



Mitsui Sumitomo Insurance Group

CRS LOSS RUN SYSTEM

MANUAL

For the external user

Copy write 2003 Mitsui Sumitomo Insurance Group (USA)

MSMM **CRS** USERS MANUAL

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Mitsui Sumitomo Insurance Group

INTRODUCTION CONSOLIDATED REPORTING SYSTEM (CRS)

Mitsui Sumitomo's consolidated reporting system (CRS) is a user-friendly web-based application providing access to real time and month end loss data. The application consists of a series of graphs, summary and detail reports that display data in real time or month end valuations. Each of the reports provide the flexibility that allows the user to select specific parameters such as time spans, loss causes, loss locations, etc. to create a customized display in pdf, html, or Excel format. The reports can also be emailed or sent in hard copy format as well.

MSIG internal staff has access to the complete historic data for all policyholders. There is also a search function that allows the user to extract the data when they do not know the account name. Complete information is extracted simply by entering what is known.

Policyholders and Brokers have access only to their specific data through very sophisticated security. These users will need to enter a user id and password, both provided by MSMM to gain access to CRS.

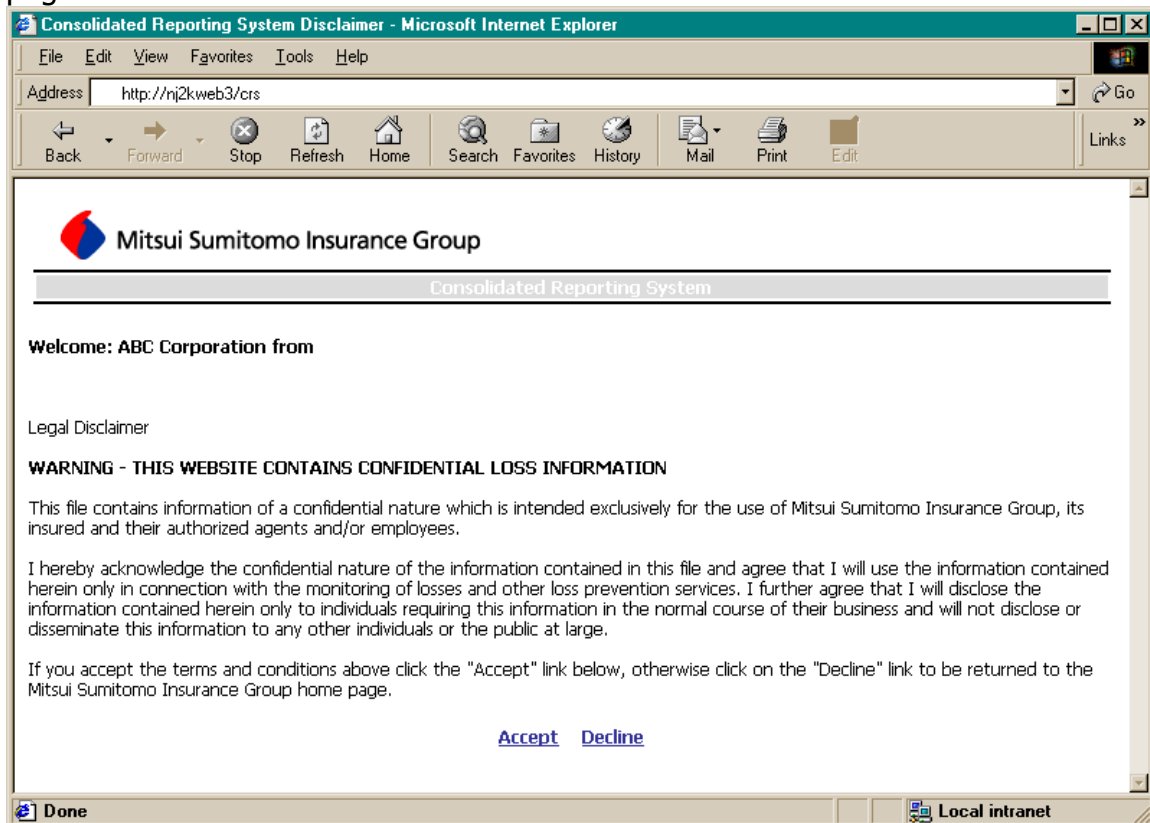
The system contains all of the historic data for both the former Sumitomo and the former Mitsui's Great American System. To speed the process time to access data we are limiting the time span to 3 to 5 years depending on the report requested. Complete historic data can be requested by contacting your local Mitsui Sumitomo Insurance Group representative.

Consolidated Reporting System

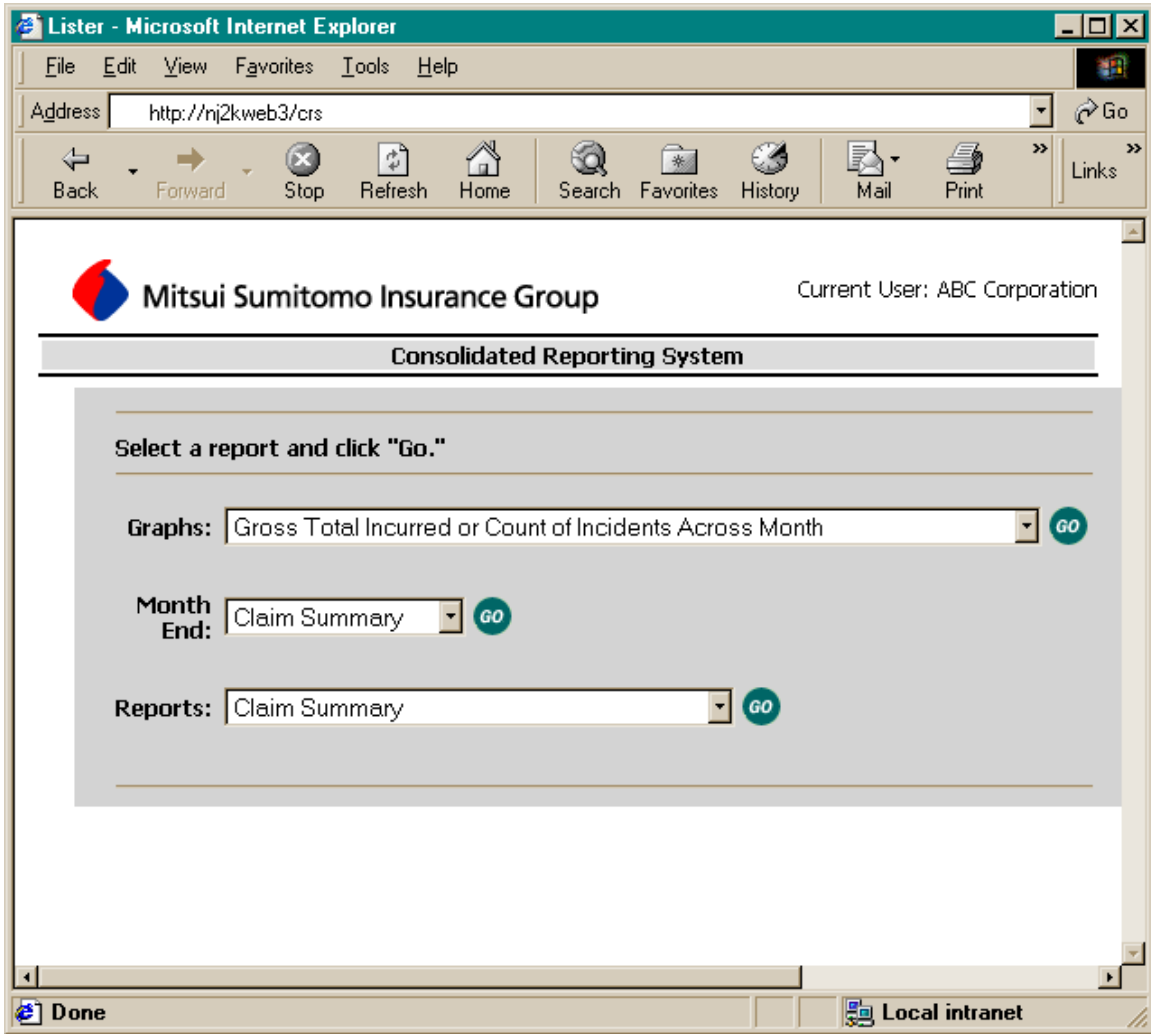
URL:

- External User will access through the corporate website:
<http://www.msigusa.com>
 - Access is through the "gray" bar along the top of the page and is entitled "Loss Runs"
 - For security reasons the user will be prompted for their UserId and password prior to gaining access to their loss data.

This will log the external user into the CRS System and initially the disclaimer page as show below.



- External User View

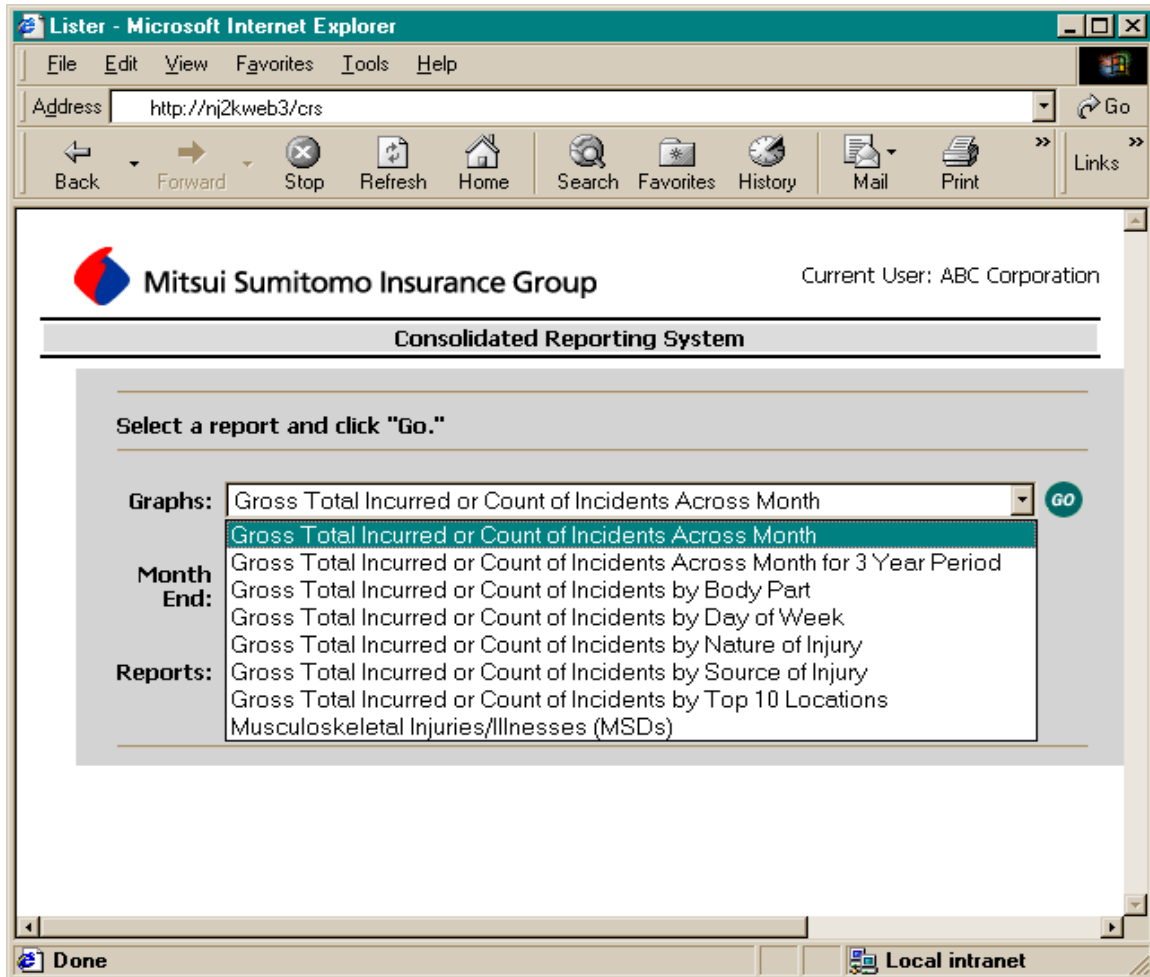


From the main menu you have a choice of three different report type criteria for retrieving loss data.

1. Graphs <valued as of prior day's close of business>
2. Month End <valued as of user defined month end>
3. Reports <valued as of prior day's close of business>

Select the single category, select report criteria and then select go.

- Below is a list of Available **Graphs** <Valued as of prior day's close of business> Data:

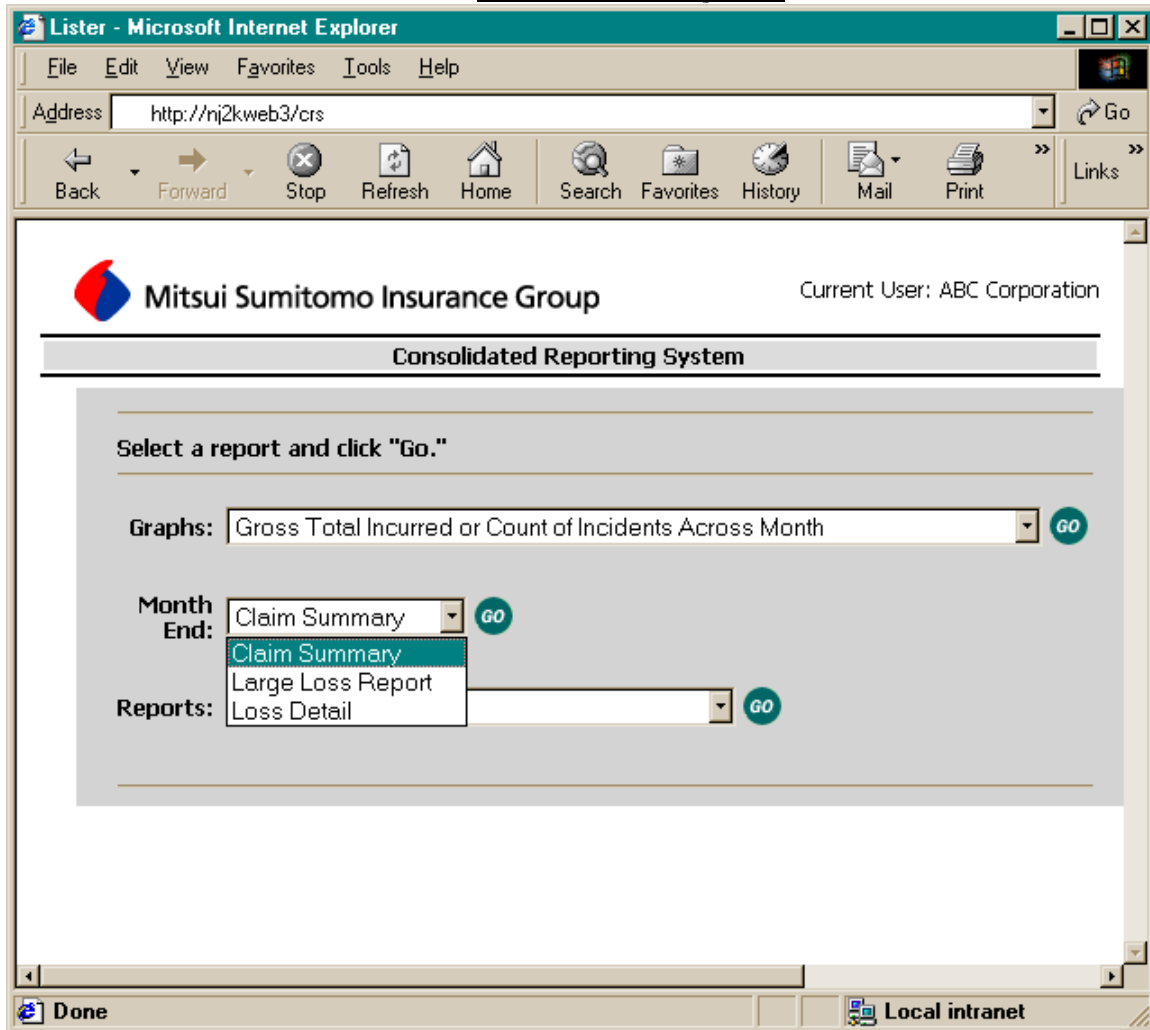


From the main menu the required data can be displayed as a **Graph**, by clicking on the drop down box. There are eight choices for retrieving loss data. Once you have selected the report required, click '**GO**'.

- Cost or Count of Incidents Across Month
- Cost or Count of Incidents Across Month for 3 Year Period
- Cost or Count of Incidents by Body Part
- Cost or Count of Incidents by Day of Week
- Cost or Count of Incidents by Location
- Cost or Count of Incidents by Nature of Injury
- Cost or Count of Incidents by Source of Injury
- Musculoskeletal Injuries/Illnesses (MSDs)

In any graph the user can "double click" on the graph component to "drill down" to the actual loss detail making up that selection criteria.

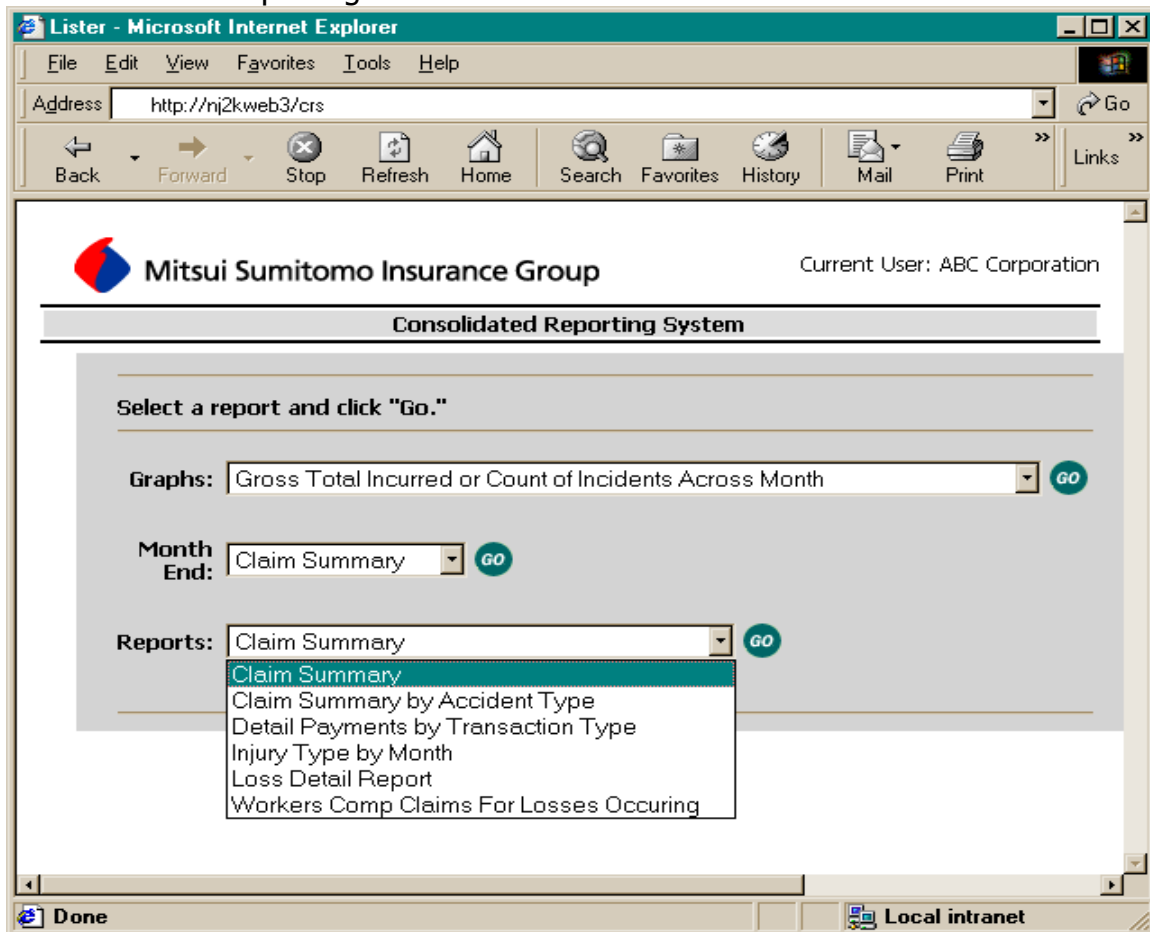
- Below is a list of Available **Month End Reports**:



When **Month End** is selected, two detail reports and one summary report is available.

- Large Loss Report - Complete detail (i.e. financial and descriptive) for claims at user defined minimum thresholds (i.e. \$10,000 to \$1,000,000)
- Loss Detail Report - Complete detail (i.e. financial and descriptive) for all claims.
- Claim Summary Report – Shows claims by cost and count summarized by policy number.

- Below is a list of Available **Reports**, Valued as of prior day's close of business reporting:



When **Reports** is selected there are six available reports to choose from.

- Claim Summary – Summary report displaying claim frequency, paid components and total incurred
- Claim Summary by Accident Type – Summary of loss causes, type of injury, cost and number of claims
- Detail Payments by Transaction Type – Detail by claim transaction type
- Injury Type by Month – Types of injuries are categorized, including total cost for the months selected.
- Loss Detail Report – Complete detail (i.e. financial and descriptive) for all claims
- Monthly Workers Comp Claims for Losses Occurring – Monthly totals for claims, both by cost and count

In any of these reports clicking on a “blue” field allows the user to “drill down” to view the complete loss detail.

- Incidents Across Month (**Graph**):

The screenshot shows a Microsoft Internet Explorer window titled "Injury month - Microsoft Internet Explorer" with the address bar set to "http://nj2kweb3/crs". The page content includes the Mitsui Sumitomo Insurance Group logo and the text "Current User: ABC Corporation". Below this is a header for "Consolidated Reporting System" and a section titled "Incidents Across Month".

The form contains the following fields and options:

- Account No.:** C999999999 ABC Corporation
- Policy No.:** A dropdown menu with "All Policies" selected, and other options: 71643475, BVR8000159, and PKG3000059.
- Start Date:** January 1990
- End Date:** January 2003
- Display Cost/Count:** Cost Count
- Numbers on Graph:** Yes No

At the bottom of the form are two buttons: "Submit" and "Back To Main". The browser's status bar at the bottom shows "Done" and "Local intranet".

All graphs operate in a similar fashion. The choice for **All Policies** or one or more policy numbers is available, *for more than one policy number, hold down the **Ctrl** key on your keyboard and click on each policy number you need losses for.* Enter **Start Date** and **End date**. Users will be forced to choose a five-year date range. For **Display Cost/Count**, choose yes or no to display or not to display Numbers on Graphs then click **Submit** to retrieve your report.

Click on **Back to Main Menu** to return to the Main Menu.

- **Month End - Large Loss Report:**

Large Loss Report - Microsoft Internet Explorer

Address: http://nj2kweb3/crs

Mitsui Sumitomo Insurance Group Current User: ABC Corporation

Consolidated Reporting System

Large Loss Report

Account No.: C999999999 ABC Corporation

Policy No.: All Policies
 71643475
 BVR8000159
 PKG3000059

As of Run Date:

Date of Loss: From January 1990 To: January 2003

Losses Exceeding for fields: \$10,000 Total Incurred

Accident State: All States

Body Part	Cause of Injury	Nature of Injury
All Body Parts	All Cause of Injury	All Nature of Injury
Arm	Animal/Insect Bite	Amputation
Chest	Assault	Angina
Eye	Caught Between	Asphyxiation

Claim Status: All Claims Open Claims Closed Claims

These report selection criteria have greater flexibility to identify only what the user is interested in. To execute the Large Loss report or Loss Detail report choose from the **Policy No** field, *for more than one policy number, hold down the **Ctrl** key on your keyboard and click on each policy number you need losses for.* Select criteria for all other fields.

- Policy No
- Date of Loss: From the specific month and year you would like loss data to begin. To the specific month and year you would like loss data to end
- Losses Exceeding for fields: choose minimum level for specific loss component. E.g. Total Incurred, Exp Paid etc.
- Accident State
- Loss Components can be selected to specify body parts, Causes and/or nature of injuries

For accounts that requested Location codes or tiered sort there are three boxes specifying each sort, choose fields for losses needed. Choose **Claim Status** then choose **Output format**, click **Submit**. The **Loss Detail Report** follows the same steps above, *with the exception of the Losses exceeding for field.* Click on <Back to Main Menu> to select a different report

Loss run Glossary of Terminology

Acc State	The specific state where the accident occurred. This may not be the state where the risk is located.
Accident Obj/Dr Nm	Identifies either the physical item that caused the accident, or, for an auto policy the driver's name of the insured vehicle.
Account Number	Also referred to as customer Number; this is an internal number assigned for Mitsui Sumitomo use to combine policies for a specific corporation
Branch	The Mitsui Sumitomo underwriting branch from which the policy is underwritten.
Clmt	The name of the individual or corporation submitting the claim. This identifies the individual claimants involved in a single occurrence. In certain coverage's (like Auto) there may be multiple claimants. The number displayed (i.e. 01, 02, 03, etc) represents each individual claimant.
Claim Number	The Mitsui Sumitomo assigned claim number that is automatically generated by Mitsui Sumitomo's computer system to identify different occurrences on a policy. There is only one occurrence for each claim; however, any claim can have multiple claimants.
Claim Summary Report	Displays a quick overview of the loss activity for the policyholder. Each year's term is summarized to show the total indemnity paid, total medical paid, total expense paid and total incurred. For policyholders with locations each location will be specified.
Comment	A description of the claim as the policyholder submitted it. The numbers and initials that may appear are for company use.
Coverage	The type of coverage under which the claim is classified. (Examples: Automobile Liability, Automobile Physical Damage, Package Property, Inland Marine, etc)

Customer Number	Also referred to as Account number this is assigned by Mitsui Sumitomo and is used to combine policies for a specific corporation.
Date of Loss	The date the loss/accident occurred.
Date Reported	The date the claim was reported to Mitsui Sumitomo.
Date of Birth	The claimant's date of birth.
Deductible	Under an insurance policy the portion of the loss that the insured pays in a claim.
Drill Down	The ability to display detail behind the graph or summary fields. Click on the blue fields to view Loss Detail in the summary report. For graphs click on the bar or pie to reveal loss detail.
Expiration Date	Termination date of coverage as indicated on the insurance policy.
Expense Reserve	Current allocated expenses expected to be incurred, but not paid as of the validation date of the report.
Expense	Total expenses paid within the indicated policy period (does not contain Unallocated Expenses). Allocated expenses are those which can be tied to specific claim such as non-legal expenses, police reports etc. Unallocated expenses are those, which cannot be traced to specific claims, such as salaries and overhead of the company claims department. Expense reserves are also included in this column (displays if a claim is Open or In Suit).
Expense Paid	Total allocated expenses paid that can be directly tied to closing the claim such as legal costs, police reports, etc. It does not include the unallocated cost associated with the adjustor's salary, overhead, etc.
Graphs	<u>Gross Total Incurred or Count of Incidents Across Month: -</u> This bar graph displays the cost or count chronologically by month for the years the data was requested for.

Gross Total Incurred or count of Incidents Across Month for 3-year period: - Same as above however a bar graph compares same month loss data over a three-year period.

Gross Total Incurred or count of Incidents by Body part: - This graph displays a grouping of body parts. Along with cost or count of incidents incurred.

Gross Total Incurred or count of Incidents by Day Of Week: A pie chart is used showing the total number of injuries by day of week for the time period specified.

Gross Total Incurred or count of Incidents by Nature of Injury: - This graph outlines the specific cause of the injury, by cost or count for period specified.

Gross Total Incurred or count of Incidents by Source of injury: - A bar graph displays claim cost or count by cause of injury.

Gross Total Incurred or count of Incidents by Top 10 Locations: - This bar graph displays total claims by cost or count for the insured's top ten claim occurrence locations.

Musculoskeletal Injuries/Illness (MSD): - A pie graph illustrates musculoskeletal incidents along with all other incidents.

Indemnity Propt. Pd	The total amount of losses indemnity or property damage paid through the displayed Value As of Date.
Indemnity Propt. Res.	The total amount unpaid for indemnity or property damage through the valued as of date.
Injury Cause	The action or motion that caused the injury to occur.
Last Activity	The date of which the last financial transaction was processed.
Large Loss Report	Profile report identical to the Loss Detail Report, except only those claims exceeding a user specified financial threshold, are displayed.

Location	Codes to identify specific to certain locations, as provided by the insured are displayed in this field. (Example: An insured may have 5 locations that are insured under their policy, numbered 001-005. Mitsui Sumitomo can provide risk information by each of those location codes)
Loss Detail Report	This report displays specific information related to a claim displayed by policy year, claim number, claimant, date of loss, location, status of expenses and reserves etc
Medical Inj. Paid	The total amount of the medical payments made for Workers Compensation coverage and medical payments coverage on other policies through the Valued As of Date.
Medical Inj. Reserves	Current reserves (if the claim is open). If the claims closed, this value should be zero for incurred but unpaid medical payments.
Month End	<p><u>Large Loss Report:</u> - This report is identical to the Loss Detail Report, except a search criteria can be done for losses from ten thousand to over one million.</p> <p><u>Loss Detail:</u> - This report displays specific information related to a claim displayed by policy year, claim number, claimant, date of loss, location, status of expenses and reserves etc</p>
Nature	A brief description of the injury.
Part of Body	The body part specifically injured in the accident/loss.
Policy Number	The unique number assigned to identify individual policies.
Policy Year	Indicates the beginning of the effective year of the policy term for which coverage is provided on the selected claim.
Policy Period	Indicates the policy for which coverage is provided on the selected claim.
Policy Term	This is the same as "policy period".

Reports

Claim Summary: - This report gives a total for all policies by policy number, policy term, location med pd, indemnity pd, exp pd and total incurred.

Claim Summary By Accident Type: - This report displays Summary information by type of injury, cost, volume and volume of claims.

Detail Payments by Transaction Type: - The report provides Claimant's name along with the claim number, date payment was made and payment amount.

Injury Type by Month: - Categories, injury type, and percentage and cost are displayed on a month-by-month count.

Workers Comp Claims For Losses Occurring: - Monthly totals along with location and number of claims are reported for the time specified.

Salvage Subro

This reflects the amount of money recovered from other parties that had total or partial responsibility for the claim or amounts recovered for the salvage value of the property injured.

Total Incurred

This reflects the "gross" cost of the claim that is calculated as the sum of the Indemnity/Loss Paid value, Indemnity/Loss Reserve, Medical paid, Medical Reserve, Expenses Paid, Expenses Reserve and Salvage/Subrogation amounts. Deductible recoveries are not included.

Valued As Of

The month end date for which the report is being run. The report will show all data that has been entered into WINS, Mitsui Sumitomo's Information Management System.