrics can be analyzed, such as by line of business, agency, program, adjuster, class code and postal code.

- Results are displayed in table and chart format.

- Reports allow users to drill down on certain areas in a table and/or chart to view data by time periods or geographical area.

REPORTS DASHBOARD

OII includes a collection of standard reports that provide a "snapshot" of premium and loss data as of the end of a particular month. The static data is organized between summary-level reports that provide top-level analyses across all lines of business and reports that provide analyses specific to separate lines of business.
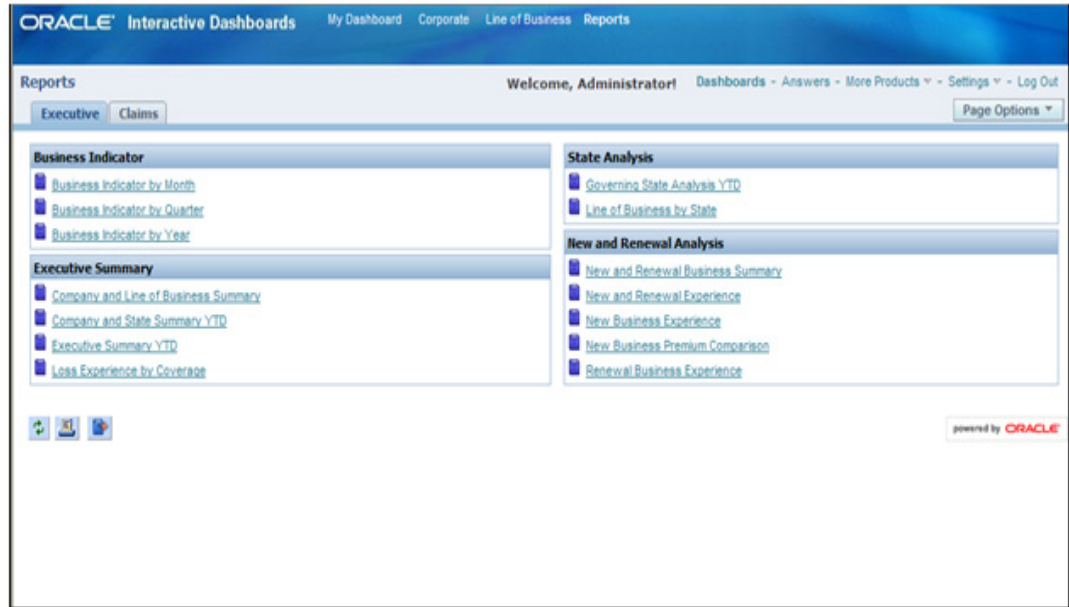
Figure 4: Reports Dashboard

Figure 5: Sample Business Indicator by Year Report

ANSWERS

OBIEE Answers is an ad-hoc query tool that allows users to build queries and reports, also called requests, using data elements from OII. When setting-up requests in Answers, a user selects two types of data components:

- **Metrics –** Represent calculated values, including premiums, losses, exposures, ratios, averages and counts.

- **Filters –** Represent elements by which the metrics can be analyzed, such as by line of business, agency, program, adjuster, class code and postal code. Filters are organized in a Who, What, When, Where format to facilitate ease of navigation.

The metrics and filters are organized by mart category. Each mart is a set of "query ready" tables designed to support specific analytical requirements. Marts contact fact (metric) and dimension (filter) tables and are segmented by line of business.

Using a mart's metrics and filters as building blocks, users can design their own requests and use the Answer's formatting features to customize the look and feel of the results. Results can appear in various styles such as charts, pivot tables, and reports. The results can be saved for personal reference or shared with others to be integrated into any OII home page or dashboard.
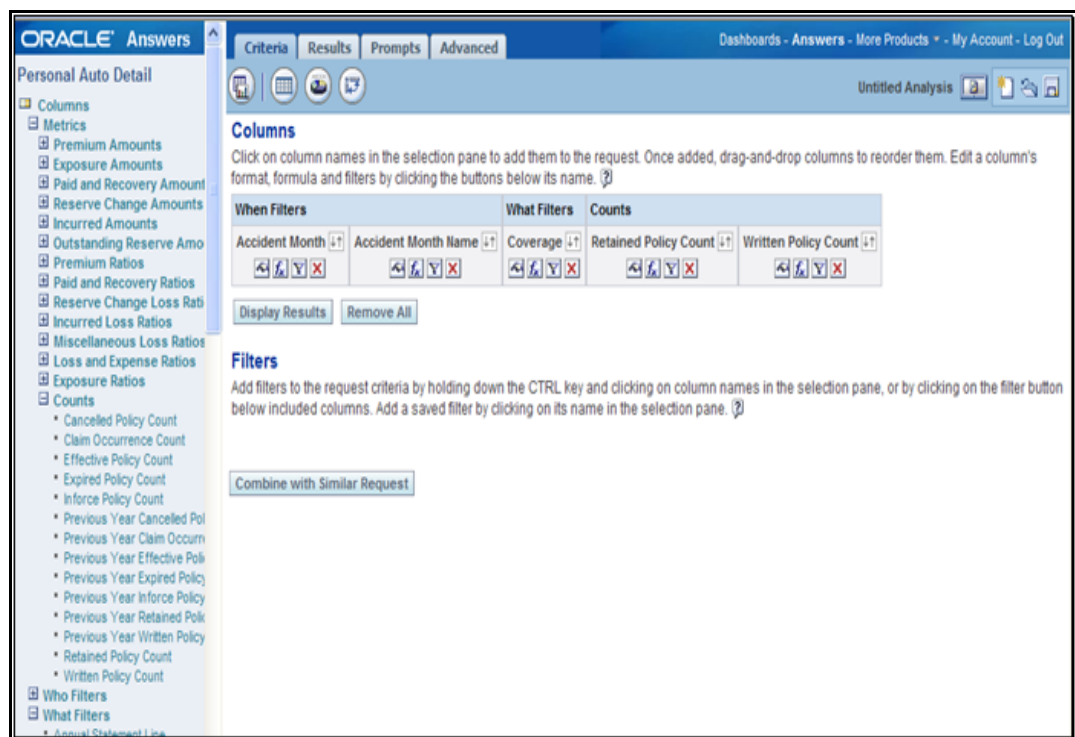
Figure 6: Answers Interface for Personal Auto

Chapter 2

Accessing OII

To access OII, your system administrator needs to supply you with the URL where the application resides, a User Name, and a Password.

1. Open you browser and enter the URL:http://{localhost}/analytics/.

Note   In the above URL, {localhost} can be the server name or IP address where you installed OBIEE (i.e., http://yourcompany.com/analytics/ or http://xx.xx.xx.xx/analytics/).

The OBIEE login screen appears:

Figure 7: OBIEE Login Screen

2. Type in your User ID and Password.

3. Click [Log In] .

The OII landing page, similar to the one on the following page, appears.
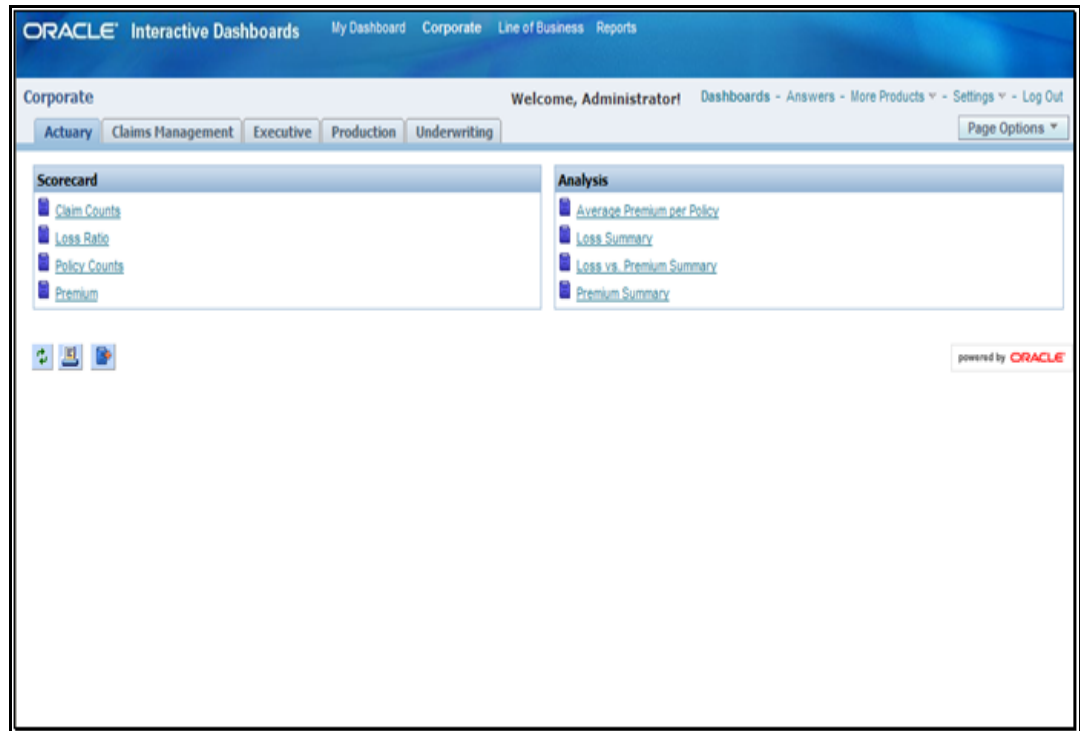
Figure 8: OII Landing Page

Note	The exact number of tabs that you will see on this page depends upon the role(s) that were assigned to you by the system administrator.
	OII roles are discussed in *OII User Roles and Analysis Dashboard Reports* on page 13.

Chapter 3

Navigating OII

USING THE OII DASHBOARD LINKS

When you first access OII you will notice two lines of links on the landing page. The first set of links are centered at the top of the page. The second line of links are below and to the right of the "Welcome, {User}!" label. The exact links that are available when you log in are determined by your privilege and security settings. The figure below shows the links available for a user with full administrator privilege. Users without administrator privileges will not see all of the links in this figure.

Some of these links are standard links for OBIEE. The other links are those that are specific to OII. A brief description of each type of link appears on the following pages.
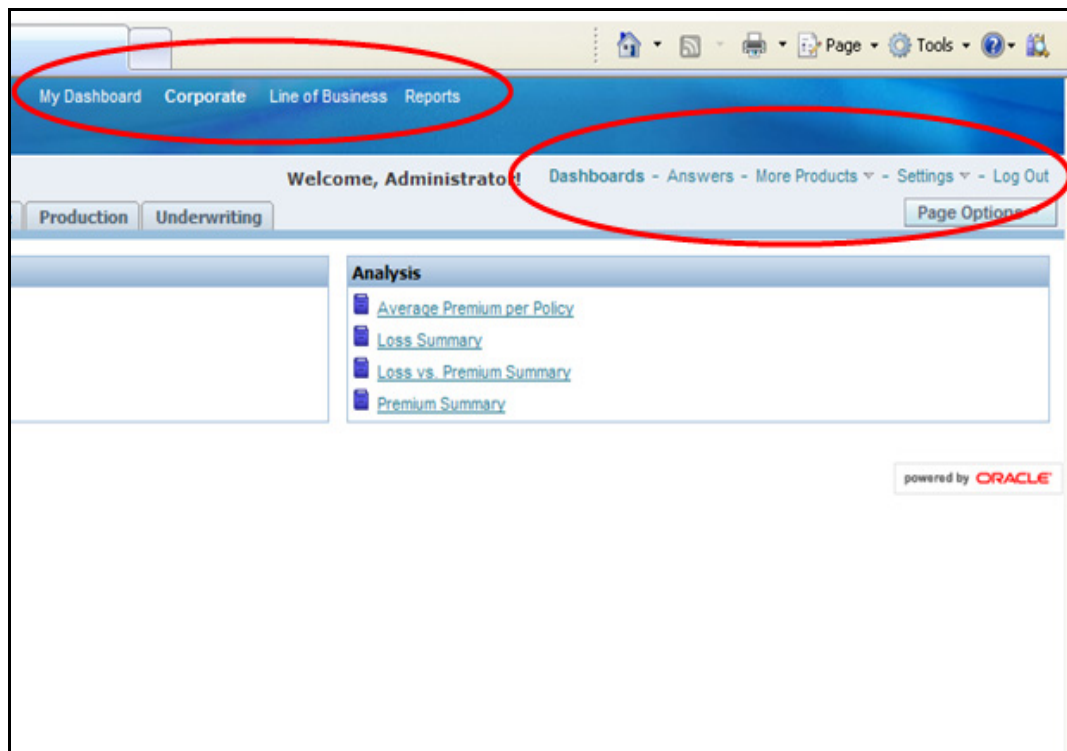
Figure 9: Active Links on the OII Landing Page

OII LINKS
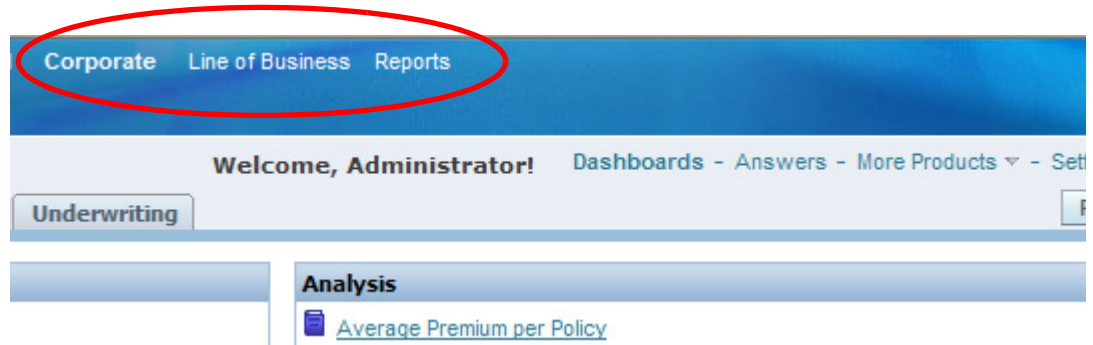
Figure 10: OII Links

Table 1: OII Links

Link	Description
Corporate	This link selects the Corporate mart as the active mart to use in all Scorecard and Analysis dashboard. When you are on the Scorecard or Analysis dashboard all available filters and metrics appearing in these dashboards will be specific to the Corporate mart. This is the default mart which is selected when you first log into OII. The name of the selected mart appears in the left hand side of whatever page you are on while in the Scorecard and Analysis Dashboards. See page 18 for a further explanation of Marts.
Line of Business	This link displays a drop-down list that allows you to select one of the six Lines of Business marts to use for reports on the Scorecard and Analysis dashboards: • Commercial Auto • Commercial Property • Dwelling Fire • Homeowners • Personal Auto • Personal Umbrella When you are in either the Scorecard or Analysis dashboard the available filters will be specific to the selected Line of Business. The name of the selected mart appears in the left hand side of whatever page you are on while in the Scorecard and Analysis Dashboards. See page 18 for a further explanation of Marts.
Reports	This link opens the Reports dashboard where you can run the suite of pre-configured OII reports. The OII reports are described in *Chapter 6: Reports Dashboard.*

OBIEE LINKS

Figure 11: OBIEE Links
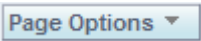
Table 2: OBIEE Links

Link	Description
My Dashboard	The My Dashboard link opens your personal dashboard. Personal dashboards are customized dashboards that hold reports and components relevant to the individual user. It is only available to users with administrator privileges or advanced security privileges.
	For a complete discussion of this feature, please refer to the *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*
Dashboards	Accesses the Interactive Dashboard page, from which you can view the dashboards to which you have access.
Answers	This links opens Answers, OBIEE's query and report building tool. You can use the features in Answers to create your own customized reports from the OII data elements.
	The Answers tool is described in *Chapter 7: Answers*.
More Products	This link opens a drop-down list from which you can select other Oracle product in the Oracle Business Intelligence Enterprise Edition (OBIEE) application suite.
	The discussion of these products is beyond the scope of this manual. For more information, please consult the *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*
Settings/My Account	The Settings link only appears to users with administrator privileges. If you do not have administrator privileges then you will only see the My Account link. When selected, the Settings link will display a drop-down list with two links: *Administration* and *My Account*.
	The Administration link accesses the OBIEE Presentation Services Administration page where you can perform various administrative functions such as managing users and groups. The My Account link opens the My Account page where you may view your general account information and set your preferences.
	The discussion of the functions under Settings and My Account are beyond the scope of this manual. Please refer to the following manuals for complete information:
	For OII:
	• *OII Administration Guide V6.0*
	For OBIEE:
	• *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*
Log Out	Exits OII.

USING THE OII DASHBOARD BUTTONS

All pages in the Analysis, Scorecard, and Reports dashboards feature three buttons on the bottom left of the page as well as a Page Options button on the upper right.

Table 3: OII Dashboard Buttons

Buttons	Description
	The Refresh button refreshes the information on the current dashboard page.
	The Print button allows you to print the current dashboard page in an HTML or PDF format.
	The Briefing Book button allows you to add the current dashboard page to a Briefing Book. The discussion of Briefing Books is beyond the scope of this manual. For a comprehensive description of Briefing Books, please refer to *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*
Page Options ▼	The Page Options button includes features for editing a dashboard and saving selections and appears only for users with administrative privileges. The discussion of these topics is beyond the scope of this manual. For a comprehensive description of editing a dashboard, please refer to *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*

OII USER ROLES AND ANALYSIS DASHBOARD REPORTS

The number and type of tabs that appear on the main OII landing page when you first log in is determined by the role(s) assigned to you as a user. There are five roles in OII:

- Actuary

- Claims Management

- Executive

- Production

- Underwriting

Users can be assigned to more than one role. Your role(s), along with the selected mart category (Corporate or Line of Business), also determines which reports you can access in the Analysis Dashboard. The Analysis Dashboard contains a set of specialized reports which are tailored to the specific insurance industry roles. The following sample screens show the Analysis Dashboards under each role for both a Corporate and Line of Business mart. The available reports are the same across all lines of business.
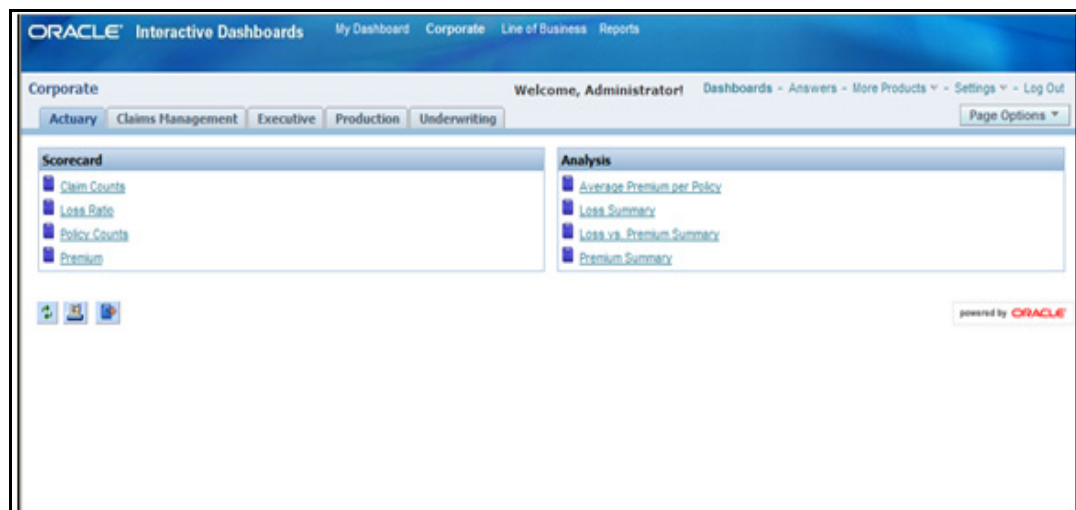
Figure 12: Actuary – Corporate
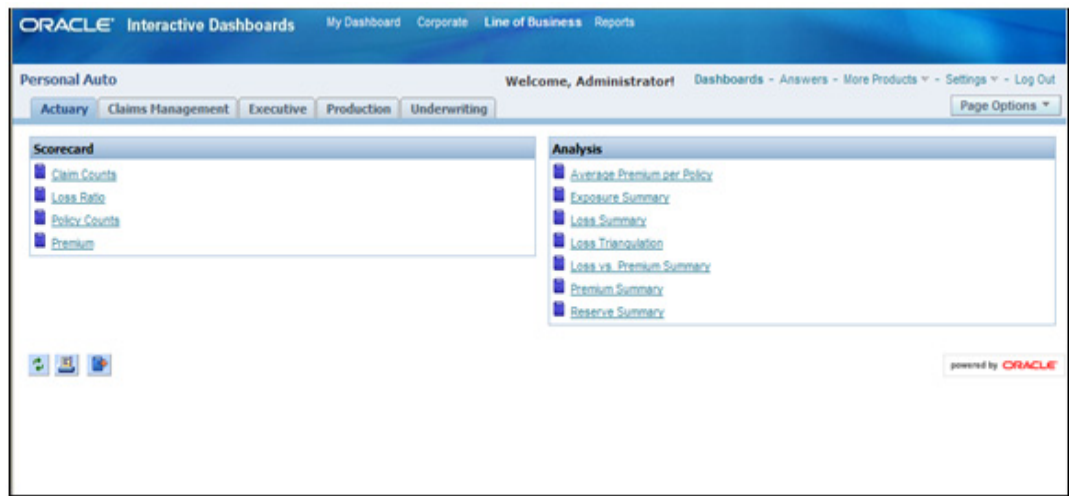
Figure 13: Actuary – Line of Business
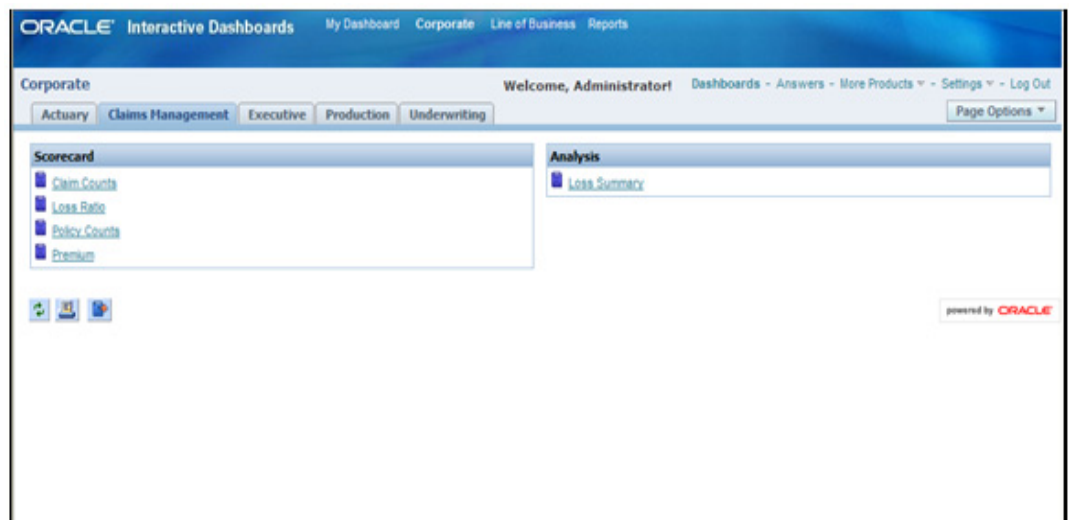
Figure 14: Claims Management – Corporate
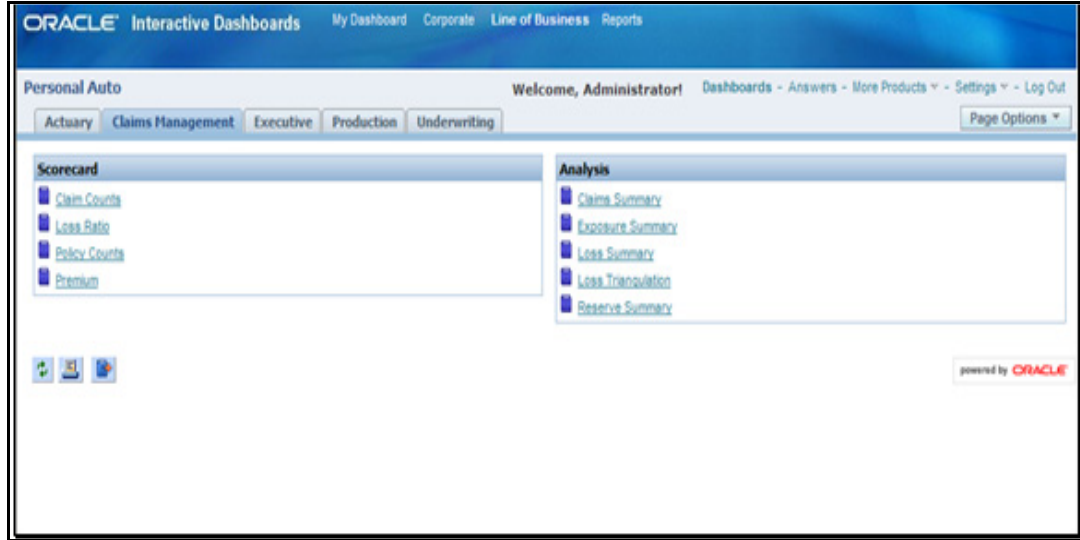
Figure 15: Claims Management – Line of Business
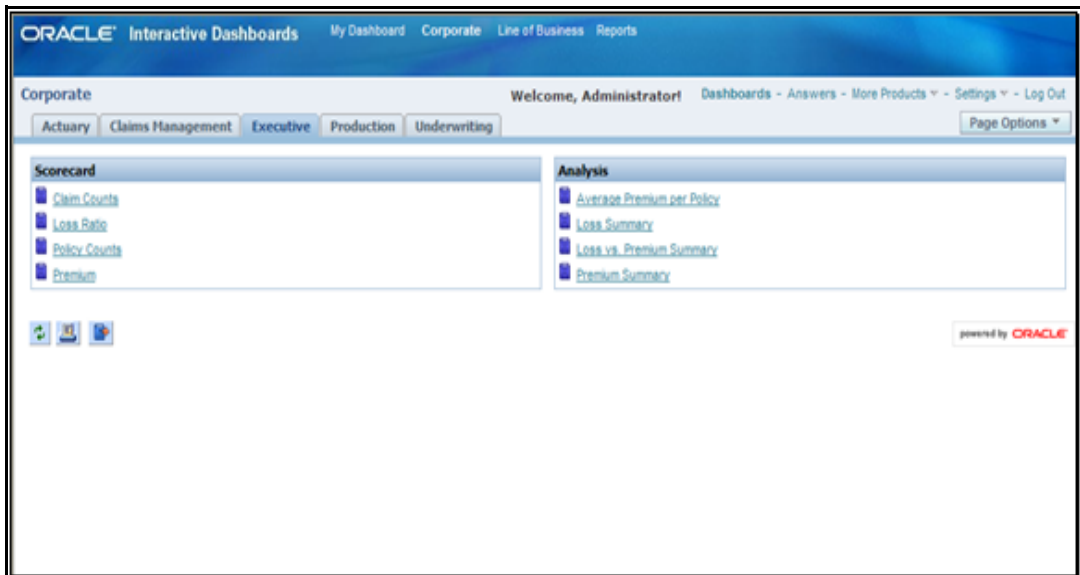
Figure 16: Executive – Corporate
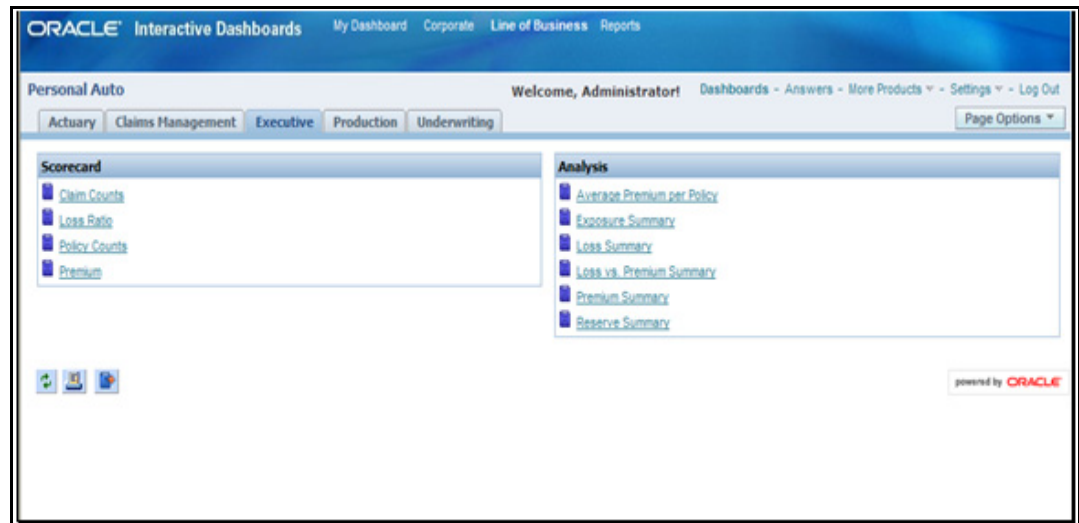
Figure 17: Executive – Line of Business
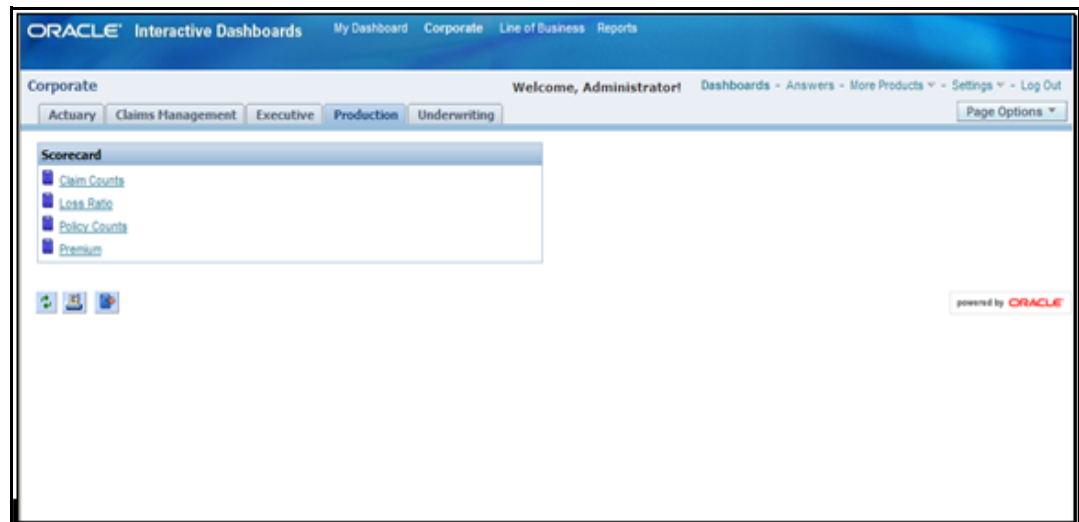
Figure 18: Production – Corporate
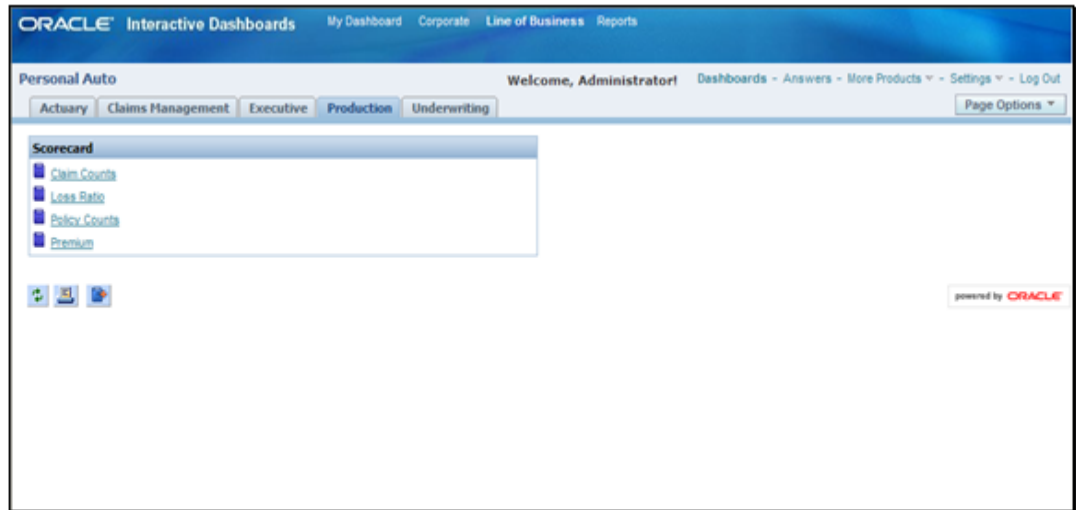
Figure 19: Production – Line of Business
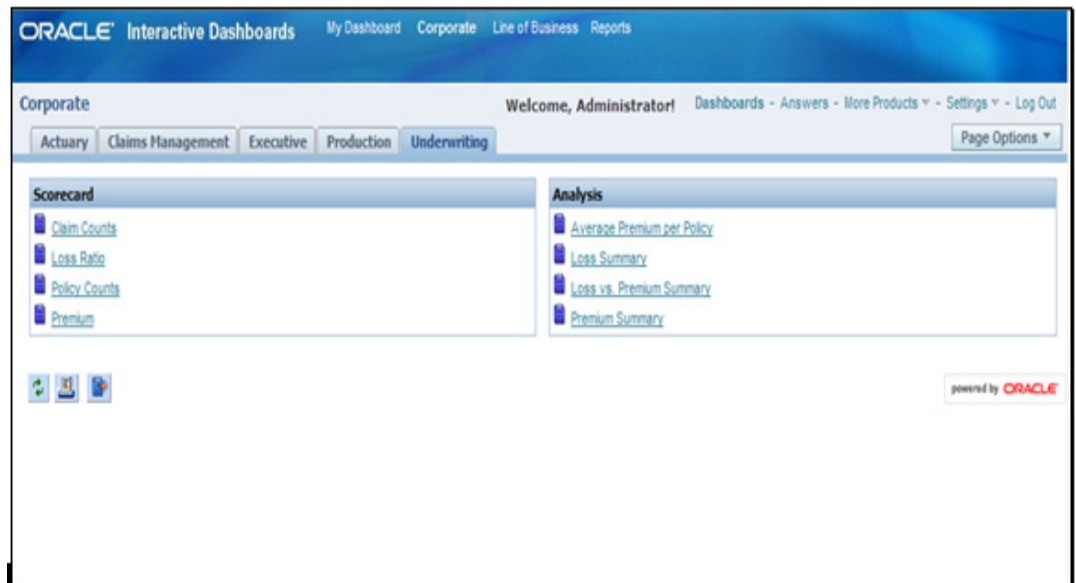
Figure 20: Underwriting - Corporate

Figure 21: Underwriting – Line of Business

SELECTING A CORPORATE OR LINE OF BUSINESS MART

The OII marts are a set of "Query Ready" tables designed to support specific analytical requirements. Marts contact fact (metric) and dimension (filter) tables and are segmented by application and by line of business. The mart category you select determines not only what reports will be available on the Analysis dashboard but also what filters and metrics you will be working with in the Scorecard and Analysis reports.

The **Corporate** link and **Line of Business** drop-down list are located at the menu at the top of the screen. Corporate is the default mart. This is the mart which is selected when you first log into the system. The name of the selected mart appears in the left hand side of whatever page you are on while in the Scorecard and Analysis Dashboards.
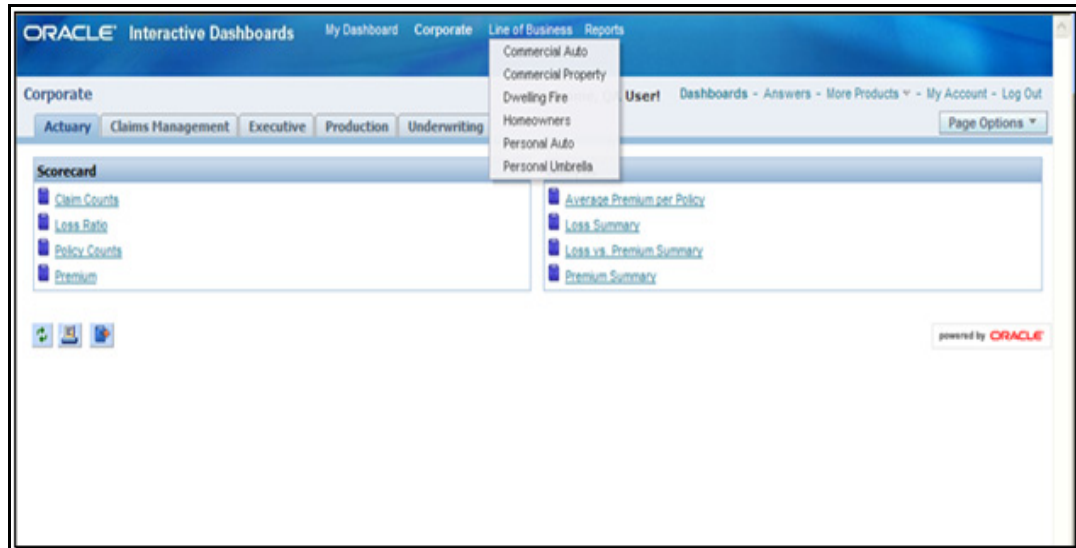
Figure 22: Line of Business Drop-Down List

Each mart is presented to you as a category. There are various mart categories provided within OII.

- **Corporate** – Corporate groups data by underwriter, agent, company, or line of business with the ability to drill down to a policy coverage level. Corporate provides data across all lines of business.

- **Line of Business** –The Line of Business list lets you filter on data specific to the line of business. These attributes can be selected individually or in combination to analyze data at very deep levels of detail.

  Lines of Business include:

  - Commercial Auto

  - Commercial Property

  - Dwelling Fire

  - Homeowners

  - Personal Auto

  - Personal Umbrella

Note Only one mart category can be selected at any given time.

REPORT SETUP IN THE SCORECARD AND ANALYSIS DASHBOARDS

Report setup in the Scorecard and Analysis dashboards involves selecting a year and other filter information at a set of prompts on the top of the page. The results appear on the lower portion of the screen in a chart and/or table format.

The filter prompts contain attributes that are specific to the selected Corporate or Line of Business mart. Filters represent elements by which the metrics in a report can be analyzed.

The exact prompts and their contents will vary depending on the report as well as the type of mart that is currently selected. Not making any selections at a prompt means that all available data for that filter will be included in the data analysis.

Note	Refer to "Appendix A: Filters" for a list of filters, organized by filter category, for each supported mart in OII. Also, Answers displays all filters along with their descriptions for each supported mart.

SELECTING FILTER INFORMATION AT THE PROMPTS

The following example shows how to select filter information for a Personal Auto's Loss Ratio report on the Scorecard dashboard.
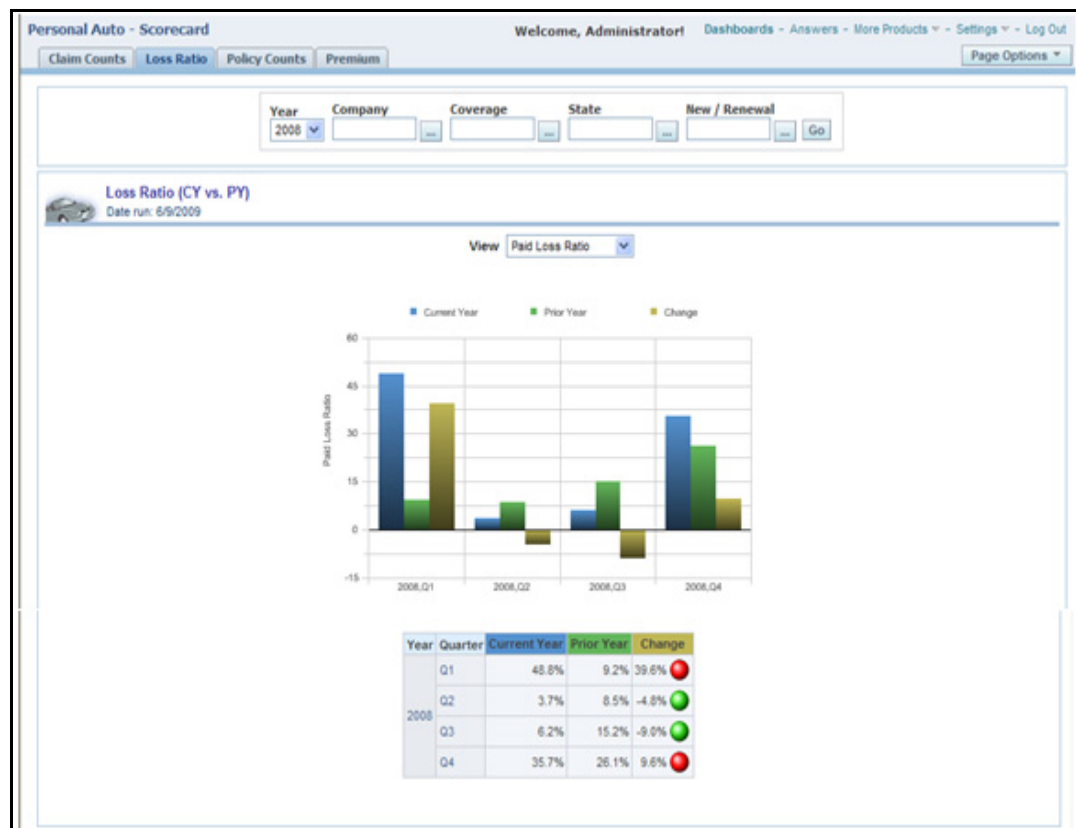
Figure 23: Selecting Filters for a Loss Ratio Scorecard Report (Personal Auto)

To specify the filters for a Loss Ratio report:

1. Select the appropriate year from the **Year** drop-down list or accept the default time range, which is the current year.

2. Click on the [⋯] button at the Company field. A box containing available companies will open:
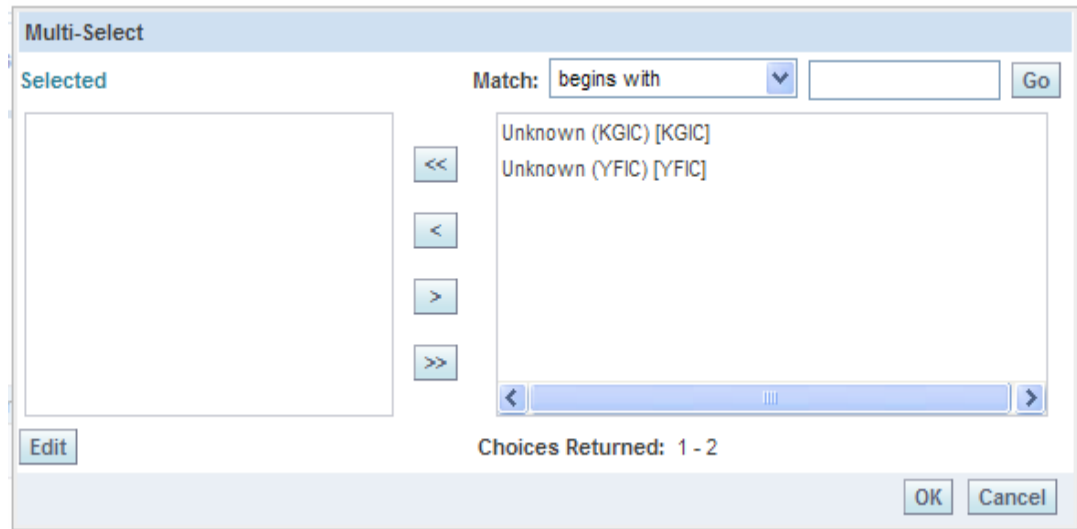
Figure 24: Select Company Fields

Note   If none of the filters in a filter category are selected, such as "Company", then data for all companies will be selected.

To include or remove items listed:

- Click the [<<] button to move all items in the right list box to the **Selected** box.

- Double-click a name in the list box on the right or highlight a name in the right list box and click the [<] button to move it into the **Selected** box.

- Click the [>>] button to move all items in the **Selected** box to the right list box.

- Double-click a name in the **Selected** box or highlight a name and click the [>] button to move it into the right list box.

To search for an item in a list:

- Enter part of or the whole name in the text box above the right list box, select the corresponding filter from the Match: drop-down list, and select the **Go** button.

To edit an item in the Selected list:

- Highlight a name in the Selected list and press the **Edit** button. A text box containing the selected item will appear on the screen. Edit the item and click **OK** to close the text box and save your changes.
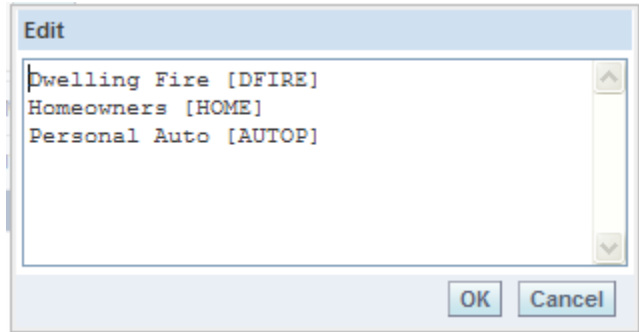
Figure 25: Edit an Item in a Selected List

3. Select as many items as necessary to setup the report.

4. Once all choices are made, click the **OK** button to save the selections and close the dialog box.

5. Repeat steps 1-4 to select the rest of the filters as needed.

6. When all items are selected select the **Go** button. The following indicator will appear:
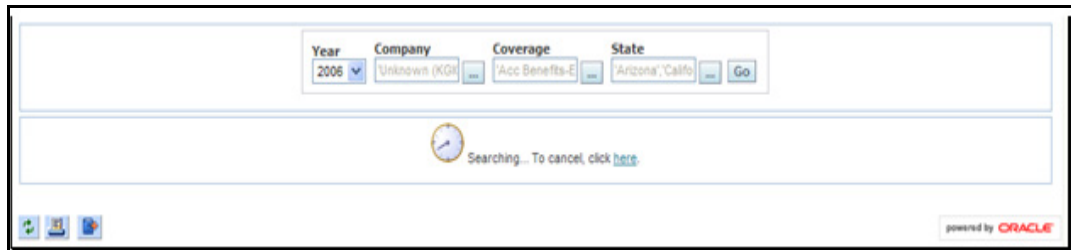
Figure 26: Generating a Report

- Click the **here** link at any time to terminate the function.

- The results will appear in the lower half of the page.

Refer to *Chapter 4: Scorecard Dashboard* for a complete description of each individual report on these dashboards.

Chapter 4

Scorecard Dashboard

The Scorecard Dashboard allows users to run four separate reports which show changes for previous and prior year data for a specific high level metric. The reports available on the Scorecard dashboard are the same for all roles and mart categories:

- Claim Counts

- Loss Ratio

- Policy Counts

- Premium

Click on a report name on the Scorecard dashboard to open a report.

The layout of a report is essentially the same for each report. The tabs on top allow you to easily move from one report to another. Information for the analysis is entered at the prompts at the top of the page. These prompts will be different depending upon the report as well as the selected mart (Corporate or Line of Business).

The results for a Scorecard report are displayed in the lower portion of the screen in a chart and table format. The exact layout of the table and chart for each Scorecard report will be different depending on the selected mart (Corporate vs. Line of Business). A Line of Business report displays results specific to the selected Line of Business.

Figure 27: Premium Results for Personal Auto

A Corporate report shows data across all lines of business.

Figure 28: Premium Results for Corporate

RUNNING A SCORECARD DASHBOARD REPORT

The Scorecard reports are different for the Corporate and Line of Business marts. This section describes how to setup and run each type of reports for both marts.

LINE OF BUSINESS

The steps for setting up and running the Scorecard reports are the same for all Lines of Business. The sample Line of Business used in this section is Personal Auto.

Claim Counts

Claim Counts shows changes in claim counts for a current and prior year period.

Step 1   Select the **Year** from the Year drop-down list.

Step 2:   Select the filters for the analysis from the appropriate choice list boxes:

      a. **Company** – the name(s) of the company.

      b. **Coverage** – the type(s) of coverage unique to this Line of Business.

      c. **State** – the state or geopolitical area.

Step 3:   Select the **Go** button. The results will appear on the lower half of the page.
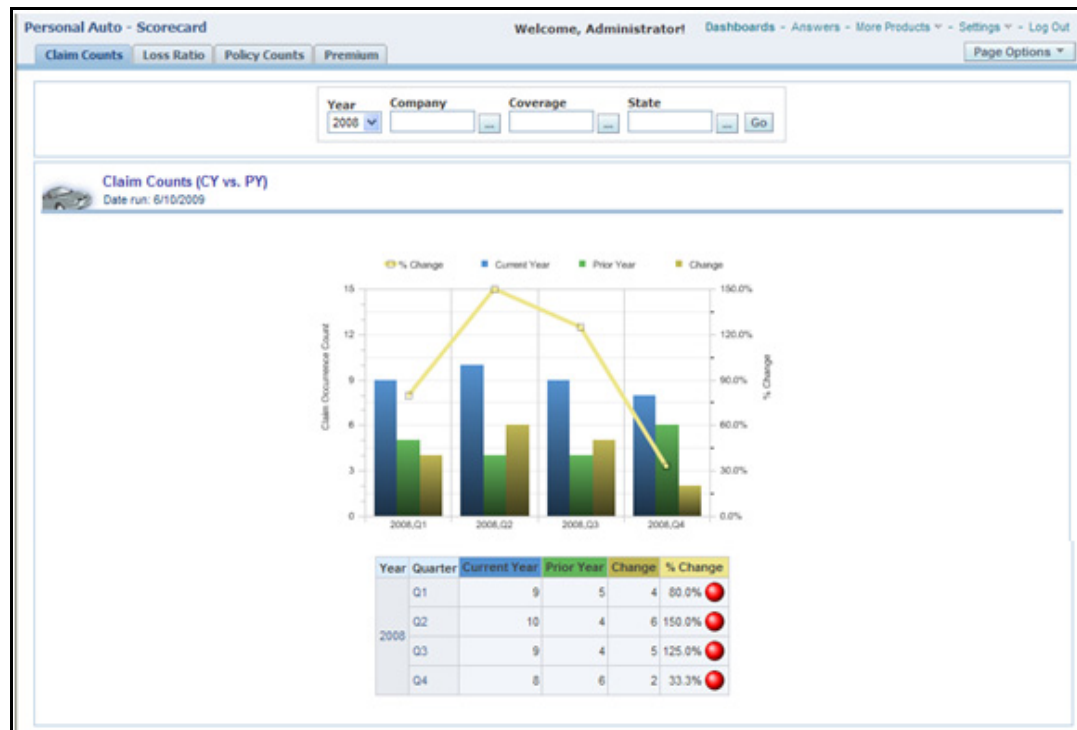
Figure 29: Claim Counts (Personal Auto)

Loss Ratio

Loss Ratio shows changes for selected loss ratios metric for a current and prior year period.

Step 1: Select the **Year** from the Year drop-down list.

Step 2: Select the filters for the analysis from the appropriate choice list boxes:

    a. **Company** – the name(s) of the company.

    b. **Coverage** – the type(s) of coverage unique to this Line of Business.

    c. **State** – the state or geopolitical area.

    d. **New/Renewal** – indicator that this is a new or renewal policy.

Step 3: Select the **Go** button. The results will appear on the lower half of the page.

Step 4: View the results for a specific loss ratio metric by selecting it from the drop-down list. The choices are:

- Incurred Loss Ratio

- Paid Loss Ratio
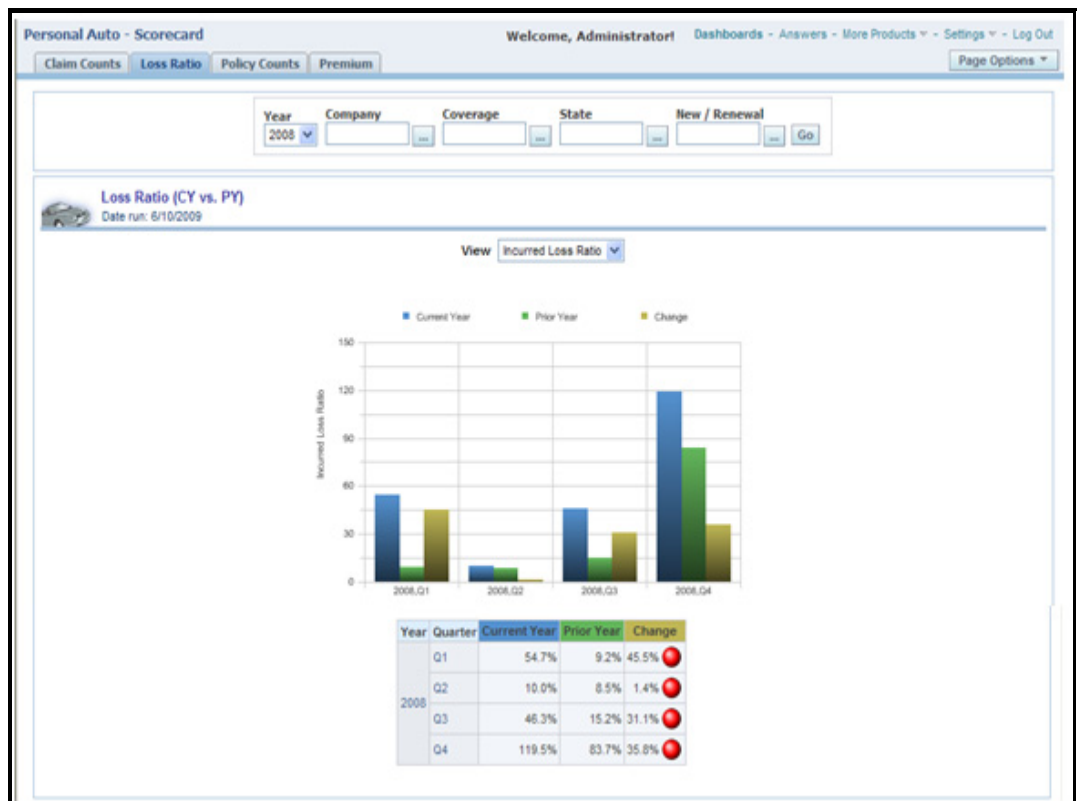
Figure 30: Loss Ratio (Personal Auto)

Policy Counts

Policy Counts shows changes for a selected policy count metric for a current and prior year time period.

Step 1:   Select the **Year** from the Year drop-down list.

Step 2:   Select the filters for the analysis from the appropriate choice list boxes:

   a. Company – the name(s) of the company.

   b. Coverage - – the type(s) of coverage unique to this Line of Business.

   c. State – the state or geopolitical area.

   d. New/Renewal - the code indicating whether it is a New or Renewal policy.

Step 3:   Select the **Go** button. The results will appear on the lower half of the page.

Step 4:   View the results for a specific policy count metric by selecting it from the drop-down list. The choices are:

   • Written Policy Count

   • Expired Policy Count

   • Retained Policy Count

   • Cancelled Policy Count

Figure 31: Policy Counts (Personal Auto)

Premium

Premium shows changes in a specific premium metric between a current year and prior year time period.

Step 1   Select the **Year** from the Year drop-down list.

Step 2:   Select the filters for the analysis from the appropriate choice list boxes:

         a. **Line of Business** – the name(s) of the Line of Business.

         b. **Company** – the name(s) of the company.

         c. **State** – the state or geopolitical area.

         d. **New/Renewal** - the code indicating whether it is a New or Renewal policy.

Step 3:   Select the **Go** button. The results will appear on the lower half of the page.

Step 4:   View the results for a specific premium metric by selecting it from the drop-down list. The choices are:

         •   Written Premium

         •   Earned Premium

         •   Cancelled Premium

Figure 32: Premium (Personal Auto)

CORPORATE

This section describes how to setup and run the Scorecard reports for Corporate.

Claim Counts

The Claim Counts for Corporate shows changes in a selected Claim Count metric for a current and prior year period for one or more selected lines of business.

Step 1   Select the **Year** from the Year drop-down list.

Step 2:   Select the filters for the analysis from the appropriate choice list boxes:

   a. Line of Business – the name(s) of the Line of Business.

   b. Company – the name(s) of the company.

   c. Coverage – the type(s) of coverage unique to this Line of Business.

   d. State – the state or geopolitical area.

Step 3:   Select the **Go** button. The results will appear on the lower half of the page.

Step 4:   View the results for a specific claim count metric by selecting it from the drop-down list. The choices are:

   •   Claim Occurrence Count

   •   Claimant Count

Figure 33: Claim Counts (Corporate)

Loss Ratio

The Loss Ratio for Corporate shows changes for a Loss Ratio metric between a current and prior year period for one or more selected lines of business.

Step 1   Select the **Year** from the Year drop-down list.

Step 2:   Select the filters for the analysis from the appropriate choice list boxes:

    a. Line of Business – the name(s) of the Line of Business.

    b. Company – the name(s) of the company.

    c. State – the state or geopolitical area.

    d. New/Renewal – indicator that this is a new or renewal policy.

Step 3:   Select the **Go** button. The results will appear on the lower half of the page.

Step 4:   View the results for a specific loss ratio metric by selecting it from the drop-down list. The choices are:

    •   Paid Loss Ratio

    •   Incurred Loss Ratio
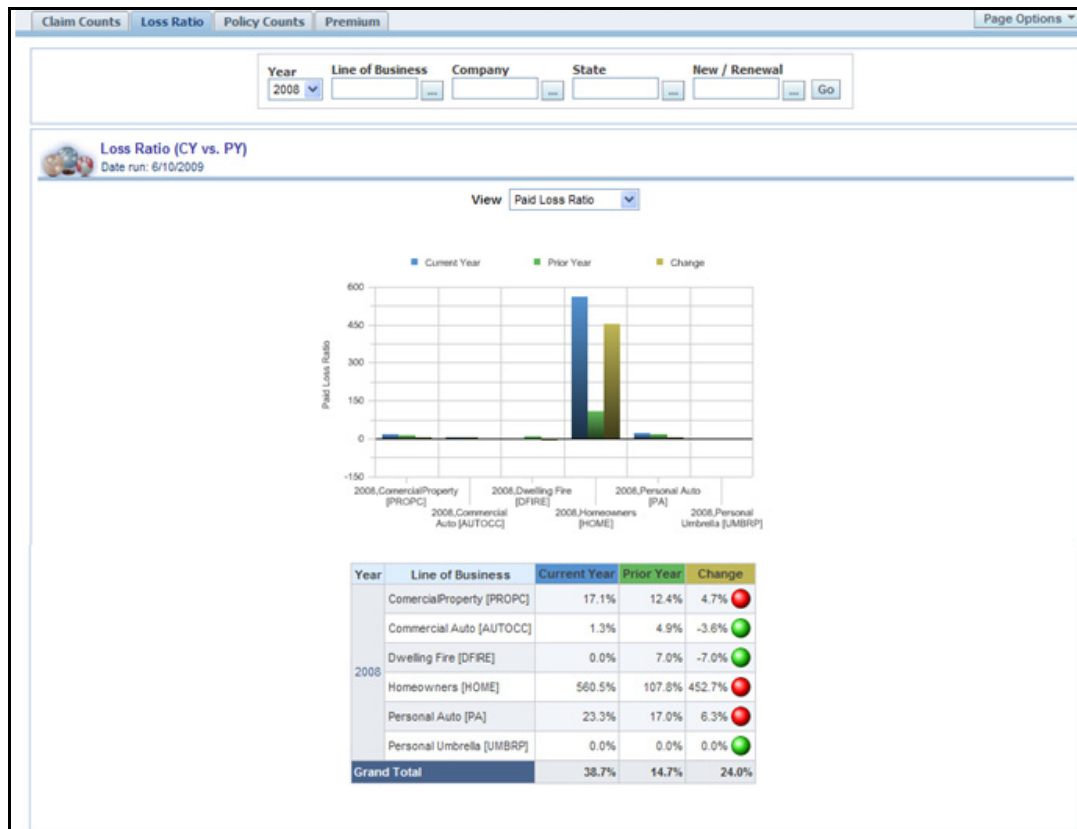
Figure 34: Loss Ratio (Corporate)

Policy Counts

Policy Counts shows changes for policy counts between a current and prior year time period for one or more selected lines of business.

Step 1   Select the **Year** from the Year drop-down list.

Step 2:   Select the filters for the analysis from the appropriate choice list boxes:

      a. Line of Business – the name(s) of the Line of Business.

      b. Company – the name(s) of the company.

      c. State – the state or geopolitical area.

      d. New/Renewal - the code indicating whether it is a New or Renewal policy.

Step 3:   Select the **Go** button. The results will appear on the lower half of the page.

Step 4:   View the results for a specific policy count metric by selecting it from the drop-down list. The choices are:

      •   Written Policy Count

      •   Expired Policy Count

      •   Retained Policy Count

      •   Cancelled Policy Count

Figure 35: Policy Counts (Corporate)

Premium

Premium shows changes in Premiums for a current year and prior year time period for one or more selected lines of business.

Step 1   Select the **Year** from the Year drop-down list.

Step 2:   Select the filters for the analysis from the appropriate choice list boxes:

    a. Line of Business – the name(s) of the Line of Business.

    b. Company – the name(s) of the company.

    c. State – the state or geopolitical area.

    d. New/Renewal -the code indicating whether it is a New or Renewal policy.

Step 3:   Select the **Go** button. The results will appear on the lower half of the page.

Step 4:   View the results for a specific premium metric by selecting it from the drop-down list. The choices are:

    • Written Premium

    • Earned Premium

    • Cancelled Premium

Figure 36: Premium (Corporate)

VIEWING THE RESULTS

The features listed below are available for various Scorecard reports. Note that some of these features are only available for certain types of reports or for certain types of marts (Line of Business vs. Corporate).

- Color coded charts and tables

- Ability to view results by metric

- Positive and negative change indicators in tables

- Rollover feature in charts

- Drill down capabilities in charts and tables

- Display records in the Policy Count report

The following sections describe which features are available for which reports and marts.

COLOR CODED CHARTS AND TABLES

All Scorecard reports use standard colors for all columns and bars in the tables and charts to provide quick interpretation.

Year	Calendar Quarter Name	Current Year	Prior Year	Change	% Change	
2008	Q1	14	17	-3	-17.6%	🔴
	Q2	17	16	1	6.3%	🟢
	Q3	14	20	-6	-30.0%	🔴
	Q4	15	17	-2	-11.8%	🔴
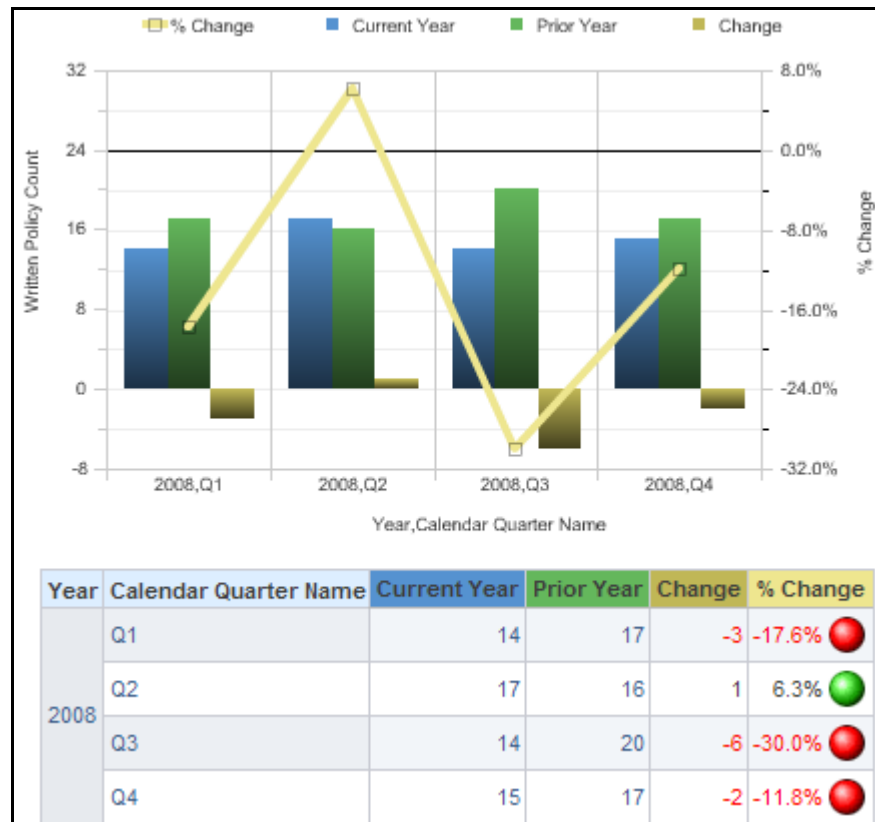
Figure 37: Color Coded Columns and Tables

VIEW THE RESULTS BY METRIC

The Loss Ratio, Policy Counts, and Premium Scorecard reports for Corporate and all Lines of Business allow you to view results by a metric selected from a drop-down list in the Results section of the page. The exact metrics available will vary from report to report.

Figure 38: Policy Counts Results Sorted by Written Policy Count

When you select a metric from the drop-down list the screen will automatically refresh and the new results will appear in the table and chart.

Figure 39: Policy Counts Results Sorted by Expired Policy Count

POSITIVE AND NEGATIVE CHANGE INDICATORS IN TABLES

The red and green spheres in a table indicate positive or negative change for a metric for the time period being measured.

🟢 - Indicates positive change in a specific metric.

🔴 - Indicates negative change in a specific metric.

Keep in mind that these indicators have to be taken in context to the specific metric that is being measured.

For example, the table below measures changes in Written Premium between a current and prior year time period. At a glance the results seem fairly obvious. The *increase* in Written Premium for the first and second quarters between the current and prior year is indicated by a green sphere while a *decrease* in Written Premium in the third and fourth quarters are marked by red spheres.

Year	Calendar Quarter Name	Current Year	Prior Year	Change	% Change	
2008	Q1	$18,177	$8,473	$9,704	114.5%	🟢
	Q2	$22,366	$8,918	$13,448	150.8%	🟢
	Q3	$11,573	$18,163	-$6,590	-36.3%	🔴
	Q4	$11,557	$22,875	-$11,318	-49.5%	🔴

Figure 40: Changes in Written Premium

However, if we select Cancelled Premium from the drop-down list the following results appear.

Premium (CY vs. PY)
Date run: 4/28/2009

Cancelled Premium ▾

Year	Calendar Quarter Name	Current Year	Prior Year	Change	% Change	
2005	Q1	$204,798	-$236,378	$441,176	-186.6%	🟢
	Q2	$286,465	$92,289	$194,177	210.4%	🔴
	Q3	$334,677	$205,340	$129,337	63.0%	🔴
	Q4	$435,085	$161,012	$274,073	170.2%	🔴
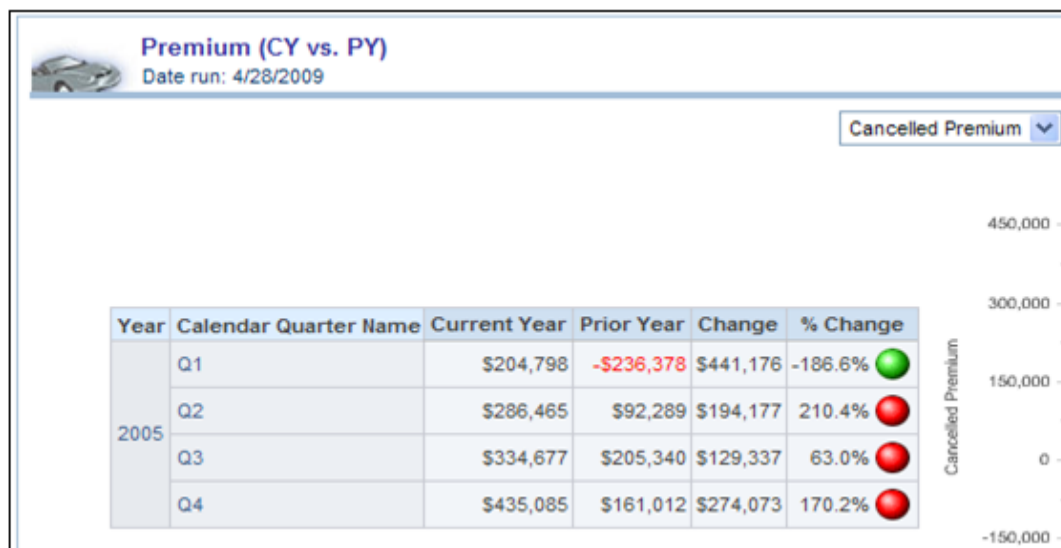
Figure 41: Changes in Cancelled Premium

In the first quarter a *decrease* in the number of Cancelled Premiums is indicated by a green sphere. The *increase* in Cancelled Premiums in the subsequent quarters is marked by a red sphere.

These icons have nothing to do with the actual amount or percentage in the table being positive or negative. They are entirely relative to the metric being measured.

ROLLOVER FEATURE IN CHARTS

Sections of the chart have rollover capability that will show corresponding data from the table. In the chart below, if you move the cursor over the bar for the Current Year the number of claim counts in the Current Year column appears at the top of the bar.

Figure 42: Rollover Capabilities in Charts

If you hover over any point in the line above the chart it will show the percentage from the applicable % Change column.

Figure 43: Rollover Capabilities in Charts - Change by Percentage

DRILL DOWN CAPABILITY IN TABLES AND CHARTS

The drill down feature in the Scorecard reports allows you to click on an active portion of a graph or table and expand the data view to a lower level.

- All Scorecard reports have the ability to drill down on a time period in a chart or table.

- The Policy Count report for all lines of business allows you to drill down on the amounts in a table's Current Year column.

The figure below shows the Claim Counts report results for Personal Auto and the drill down links in the chart and table.
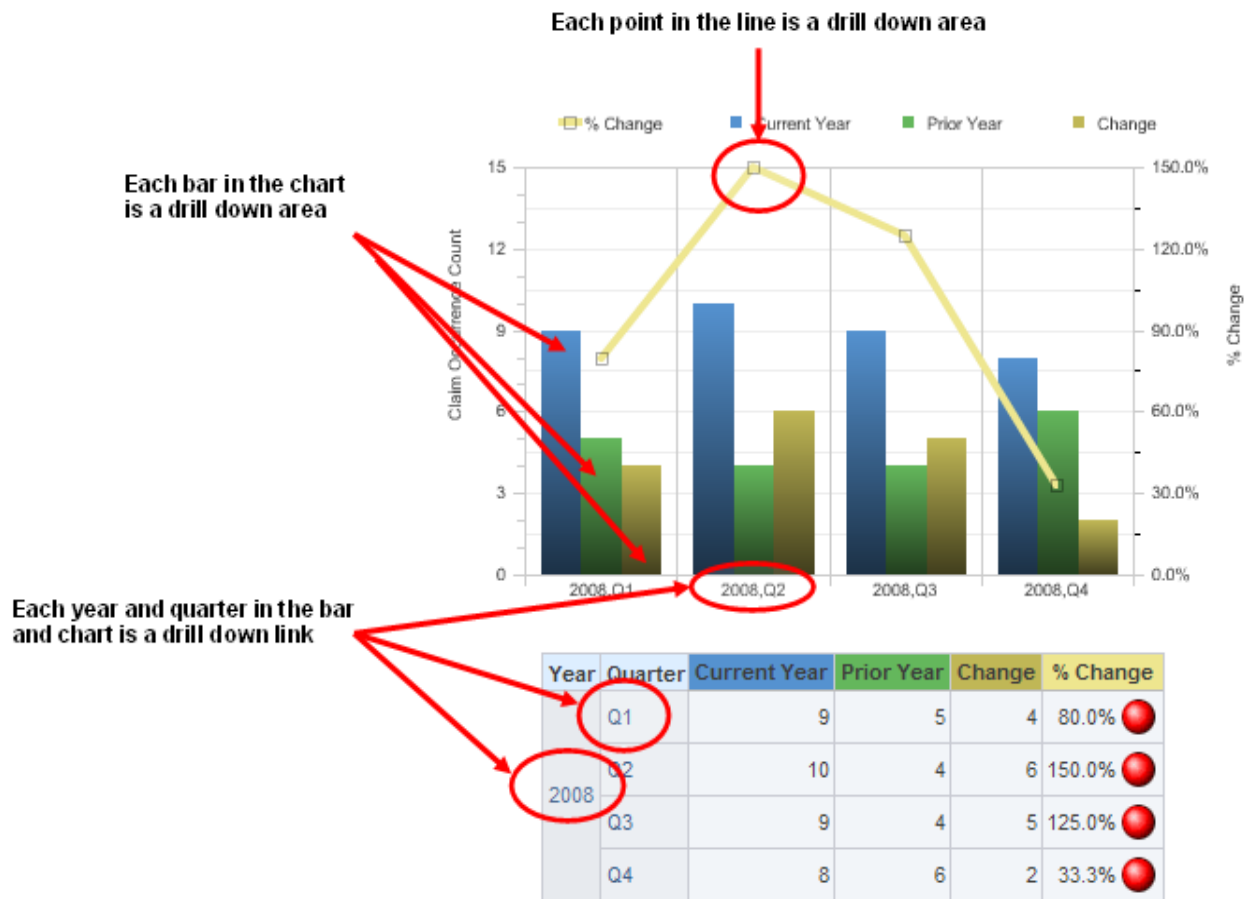
Figure 44: Drill Down Areas in the Table and Chart

To preserve data as you move up and down the drill down path, do not use the Back button on your browser. Instead, use the Return and Back links below the results.
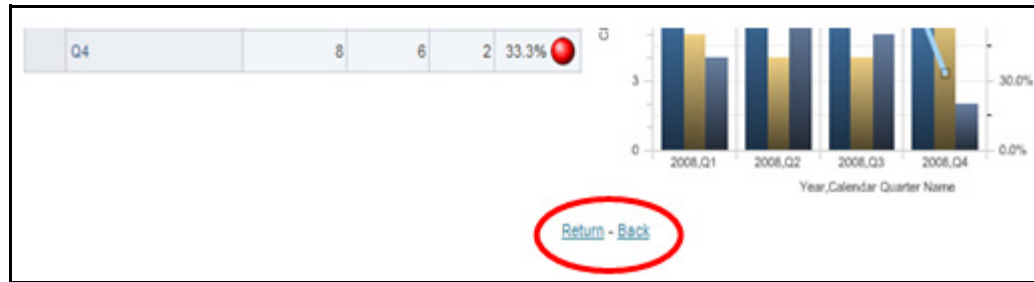
Figure 45: Return and Back Links

Return - returns you to the original page of results.

Back - drills up to the previous level of results.

The figures on the following pages illustrate the separate drill down paths for a Claim Counts report.

Example 1 – Drill Down by Quarter in a Table

The following example shows the drill down paths in a table in a Claim Counts report.

(1) The initial results show the current and prior year claim counts by year and quarter.

(2) The next level shows the results in the chart/table by month for a selected quarter.

Figure 46: Drill Down by Quarter-Month in a Table

Example 2 – Drill Down by Quarter in a Chart

The following example shows the drill down paths in a chart in a Claim Counts report.

(1) The initial results show the current and prior year claim counts by year and quarter. Click on any of these areas in the chart to drill down to the next level:

- A point in the line

- Any bar in the chart

- The caption beneath one of the four quarters

(2) The next level shows the results in the chart/table by month for a selected quarter.
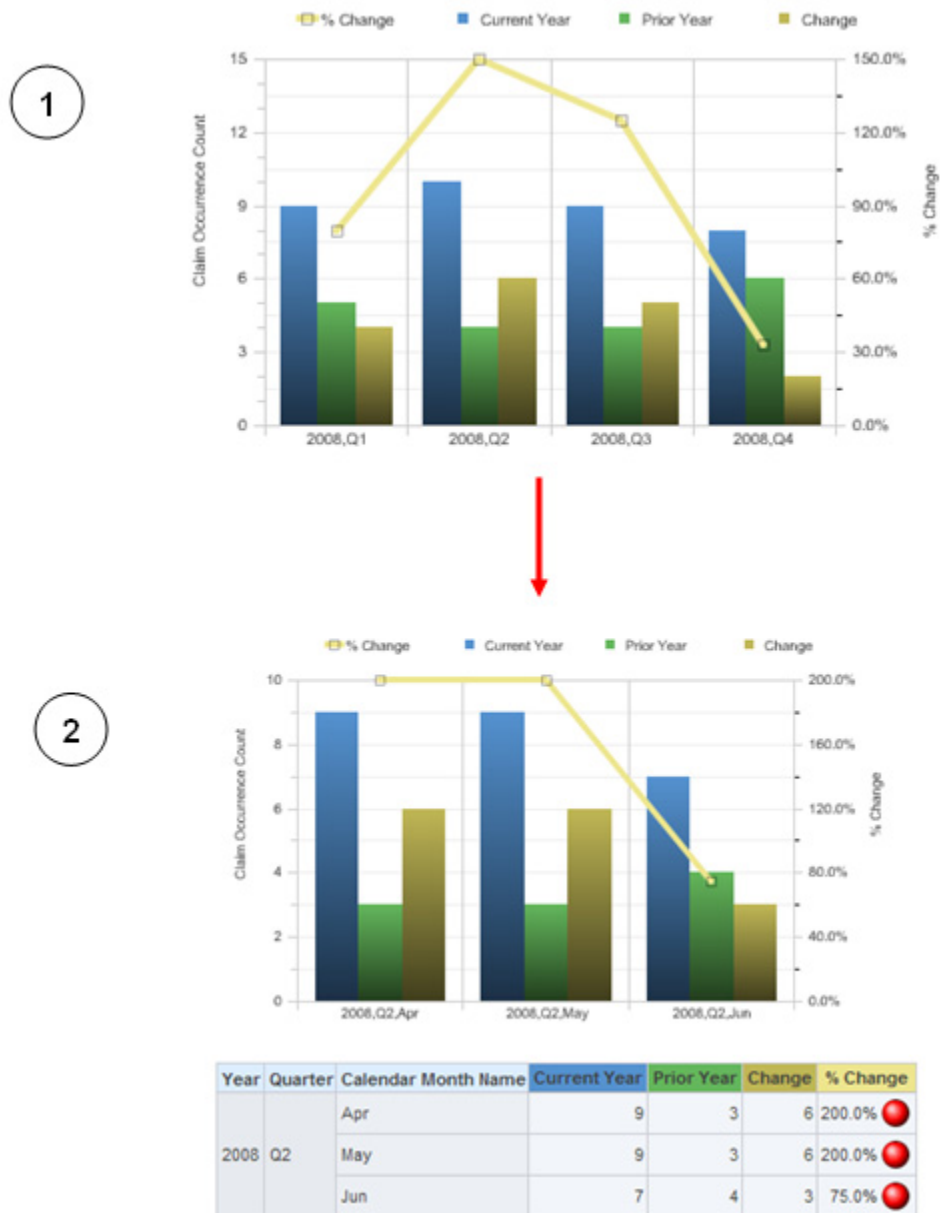
Figure 47: Drill Down by Quarter-Month in a Chart

Example 3 – Drill Down by Year in a Table

The following figure depicts an alternate drill down path for Example 1 in which you can select the year to drill down to month-quarter.

Note   This level of drill down is not available in the chart.

(1) The initial results show the current and prior year claim counts by year and quarter. Instead of drilling down on a quarter, click on the year in the Year column:

(2) The results display data by month and quarter for the entire year.

Year	Calendar Quarter Name	Current Year	Prior Year	Change	% Change
	Q1	9	5	4	80.0% 🔴
2008	Q2	10	4	6	150.0% 🔴
	Q3	9	4	5	125.0% 🔴
	Q4	8	6	2	33.3% 🔴

Year	Calendar Month Name	Calendar Quarter Name	Current Year	Prior Year	Change	% Ch
	JAN	Q1	6	4	2	50.0
	FEB	Q1	6	3	3	100.0
	MAR	Q1	9	3	6	200.0
	APR	Q2	9	3	6	200.0
	MAY	Q2	9	3	6	200.0
2008	JUN	Q2	7	4	3	75.0
	JUL	Q3	7	3	4	133.3
	AUG	Q3	7	4	3	75.0
	SEP	Q3	8	3	5	166.7
	OCT	Q4	7	5	2	40.0
	NOV	Q4	8	5	3	60.0
	DEC	Q4	8	6	2	33.3

Figure 48: Drill Down by Year-Month-Quarter

DRILL DOWN IN THE POLICY COUNT REPORT

The Policy Count report allows users to drill down on policy count amounts in a table's Current Year column to display records for all policies in the selected time period.

The example below shows a Policy Count table sorted by written policy counts for 2008. The policy counts under the Current Year column are active drill down links. When you click on a policy count a table of records will open on a new page.
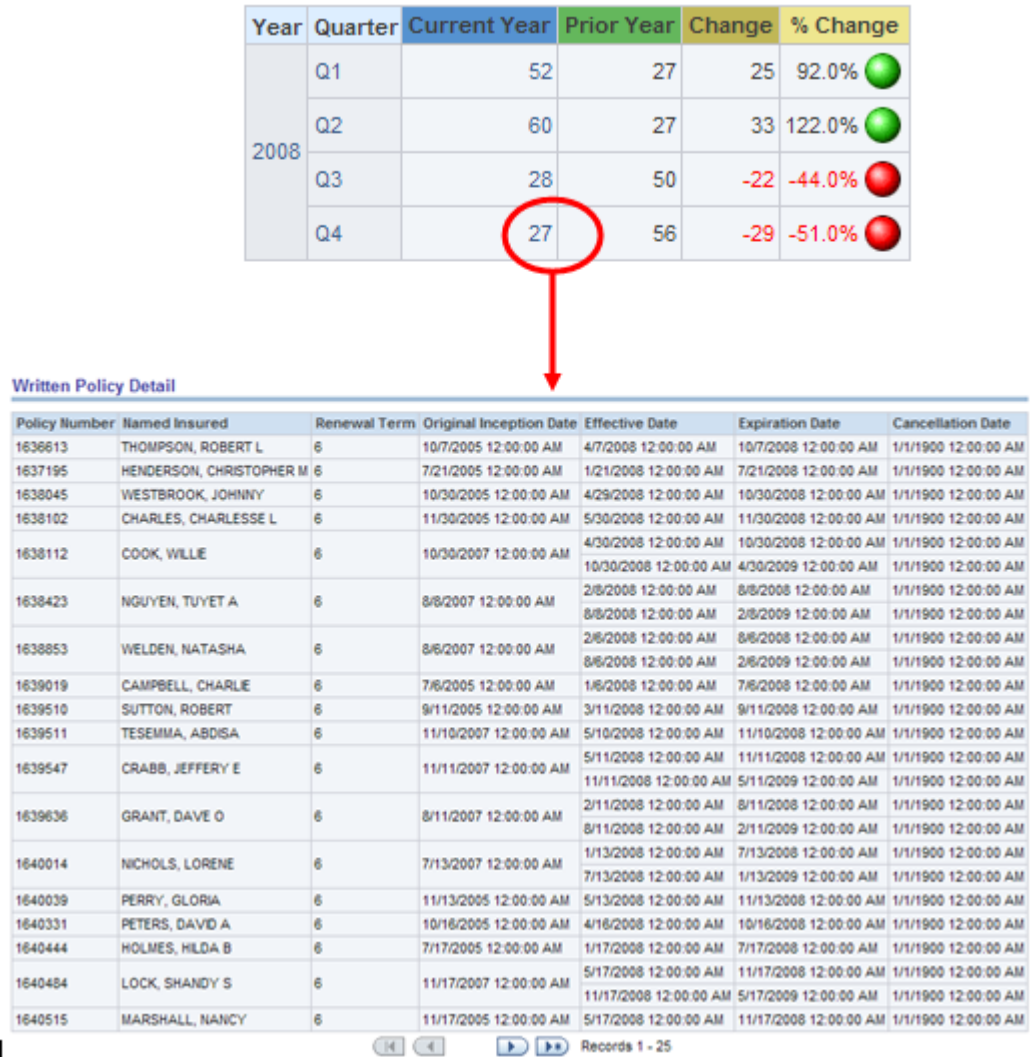
Figure 49: Drill Down by Current Year Policies

- This feature only applies to Policy Count reports for the Lines of Business. It is not available in the Policy Count report for the Corporate mart.

- This level of drill down ability is only supported in the table. It is not available in the chart.

Chapter 5

Analysis Dashboard

The Analysis Dashboard allows users to run a series of high level business reports:

- Average Premium Per Policy

- Exposure Summary

- Loss Summary

- Loss Triangulation

- Loss vs. Premium Summary

- Premium Summary

- Reserve Summary

When selected, each report opens on a separate page. The available reports are based on the role(s) of the current user as well as the selected mart. The tables below show which analysis is assigned to which role for Corporate and Lines of Business.

Corporate

Corporate has the following four reports assigned across the five OII roles:

Table 4: Corporate- Reports by Role

Report	Actuary	Claims Management	Executive	Production	Underwriting
Average Premium per Policy	X		X		X
Loss Summary	X	X	X		X
Loss vs. Premium Summary	X		X		X
Premium Summary	X		X		X

Lines of Business

The Lines of Business have the following available reports assigned across these roles:

Table 5: Line of Business - Reports by Role

Report	Actuary	Claims Management	Executive	Production	Underwriting
Average Premium per Policy	X		X		X
Claims Summary		X			
Exposure Summary	X	X	X		X
Loss Summary	X	X	X		X
Loss Triangulation	X	X			
Loss vs. Premium Summary	X		X		X
Premium Summary	X		X		X
Reserve Summary	X	X	X		

NAVIGATING AN ANALYSIS REPORT

A typical Analysis report has the same layout as a Scorecard report. The tabbed page allows users to move from one page to another with ease. Users can select filters for the report using a combination of drop-down lists and choice list boxes in the prompts at the top of the page. The exact prompts will vary from report to report.

Figure 50: Analysis Report Prompts

The Analysis report results are displayed in a standard chart and table format. The top section presents the results in a chart format while the bottom half shows the data in a table format.

The Analysis reports have the following features:

•   Color coded charts and tables

•   Rollover feature in charts

•   Sort results by different views

•   Drill down capabilities

COLOR CODED CHARTS AND TABLES

Like the Scorecard reports, the Analysis reports have color coded sections in their charts and tables to provide quick interpretation.
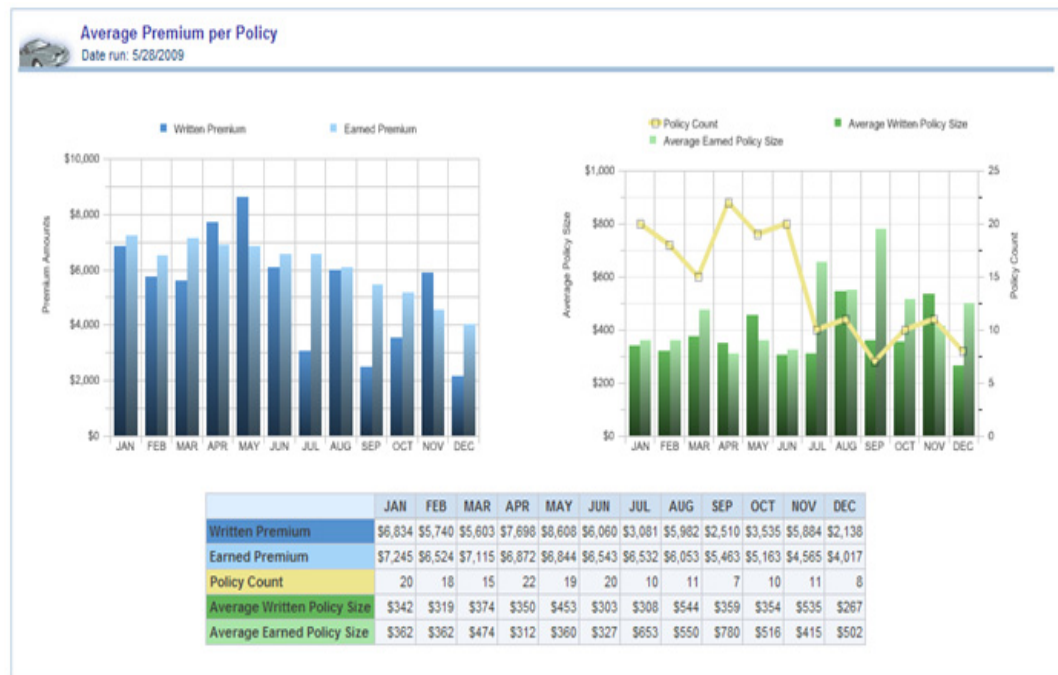
Figure 51: Color Coded Charts and Tables

ROLLOVER IN CHARTS

If you move your cursor over a bar or a point on a line in the chart then the corresponding amount in the table will appear.
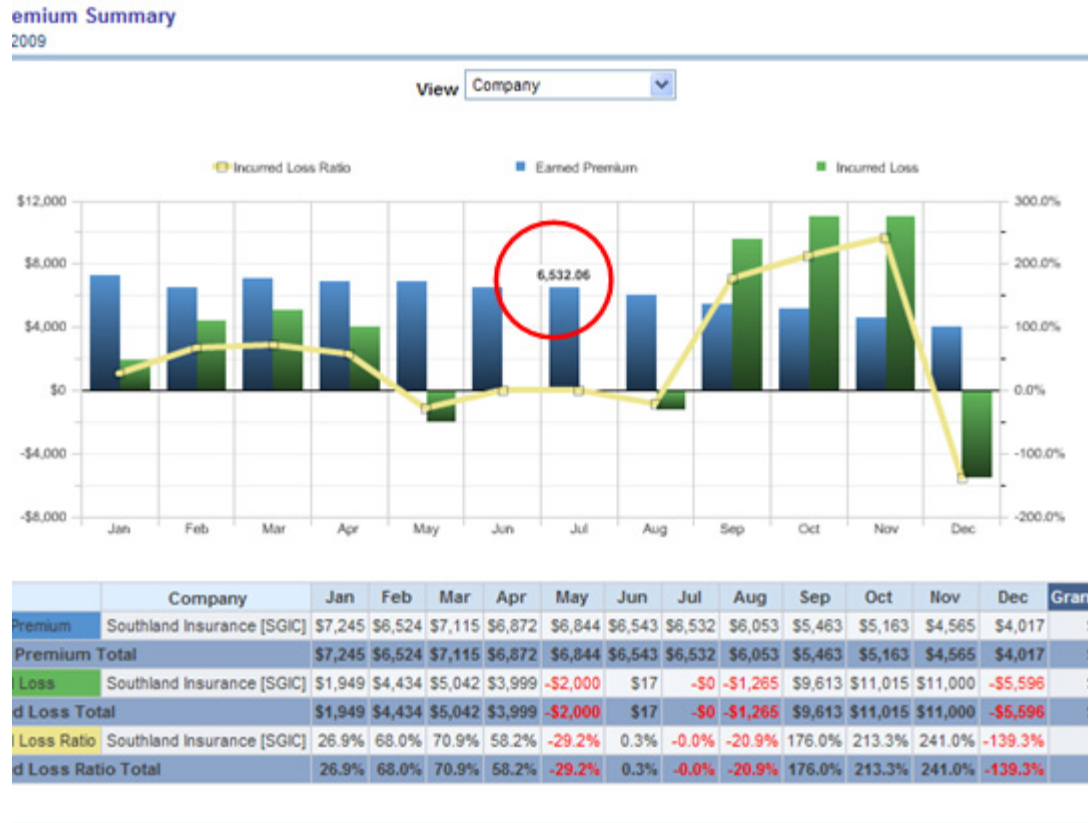
Figure 52: Rollover Feature in Chart

SORTING RESULTS BY DIFFERENT VIEWS

Various Analysis reports have drop-down lists which allow you to organize the results in the report by specific fields. These fields will be unique to the selected Line of Business or Corporate mart.
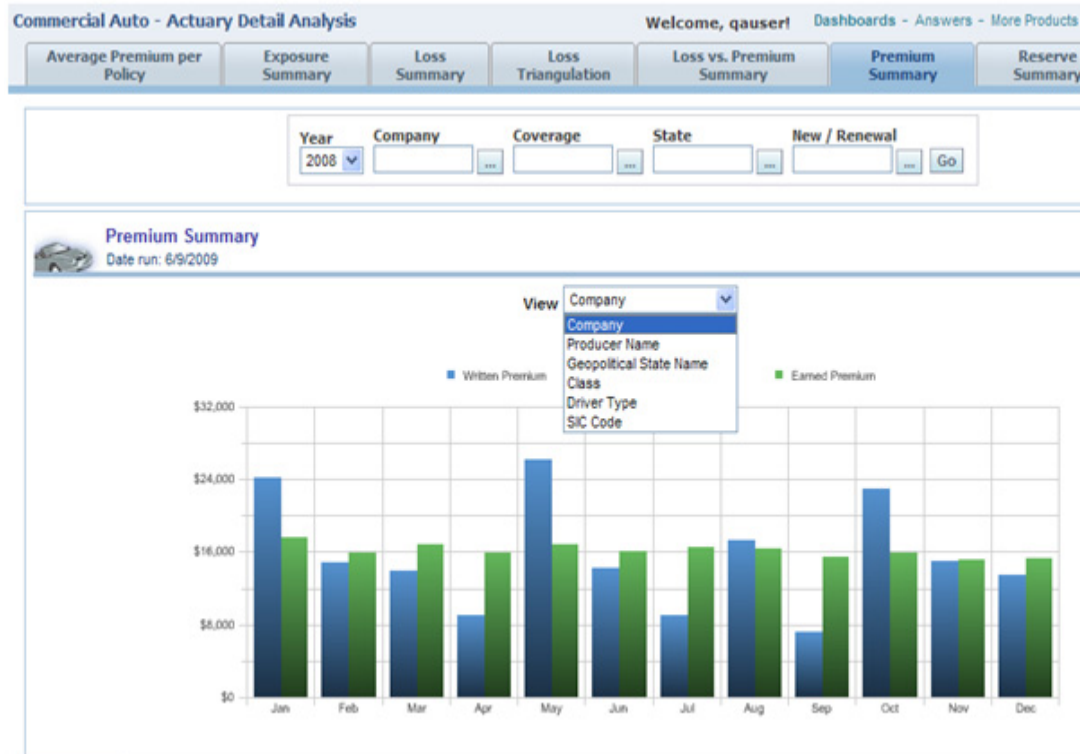
Figure 53: View Drop-Down List

When a user selects a new field from the View list the table will refresh and the data results, which were previously organized, for example, by *Company*…

Company		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
Premium	Southland Insurance [SGIC]	$6,834	$5,740	$5,603	$7,698	$8,608	$6,060	$3,081	$5,982	$2,510	$3,535	$5,88
Premium Total		$6,834	$5,740	$5,603	$7,698	$8,608	$6,060	$3,081	$5,982	$2,510	$3,535	$5,88
Premium	Southland Insurance [SGIC]	$7,245	$6,524	$7,115	$6,872	$6,844	$6,543	$6,532	$6,053	$5,463	$5,163	$4,56
Premium Total		$7,245	$6,524	$7,115	$6,872	$6,844	$6,543	$6,532	$6,053	$5,463	$5,163	$4,56

…will now be organized by *Gender*:

Gender		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV
	Female [F]	$1,153	$2,697	$1,625	$2,394	$1,850	$2,860	$1,928	$777	$207	$749	$1,624
Premium	Male [M]	$5,681	$3,043	$3,978	$5,304	$6,758	$3,200	$1,153	$5,205	$2,303	$2,786	$4,260
	Unknown (!) [!]	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Premium Total		$6,834	$5,740	$5,603	$7,698	$8,608	$6,060	$3,081	$5,982	$2,510	$3,535	$5,884
	Female [F]	$2,236	$2,153	$2,338	$2,205	$2,163	$2,114	$2,242	$2,052	$1,686	$1,463	$1,317
Premium	Male [M]	$5,010	$4,371	$4,777	$4,667	$4,680	$4,430	$4,290	$4,001	$3,777	$3,700	$3,248
	Unknown (!) [!]	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0
Premium Total		$7,245	$6,524	$7,115	$6,872	$6,844	$6,543	$6,532	$6,053	$5,463	$5,163	$4,565

DRILL DOWN CAPABILITIES IN THE ANALYSIS REPORTS

The Analysis reports allow you to drill down on Geopolitical State and Producer Name.

Drill Down by State

The figure below illustrates the drill down path for a Premium Summary report for the Homeowners Line of Business.

(1) The initial results are organized by Geopolitical State Name.

(2) The next level shows the data by County Name.

(3) The last level shows the data organized by Zip Code for a selected County Name.
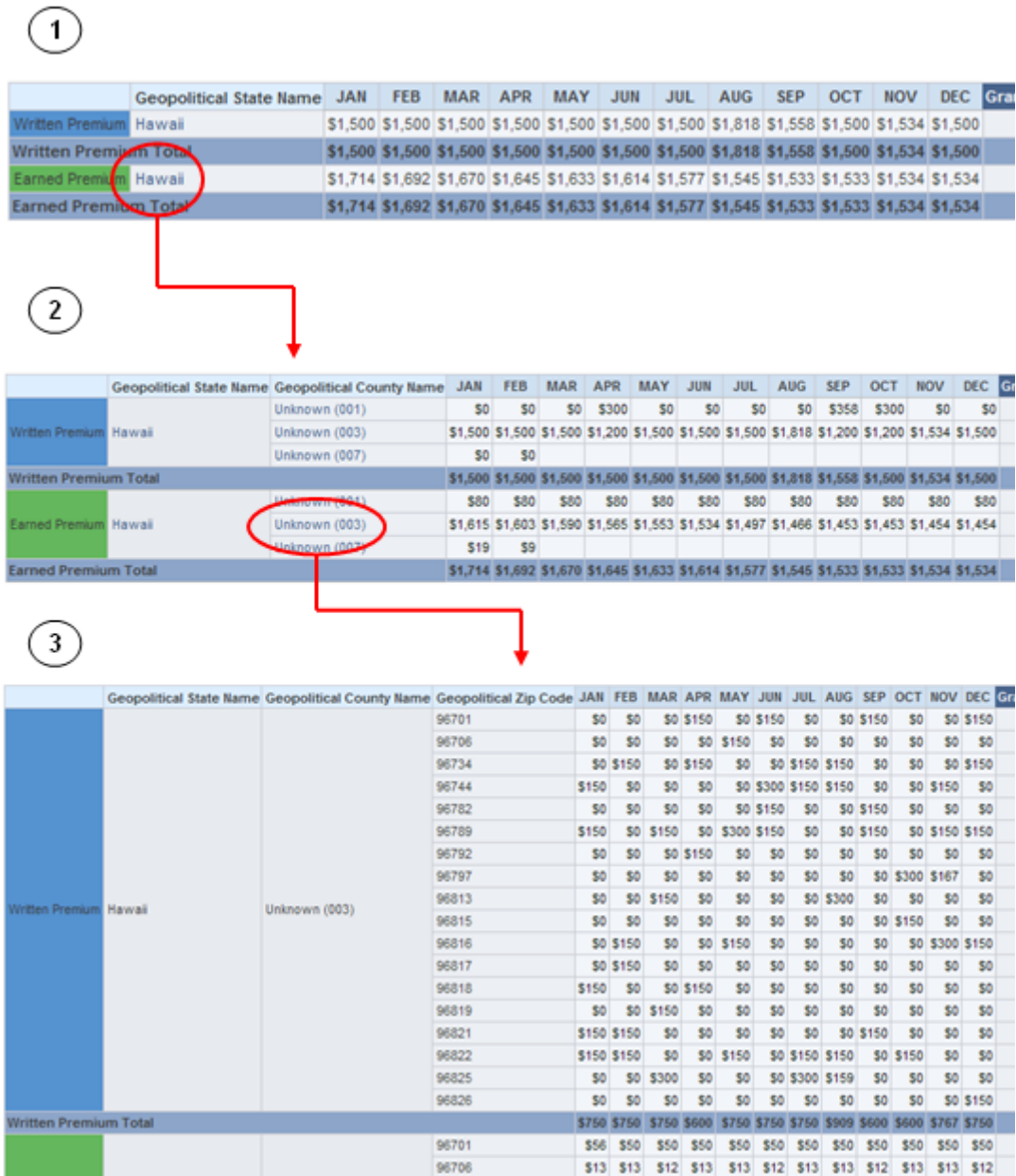
Figure 54: Drill Down by State, County Name, Zip Code

Drill Down by Producer Name

If you were to view the initial results in the previous example by Producer Name you could select a Producer Name in the table and drill down to the Sub Producer Name as shown below:

Figure 55: Drill Down to Sub-Producer Name

RUNNING AN ANALYSIS REPORT

The Analysis reports are different for the Corporate and Line of Business marts. This section describes how to setup and run each type of analysis reports for both marts.

LINE OF BUSINESS

Each Analysis report is the same for all Lines of Business. The sample Line of Business used in this section is Personal Auto.

Average Premium per Policy

The Average Premium per Policy analysis shows a monthly breakdown of written premium, earned premium, policy count, average written policy size, and average earned policy size for a selected year.

Step 1: Select a **Year** from the drop-down menu.

Step 2: Select the filters for the analysis from the appropriate choice list boxes:

   a. **Company** – the name(s) of the company.

   b. **Coverage** – the type(s) of coverage unique to this Line of Business.

   c. **State** – the state or geopolitical area.

   d. **New/Renewal** – the code indicating whether it is a New or Renewal policy.

Step 3: Select the **Go** button. The results will appear on the lower half of the page.

Average Premium per Policy
Date run: 5/27/2009

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Written Premium	$6,834	$5,740	$5,603	$7,698	$8,608	$6,060	$3,081	$5,982	$2,510	$3,535	$5,884	$2,138
Earned Premium	$7,245	$6,524	$7,115	$6,872	$6,844	$6,543	$6,532	$6,053	$5,463	$5,163	$4,565	$4,017
Policy Count	20	18	15	22	19	20	10	11	7	10	11	8
Average Written Policy Size	$342	$319	$374	$350	$453	$303	$308	$544	$359	$354	$535	$267
Average Earned Policy Size	$362	$362	$474	$312	$360	$327	$653	$550	$780	$516	$415	$502

Figure 56: Average Premium per Policy (Personal Auto)

Exposure Summary

The Exposure Summary analysis shows written and earned exposures and their totals across twelve months of a specific year with the results organized according to a selected View.

Step 1: Select a **Year** from the drop-down menu.

Step 2: Select the filters for the analysis from the appropriate choice list boxes:

a. **Company** – the name(s) of the company.

b. **Coverage** – the type(s) of coverage unique to this Line of Business.

c. **State** – the state or geopolitical area.

Step 3: Select the **Go** button. The results will appear on the lower half of the page.

Step 4: Select a **View** from the drop-down list to organize the data in the table. The available Views will be unique to the particular Line of Business you are using.
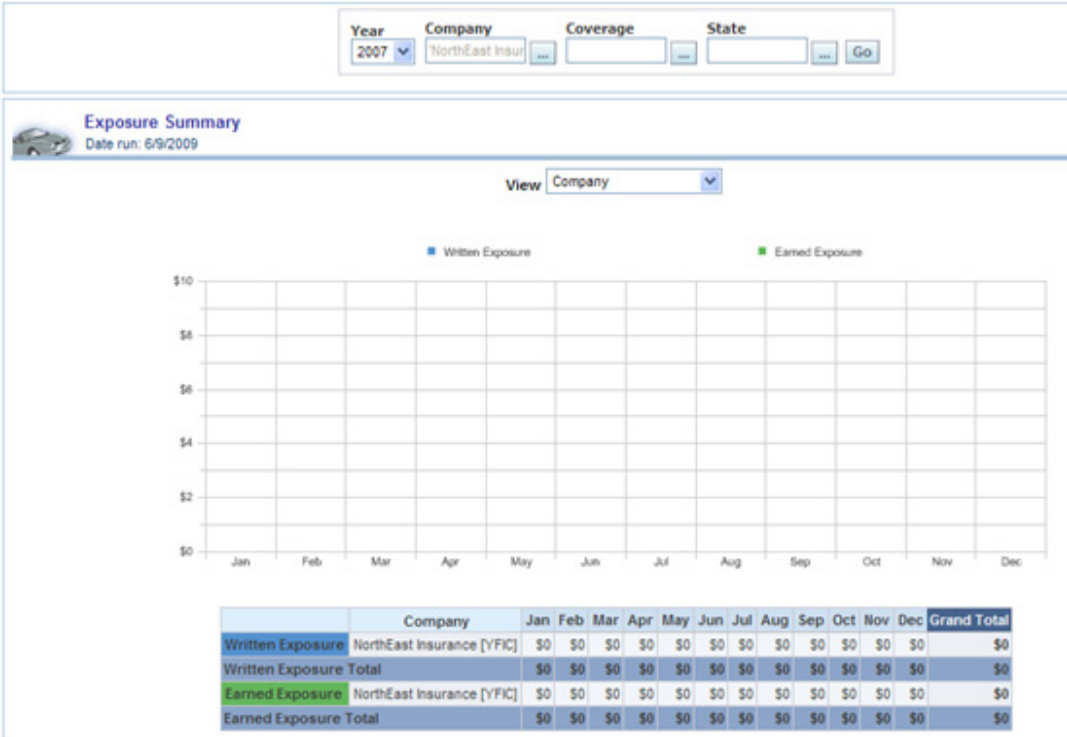
Figure 57: Exposure Summary (Personal Auto)

Loss Summary

The Loss Summary analysis shows a monthly breakdown of loss amounts and loss ratios for a specific year.

Step 1:   Select a **Year** from the drop-down menu.

Step 2:   Select the filters for the analysis from the appropriate choice list boxes:

    a. Company – the name(s) of the company.

    b. Coverage – the type(s) of coverage unique to this Line of Business.

    c. State – the state or geopolitical area.

    d. New/Renewal – the code indicating whether it is a New or Renewal policy.

Step 3:   Select the **Go** button. The results will appear on the lower half of the page.

Step 4:   Select a **View** from the drop-down list to organize the data in the table. The available Views will be unique to the particular Line of Business you are using.

Figure 58: Loss Summary (Personal Auto)

Loss Triangulation

The Loss Triangulation analysis shows a quarterly breakdown of paid loss and Incurred Loss amounts and their totals for a specific year.

Step 1: Select a **Year** from the drop-down menu.

Step 2: Select the filters for the analysis from the appropriate choice list boxes:

  a. Company – the name(s) of the company.

  b. Coverage – the type(s) of coverage unique to this Line of Business.

  c. State – the state or geopolitical area.

  d. New/Renewal – the code indicating whether it is a New or Renewal policy.

Step 3: Select the **Go** button. The results will appear on the lower half of the page.
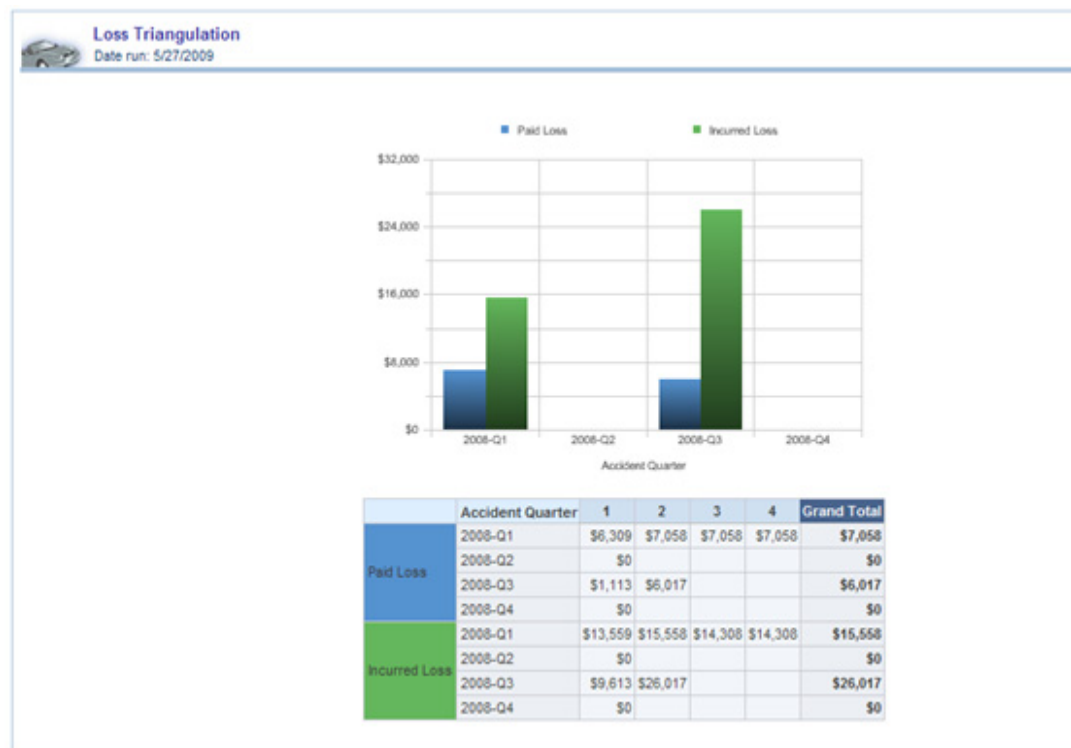
Figure 59: Loss Triangulation (Personal Auto)

Loss vs. Premium Summary

The Loss vs. Premium Summary analysis shows a monthly breakdown of incurred loss Ratio, Earned Premium amounts, Incurred Loss amounts and their totals for a specific year.

Step 1: Select a **Year** from the drop-down menu.

Step 2: Select the filters for the analysis from the appropriate choice list boxes:

    a. Company – the name(s) of the company.

    b. Coverage – the type(s) of coverage unique to this Line of Business.

    c. State – the state or geopolitical area.

    d. New/Renewal – the code indicating whether it is a New or Renewal policy.

Step 3: Select the **Go** button. The results will appear on the lower half of the page.

Step 4: Select a **View** from the drop-down list to organize the data in the table. The available Views will be unique to the particular Line of Business you are using.

Figure 60: Loss vs. Premium Summary (Personal Auto)

Premium Summary

The Premium Summary analysis shows a monthly breakdown of written and earned premiums and their totals for a specific year.

Step 1: Select a **Year** from the drop-down menu.

Step 2: Select the filters for the analysis from the appropriate choice list boxes:

    a. **Company** – the name(s) of the company.

    b. **Coverage** – the type(s) of coverage unique to this Line of Business.

    c. **State** – the state or geopolitical area.

    d. **New/Renewal** – the code indicating whether it is a New or Renewal policy.

Step 3: Select the **Go** button. The results will appear on the lower half of the page.

Step 4: Select a **View** from the drop-down list to organize the data in the table. The available Views will be unique to the particular Line of Business you are using.

Figure 61: Premium Summary (Personal Auto)

Reserve Summary

The Reserve Summary analysis shows a monthly breakdown of the Outstanding Loss Reserve and Combined Outstanding Expense Reserve amounts and their totals for a specific year.

Step 1: Select a **Year** from the drop-down menu.

Step 2: Select the filters for the analysis from the appropriate choice list boxes:

    a. **Company** – the name(s) of the company.

    b. **Coverage** – the type(s) of coverage unique to this Line of Business.

    c. **State** – the state or geopolitical area.

    d. **New/Renewal** – the code indicating whether it is a New or Renewal policy.

Step 3: Select the **Go** button. The results will appear on the lower half of the page.

Step 4: Select a **View** from the drop-down list to organize the data in the table. The available Views will be unique to the particular Line of Business you are using.

Figure 62: Reserve Summary (Personal Auto)

CORPORATE

This section describes how to setup and run the Analysis reports for the Corporate mart.

Average Premium per Policy

The Average Premium per Policy analysis shows the written premium, earned premium, policy count average written policy size, and average earned policy size across twelve months of a specific year.

Step 1: Select a **Year** from the drop-down menu.

Step 2: Select the filters for the analysis from the appropriate choice list boxes:

    a. Line of Business – the name(s) of the Line of Business.

    b. Company – the name(s) of the company.

    c. Coverage – the type(s) of coverage unique to this Line of Business.

    d. State – the state or geopolitical area.

    e. New/Renewal – the code indicating whether it is a New or Renewal policy.

Step 3: Select the **Go** button. The results will appear on the lower half of the page.
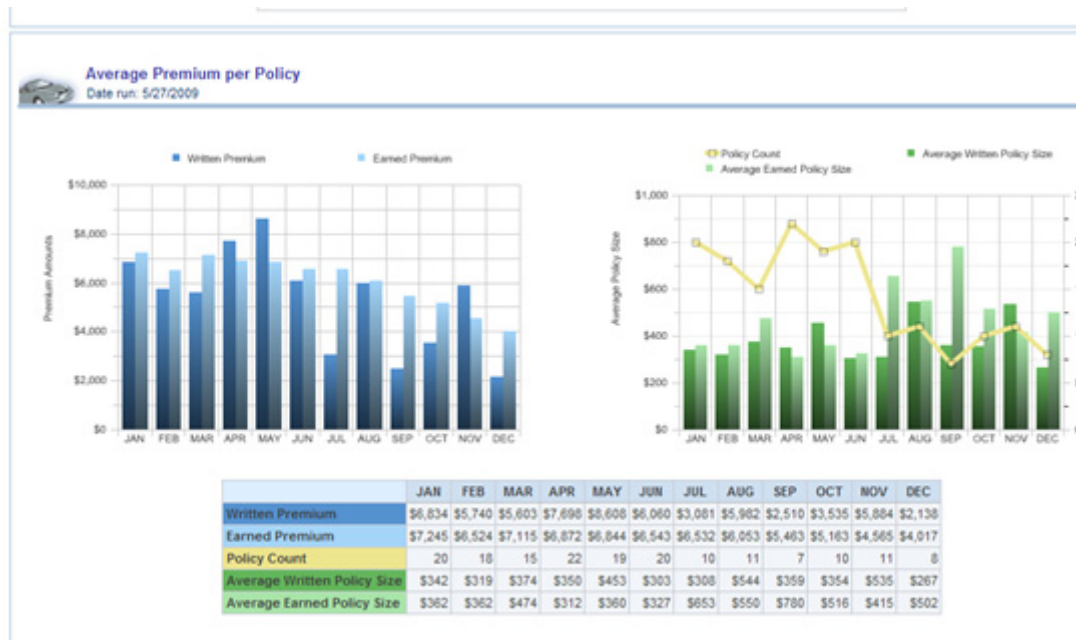

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC
Written Premium	$50,021	$51,963	$29,751	$33,393	$54,321	$43,704	$31,517	$37,537	$27,908	$45,760	$36,984	$33,818
Earned Premium	$44,282	$44,900	$43,278	$41,493	$43,069	$42,071	$43,212	$40,928	$39,825	$38,068	$37,330	
Policy Count	46	46	39	46	46	47	36	37	34	36	38	32
Average Written Policy Size	$1,087	$1,130	$763	$726	$1,181	$930	$875	$1,015	$821	$1,271	$973	$1,057
Average Earned Policy Size	$963	$976	$1,110	$902	$936	$895	$1,200	$1,106	$1,162	$1,106	$1,002	$1,167
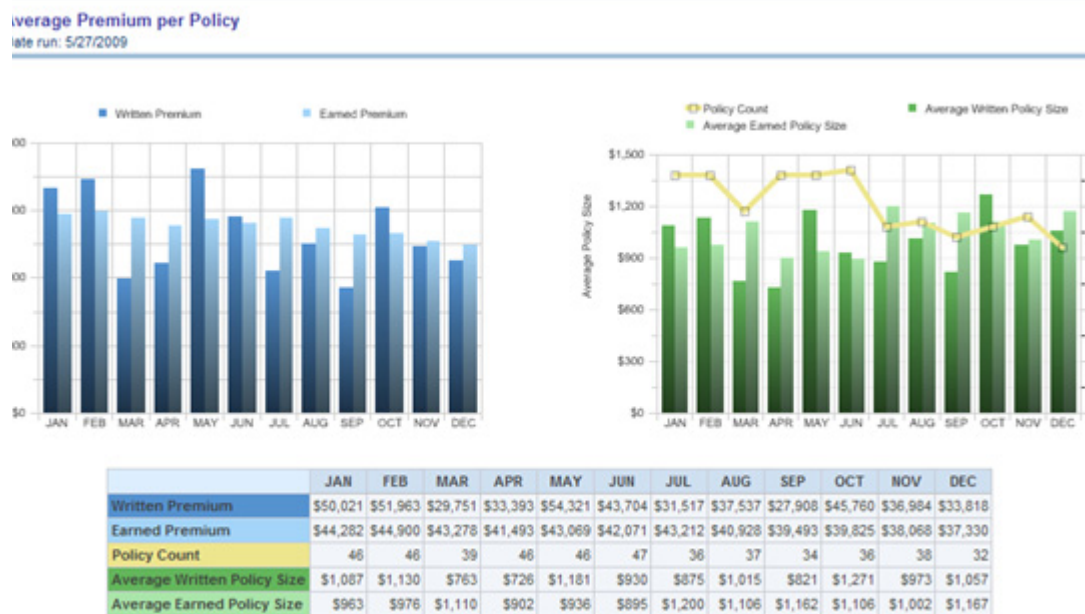
Figure 63: Average Premium per Policy (Corporate)

Loss Summary

The Loss Summary analysis shows a monthly breakdown of loss amounts and loss ratios for a specific year.

Step 1: Select a **Year** from the drop-down menu.

Step 2: Select the filters for the analysis from the appropriate choice list boxes:

    a. Line of Business – the name(s) of the Line of Business.

    b. Company – the name(s) of the company.

    c. Coverage – the type(s) of coverage unique to this Line of Business.

    d. State – the state or geopolitical area.

    e. New/Renewal – the code indicating whether it is a New or Renewal policy.

Step 3: Select the **Go** button. The results will appear on the lower half of the page.

Step 4: Select a **View** from the drop-down list to organize the data in the table. The available Views will be unique to the particular Line of Business you are using.


Figure 64: Loss Summary (Corporate)

Loss vs. Premium Summary

The Loss vs. Premium Summary analysis shows a monthly breakdown of incurred loss Ratio, Earned Premium amounts, Incurred Loss amounts and their totals for a specific year.

Step 1: Select a **Year** from the drop-down menu.

Step 2: Select the filters for the analysis from the appropriate choice list boxes:

    a. Line of Business – the name(s) of the Line of Business.

    b. Company – the name(s) of the company.

    c. State – the state or geopolitical area.

    d. New/Renewal – the code indicating whether it is a New or Renewal policy.

Step 3: Select the **Go** button. The results will appear on the lower half of the page.

Step 4: Select a **View** from the drop-down list to organize the data in the table. The available Views will be unique to the particular Line of Business you are using.
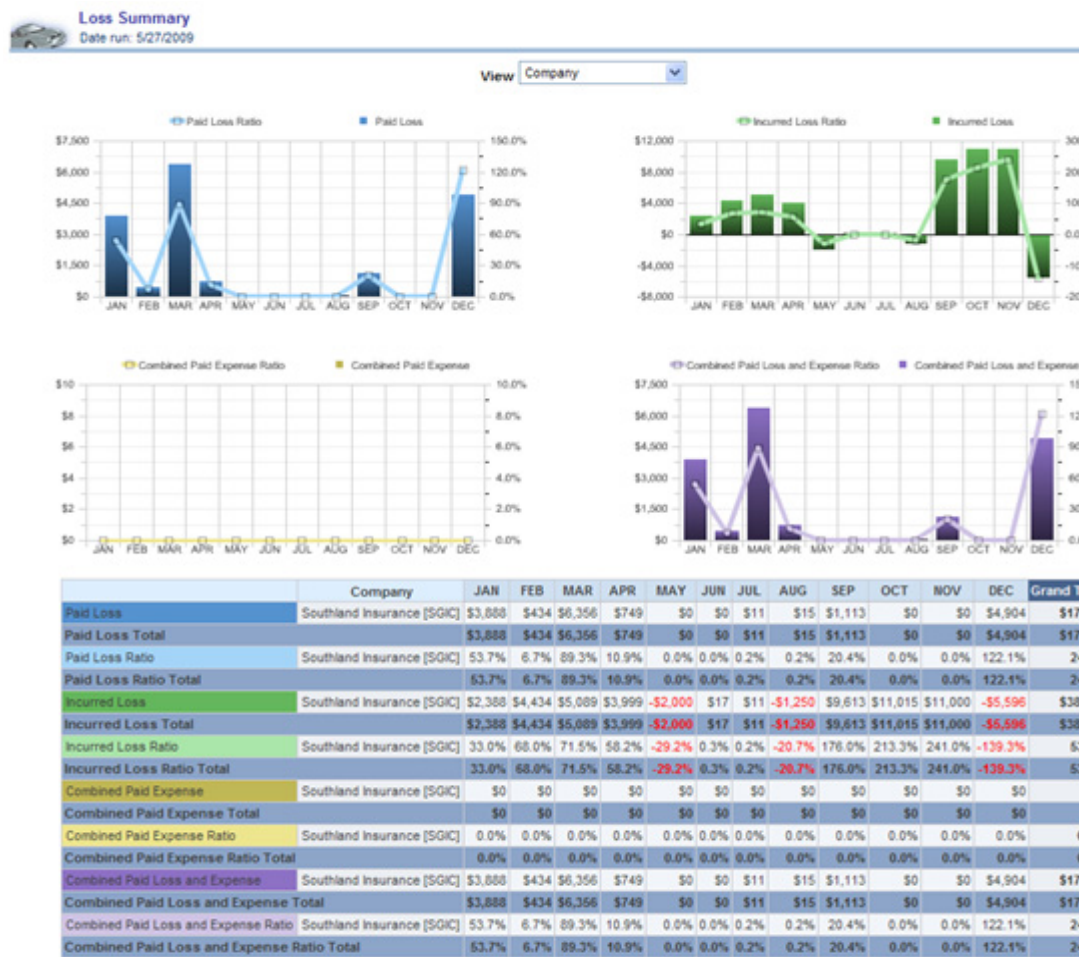

Figure 65: Loss vs. Premium Summary (Corporate)

Premium Summary

The Premium Summary analysis shows a monthly breakdown of written and earned premiums and their totals for a specific year.

Step 1: Select a **Year** from the drop-down menu.

Step 2: Select the filters for the analysis from the appropriate choice list boxes:

    a. Line of Business – the name(s) of the Line of Business.

    b. Company – the name(s) of the company.

    c. State – the state or geopolitical area.

    d. New/Renewal – the code indicating whether it is a New or Renewal policy.

**Step 3:** Select the **Go** button. The results will appear on the lower half of the page.

Step 4: Select a **View** from the drop-down list to organize the data in the table. The available Views will be unique to the particular Line of Business you are using.

Figure 66: Premium Summary (Corporate)

Chapter 6

Reports Dashboard

The Reports Dashboard can be accessed by clicking on the Reports link on the menu at the top of the page. There are 24 reports spread over two tabbed pages: **Executive** and **Claims**. The reports appearing on these pages are the same for all roles and Lines of Business.

Executive Reports

The Executive reports are broken down into four subcategories:

- Business Indicator

- Executive Summary

- State Analysis

- New and Renewal Analysis

Figure 67: Executive Reports

Claims Reports

The claims reports are divided into the following categories:

- Claim Activity

- Claims by Adjuster

- Salvage and Subrogation Analysis

- Catastrophe and Reinsurance

Figure 68: Claims Reports

NAVIGATING THE REPORTS SCREEN

The OII reports will vary in content and look but they do have some common features in terms of inputting data and displaying results. Much of their functionality is the same as in the Scorecard and Analysis reports.

ENTERING INFORMATION AT THE REPORT PROMPTS

All of the reports require you to select filters from prompts at the top of the screen. Those reports that make comparisons between a current and prior time period also require you to select the time frame from a pull-down list. The number of prompts and required input depends upon the report.
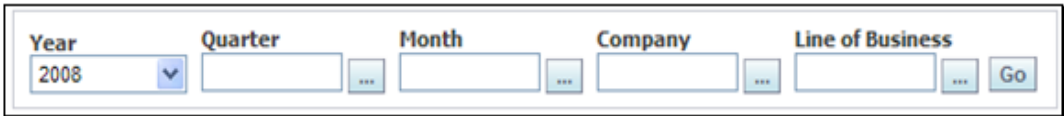
Figure 69: Report Prompts

VIEWING THE REPORTS

The OII reports share the following common features.

Report Layout

All reports display results in a table format. The layout of these tables will be different depending upon which report you are viewing.

The exception is the New and Renewal Business Summary report on the Claims page which also displays the results in graphs.
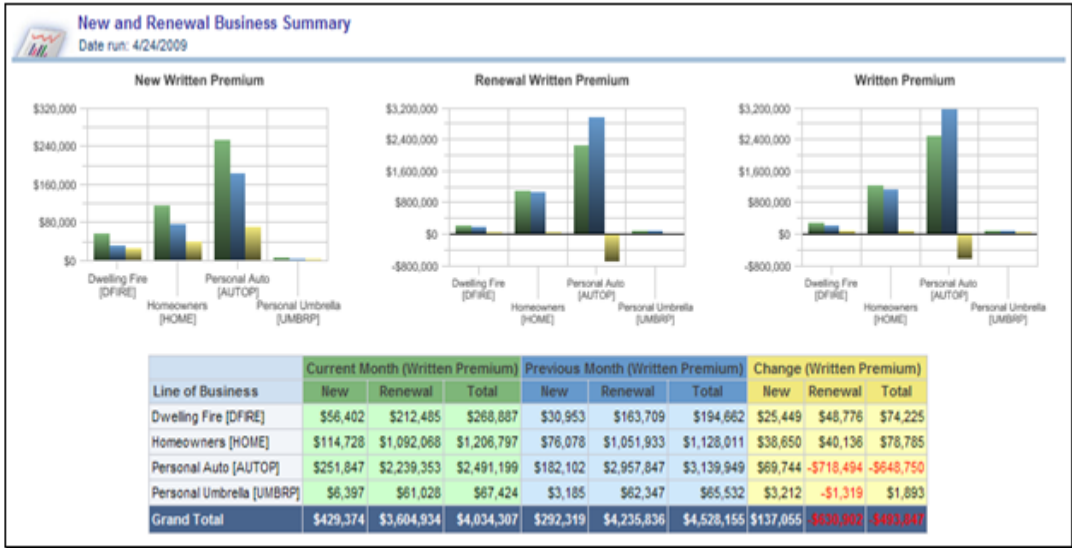
Figure 70: New and Renewal Business Summary Report

Color Coded Report Columns

Reports that perform comparisons between current and previous time periods or new and renewal business use different colored columns to provide quick interpretation. The Business Indicator by Month report shown below shows the **Current Month** section of the report in green, the **Previous Month** in blue, and the **%Change** in yellow.

Figure 71: Business Indicatory by Month Report

A similar color scheme is used in the New and Renewal Experience report to distinguish between the New Business and Renewal Business portions of the report.

Figure 72: New and Renewal Experience Report

Sort Results by Different Views

Certain reports allow the user to sort the results by specific View categories selected from drop-down lists. When a new View item is selected the screen will automatically refresh to display the results by that item.

Figure 73: Sort Results by View

Drill Down Capabilities

Certain reports allow you to drill down on data by selecting either an item in a table or a column title. For example, the Executive Summary YTD report allows you to drill down on the year to view the data by quarter.

Figure 74: Drill Down on Year

Other reports allow you to drill down on state names. In the Claims in Litigation by Adjuster report below if you click on either the state name or the Accident State Name column title you will be able to drill down to view data at the county level and then by zip code.

Figure 75: Drill Down on State

Navigating a Report

Reports that that span multiple pages will have navigation buttons on the bottom of the page to allow you to move through the report.

Figure 76: Navigate a Report

Downloading a Report

The **Download** link at the bottom of a report page allows you to easily open or save the report in several different formats.

When you click on the **Download** link a menu will appear containing the formats.
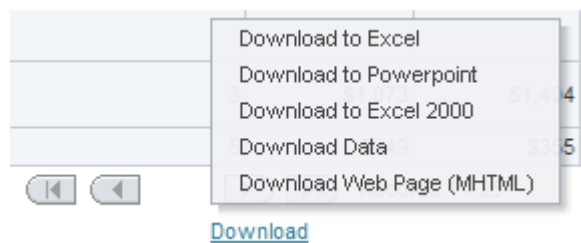
Figure 77: Download Report Menu

The formats in this menu are:

- **Download to Excel** – Saves the report to an Excel spreadsheet.
- **Download to Powerpoint** – Saves the report to a PowerPoint slide.
- **Download to Excel 2000** – Save the report to an Excel 2000 spreadsheet.
- **Download Data** – Saves the report to a .csv format.
- **Download Web Page (MHTML)** – Saves the report as a web page in a MHTML format.

To download a report:

1. Click on the **Download** link. The **Download** menu will open.

2. Click on the format that you wish to use. A **File Download** dialog box will open:
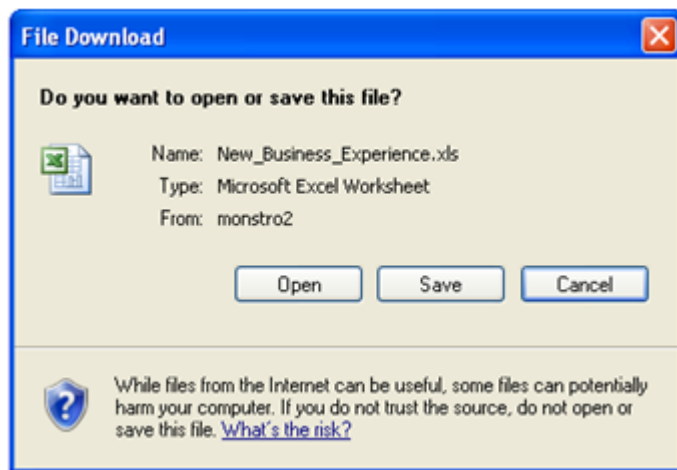
Figure 78: File Download Dialog Box

3. Click the **Save** button. A **Save As** dialog box will open:
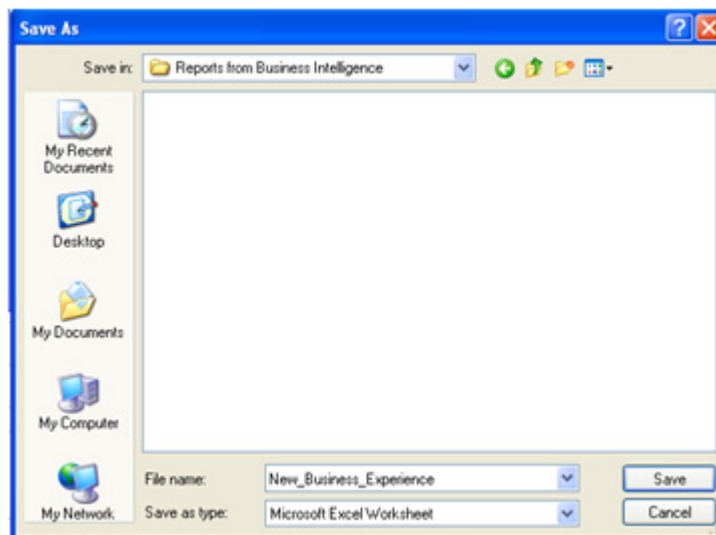
Figure 79: Save As Dialog Box

4. Navigate to the destination where you want to save the report and select the **Save** button.

If you wish to open the report to see what it looks like you could have selected the **Open** button in step 2. The report would have open in the appropriate application for the selected format. For example, a report saved in PowerPoint would look like this:
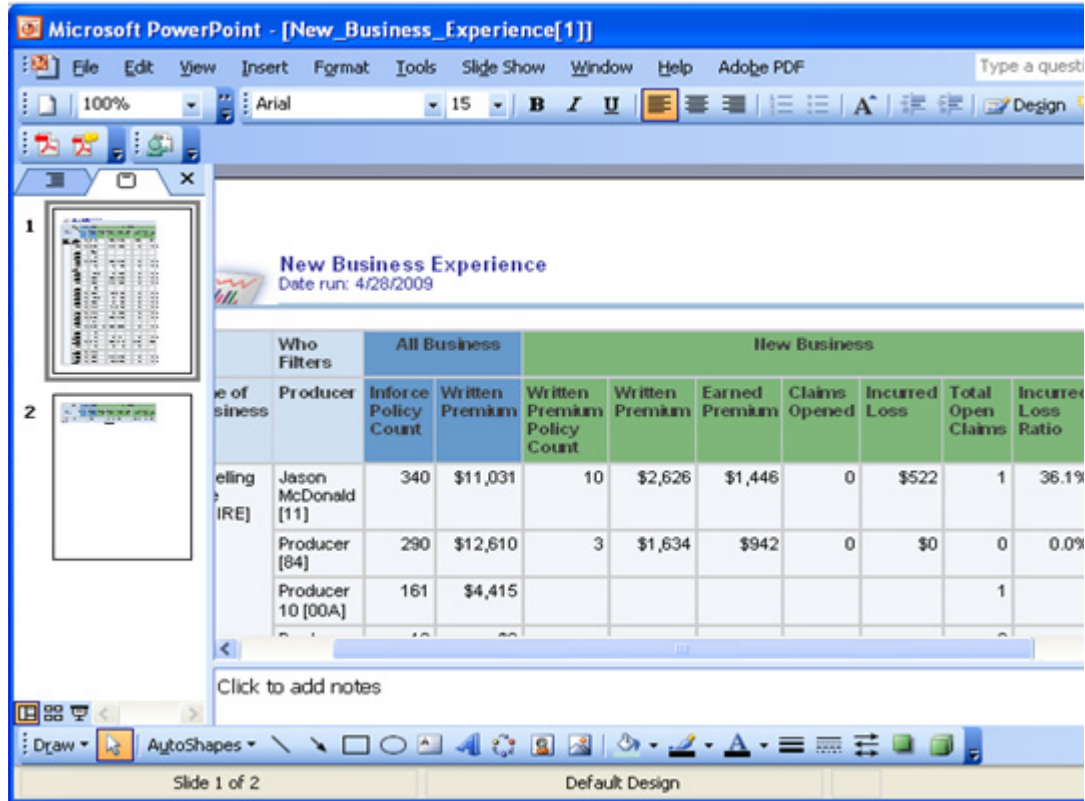
Figure 80: A Report Saved in PowerPoint

USING THE EXECUTIVE REPORTS

This section describes each of the reports on the Executive tab by category.

BUSINESS INDICATOR REPORTS

The Business Indicator reports allow users to compare and measure changes in key statistics between current and prior month, quarter, or year time periods.

Business Indicator by Month

Description: This report determines the trend of **Current Month** statistics for significant business indicators measuring size and growth of a book of business.

Purpose: This report provides Underwriting, Marketing, Agency and Product Managers with the ability to compare and measure New Business, In Force and Retention statistics for current and previous time periods.

Business Indicator by Quarter

Description: This report determines the trend of **Current Quarter** statistics for significant business indicators measuring size and growth of a book of business.

Purpose: This report provides Underwriting, Marketing, Agency and Product Managers with the ability to compare and measure New Business, In Force and Retention statistics for current and previous time periods.

Business Indicator by Year

Description: This report determines the trend of **Current Year** statistics for significant business indicators measuring size and growth of a book of business using this report.

Purpose: This report provides Underwriting, Marketing, Agency and Product Managers with the ability to compare and measure New Business, In Force and Retention statistics for current and previous time periods.

EXECUTIVE SUMMARY REPORTS

Company and Line of Business Summary

Description: This report provides a summary of premiums and losses for each company and line of business during the current month of the calendar year.

Purpose: This report allows executive to compare results by company and line of business for each month.

Company and State Summary YTD

Description: This report provides a summary of premiums and losses for each company and exposure state for each month to date of the calendar year.

Purpose: The report allows executives to compare results by company for each exposure state, which are trended to show YTD results.

Executive Summary YTD

Description: This report provides an in depth review of Premium and Loss information formatted to easily show YTD results by trending monthly information of premiums and losses by Company and Line of Business.

Purpose: This report helps Executives and Production Personnel identify potential trends by grouping monthly data, allowing easy evaluation of trends and patterns and quick identification of exceptional data.

Loss Experience by Coverage

Description: This report analyzes Premium and Exposure metrics and the impact of catastrophe losses as well as standard loss severity, frequency, rate indications and loss ratios by coverage.

Purpose: This report provides Underwriting, Agency and Product Managers with the ability to analyze Premium, Exposure, Loss and Catastrophe Loss, Severity, Frequency and Loss Ratio Statistics by Coverage Attributes.

STATE ANALYSIS REPORTS

Governing State Analysis YTD

Description: This report provides a summary of premiums, losses and policy activity for all commercial lines. Data is provided for each company and governing state aggregated each month of the calendar year.

Purpose: This report allows Executives and Management to compare results by company for each governing state, which are broken down by each Commercial Line of Business to show YTD results. New and Renewal Business can be compared to total premium amounts.

Line of Business by State

Description: This report analyzes changes in Premium and Incurred Loss metrics between a specified current and prior month period by state.

Purpose: This report provides Executives a summary of premiums and losses in the current period compared to the prior period.

NEW AND RENEWAL ANALYSIS REPORTS

New and Renewal Business Summary

Description: This report provides a time comparison and distribution of new, renewed and total policy premium amounts. These business metrics show the relationship between new, renewed and total book of business statistics.

Purpose: Underwriting, Marketing, and Product Managers can analyze new and renewal business and its distribution across a variety of dimensions will allow for a better comparison of the changes occurring in new business as it is written.

New and Renewal Experience

Description: This report provides a comparison of new and renewal business distribution and new and renewal policy premium amounts. These business metrics show the relationship between new and renewal book of business statistics.

Purpose: Underwriting, Marketing, and Product Managers can analyze new and renewal business and its average premium and policy counts across a variety of dimensions will allow for a better comparison of the changes occurring in new and renewal business as it is written.

New Business Experience

Description: This report provides a comparison of New and Retained Business Premium and Policy Count during the reporting period compared to the prior period.

Purpose: The report identifies the source of current premiums between New Business and Retained Business. It identifies potential areas for correction in either Marketing or Underwriting, if targeted goals or account size are not achieved.

New Business Premium Comparison

Description: This report provides a comparison between new and inforce policy counts and average premium size for current and previous time periods. These new business metrics show specific changes in information for monitoring and managing new business during two time periods.

Purpose: An analysis of new business will allow better decisions: on the type of business being bound, the acceptability of the volume of new business, and average premium levels for the new business group.

Renewal Business Experience

Description: This report measures renewal information by producer to provide an analysis of renewal business across all lines of business.

Purpose: This report will provide Production and Executive Staff with renewal information by producer to evaluate renewal business compared to all lines of business.

USING THE CLAIMS REPORTS

CLAIM ACTIVITY REPORTS

Claim Activity for All Producers

Description: Provides a detailed report of Allocated Loss Adjustment Expenses on claims.

Purpose: A comprehensive analysis of activity for all producers will allow better decisions: on the type of business being bound, the acceptability of the volume of new business, and average premium levels for the new business group.

Open Claims

Description: This report provides a detailed listing of open claims within the specified period broken down by company, adjuster name and number, and Line of Business.

Purpose: The Claims Staff will have an analysis of staffing and workload requirements to assure claims' performance measurements are achieved.

Producer Claim Activity

Description: This report provides a detailed listing of claim activity for Producers within the specified period.

Purpose: The Claims Staff can analyze claim activity for different Producers. Claim strategies can be developed to assure objectives are being met at the Producer level.

Producer Closed Claim Activity

Description: This report provides a detailed listing of closed claim activity for Producers within the specified period and an analysis of closed claim activity for different Producers.

Purpose: The Claims Staff can develop claim strategies can be developed to assure objectives are being met at the Producer level.

CLAIMS BY ADJUSTER REPORTS

Claim Feature by Adjuster

Description: This report provides a detailed listing of claims within a specified period.

Purpose: The Claims Staff can use the report to determine staffing and workload requirements in order to assure claims' performance measurements are achieved.

Claims in Litigation by Adjuster

Description: This report provides claims currently in litigation to identify, monitor, and manage litigation expenses.

Purpose: Claim Executives can analyze litigated claims to identify, monitor, and manage litigation expenses. Claim strategies can be developed to assure the cost effectiveness of litigating claims by measuring the cost of defending lawsuits in comparison to the Loss Reserves.

SALVAGE AND SUBROGATION ANALYSIS REPORTS

Claims in Salvage Summary

Description: This report provides claims involving salvage to identify, monitor, and manage salvage recovery.

Purpose: Claims Staff can analyze salvage claims to identify, monitor, and manage recovery. Claim strategies can be developed to assure the recovery rates are established and recognized within total incurred losses. These recoveries impact loss costs analysis and establishing proper rates.

Claims in Subrogation Summary

Description: This report provides claims that involving Subrogation to identify monitor and manage subrogation recovery.

Purpose: Claims Staff can analyze subrogation claims to identify, monitor, and manage recovery. Claim strategies can be developed to assure the recovery rates are established and recognized within total incurred losses. These recoveries impact loss costs analysis and establishing proper rates.

CATASTROPHE AND REINSURANCE REPORTS

Catastrophe Claims

Description: The report is used to monitor potential reinsurance recoveries, the number of needed claims adjusters and their locations. It is an analysis of claim costs attributable to an identified catastrophe.

Purpose: This report provides Underwriting, Financial, and Claims Executives with the costs related to losses resulting from an identified catastrophe.

REINCO Exposure by Agent

Description: This report provides a listing of claims that are recoverable from the appropriate reinsurance company based upon the treaty arrangement.

Purpose: This report provides Claims and the Financial Staff with a detailed listing of ceded claims within the specified period.

Chapter 7

Answers

Answers is an ad hoc query tool that allows you to query the data in OII. The Answers page of the OII has been configured to allow you to create your own reports, or *requests*, using the metrics and filters delivered with OII. This chapter will describe the Answers interface as it applies to the OII data and walk you through the steps to create your own requests.

This chapter will not cover all of the functionality available in the Answers. For a comprehensive description of Answers, please refer to the *Oracle® Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide* for version 10.1.3.4.

To access Answers, click the **Answers** link on the menu on the right side of the page. The Answers start page will open. This page is divided into two selections or panes:

- **Selection Pane** – The selection pane on the left side of the screen contains the Presentation Catalog and Dashboard tabs.

- **Workspace** – The workspace contains the subject areas for OII. Each Insight mart name is an active link. When you click on a mart the screen changes to display the metrics and filters for the selected mart. You can use these items to build requests.
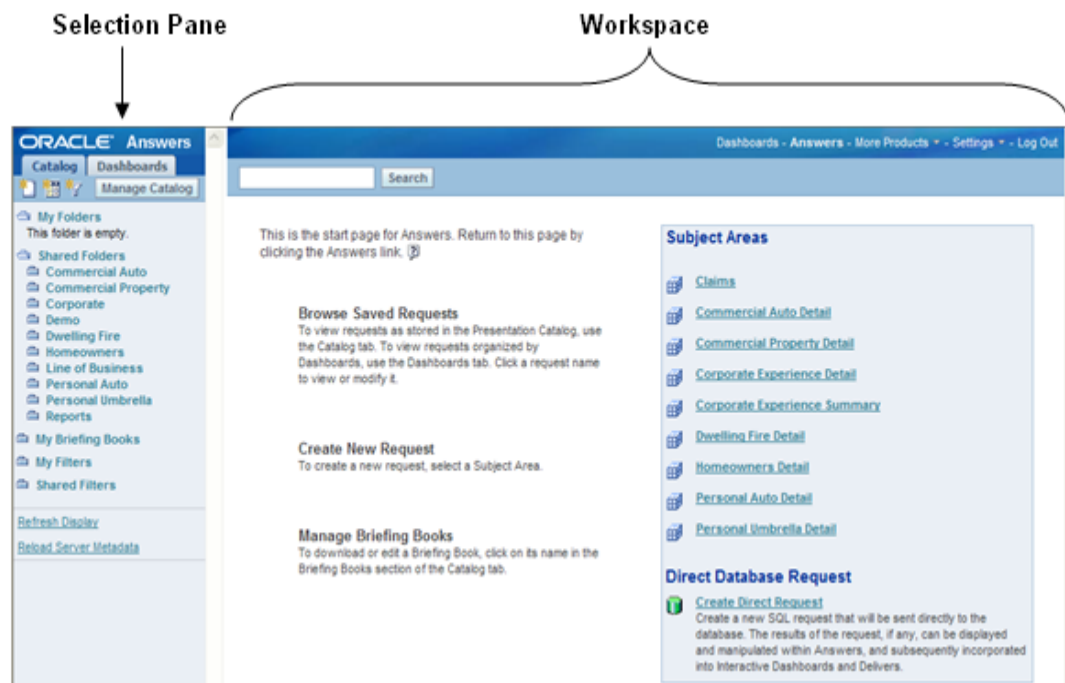
Figure 81: Answers Landing Page

SELECTION PANE OVERVIEW

The selection pane contains tabs and buttons for accessing and managing dashboards. It also contains the shared folders which collectively make up the Presentation Catalog. All content created in Answers, including requests and filters, can be organized and stored in the Presentation Catalog.
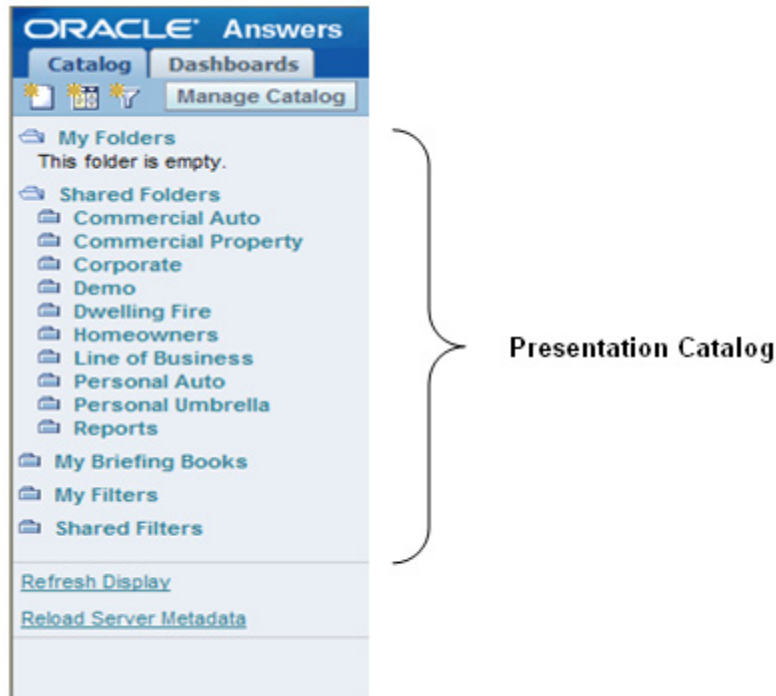
Figure 82: Selection Pane Tabs

The following pages provide a brief description of the tabs, buttons, links, and contents of the Selection Pane.

SELECTION PANE TABS
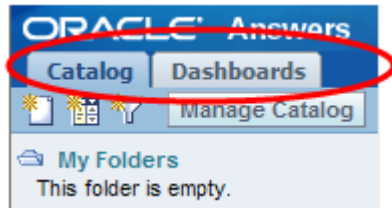
Table 6: Selection Pane Tabs

Tab	Description
Catalog	The Catalog tab shows the contents of the Presentation Catalog which contains the My Folders, Shared Folders, My Briefing Books, My Filters, and Shared Filters.
Dashboards	The Dashboards tab shows the contents of all saved dashboard pages in OBIEE. The contents of a dashboard, including such dashboard objects as pages and prompts, can be constructed in the Dashboard Editor and saved to folders here.
	Dashboard creation and modification is reserved for OBIEE administrators or users with administrative permissions. An in depth description of this topic is beyond the scope of this manual.
	For a complete description of Dashboard editing, refer to the *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*

SELECTION PANE BUTTONS
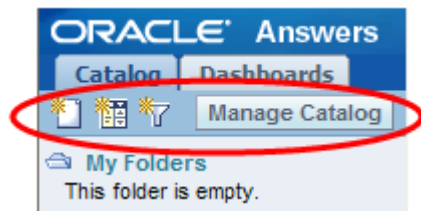
Table 7: Selection Pane Buttons

Buttons	Description
	The New Request button allows you to create a new request. When you select it a drop-down list of marts in the Subject Areas will appear. Select the mart and you will be transferred to the Criteria tab where you can select the columns and filters to build your request.

Table 7: Selection Pane Buttons (Continued)

Buttons	Description
	The New Dashboard Prompt button allows you to construct the dashboard prompts for a report. Dashboard prompts serve to filter all requests embedded in a dashboard or requests on certain dashboard pages only. When you select this button, a drop-down list of marts from the Subject Areas will appear. Once you select a mart from the list you will be transferred to the Dashboard Prompt work area where you can select the Oracle Insurance filters that will make up your prompt. Dashboard prompts can be saved to the Dashboards tabs where they can be retrieved for use in future reports. For a complete description of how to construct a dashboard prompt, refer to the *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*
	The New Saved Filter button allows you to create and save filters which you can then insert into requests. When you select this button, a drop-down list of marts from the Subject Areas will appear. Once you select a mart from the list you will be transferred to the Saved Filter work area where you can select the OII filters to build your saved filter. For a complete description of how to construct a saved filter, refer to the *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*
	The Manage Catalog button contains features to edit, rename, set permissions for, and delete folders and items within them. This button is only available for Administrators and users with the appropriate permissions. For a complete description of how to use the features provided through this button, refer to the *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*

PRESENTATION CATALOG FOLDERS

Table 8: Presentation Catalog Folders

Folder	Description
My Folders	This is a personal folder where you can save the requests that you build. If you save a request in My Folders it will only be available to you on your personal dashboard.
Shared Folders	Any requests that are saved in the Shared Folders will be available to all users.
My Briefing Books	This is a licensed area that allows you to store a static snapshot of dashboard pages or individual requests. For a comprehensive explanation of the Briefing Books feature, refer to the *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*
My Filters	This is a personal folder where you can save custom built filters for your future requests. As with My Folders, any filter saved in this folder will only be available to you.
Shared Filters	This folder contains custom built filters for use by all available users.

SELECTION PANE LINKS

Table 9: Selection Pane Links

Link	Description
Refresh Display	Refreshes the information for saved requests, filters, briefing books, and dashboard content.
Reload Server Metadata	Refreshes the view of the OBIEE Server metadata for subject areas.

ACCESSING THE SUBJECT AREAS

The Subject Areas list on the Answers landing page lists the names of all of the OII marts. Each mart is a set of "Query Ready" tables designed to support specific analytical requirements. Marts contact fact (metric) and dimension (filter) tables and are segmented by line of business.

Each mart name in the Subject Area list is an active link that lets you access the filters and metrics belonging to that specific mart. You can use these items to build, run, and customize requests.
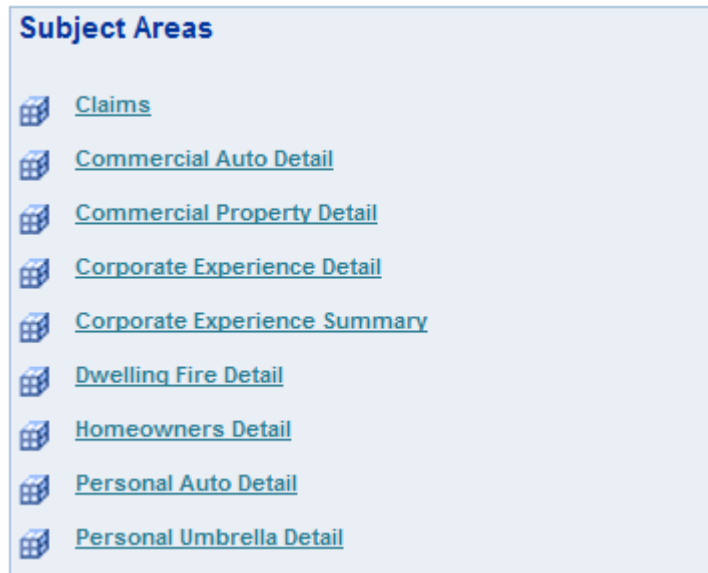
Figure 83: Subject Areas

Note	If you are logged in with administrative privileges you will see an area directly beneath the Subject Areas list called *Direct Database Request*. This feature allows users to issue direct database requests directly to a physical back-end database.
	The discussion of direct database requests is beyond the scope of this manual. For a comprehensive description of this feature refer to the *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*

To Access a Subject Area:

- Click on in the Selection Pane or,

- Click on a mart name link in the Subject Areas list. A page similar to the one below will open.

PARTS OF THE SUBJECT AREA
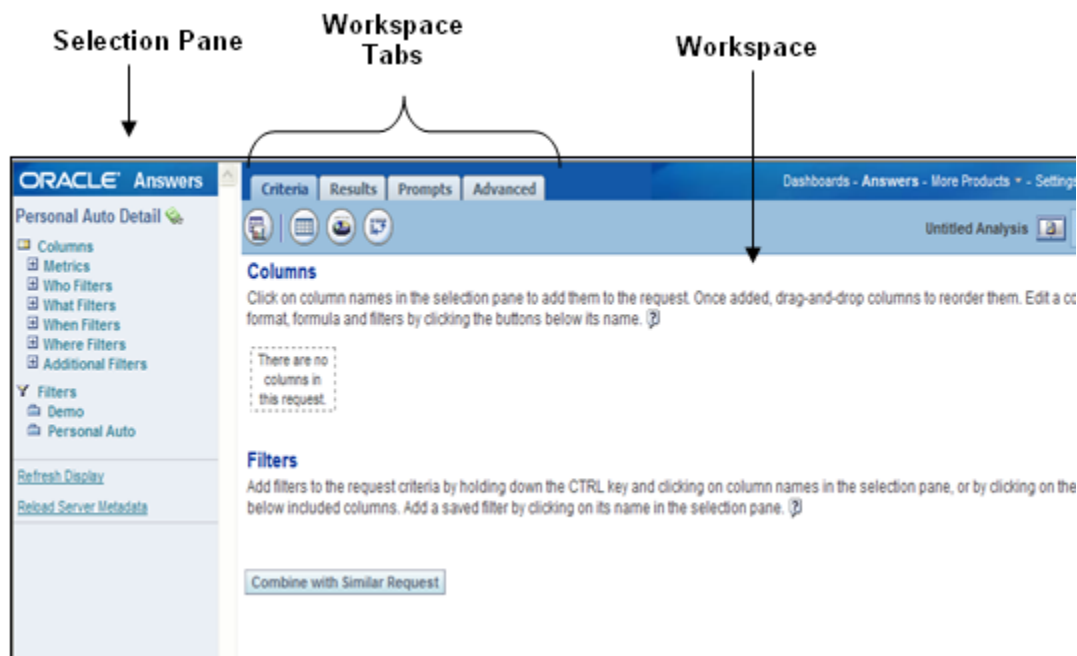
Figure 84: Parts of the Subject Area

The layout of the subject area is the same for all marts.

- **Selection Pane** – the selection pane on the left contains two folders:

  - *Columns* – this folder contains a complete list of metrics and filters for the selected mart that you can use to build your requests.

  - *Filters* – this folder contains filter sets unique to the selected mart that you can use to build customized filters.

- **Workspace** – the workspace area on the right is where you will build your requests. It is empty when you first arrive. It is comprised of two sections:

  - *Columns* – this is the workspace where you build your requests using metrics and filters from the Column section in the selection pane.

  - *Filters* – this is the workspace area where you can build customized filters using the filter sets from the Filters section in the selection pane. These filters can be saved and included in future requests.

SUBJECT AREA SELECTION PANE OVERVIEW

COLUMNS FOLDER

The Columns folder lists the metrics and filters associated with the selected mart. These elements are selected to construct requests within OII. To see a description of a specific metric or filter, simply move the cursor over the item and a floating definition box will appear.
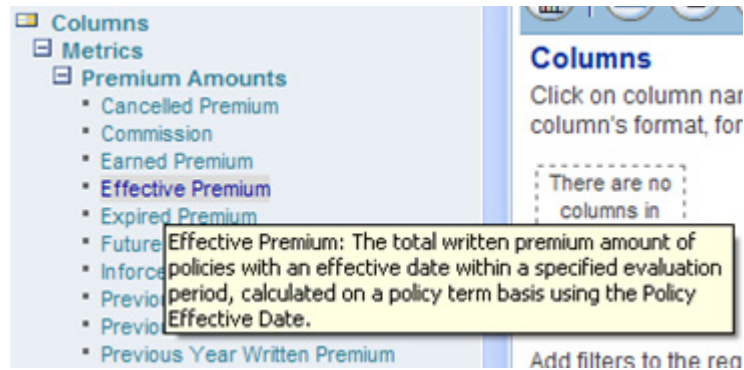
Figure 85: Move Cursor over Metric or Filter to Display Description

- **Metrics** – Metrics represent calculated values, including premiums, losses, exposures, ratios, averages and counts. Individual metrics are organized by these categories within the list.
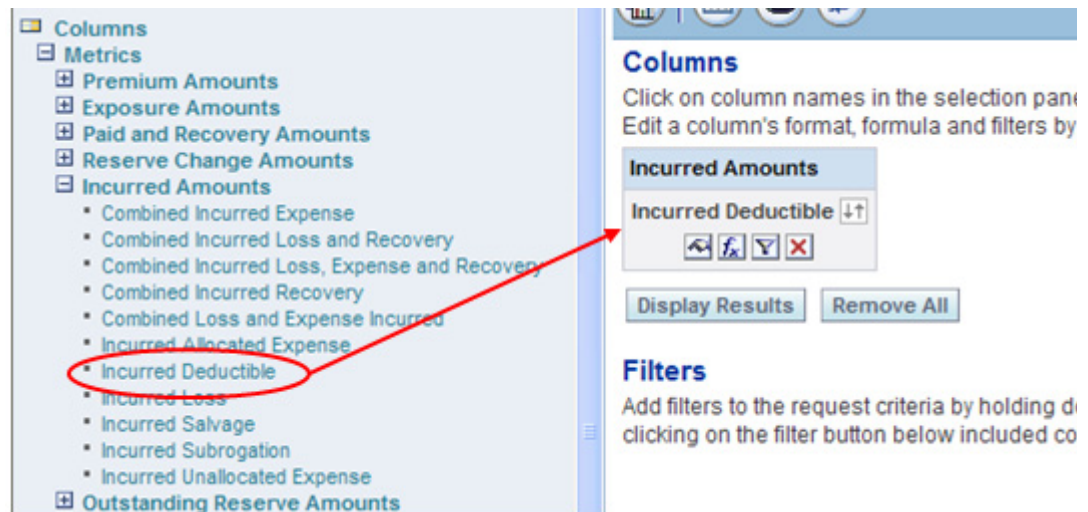
Figure 86: List of Metric Categories

- **Filters –** Filters represent elements by which the metrics can be analyzed, such as by line of business, agency, program, adjuster, class code and postal code. The filters reduce the data into specific categories and time ranges.

Figure 87: List of Filter Categories

Filters are organized in a Who, What, When, Where format to facilitate ease of navigation.

- **WHO** – Represents selections for individual companies, branch offices, underwriters, and agents.

- **WHAT** – Represents selections for individual lines of business, or line of business attributes, depending on the analysis category.

- **WHEN** – Which time frame is applicable to the analysis? A valuation period is selected by opening the When filter and selecting the period of time that will be used to analyze the data. The valuation period can be a single month, a quarter, year-to-date by month, several consecutive or nonconsecutive months, several quarters, several years, or any of the other choices listed under the When filter category.

- **WHERE** – Represents selections for specific states, territories, or postal codes depending on the analysis category, if specific geographic areas are being targeted.

- **ADDITIONAL FILTERS** – Represent selections for filtering on new/renewal, active/cancelled, or direct, ceded, and assumed business depending on the analysis category.

FILTERS FOLDER

The Filters folder contains sets of common, pre-configured saved filters for the current mart. These filters are provided to you so that you may add them to a request and edit them as you see fit.
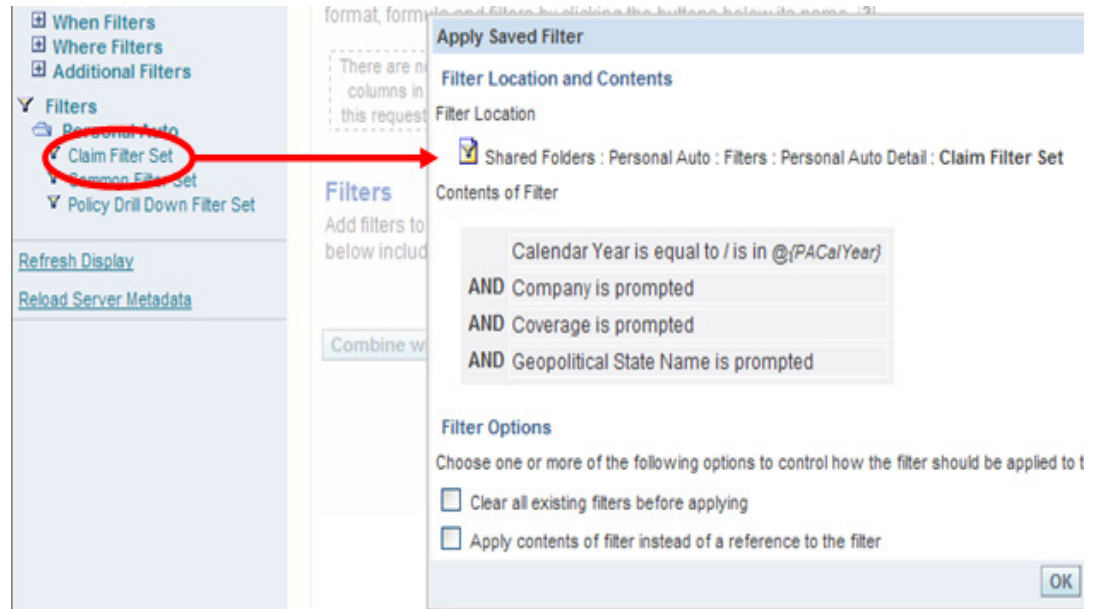
Figure 88: Claim Filter Ses

USING THE OBIEE METADATA DICTIONARY

The green icon next to the title of the mart in at the top of the selection pane opens a metadata dictionary in a separate browser window showing multiple contents items and levels for the OII database.
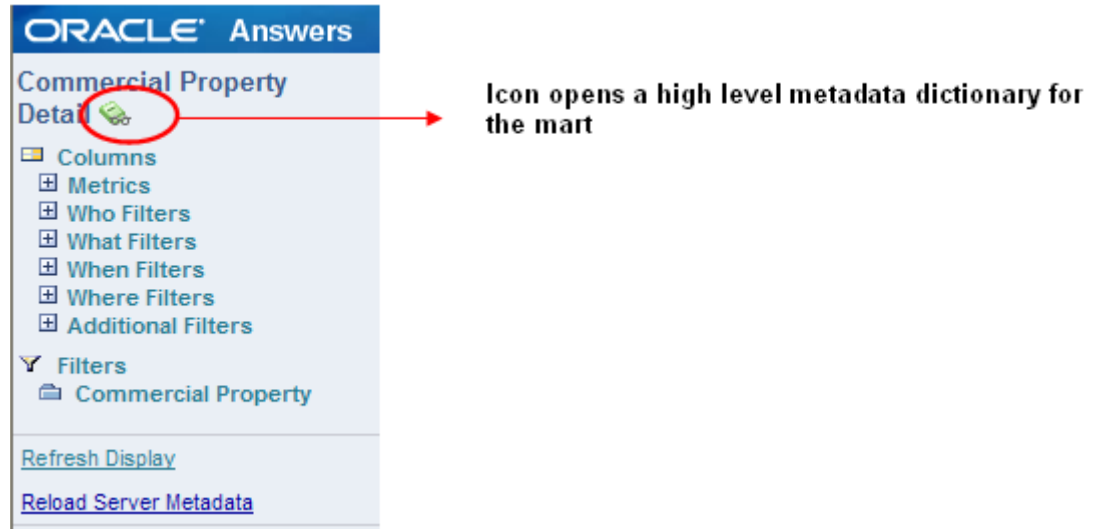
Figure 89: OII Metadata Dictionary Icon

Users can view data at different levels in the dictionary by moving the cursor over a specific category, sub-category, or individual metric or filter in the selection pane. For example, if you scroll over the "Who Filters" category name, the metadata dictionary icon appears to the right of the name. Click on it to open the dictionary and view the data for the Who filters.
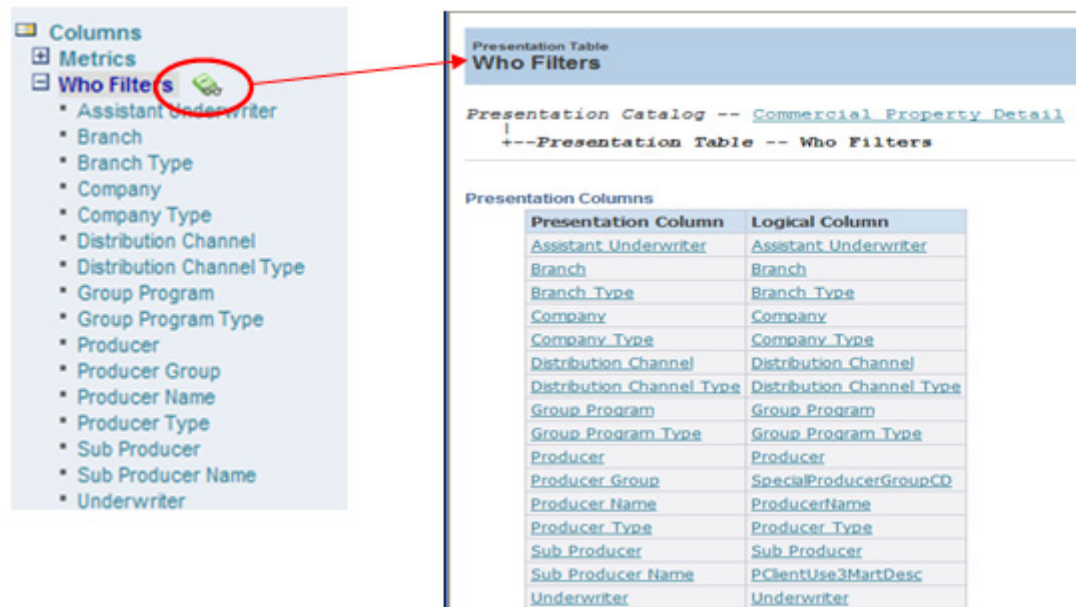
Figure 90: Viewing Metadata Dictionary Data at Different Levels

SUBJECT AREA WORKSPACE OVERVIEW

The workspace of the subject area for a selected mart is where you can request your OII requests. This section provides a brief description of the tabs and buttons found in this area.

SUBJECT AREA WORKSPACE TABS
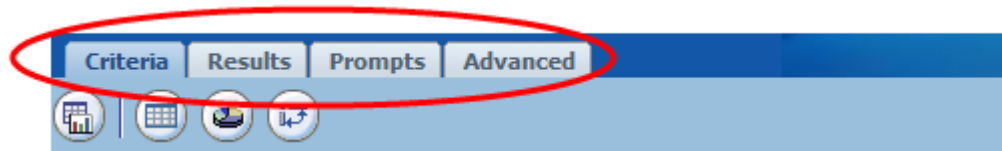
Table 10: Subject Area Workspace Tabs

Tab	Description
Criteria	The Criteria tab page is where you build and save your requests and custom filters. This is the default tab.
Results	The Results tab allows you to view and format the results of a request.
Prompts	The Prompts tab allows you to create prompts that filter a request. For a complete description of the Prompts tab, refer to *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*
Advanced	The Advanced tab allows you to work directly with the XML and logical SQL generated for a request. For a complete description of the Advanced tab, refer to *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*

SUBJECT AREA WORKSPACE BUTTONS

View Buttons

The View buttons appear on the Criteria tab. These buttons allow you to format the results of a request. Initial results appear in a table format. With these buttons you may add charts, graphs, or pivot tables to a result. This section provides a brief explanation of each button. For a complete description of views, refer to *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*
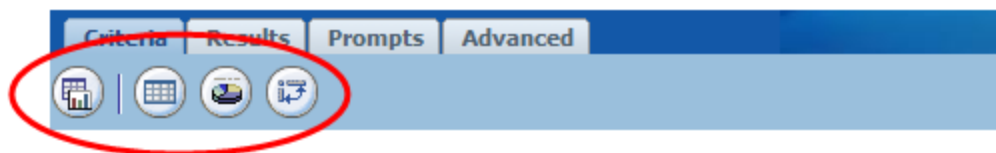
Table 11: View Buttons

Tab	Description
	The Compound Layout view button allows you to assemble different views for display on a dashboard.
	The Table view button allows you to display results in a standard table format.
	The Chart view button allows you to present results in a chart format.
	The Pivot view button allows you to arrange results in a pivot table.

WorkSpace Buttons
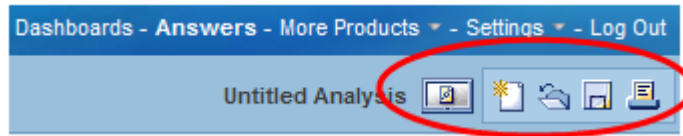
Table 12: Workspace Buttons

Tab	Description
	The Preview buttons displays the results of a request in a separate browser window and lets you see how the results will actually look on the dashboard.
	This button allows you to create a new request. When you select this button a drop-down list of marts in the Subject Area will open from which you can select the mart you wish to work with.
	Opens a previously saved request from your personal or shared folders.
	Saves the current request.

BUILDING A REQUEST

This section describes how to use the OII metrics and filters to construct requests. It is not meant to be a comprehensive explanation of all of the features and capabilities available for requests within OBIEE. Rather, it describes the basics of constructing and managing requests using the OII data components. For a complete description of requests refer to *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*

When you select a metric or filter from the Columns folder in the Selection Pane, the component appears in the Columns area of the Criteria tab page. The figure below shows a standard column dialog box.

Count

Policy Count ↓↑
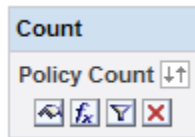
The buttons on the Column box allows you to perform the following functions.

Table 13: Column Box Buttons

Tab	Description
↓↑	The Order By button specifies the order in which results should be returned, ascending or descending.
◿	The Format Column button lets you edit various format properties for the column.
fx	The Edit Formula button lets you change the column heading and the formula for the column, such as adding a Rank or Percentile function. You can also combine multiple values or ranges of values from a given column into bins.
▽	The Add Filter button lets you create or edit a filter for the column.
✖	The Delete button removes the column from the request.

To Build a Request:

This section will walk you through the steps to build a very basic analysis using the metrics and filters in the Claims mart. The actual requests you build will obviously be more complex but for the purpose of this example, this request will measure Policy Counts over a Calendar Year and will be filtered by Company and Line of Business.

1. Select the Claims mart:

• Select Claims in the Subject Areas list, or

- Click on the New Request button on the Selection Pane and select Claims from the drop-down list:
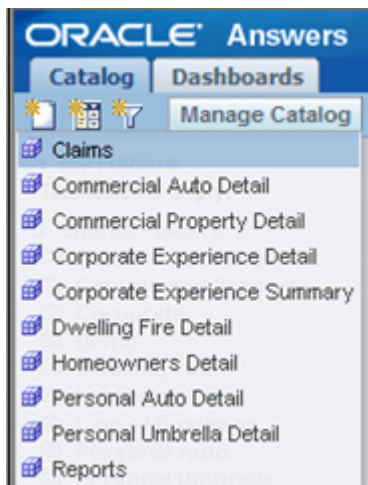
Figure 91: Mart Drop-Down List

The Criteria Tab for the Claims mart will open:

Figure 92: The Criteria Tab for Claims

2. Expand the When Filters category and click on Calendar Year. The Calendar Year column filter is added to the Columns section of the workspace.
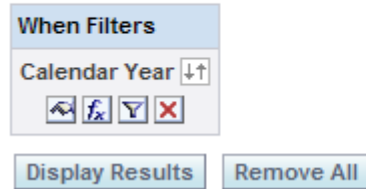
Figure 93: When Filters

3. Expand the **Who Filters** category and click on **Company.** The Company filter is added to the Columns workspace.
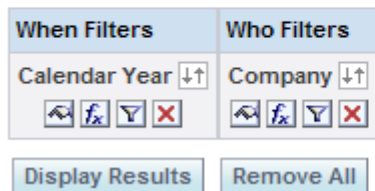
Figure 94: When+Who Filters

4. Expand the What Filters category and click on **Line of Business.** The Line of Business filter is added to the Columns workspace.
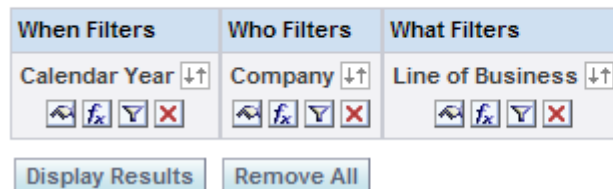
Figure 95: When+Who+What Filters

5. Expand the **Metrics>Count** category and click on **Policy Count**. The Policy Count metric box is added to the request.

Figure 96: When+Who+What+Filters+Policy Count Metric

6. Now that you've finished building your request you can perform the following actions:

To do this...	Go to...
Viewing the Results	page 95
Saving a Request	page 98
Retrieving a Request	page 99

Viewing the Results

There are several ways to view the results. To do so, perform one of the following actions:

- Click on the button.

- Click on the **Results** tab.

The Results tab opens and displays the results in a standard table format as shown below.

Figure 97: Request Results

You can also use the four buttons on the Criteria tab to view the results in other formats on the Results tab ().

If you want to see how the results will actually look on a dashboard, select the Preview button on the menu above the workspace area:
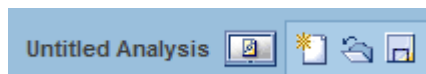
Figure 98: Preview Button

This view displays the results in a separate browser window:

Figure 99: Preview Window

Saving a Request

1. Once you are satisfied with the request, select the **Save** button on the upper right:
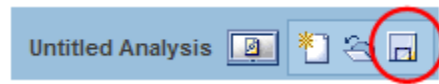
Figure 100: Save Button

The Save Request dialog box opens:

Figure 101: Save a Request

2. Choose a Personal or Shared Folder. To specify a subfolder, click the **Create Folder** button and type the name of the new folder.

3. Name and Description (optional) of the request.

4. Click **OK**.

Retrieving a Request

1. In the Presentation Catalog, click on the folder containing the request. The contents of that folder will be displayed in the workspace area.
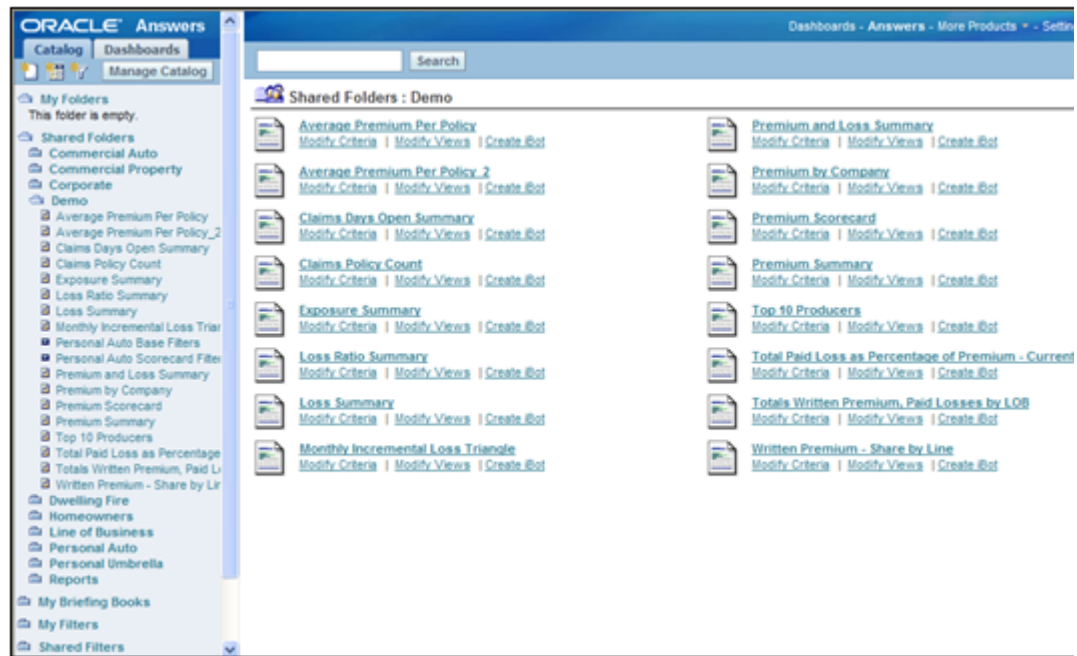
Figure 102: Contents of a Shared Folder

2. Click on the title of the request either in the Presentation Catalog or in the Workspace area. The results will be displayed in workspace area:
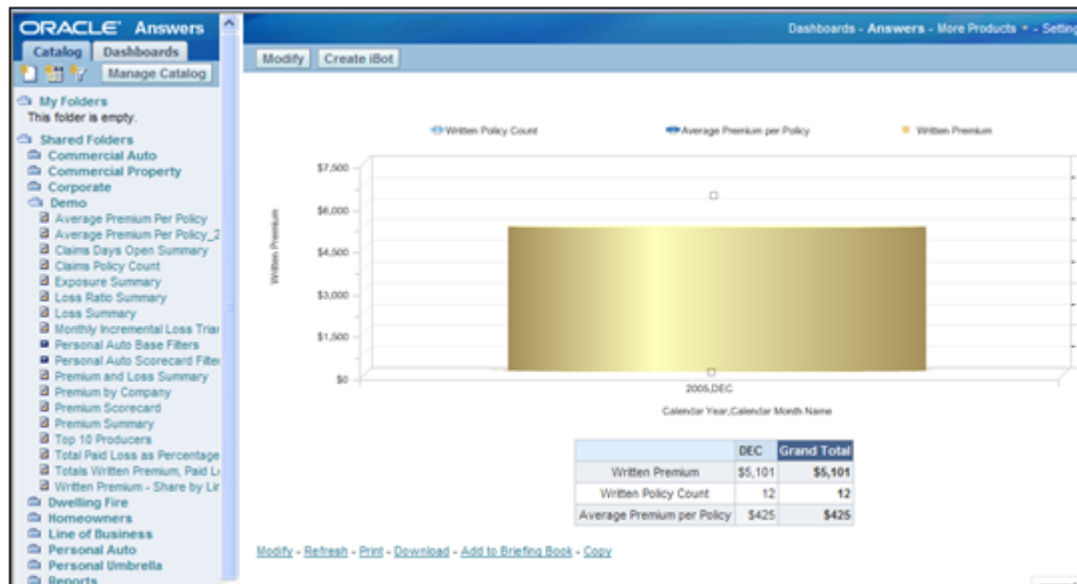
Figure 103: The Results of a Saved Request

3. To open the request for editing, select the Modify button at the top of the page or the Modify link below. The columns and filters that make up the report will be displayed in the Criteria tab.
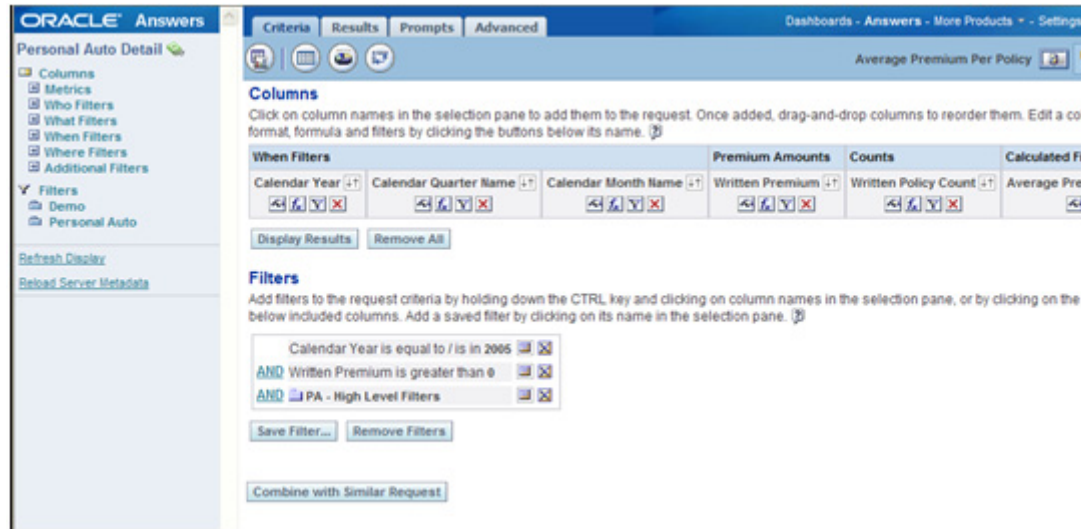
Figure 104: Displaying the Retrieved Request in the Criteria Tab

WORKING WITH COLUMN FILTERS IN A REQUEST

It's possible to streamline the data in your analysis by adding a filter to one or more of the columns. Not only can add a filter to a column but you can also save the filter and reuse it in other requests. There are other ways to manage and use filters but this section only covers the basics.

For a comprehensive description of column filters refer to *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*

ADDING A FILTER TO A REQUEST

For this example we will return to the request that was built on . This request evaluated data across multiple calendar years. If you only wanted to work with data from a single year you can add a column filter to the Calendar Year column. In this example we will use the year 2005.

Figure 105: Add a Filter to the Calendar Year

To add a column filter to a request:

1. Select the filter by performing one of these actions:

- Click on the **Add Filter** ![icon] icon in the Calendar Year column box or,

- Hold down the CTRL Key and click **When Filters> Calendar Year**.

   The Create/Edit Filter dialog box appears:
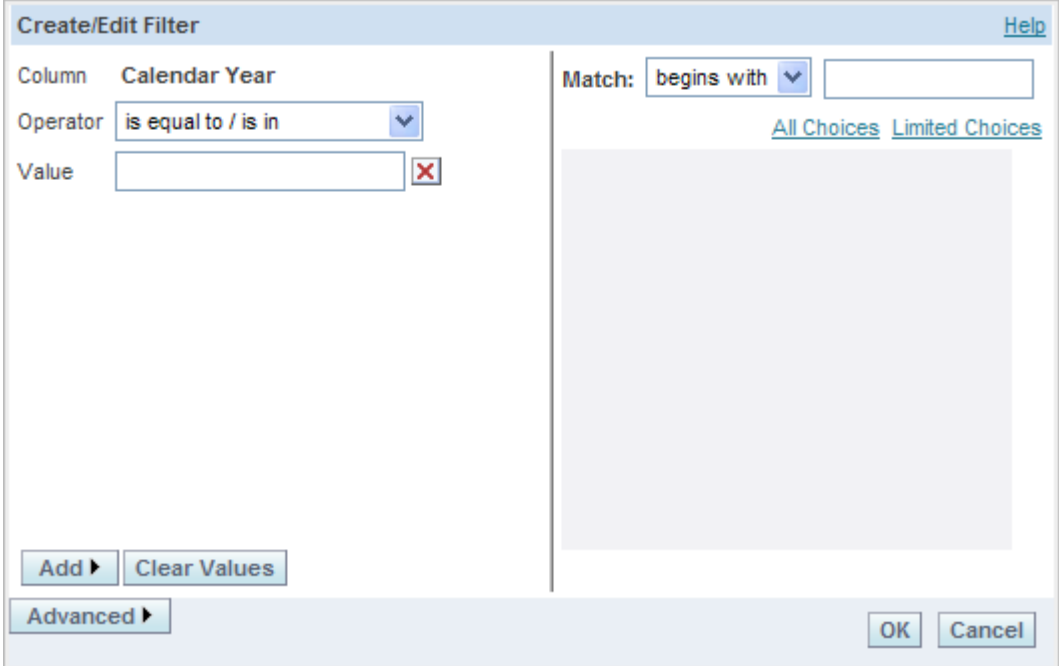
Figure 106: Create/Edit Filter Dialog Box

2. Enter **2005** in the **Value** box and press the **OK** button. The filter criteria appears under the Filters area:

Figure 107: Filter Criteria

3. Click on the **Display Results** button. The results now only show the data for 2005.

Calendar Year	Company	Line of Business	Policy Count
2005	Four Insurance Company, Ltd [05]	Personal Auto [AUTOP]	107
	One Insurance Company, Ltd [01]	Dwelling Fire [DFIRE]	91
		Homeowners [HOME]	285
		Personal Auto [AUTOP]	944
	Three Insurance Company, Ltd [03]	Dwelling Fire [DFIRE]	13
		Homeowners [HOME]	30
	Two Insurance Company, Ltd [02]	Dwelling Fire [DFIRE]	13
		Homeowners [HOME]	502
		Personal Auto [AUTOP]	3,869
Grand Total			**5,854**

Figure 108: Request Results

4. Save the current request.

Saving a Filter for Use in Other Requests

You can save the filter you just created independent of the current request and use it later on in other requests.

To Save the Filter for Use in Other Requests:

1. In the Filters area on the Criteria tab, click the **Save Filter…** button beneath the filter. The Choose Folder dialog box will open.

2. Choose a folder in which to save the filter, either My Filters or Shared Filters. If you want to create a subfolder, use the Create Folder button.

3. Type in a name and optional description for the filter.

4. Click **OK**.

5. Click the Refresh Display link in the selection pane. The filter appears under the Filters folder in either My Filters or in a shared filters folder.

Adding a Saved Filter for Use in Other Requests

To Add a Saved Filter to a Request:

1. Open a request to which you want to add a saved column filter.

2. In the selection pane, navigate to the appropriate Filters folder and click the saved filter that you want to apply.

3. The Apply Saved Filter dialog box appears.

4. Specify your choices, if any, in the Filter Options area.

5. Click **OK**. The filter appears in the Filters area on the Criteria tab.

USING THE OII SHARED FOLDERS

For your convenience, OII provides you with the complete catalog of Scorecard and Analysis reports for each mart category as well as the reports on the Reports Dashboard under Shared Folders. Also included are such components as the interactive prompts and filters used in these reports. The saved filters found in each of the reports are also provided in the Shared Filters folder.

You can run any of these reports as is or use them and the other OII components as templates to guide you in building your own reports.

Warning	DO NOT EDIT THE CONTENTS OF THE SHARED FOLDERS DIRECTLY!
	Changing the OII reports and components under Shared Folders could seriously damage the OII interface. Always save a report or component under another name in a personal or shared folder before making any changes to them.

USING THE OII REPORTS IN SHARED FOLDERS

To retrieve an OII report from a shared folder:

1. Click on a mart folder under Shared Folders. The folder contains two subfolders: Analysis and Scorecard.
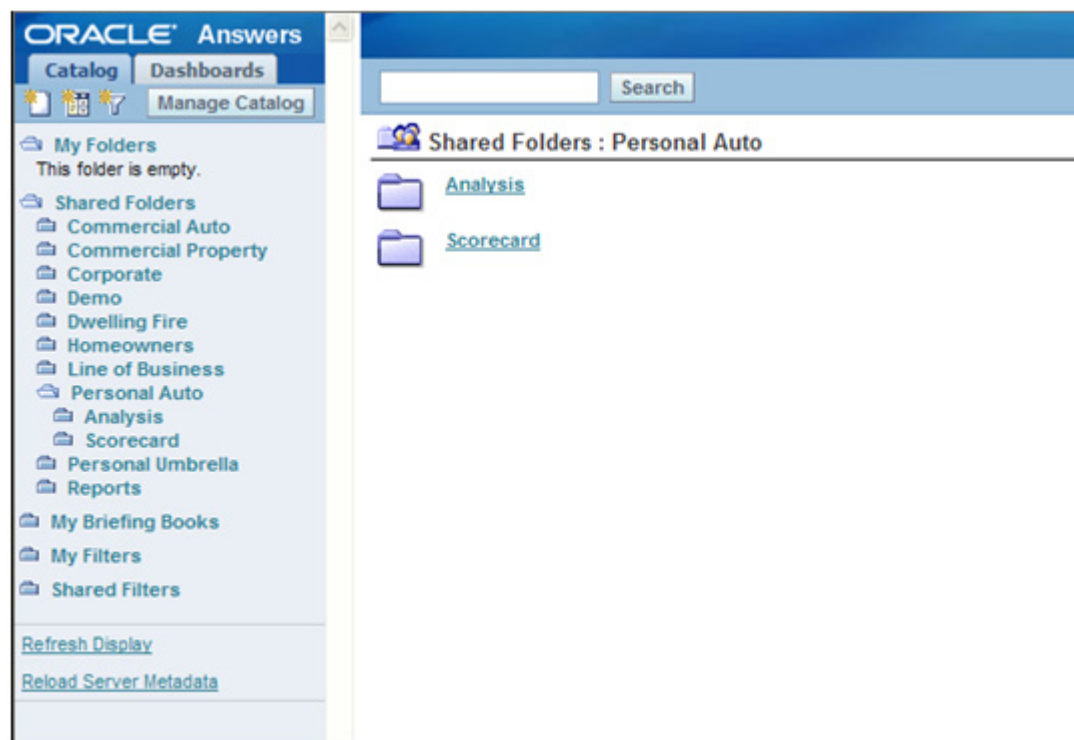
Figure 109: Analysis and Scorecard Subfolders

2. Click on the Scorecard folder to display its contents in the work area:
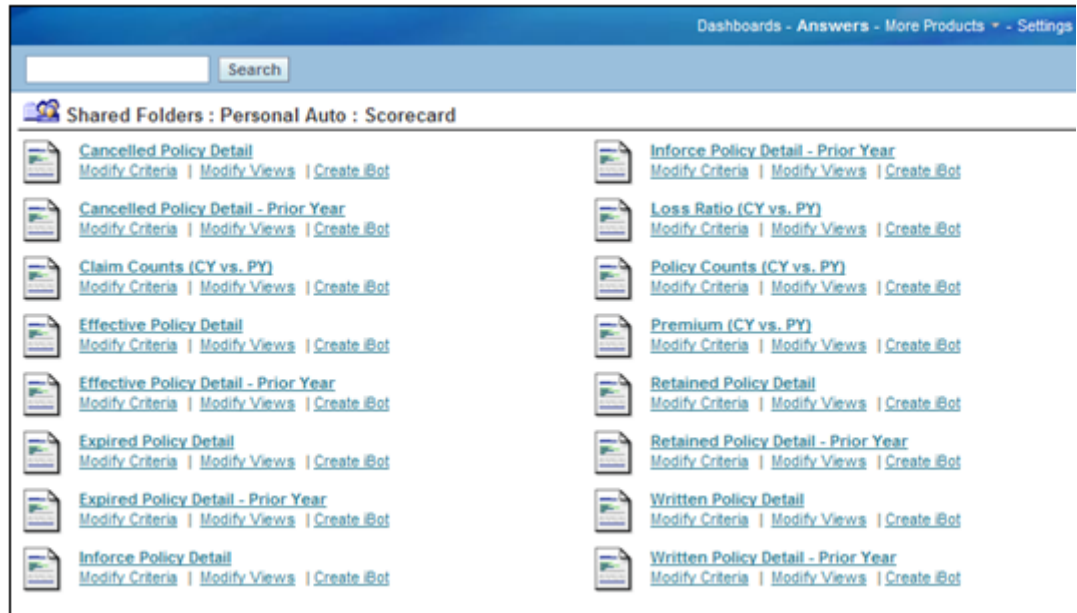
Figure 110: Personal Auto Scorecard Reports

3. Use the Modify Criteria and Modify Views links to view the contents of a report.

4. If you wish to use an existing report as a template for a future report, save it on the Criteria or Results tab under a different name.

The links beneath the report title perform the following functions:
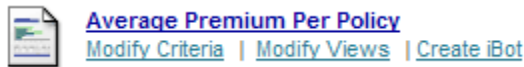
Table 14: Saved Reports Links

Link	Description
Title	The title link displays the results of the request in a page in the workspace area on the right. From this page, you can navigate to the Criteria tab to edit the request.
Modify Criteria	This link opens the request in the Criteria tab for editing.
Modify Views	This link displays the report results in the Results tab for editing.
Create iBot	This link allows you to create an iBot, a software-based intelligent agent used to access, filter, and perform analytics on data, in a saved report. The discussion of iBots is beyond the scope of this manual. For more a comprehensive description on creating and using iBots, refer to the *Oracle Business Intelligence Answers, Delivers, and Interactive Dashboards User Guide Version 10.1.3.4.*

USING THE OII SAVED FILTERS IN THE SHARED FILTERS FOLDER

Like the OII reports stored under Shared Folders, you can use the saved filters under the Saved Filters folders as templates when it comes time to build your own filters

Warning	DO NOT EDIT THE CONTENTS OF THE SHARED FOLDERS DIRECTLY!
	Changing the OII reports and components under Shared Folders could seriously damage the OII interface. Always save a report or component under another name in a personal or shared folder before making any changes to them.

To retrieve a saved filter:

1. Click on a subfolder under Shared Filters until you see the saved filter stored in the subfolder.

Figure 111: Saved Filter

2. Click on the filter. The filter will be displayed in the Saved Filter area.

Figure 112: Contents of a Saved Filter

3. Save the filter under another name in the My Filters or in Shared Filters folder.

Appendix A

Filters

This appendix lists the standard filters for each line of business used in OII. Unique filters can be selected at the time of installation or added later and are not included in this appendix.

CLAIMS

Table 15: Claims

Claims		
Filters		**Details**
	Who	Branch
		Branch Type
		Company
		Company Type
		Distribution Channel
		Distribution Channel Type
		Group Program
		Group Program Type
		In-House Adjuster
		Producer
		Producer Group
		Producer Type
		Sub Producer
		Reinsurance Company

Table 15: Claims (Continued)

Claims		
Filters		**Details**
	What	Annual Statement Line
		Catastrophe
		Class
		Coverage
		Excess Catastrophe
		Feature Status
		Line of Business
		Line of Business Internal Code
		Loss Suit
		Monoline/Package
		National Catastrophe
		Personal/Commercial
		Primary Class
		Secondary Class
		Subline
		Tort Indicator
		Type of Loss
		Claim Closed Date
		Line of Business
		Underinsured Stacked Indicator
		Uninsured Stacked Indicator
		Voluntary or Assigned Risk

Table 15: Claims (Continued)

Claims		
Filters		**Details**
	When	Accident Loss Hour
		Accident Month
		Accident Month Name
		Accident Quarter
		Accident Quarter Name
		Accident Year
		Calendar Month
		Calendar Month Name
		Calendar Quarter
		Calendar Quarter Name
		Calendar Year
		Claim Reported Month
		Claim Reported Month Name
		Claim Reported Quarter
		Claim Reported Quarter Name
		Claim Reported Year

Table 15: Claims (Continued)

Claims		
Filters		**Details**
	Where	Accident County
		Accident County Name
		Accident District
		Accident District Name
		Accident State
		Accident State Name
		Accident Territory
		Accident Zip Code
		Governing State
		Governing State Name
		Suit County
		Suit County Name
		Suit State
		Suit State Name
	Additional Filters	Direct/Ceded/Assumed

Table 15: Claims (Continued)

Claims		
Filters		**Details**
	Policy Detail	Cancellation Date
		Effective Date
		Expiration Date
		Name Insured
		Original Inception Date
		Policy Number
		Renewal Term
	Claim Detail	Claim Closed Date
		Claim Loss Date
		Claim Number
		Claim Open Date
		Claim Reclosed Date
		Claim Reopened Date
		Claim Reported Date
		Current Claim Occurrence Status
		Line of Business
		Annual Statement Line
		Coverage
		Coverage Part
		Reinsurance Treaty
		Group Program
		Policy Type
		Calendar Premium, Accident Losses
		Policy Premium, Policy Losses

COMMERCIAL AUTO DETAIL

Table 16: Commercial Auto Detail

Commercial Auto Detail		
Filters		**Details**
	Who	Assistant Underwriter
		Branch
		Branch Type
		Company
		Company Type
		Distribution Channel
		Distribution Channel Type
		Group Program
		Group Program Type
		Producer
		Producer Name
		Producer Group
		Producer Type
		Sub Producer
		Sub Producer Name
		Underwriter

Table 16: Commercial Auto Detail (Continued)

Commercial Auto Detail		
Filters		**Details**
	What	Catastrophe
		Catastrophe State
		Excess Catastrophe
		National Catastrophe
	Basis	Exposure Basis
		Premium Basis
	Class	Class
		Primary Class
		Secondary Class
	Coverage	Annual Statement Line
		Bureau Report Plan
		Coverage
		Coverage Category
		Coverage Part
		Secondary Coverage
		Subline

Table 16: Commercial Auto Detail (Continued)

Commercial Auto Detail		
Filters		**Details**
	Commercial Auto Filters	Business Use Class
		Company Deviation Factor
		Gross/Combined Vehicle Weight
		IRPM Experience Modifier
		Make of Vehicle
		Model Year
		PIP Rating Basis
		Primary Liability Rating Factor
		Primary Physical Damage Rating Factor
		Principal Anti-Theft Device
		Radius of Use
		Secondary Liability Rating Factor
		Secondary Physical Damage Rating Factor
		Schedule Modifier
		Vehicle Body Type
		Vehicle Symbol
		Vehicle Type
		Zone Rated Code
	Commercial Driver Filters	Driver Type
		Gender
		Licensed Year

Table 16: Commercial Auto Detail (Continued)

Commercial Auto Detail		
Filters		**Details**
	Commercial Policy Filters	Audit Frequency
		Audit Type
		Business Start Year
		NAICS Code
		Nature of Business
		Number of Employees
		Package Modification Factor
		PMA Code
		Policy Age
		Reporting Period
		Risk Grade
		SIC Code
	Deductible Filters	Deductible
		Deductible Applies To
		Deductible Basis
		Deductible Type
	Limit Filters	Limit
		Limit 1
		Limit 2
		Limit Amount
		Limit Applies To
		Limit Basis
		Limit Type
		Limit Valuation

Table 16: Commercial Auto Detail (Continued)

Commercial Auto Detail		
Filters		**Details**
	Line of Business	Company Product
		Line of Business
		Line of Business Subcode
		Monoline/Package
		Policy Type
		Policy Type Category
	When	Accident Month
		Accident Month Name
		Accident Quarter
		Accident Quarter Name
		Accident Year
		Calendar Month
		Calendar Month Name
		Calendar Quarter
		Calendar Quarter Name
		Calendar Year
		Policy Month
		Policy Month Name
		Policy Quarter
		Policy Quarter Name
		Policy Year

Table 16: Commercial Auto Detail (Continued)

Commercial Auto Detail		
Filters		**Details**
	Where	Geopolitical Country
		Geopolitical Country Name
		Geopolitical County
		Geopolitical County Name
		Geopolitical District
		Geopolitical District Name
		Geopolitical Region
		Geopolitical Region Name
		Geopolitical State
		Geopolitical State Name
		Geopolitical Territory
		Geopolitical Zip Code
		Governing State
		Governing State Name
	Additional Filters	Active Cancelled Code
		Active/Cancelled Policy
		New/Renewal Business
		New Renewal Code
		Direct/Ceded/Assumed
	Claim Detail	Claim Closed Date
		Claim Loss Date
		Claim Number
		Claim Open Date
		Claim Reclosed Date
		Claim Reopened Date
		Claim Reported Date

Table 16: Commercial Auto Detail (Continued)

Commercial Auto Detail		
Filters		**Details**
	Policy Detail	Cancellation Date
		Effective Date
		Expiration Date
		Named Insured
		Original Inception Date
		Policy Number
		Renewal Term

COMMERCIAL PROPERTY DETAIL

Table 17: Commercial Property Detail

Commercial Property Detail		
Filters		**Details**
	Who	Assistant Underwriter
		Branch
		Branch Type
		Company
		Company Type
		Distribution Channel
		Distribution Channel Type
		Group Program
		Group Program Type
		Producer
		Producer Group
		Producer Name
		Producer Type
		Sub Producer
		Sub Producer Name
		Underwriter

Table 17: Commercial Property Detail (Continued)

Commercial Property Detail		
Filters		**Details**
	What	Catastrophe
		Catastrophe State
		Class
		Excess Catastrophe
		Exposure Basis
		National Catastrophe
		Policy Age
		Premium Basis
		Primary Class
		Secondary Class
	Coverage	Annual Statement Line
		Bureau Report Plan
		Coverage
		Coverage Category
		Coverage Part
		Secondary Coverage
		Subline
	Line of Business	Company Product
		Line of Business Subcode
		Monoline/Package
		Policy Type
		Policy Type Category

Table 17: Commercial Property Detail (Continued)

Commercial Property Detail		
Filters		**Details**
	Limit	Limit
		Limit 1
		Limit 2
		Limit Amount
		Limit Applies To
		Limit Basis
		Limit Type
		Limit Valuation
	Deductible	Deductible
		Deductible Applies To
		Deductible Basis
		Deductible Type
	Commercial Policy	Audit Frequency
		Audit Type
		Business Start Year
		NAICS Code
		Nature of Business
		Number of Employees
		Package Modification Factor
		PMA Code
		Reporting Period
		Risk Grade
		SIC Code

Table 17: Commercial Property Detail (Continued)

Commercial Property Detail		
Filters		**Details**
	Commercial Property	Agreed Value
		Building Code Effectiveness Grade
		Builders Risk
		Class or Specified Rated
		Company Deviation Factor
		EQ Construction
		EQ Contents Rate Grade
		EQ Masonry Veneer Limitation
		EQ Zone
		Expense Modifier
		IRPM Experience Modifier
		Peak Season
		Rate Departure Factor
		Rate Modification Factor
		Rating Plan
		Replacement Cost
		Schedule Modifier
		Seasonal
		Sprinkler Leakage Coverage
		Vandalism Coverage
		Wind and Hail Coverage

Table 17: Commercial Property Detail (Continued)

Commercial Property Detail		
Filters		**Details**
	CSL	Alarm System
		Construction Type
		Distance to Hydrant
		EQ Building Ground
		Heating Improvement
		Heating Improvement Year
		Mixed Construction
		Number of Stories
		Number of Units
		Number Owner Occupied Units
		Occupancy Class
		Other Improvement
		Percent Sprinklered
		Plumbing Improvement
		Percent Masonry Veneer
		Plumbing Improvement Year
		Primary Premises
		Protection Class
		Protectional Device
		Roofing Improvement
		Roofing Improvement Year
		Roof Material
		Square Footage
		Vacant or Unoccupied
		Under Construction
		Wiring Improvement
		Wiring Improvement Year
		Year Built

Table 17: Commercial Property Detail (Continued)

Commercial Property Detail		
Filters		**Details**
	When	Accident Month
		Accident Month Name
		Accident Quarter
		Accident Quarter Name
		Accident Year
		Calendar Month
		Calendar Month Name
		Calendar Quarter
		Calendar Quarter Name
		Calendar Year
		Policy Month
		Policy Month Name
		Policy Quarter
		Policy Quarter Name
		Policy Year

Table 17: Commercial Property Detail (Continued)

Commercial Property Detail		
Filters		**Details**
	Where	Geopolitical Country
		Geopolitical Country Name
		Geopolitical County
		Geopolitical County Name
		Geopolitical District
		Geopolitical District Name
		Geopolitical Region
		Geopolitical Region Name
		Geopolitical State
		Geopolitical State Name
		Geopolitical Territory
		Geopolitical Zip Code
		Governing State
		Governing State Name
	Additional Filters	Active/Cancelled Policy
		Active Cancelled Code
		Direct/Ceded/Assumed
		New/Renewal Business
		New Renewal Code
	Policy Detail	Cancellation Date
		Effective Date
		Expiration Date
		Named Insured
		Original Inception Date
		Policy Number
		Renewal Term

Table 17: Commercial Property Detail (Continued)

Commercial Property Detail	
Filters	**Details**
Claim Detail	Claim Closed Date
	Claim Loss Date
	Claim Number
	Claim Open Date
	Claim Reclosed Date
	Claim Reopened Date
	Claim Reported Date

CORPORATE EXPERIENCE DETAIL

Table 18: Corporate Experience Detail

Corporate Experience Detail		
Filters		**Details**
	Who	Assistant Underwriter
		Branch
		Branch Type
		Company
		Company Type
		Distribution Channel
		Distribution Channel Type
		Group Program
		Group Program Type
		Producer
		Producer Group
		Producer Name
		Producer Type
		Sub Producer
		Sub Producer Name
		Underwriter

Table 18: Corporate Experience Detail (Continued)

Corporate Experience Detail	
Filters	**Details**
What	Annual Statement Line
	Catastrophe
	Catastrophe State
	Commercial Policy Age
	Excess Catastrophe
	Line of Business
	Monoline/Package
	National Catastrophe
	Personal/Commercial
	Policy Age
	Tort Indicator
	Uninsured Stacked Indicator
	Underinsured Stacked Indicator
	Voluntary or Assigned Risk

Table 18: Corporate Experience Detail (Continued)

Corporate Experience Detail		
Filters		**Details**
	When	Accident Month
		Accident Month Name
		Accident Quarter
		Accident Quarter Name
		Accident Year
		Calendar Month
		Calendar Month Name
		Calendar Quarter
		Calendar Quarter Name
		Calendar Year
		Expiration Month
		Expiration Month Name
		Expiration Quarter
		Expiration Quarter Name
		Expiration Year
		Policy Month
		Policy Month Name
		Policy Quarter
		Policy Quarter Name
		Policy Year

Table 18: Corporate Experience Detail (Continued)

Filters		Details
Corporate Experience Detail		
	Where	Geopolitical Country
		Geopolitical Country Name
		Geopolitical County
		Geopolitical County Name
		Geopolitical District
		Geopolitical District Name
		Geopolitical State
		Geopolitical State Name
		Geopolitical Territory
		Geopolitical Zip Code
		Governing State
		Governing State Name
	Additional Filters	Direct/Ceded/Assumed
		New/Renewal Business
		New Renewal Code
		Policy Active/Cancelled
		Policy Active/Cancelled Code
	Policy Detail	Original Inception Date
		Policy Cancellation Date
		Policy Effective Date
		Expiration Date
		Policy Number
		Policy Renewal Term
		Policyholder Name

Table 18: Corporate Experience Detail (Continued)

Corporate Experience Detail	
Filters	**Details**
Claim Detail	Claim Closed Date
	Claim Loss Date
	Claim Number
	Claim Occurrence Status
	Claim Open Date
	Claim Reclosed Date
	Claim Reopened Date
	Claim Reported Date
	Current Status

CORPORATE EXPERIENCE SUMMARY

Table 19: Corporate Experience Summary

Corporate Experience Summary		
Filters		Details
	Who	Branch
		Branch Type
		Company
		Company Type
		Distribution Channel
		Distribution Channel Type
		Group Program
		Group Program Type
		Producer
		Producer Group
		Producer Name
		Producer Type
		Sub Producer
		Sub Producer Name
	What	Line of Business
		Line of Business Internal Code
		Monoline or Package
		Personal or Commercial
		Policy Age
		Voluntary or Assigned Risk

Table 19: Corporate Experience Summary (Continued)

Corporate Experience Summary	
Filters	**Details**
When	Accident Month
	Accident Month Name
	Accident Quarter
	Accident Quarter Name
	Accident Year
	Calendar Month
	Calendar Month Name
	Calendar Quarter
	Calendar Quarter Name
	Calendar Year
	Policy Month
	Policy Month Name
	Policy Quarter
	Policy Quarter Name
	Policy Year
Where	Geopolitical Country
	Geopolitical Country Name
	Geopolitical County
	Geopolitical County Name
	Geopolitical District
	Geopolitical District Name
	Geopolitical State
	Geopolitical State Name
	Geopolitical Territory
	Geopolitical Zip Code
	Governing State
	Governing State Name

Table 19: Corporate Experience Summary (Continued)

Corporate Experience Summary		
Filters		**Details**
	Additional Filters	Active/Cancel
		Active/Cancelled Code
		Direct/Ceded/Assumed
		New/Renewal
		New/Renewal Code

DWELLING FIRE DETAIL

Table 20: Dwelling Fire Detail

Swelling fire Detail		
Filters		**Details**
	Who	Assistant Underwriter
		Branch
		Branch Type
		Company
		Company Type
		Distribution Channel
		Distribution Channel Type
		Group Program
		Group Program Type
		Producer
		Producer Group
		Producer Name
		Producer Type
		Sub Producer
		Sub Producer Name
		Underwriter

Table 20: Dwelling Fire Detail (Continued)

Swelling fire Detail		
Filters		**Details**
	What	Annual Statement Line
		Catastrophe
		Catastrophe State
		Class
		Coverage
		Deductible
		Deductible Type
		Excess Catastrophe
		Limit
		National Catastrophe
		Policy Age
		Primary Class
		Secondary Class
		Subline
	Dwelling Fire Filters	Construction Type
		Dwelling Amount
		Dwelling Use
		Feet to Hydrant
		Loss Free
		Miles to Station
		Number of Families
		Plumbing Update
		Pool Indicator
		Protection Class
		Replacement Cost Amount
		Roof Material
		Roofing Update

Table 20: Dwelling Fire Detail (Continued)

Swelling fire Detail		
Filters		**Details**
		Wiring Update
		Year Built
	When	Accident Month
		Accident Month Name
		Accident Quarter
		Accident Quarter Name
		Accident Year
		Calendar Month
		Calendar Month Name
		Calendar Quarter
		Calendar Year
		Policy Month
		Policy Month Name
		Policy Quarter
		Policy Quarter Name
		Policy Year

Table 20: Dwelling Fire Detail (Continued)

Filters		Details
Swelling fire Detail		
	Where	Geopolitical Country
		Geopolitical Country Name
		Geopolitical County
		Geopolitical County Name
		Geopolitical District
		Geopolitical District Name
		Geopolitical State
		Geopolitical State Name
		Geopolitical Territory
		Geopolitical Zip Code
		Governing State
		Governing State Name
	Additional Filters	Active/Cancelled Policy
		Active Cancelled Policy Code
		New/Renewal Business
		New Renewal Code
		Direct/Ceded/Assumed
	Claim Detail	Claim Closed Date
		Claim Loss Date
		Claim Number
		Claim Open Date
		Claim Reclosed Date
		Claim Reopened Date
		Claim Reported Date

Table 20: Dwelling Fire Detail (Continued)

Swelling fire Detail	
Filters	**Details**
Cancelled Policy Detail, Effective Policy Detail, Expired Policy Detail, Inforce Policy Detail, Retained Policy Detail, Written Policy Detail,	Cancellation Date
	Effective Date
	Expiration Date
	Named Insured
	Original Inception Date
	Policy Number
	Renewal Term

HOMEOWNERS DETAIL

Table 21: Homeowners Detail

Homeowners Detail		
Filters		**Details**
	Who	Assistant Underwriter
		Branch
		Branch Type
		Company
		Company Type
		Distribution Channel
		Distribution Channel Type
		Group Program
		Group Program Type
		Producer
		Producer Group
		Producer Name
		Producer Type
		Sub Producer
		Sub Producer Name
		Underwriter

Table 21: Homeowners Detail (Continued)

Homeowners Detail		
Filters		**Details**
	What	Annual Statement Line
		Catastrophe
		Catastrophe State
		Class
		Coverage
		Deductible
		Deductible Type
		Excess Catastrophe
		Limit
		Monoline/Package
		National Catastrophe
		Policy Age
		Primary Class
		Secondary Class
		Subline

Table 21: Homeowners Detail (Continued)

Homeowners Detail	
Filters	**Details**
Homeowners Filter	Built Year
	Construction Type
	Dwelling Amount
	Dwelling Use
	Families
	Feet to Hydrant
	Loss Free
	Miles to Station
	Plumbing Update Year
	Policy Form
	Pool Indicator
	Protection Class
	Roof Material
	Roofing Update Year
	Square Feet
	Wiring Update Year

Table 21: Homeowners Detail (Continued)

Homeowners Detail		
Filters		**Details**
	When	Accident Month
		Accident Month Name
		Accident Quarter
		Accident Quarter Name
		Accident Year
		Calendar Month
		Calendar Month Name
		Calendar Quarter
		Calendar Year
		Policy Month
		Policy Month Name
		Policy Quarter
		Policy Quarter Name
		Policy Year
	Where	Geopolitical Country
		Geopolitical Country Name
		Geopolitical County
		Geopolitical County Name
		Geopolitical District
		Geopolitical District Name
		Geopolitical State
		Geopolitical State Name
		Geopolitical Territory
		Geopolitical Zip Code
		Governing State
		Governing State Name

Table 21: Homeowners Detail (Continued)

Homeowners Detail		
Filters		**Details**
	Additional Filters	Active/Cancelled Policy
		Active Cancelled Code
		Direct/Ceded/Assumed
		New/Renewal Business
		New Renewal Code
		Active/Cancelled Policy
	Policy Detail	Cancellation Date
		Effective Date
		Expiration Date
		Named Insured
		Original Inception Date
		Policy Number
		Renewal Term
	Claim Detail	Claim Closed Date
		Claim Number
		Claim Open Date
		Claim Reclosed Date
		Claim Reopened Date
		Claim Reported Date
		Loss Date

PERSONAL AUTO DETAIL

Table 22: Personal Auto Detail

Personal Auto Detail		
Filters		**Details**
	Who	Assistant Underwriter
		Branch
		Branch Type
		Company
		Company Type
		Distribution Channel
		Distribution Channel Type
		Group Program
		Group Program Type
		Producer
		Producer Name
		Producer Group
		Producer Type
		Sub Producer
		Sub Producer Name
		Underwriter

Table 22: Personal Auto Detail (Continued)

Personal Auto Detail		
Filters		**Details**
	What	Annual Statement Line
		Anti-Theft Device Type
		At Fault Accidents
		Birth Year
		Class
		Catastrophe
		Catastrophe State
		Coverage
		Days Lapse of Prior Coverage
		Deductible
		Driver Age
		Driver Points
		Driver Training
		Excess Catastrophe
		Gender
		Good Student Discount
		Homeowners Discount
		International Drivers License
		Licensed Year
		Limit
		Major Violation Count
		Marital Status
		Miles to Work
		Minor Violation Count
		Model Year
		Monoline/Package
		Multi-Car Discount
		National Catastrophe
		Not at Fault Accidents

Table 22: Personal Auto Detail (Continued)

Personal Auto Detail		
Filters		**Details**
	When	Accident Month
		Accident Month Name
		Accident Quarter
		Accident Quarter Name
		Accident Year
		Calendar Month
		Calendar Month Name
		Calendar Quarter
		Calendar Quarter Name
		Calendar Year
		Policy Month
		Policy Month Name
		Policy Quarter
		Policy Quarter Name
		Policy Year

Table 22: Personal Auto Detail (Continued)

Personal Auto Detail		
Filters		**Details**
	Where	Geopolitical Country
		Geopolitical Country Name
		Geopolitical County
		Geopolitical County Name
		Geopolitical District
		Geopolitical District Name
		Geopolitical State
		Geopolitical State Name
		Geopolitical Territory
		Geopolitical Zip Code
		Governing State
		Governing State Name
	Additional Filters	Active Cancelled Code
		Active/Cancelled Policy
		New/Renewal Business
		New Renewal Code
		Direct/Ceded/Assumed
	Policy Detail	Cancellation Date
		Effective Date
		Expiration Date
		Named Insured
		Original Inception Date
		Policy Number
		Renewal Term

Table 22: Personal Auto Detail (Continued)

Personal Auto Detail		
Filters		**Details**
	Claim Detail	Claim Closed Date
		Claim Loss Date
		Claim Number
		Claim Open Date
		Claim Reclosed Date
		Claim Reopened Date
		Claim Reported Date

PERSONAL UMBRELLA DETAIL

Table 23: Personal Umbrella Detail

Personal Umbrella Detail		
Filters		**Details**
	Who	Branch
		Branch Type
		Company
		Company Type
		Distribution Channel
		Distribution Channel Type
		Group Program
		Group Program Type
		Producer
		Producer Name
		Producer Group
		Producer Type
		Sub Producer
		Sub Producer Name

Table 23: Personal Umbrella Detail (Continued)

Personal Umbrella Detail	
Filters	**Details**
What	Annual Statement Line
	Carrier Company
	Catastrophe
	Catastrophe State
	Class
	Coverage
	Excess Catastrophe
	National Catastrophe
	Policy Age
	Primary Class
	Retention
	Secondary Class
	Subline
	Umbrella Limits

Table 23: Personal Umbrella Detail (Continued)

Personal Umbrella Detail		
Filters		**Details**
	When	Accident Month
		Accident Month Name
		Accident Quarter
		Accident Quarter Name
		Accident Year
		Calendar Month
		Calendar Month Name
		Calendar Quarter
		Calendar Quarter Name
		Calendar Year
		Policy Month
		Policy Month Name
		Policy Quarter
		Policy Quarter Name
		Policy Year
	Where	Geopolitical Country
		Geopolitical Country Name
		Geopolitical County
		Geopolitical County Name
		Geopolitical District
		Geopolitical District Name
		Geopolitical State
		Geopolitical State Name
		Geopolitical Territory
		Geopolitical Zip Code
		Governing State
		Governing State Name

Table 23: Personal Umbrella Detail (Continued)

Personal Umbrella Detail		
Filters		**Details**
	Additional Filters	Active Cancelled Code
		Active/Cancelled Policy
		New/Renewal Business
		New Renewal Code
		Direct/Ceded/Assumed
	Policy Detail	Cancellation Date
		Effective Date
		Expiration Date
		Named Insured
		Original Inception Date
		Policy Number
		Renewal Term
	Claim Detail	Claim Closed Date
		Claim Loss Date
		Claim Number
		Claim Open Date
		Claim Reclosed Date
		Claim Reopened Date
		Claim Reported Date

Appendix B

Metrics

This appendix describes the standard metrics used in OII.

When setting-up requests on the Answers page, you will select data from two areas:

- **Metrics** – Metrics represent calculated values, including premiums, losses, exposures, ratios, averages and counts.

- **Filters** – Filters represent elements by which the metrics can be analyzed, such as by line of business, agency, program, adjuster, class code and postal code. Filters are organized in a who, what, when, where format to facilitate ease of navigation. See *Appendix A: Filters* for a complete listing of filters.

The following table lists metrics and describes the function or explains the formula used. It also provides the value of each metric.

Table 24: Metric Definitions

Metrics	Description
Allocated Expense Reserve Change	Any change in the amount set aside to support expense payments directly attributable to an individual claim or feature, including the initial Loss Reserve established, during a specific time period.
Allocated Expense Reserve Change Ratio	Allocated Expense Reserve Change divided by Earned Premium.
Average Alloc Expense Paid Per Claim	Paid Allocated Expense divided by Total Open Claims.
Average Cancellation Premium	Cancelled Premium Amount divided by Cancelled Policy Count
Average Combined Expenses Per Claim	(Paid Allocated Expense + Paid Unallocated Expense) divided by Total Open Claims
Average Effective Premium	Effective Premium Amount divided by Effective Policy Count.
Average Expiration Premium	Expired Premium Amount divided by Expired Policy Count
Average Inforce Premium	Inforce Premium Amount divided by Inforce Policy Count

Table 24: Metric Definitions (Continued)

Metrics	Description
Average Retained Premium	Retained Premium Amount divided by Retained Policy Count
Average Transaction Size	Written Premium Amount divided by Written Premium Policy Count.
Average Unalloc Expense Paid Per Claim	Paid Unallocated Expense divided by Total Open Claims.
Cancelled Policy Count	The number of policies that are cancelled at the end of a specified evaluation period and active at the end of the prior evaluation period. The formula for calculating the Cancelled Policy Count is as follows: CancellationDate >= BOMDate and CancellationDate < EOMDate
Cancelled Premium	The final total written premium amount of policies that is cancelled at the end of a specified evaluation period and active at the end of the prior evaluation period.
Cancelled Premium to Written Premium	Cancelled Premium divided by Written Premium.
Claim Feature Count	The number of distinct features with transactional activity within an evaluation period.
Claim Occurrence Count	The number of distinct claim occurrences with transactional activity within an evaluation period.
Claim Status Count	The number of Open, Closed, and Reopened claims within an evaluation period.
Claim to Date Incurred Amount	The total amount of Incurred Losses since the claim was opened.
Claimant Count	The number of distinct claimants with transactional activity within an evaluation period.
Claims Closed	The number of claim occurrences closed within an evaluation period.
Claims Opened	The number of claim occurrences opened within an evaluation period.
Combined Expense Reserve Change	Allocated Expense Reserve Change + Unallocated Expense Reserve Change.
Combined Expense Reserve Change Ratio	(Allocated Expense Reserve Change + Unallocated Expense Reserve Change) divided by Earned Premium.

Table 24: Metric Definitions (Continued)

Metrics	Description
Combined Incurred Expense	Incurred Allocated Expense + Incurred Unallocated Expense.
Combined Incurred Expense Ratio	(Incurred Allocated Expense + Incurred Unallocated Expense) divided by Earned Premium.
Combined Incurred Expense to Incurred Loss Ratio	(Incurred Allocated Expense + Incurred Unallocated Expense) divided by Incurred Loss
Combined Incurred Loss and Recovery	Incurred Loss + Incurred Salvage + Incurred Subrogation + Incurred Deductible.
Combined Incurred Loss and Recovery Ratio	(Incurred Loss + Incurred Salvage + Incurred Subrogation + Incurred Deductible) divided by Earned Premium.
Combined Incurred Loss, Expense and Recovery	Incurred Loss + Paid Allocated Expense + Allocated Expense Reserve Change + Paid Unallocated Expense + Unallocated Expense Reserve Change + Salvage Recovered + Salvage Reserve Change + Subrogation Recovered + Subrogation Reserve Change + Deductible Recovered + Deductible Reserve Change
Combined Incurred Loss, Expense and Recovery Ratio	(Incurred Loss + Incurred Allocated Expense + Incurred Unallocated Expense + Incurred Salvage + Incurred Subrogation + Incurred Deductible) divided by Earned Premium.
Combined Incurred Recovery	Salvage Recovered + Salvage Reserve Change + Subrogation Recovered + Subrogation Reserve Change + Deductible Recovered + Deductible Reserve Change
Combined Incurred Recovery Ratio	(Incurred Salvage + Incurred Subrogation + Incurred Deductible) divided by Earned Premium.
Combined Incurred Recovery to Incurred Loss Ratio	(Incurred Salvage + Incurred Subrogation + Incurred Deductible) divided by Incurred Loss.
Combined Loss and Expense Incurred	Incurred Loss + Incurred Allocated Expense + Incurred Unallocated Expense.
Combined Loss and Expense Incurred Ratio	(Incurred Loss + Incurred Allocated Expense + Incurred Unallocated Expense) divided by Earned Premium.
Combined Loss and Expense Reserve Change	Loss Reserve Change + Allocated Expense Reserve Change + Unallocated Expense Reserve Change.
Combined Loss and Expense Reserve Change Ratio	(Loss Reserve Change + Allocated Expense Reserve Change + Unallocated Expense Reserve Change) divided by Earned Premium.

Table 24: Metric Definitions (Continued)

Metrics	Description
Combined Loss and Recovery Reserve Change	Loss Reserve Change + Salvage Reserve Change + Subrogation Reserve Change + Deductible Reserve Change.
Combined Loss and Recovery Reserve Change Ratio	(Loss Reserve Change + Salvage Reserve Change + Subrogation Reserve Change + Deductible Reserve Change) divided by Earned Premium.
Combined Loss, Expense and Recovery Reserve Change	Loss Reserve Change + Allocated Expense Reserve Change + Unallocated Expense Reserve Change + Salvage Reserve Change + Subrogation Reserve Change + Deductible Reserve Change.
Combined Loss, Expense and Recovery Reserve Change Ratio	(Loss Reserve Change + Allocated Expense Reserve Change + Unallocated Expense Reserve Change + Salvage Reserve Change + Subrogation Reserve Change + Deductible Reserve Change) divided by Earned Premium.
Combined Outstanding Expense Reserve	Outstanding Allocated Expense Reserve + Outstanding Unallocated Expense Reserve.
Combined Outstanding Loss and Expense Reserve	Outstanding Loss Reserve + Outstanding Allocated Expense Reserve + Outstanding Unallocated Expense Reserve.
Combined Outstanding Loss and Recovery Reserve	Outstanding Loss Reserve + Outstanding Salvage Reserve + Outstanding Subrogation Reserve + Outstanding Deductible Reserve.
Combined Outstanding Loss, Expense and Recovery Reserve	Outstanding Loss Reserve + Outstanding Allocated Expense Reserve + Outstanding Unallocated Expense Reserve + Outstanding Salvage Reserve + Outstanding Subrogation Reserve + Outstanding Deductible Reserve.
Combined Outstanding Recovery Reserve	Outstanding Salvage Reserve + Outstanding Subrogation Reserve + Outstanding Deductible Reserve.
Combined Paid Expense	Paid Allocated Expense + Paid Unallocated Expense
Combined Paid Expense Ratio	(Paid Allocated Expense + Paid Unallocated Expense) divided by Earned Premium.
Combined Paid Expense to Paid Loss Ratio	(Paid Allocated Expense + Paid Unallocated Expense) divided by Paid Loss
Combined Paid Loss and Expense	Paid Loss + Paid Allocated Expense + Paid Unallocated Expense

Table 24: Metric Definitions (Continued)

Metrics	Description
Combined Paid Loss and Expense Ratio	(Paid Loss + Paid Allocated Expense + Paid Unallocated Expense) divided by Earned Premium.
Combined Paid Loss and Recoveries	Paid Loss + Salvage Recovered + Subrogation Recovered + Deductible Recovered
Combined Paid Loss and Recovery Ratio	(Paid Loss + Salvage Recovered + Subrogation Recovered + Deductible Recovered) divided by Earned Premium.
Combined Paid Loss, Paid Expense and Recoveries	Paid Loss + Paid Allocated Expense + Paid Unallocated Expense + Salvage Recovered + Subrogation Recovered + Deductible Recovered
Combined Paid Loss, Paid Expense and Recovery Ratio	(Paid Loss + Paid Allocated Expense + Paid Unallocated Expense + Salvage Recovered + Subrogation Recovered + Deductible Recovered) divided by Earned Premium.
Combined Recovery Ratio	(Salvage Recovered + Subrogation Recovered + Deductible Recovered) divided by Earned Premium.
Combined Recovery Reserve Change	Salvage Reserve Change + Subrogation Reserve Change + Deductible Reserve Change.
Combined Recovery Reserve Change Ratio	(Salvage Reserve Change + Subrogation Reserve Change + Deductible Reserve Change) divided by Earned Premium.
Combined Recovery to Paid Loss Ratio	(Salvage Recovered + Subrogation Recovered + Deductible Recovered) divided by Paid Loss.
Commission	That portion of premium that is retained or paid as an acquisition expense.
Count Renewal Retention	Retained Policy Count divided by Expired Policy Count.
Deductible Recovered	The amount of compensation received from an entity that is fully or partially liable for repayment of a deductible amount that has been incurred.
Deductible Recovered to Paid Loss Ratio	Deductible Recovered divided by Paid Loss Ratio.
Deductible Recovery Ratio	Deductible Recovered divided by Earned Premium.
Deductible Reserve Change	Any change in the amount of compensation expected to be recovered from an entity that is fully or partially liable for repayment of a deductible amount that has been incurred, including the initial Loss Reserve established, during a specific time period.

Table 24: Metric Definitions (Continued)

Metrics	Description
Deductible Reserve Change Ratio	Deductible Reserve Change divided by Earned Premium.
Earned Composite Rate	Earned Premium divided by Earned Exposure.
Earned Exposure	The amount of Written Exposure that has been realized as of a specific time period. Unearned exposure is calculated on a daily (1/365th) method, based on client specifications. Earned Exposure = Written Exposure - Unearned Exposure.
Earned Premium	The amount of written premium that has been realized as of a specific time period. Unearned premium is calculated on either a daily (1/365th) or a monthly (1/24th) method, based on client specifications. Earned Premium = Written Premium - Unearned Premium.
Earned Premium to Written Premium	Earned Premium divided by Written Premium.
Effective Policy Count	The number of policies with an effective date within an evaluation period, and in an ending active status in that period. Effective Policy Count is calculated as: EffectiveDate >= BOMDate and EffectiveDate < EOMDate and (CancellationDate >= EOMDate or CancellationDate < EffectiveDate)
Effective Premium	The total written premium amount of policies with an effective date within a specified evaluation period, calculated on a policy term basis using the Policy Effective Date.
Expense/Paid Losses	Paid Allocated Expense divided by Paid Loss
Expenses/Incurred Amount	(Paid Allocated Adjustment Expense + Outstanding Loss Reserve) divided by Incurred Loss.
Expenses/Incurred Including Expenses	(Paid Allocated Adjustment Expense + Outstanding Loss Reserve) divided by (Incurred Loss + Incurred Allocated Expense).
Expired Policy Count	The number of policies with an expiration date within an evaluation period, and in an ending active status in that period. Expired Policy Count is calculated as: ExpirationDate >= BOMDate and ExpirationDate < EOMDate and CancellationDate < EffectiveDate

Table 24: Metric Definitions (Continued)

Metrics	Description
Expired Premium	The total written premium amount of policies with an expiration date within a specified evaluation period, calculated on a policy term basis using the Policy Expiration Date.
Future Written Premium	The amount of coverage-level transactions that have a Cycle (processing) Date in a specified evaluation period, but a Book Date in a future evaluation period.
Incurred Allocated Expense	The full amount of expenses directly attributable to an individual claim, based on both amounts paid and reserves for estimated future payments, during a specific time period.
Incurred Allocated Expense Ratio	Incurred Allocated Expense divided by Earned Premium.
Incurred Allocated Expense to Incurred Loss Ratio	Incurred Allocated Expense divided by Incurred Loss.
Incurred Combined Expense to Incurred Loss Ratio	(Incurred Allocated Expense + Incurred Unallocated Expense) divided by Incurred Loss.
Incurred Deductible	The full amount of compensation expected to be recovered from an entity that is fully or partially liable for repayment of a deductible amount that has been incurred, based on both amounts recovered and reserves for estimated future recoveries, during a specific time period.
Incurred Deductible Ratio	Incurred Deductible divided by Earned Premium.
Incurred Deductible to Incurred Loss Ratio	Incurred Deductible divided by Incurred Loss.
Incurred Loss	The full amount of a claim based on both amounts paid and recovered and reserves for estimated future payments and recoveries. Can be one of 3 methods based on client specifications: 4. Paid Losses + Loss Reserve Change 5. Paid Losses + Loss Reserve Change + Salvage Recovered + Salvage Reserve Change + Subrogation Recovered + Subrogation Reserve Change. 6. Paid Losses + Loss Reserve Change + Salvage Recovered + Salvage Reserve Change + Subrogation Recovered + Subrogation Reserve Change + Deductible Recovered + Deductible Reserve Change.

Table 24: Metric Definitions (Continued)

Metrics	Description
Incurred Loss and Combined Expense to Earned Exposures	(Incurred Loss + Incurred Allocated Expense + Incurred Unallocated Expense) divided by Earned Exposures.
Incurred Loss Ratio	Incurred Loss divided by Earned Premium.
Incurred Salvage	The full amount expected to be recovered for the value of property taken over by an insurer to reduce its loss, based on both amounts recovered and reserves for estimated future recoveries, during a specific time period.
Incurred Salvage Ratio	Incurred Salvage divided by Earned Premium.
Incurred Salvage to Incurred Loss Ratio	Incurred Salvage divided by Incurred Loss.
Incurred Subrogation	The full amount of compensation expected to be recovered from an entity that is fully or partially liable for a claim that has been incurred, based on both amounts recovered and reserves for estimated future recoveries, during a specific time period.
Incurred Subrogation Ratio	Incurred Subrogation divided by Earned Premium.
Incurred Subrogation to Incurred Loss Ratio	Incurred Subrogation divided by Incurred Loss.
Incurred Unallocated Expense	Paid Unallocated Expense + Unallocated Expense Reserve Change
Incurred Unallocated Expense Ratio	Incurred Unallocated Expense divided by Earned Premium.
Incurred Unallocated Expense to Incurred Loss Ratio	Incurred Unallocated Expense divided by Incurred Loss.
Inforce Policy Count	The number of policies with an expiration date greater than the end of an evaluation period, an effective date in or prior to that evaluation period, and an ending active status within that period. Inforce Policy Count is calculated as: ExpirationDate >= EOMDate and EffectiveDate < EOMDate and (CancellationDate >= EOMDate or CancellationDate < EffectiveDate)
Inforce Premium	The total written premium amount of policies that are active at the end of a specified evaluation period, have an effective date within or prior to the evaluation period, and an expiration date in a future evaluation period.

Table 24: Metric Definitions (Continued)

Metrics	Description
Inforce Premium to Written Premium	Inforce Premium divided by Written Premium.
Loss Reserve Change	Any change in the amounts set aside to support payment of a claim, including the initial Loss Reserve established, during a specific time period.
Loss Reserve Change Ratio	Loss Reserve Change divided by Earned Premium.
Loss Severity	Incurred Amount divided by Total Claim Open Count.
Outstanding Allocated Expense Reserve	The Allocated Expense reserve amount as of the end of a reporting period.
Outstanding Deductible Reserve	The deductible reserve amount as of the end of a reporting period.
Outstanding Loss Reserve	The loss reserve amount as of the end of a reporting period.
Outstanding Salvage Reserve	The salvage reserve amount as of the end of a reporting period.
Outstanding Subrogation Reserve	The subrogation reserve amount as of the end of a reporting period.
Outstanding Unallocated Expense Reserve	The Unallocated Expense reserve amount as of the end of a reporting period.
Paid Allocated Expense	The amount of expense payments directly attributable to an individual claim during a specific time period.
Paid Allocated Expense Ratio	Paid Allocated Expense divided by Earned Premium.
Paid Allocated Expense to Paid Loss Ratio	Paid Allocated Expense divided by Paid Loss.
Paid Loss	The amount of loss payments made (usually excluding all recoveries) during a specific time period.
Paid Loss Ratio	Paid Loss divided by Earned Premium.
Paid Unallocated Expense	The amount of expense payments not directly attributable to an individual claim, but assigned to a transaction based on client specifications, within a specific time period.
Paid Unallocated Expense Ratio	Paid Unallocated Expense divided by Earned Premium.
Paid Unallocated Expense to Paid Loss Ratio	Paid Unallocated Expense divided by Paid Loss.

Table 24: Metric Definitions (Continued)

Metrics	Description
Policy Count	Number of policies grouped by active or cancelled status at the end of an evaluation period.
Premium Renewal Retention	Retained Premium divided by Expired Premium.
Previous Year Cancelled Policy Count	The number of policies that were cancelled at the end of a specified evaluation period and active at the end of the prior evaluation period during the previous year.
Previous Year Cancelled Premium	The final total written premium amount of policies cancelled during the previous year of a specified evaluation period.
Previous Year Claims Occurrence Count	The number of claim occurrences with transactional activity during the previous year of a specified evaluation period.
Previous Year Earned Premium	The amount of written premium that has been realized during the previous year of a specified time period.
Previous Year Effective Policy Count	The number of policies during the previous year of an evaluation period with an effective date within that evaluation period, and in an ending active status in that period.
Previous Year Expired Policy Count	The number of policies with an expiration date within an evaluation period, and in an ending active status in that period during the previous year.
Previous Year Incurred Loss Ratio	Incurred Loss Ratio for the previous year.
Previous Year Inforce Policy Count	The Inforce Policy Count for the previous year.
Previous Year Paid Loss Ratio	Paid Loss Ratio for the previous year.
Previous Year Retained Policy Count	The number of policies with an expiration date and an ending active status within an evaluation period, and an effective date and an ending active status within that period during the previous year.
Previous Year Written Policy Count	The number of policies containing written premium within an evaluation period during the previous year.
Previous Year Written Premium	The amounts charged to policyholders for insurance coverage during the previous year.
Processed Premium	The amount of coverage-level transactions that have a Cycle (processing) Date in a specified evaluation period.
Recoveries/Paid Losses	Recoveries divided by Paid Loss.

Table 24: Metric Definitions (Continued)

Metrics	Description
Retained Policy Count	The number of policies with an expiration date and an ending active status within an evaluation period, and an effective date and an ending active status within that period. Retained Policy Count is calculated as: (ExpirationDate >= BOMDate and ExpirationDate < EOMDate and CancellationDate < EffectiveDate) AND (EffectiveDate >= BOMDate and EffectiveDate < EOMDate and (CancellationDate >= EOMDate or CancellationDate < EffectiveDate))
Retained Premium	The total written premium amount of inforce policies with an expiration and effective date within a specified evaluation period, calculated on a policy term basis using the Policy Expiration Date.
Retained Premium to Effective Premium	Retained Premium divided by Effective Premium.
Salvage Recovered	The value of property taken over by an insurer to reduce its loss.
Salvage Recovered to Paid Loss Ratio	Salvage Recovered divided by Paid Loss
Salvage Recovery Ratio	Salvage Recovered divided by Earned Premium.
Salvage Reserve Change	Any change in the amounts expected to be recovered for the value of property taken over by an insurer to reduce its loss, including the initial Loss Reserve established, during a specific time period.
Salvage Reserve Change Ratio	Salvage Reserve Change divided by Earned Premium.
Subrogation Recovered	The amount of compensation received from an entity that is fully or partially liable for a claim that has been incurred.
Subrogation Recovered to Paid Loss	Subrogation Recovered divided by Paid Loss.
Subrogation Recovery Ratio	Subrogation Recovered divided by Earned Premium.
Subrogation Reserve Change	Any change in the amounts of compensation expected to be recovered from an entity that is fully or partially liable for a claim that has been incurred, including the initial Loss Reserve established, during a specific time period.
Subrogation Reserve Change Ratio	Subrogation Reserve Change divided by Earned Premium.

Table 24: Metric Definitions (Continued)

Metrics	Description
Total Open Claims	The number of claim occurrences remaining open at the end of an evaluation period.
Transactional Paid Loss	The amount of loss payments made (usually excluding all recoveries) during a specific time period.
Unallocated Expense Reserve Change	Any change in the amount set aside to support expense payments not directly attributable to an individual claim or feature, but assigned to a transaction based on client specifications, including the initial Loss Reserve established, during a specific time period.
Unallocated Expense Reserve Change Ratio	Unallocated Expense Reserve Change divided by Earned Premium.
Written Exposure	The measure of the unit of risk assumed by an insurer, expressed as specified by the client, but usually based on individual units such as vehicles, structures, payroll, etc.
Written Premium	The amounts charged to policyholders for insurance coverage. Calculation is based on the aggregation of all coverage-level transactions based on the Book Date (the accounting date when transactions are recognized).

Appendix C

Glossary

This glossary defines the terms and abbreviations commonly used within OII and formulas for counts, ratios, and averages.

Table 25: Glossary of Terms

Field	Definition/Formula
Exposure Earned Premium Fact or Metric	The earned premium that is actually exposed to loss during a specified period of time. To develop this earned premium, the date on which premiums were booked is disregarded. The portion of the written premium exposed to loss (earned) is allocated to the exposure period whether the premiums were booked in a prior period, during the current period, or after the period. The exposure earned premium eliminates the deficiency contained in accounting earned premium that results from timing problems in the recording of the premium.
Accident Losses	"When" filter available in the Claim Detail application. Measures all losses based on the actual loss date and accumulates losses to the valuation ('as of') date.
Accident Month Case Incurred Loss	Measures Incurred Loss occurring within a given month on an accident year basis. Formula is Paid Loss (minus paid recoveries) + loss reserve amounts (both changes in reserves and initial reserves).
Accident Month Loss Severity	The average amount of loss per claim occurrence on an accident year/quarter/month basis. The formula is: accident year case incurred loss amount ÷ accident year number of losses (claim occurrences)
Accident Year Number of Losses	A count of all claim occurrences (not features) on an accident year basis.
Allocated Expense Loss Ratio	Allocated Loss Adjustment Expenses ÷ Loss Adjustment Expense Amounts
Allocated Expense Paid to Paid Loss Ratio	Allocated LAE Amount ÷ Paid Loss Amount

Table 25: Glossary of Terms (Continued)

Field	Definition/Formula
Allocated Expense Ratio	All Allocated Loss Adjustment Expenses ÷ All Loss Adjustment Expense Amounts (Allocated and Unallocated)
Allocated Expense Reserves to All Reserves	Allocated Loss Expense Reserves (both changes in reserves and initial reserves) ÷ All Loss Reserves (Allocated + Unallocated)
Allocated Expense/Incurred Ratio	All Allocated Loss Adjustment Expenses ÷ Incurred Losses excluding Expenses
Allocated Loss Adjustment Expense	The amount of change to loss adjustment expenses that can be directly tied to a given claim occurrence or feature and analyzed within a given time period.
Average Allocated Expense Paid Per Claim	Allocated Expenses ÷ Total Claim Occurrence Count
Average Loss Severity	Incurred Losses ÷ Total Open Claim Count
Average Policy Size	Written Premium ÷ Total policy count
Book Date	Used to calculate Written Premium, Losses, Reserves, Expenses and Recoveries on a Calendar Year basis. Book Date is defined as the accounting month in which premiums and losses are recognized. Book Date is not displayed in the applications, but is used to calculate various metrics in the background.
Calendar Year Earned Exposure	The amount of written exposure that may be recognized as earned for a given time period on a calendar year/quarter/ month basis. Exposures are earned using the daily method. For each day a one-year policy is in force, an insurer earns 1/ 365th of the annual premium.
Calendar/Accident Case Incurred Loss Ratio	The relationship between incurred loss amounts and earned premium expressed as a percentage on an accident year/ quarter/month basis. The formula is: accident year case incurred loss amount ÷ calendar year earned premium
Claim Counts	A metric in the Claims Monitor application that counts the number of claim occurrences reported within a user-defined date range. The analysis results are compared between to evaluation dates (ex: as of January 2006 vs. as of July 2006) to measure loss development over time

Table 25: Glossary of Terms (Continued)

Field	Definition/Formula
Claim Reported Losses	"When" filter available in the Claim Detail application. Measures all losses based on the date the loss was actually reported to the insured and accumulates losses to the valuation ('as of') date.
Claim Status	Available in the Claim Detail application Claim Status provides results for Open, Closed and Reopened claims as of the evaluation period.
Conformed Dimension	A common dimension (filter) that is shared across multiple data marts and applications, (i.e., Company, Branch, Agent, etc.)
Current Incurred Amount	Current total value of the claim, less any expenses.
Cycle Date	The date when data was entered or modified in the source system and is used as the Valuation Date in the OII applications. Cycle Date is not displayed in the applications, but is used to calculate various metrics in the background.
Dimension	An attribute or characteristic that can be used to categorize or filter data.
Drill Down	An analysis technique that filters a particular data attribute down to a lower level (ex: Written Premium by Broker).
Drill Up	The reverse of a Drill Down that returns the user to a higher-level of analysis.
Executive Summary	A compilation of information deemed important to an executive.
Exposure Basis Code	The exposure basis is the extent of risk as measured by various metrics depending on the coverage being exposed.
Facultative Commission Percent	The percentage of premium the ceding company retains as a commission from the reinsurer.
Floor	The lowest dollar amount you want considered for analysis.
Incurred Loss Including LAE	The estimated value of the total loss for the selected time period including loss expenses. The formula is calculated as: Incurred Loss including LAE = Paid Loss + Loss Reserves + Paid Combined Expenses – Paid Recoveries
Loss Frequency by Earned Exposure	The number of claims ÷ the number of earned exposures (ex: number of claim occurrences per hundred car years for collision coverage).

Table 25: Glossary of Terms (Continued)

Field	Definition/Formula
Loss Reserve Accuracy By Claim Count	Measures Incurred Loss change between two evaluation periods for all claims reported within a specified time period. The purpose is to analyze the number of claims where Incurred Loss increases or decreases between the two evaluation periods.
Loss Reserve Accuracy By Dollar Amount	Measures Incurred Loss change between two evaluation periods for all claims reported within a specified time period. The purpose is to analyze the change in Incurred Loss between the two evaluation periods.
Loss State / Province	The State or Province in which the claim actually occurred.
Mart	A set of "Query Ready" tables designed to support specific analytical requirements. Data marts contact fact (metric) and dimension (filter) tables and are segmented by application and by line of business.
Paid Combined Expenses	Allocated LAE Amount + Unallocated LAE Amount over a given time period.
Policy Transaction Amount	The amount of any transaction processed for a policy. All policy amounts in the applications (premiums, exposures, etc.) are an aggregation of individual policy transaction amounts.
Recoveries	Salvage Recovered + Subrogation Recovered
Recoveries to Incurred Including LAE Ratio	(Salvage Recovered + Subrogation Recovered) ÷ (Incurred Loss + Total Loss Adjustment Expense [ALAE + ULAE])
Recoveries to Incurred Ratio	(Salvage Recovered + Subrogation Recovered) ÷ Incurred Loss *not including* Expenses
Reserve Loss Ratio	Loss Reserve Amount ÷ Earned Premium Amount for a given evaluation period
Salvage	The value of property taken over by an insurer to reduce its loss.
Salvage Reserve Amount	The estimated value of property taken over by an insurer to reduce its loss. Salvage Reserve includes both Initial Salvage Reserves and Change in Salvage Reserves within the evaluation period.
State / Province	Defined as the *Governing* State or Province where the policy was written.
Subrogation	The amount of recovery that the insurance company has collected.

Table 25: Glossary of Terms (Continued)

Field	Definition/Formula
Subrogation Reserve Amount	The estimated amount of recovery the insurance company will collect. Subrogation Reserve includes both Initial Subrogation Reserves and Change in Subrogation Reserves within the evaluation period.
Suit State/Province	The state or province in which the litigation has been filed. This can be different fro the policyholder's state/province or exposure state/province.
Unallocated Expense Reserves to All Reserves	Unallocated Reserves ÷ (Allocated Reserves + Unallocated Reserves)
Unallocated Expenses Paid to Paid Loss	(Initial Unallocated Expenses + Change in Allocated Expenses) ÷ Paid Loss
Valuation Date	The date from which data is evaluated. An "as of" date. Example: Incurred Losses for 2005 - 2006 valued as of 12/31/2006. The valuation date is 12/31/2006.
Valuation Period	A point in time from which data is evaluated. An "as of" date. Example: Incurred Losses for 2005 - 2006 valued as of 12/31/2006. The valuation period is 12 months.

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