



MSIG CRS Loss Runs System Reference Guide



Monitor Your Claim Activities &
Customize Your Reports

For Our Valued Clients

MSIG refers to the US member insurers of MS&AD Insurance Group: Mitsui Sumitomo Insurance Company of America, Mitsui Sumitomo Insurance USA Inc., Aioi Nissay Dowa Insurance Company of America and their manager, Mitsui Sumitomo Marine Management (U.S.A.), Inc. This document is advisory in nature. It is offered as a resource to be used together with your legal and other professional advisors. MSIG does not represent or warrant that this information is in compliance with all applicable Federal, State or local laws or regulations. MSIG specifically disclaims all liability for use of the information herein. Recipients must consult with their legal advisors or other relevant retained professionals to ensure use of the materials is in accordance with the law.



TABLE OF CONTENTS

Table of Contents	2
CRS Loss Run System	3
Introduction	3
Obtain Access	3
How to Select Data	4
Login Window	4
Main Menu – Initial Selection Window	4
Graphs	5
Month End Reports	5
Reports	6
Most Popular Report	7
How to Submit the Request & Obtain the Data	8
Secondary Selection/Sumbmittal Window	8
Steps to Obtain the Data	9
Instructions for Report Types	10
Graph	10
Month End	11
reports	12
Loss Run Glossary of Terminology	13



CRS LOSS RUN SYSTEM

INTRODUCTION

Consolidated Reporting System (CRS) is a web-based application to manage claims and allows easy access to your loss data.

CRS loss run system provides detailed reports on claims, with options such as graphs and/or summary in PDF, HTML, or Excel formats. You can customize these reports by choosing specific parameters such as specific time periods, loss causes, loss locations, and more.

Loss data time span has been limited to 3 to 5 years depending on the report requested. Complete historic data can be requested by contacting your local MSIG representative or main office via LCCRSProcessing@msigusa.com.

OBTAIN ACCESS

Policyholders and Brokers have access only to their specific data through a very sophisticated security system.

User ID and Password is required to gain access to the system. Please send your request by emailing us at LCCRSProcessing@msigusa.com.

HOW TO SELECT DATA

LOGIN WINDOW

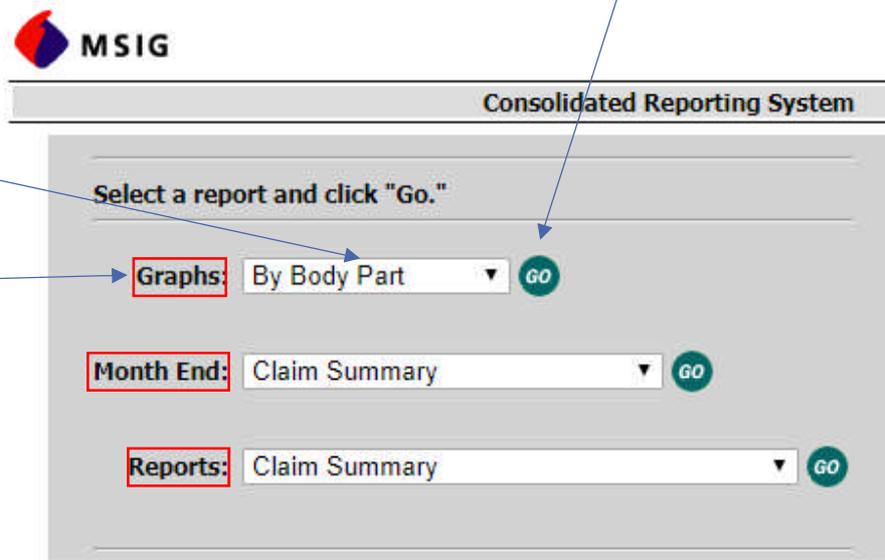
URL: <http://www.msigusa.com>

- Click on “**Loss Runs**” tab
- To **obtain access** to CRS system email us at LCCRSProcessing@msigusa.com to request a User ID and Password.
- Once you have entered your User ID and Password, click on the **Login** button. This will log you into the CRS System and the initial disclaimer window.
- Click Accept and you will be on the **Main Menu** window.

MAIN MENU - INITIAL SELECTION WINDOW

The Main Menu will give you many choices of report type criteria for retrieving loss data. Secondary selection/submittal window can be accessed by selecting the fields (report types) and sub-fields (specific selection within the report type), then **GO**.

- **Fields/Report Types** that you have access to include:
 - **Graphs** <valued as of prior day’s close of business>
 - **Month End** <valued as of user defined month end>
 - **Reports** <valued as of prior day’s close of business>
- **Sub-fields/Specific Selection** within the Report Type may be selected by using the drop-down option. Once the sub- field section is made, click on the **GO** button to get to the secondary selection/submittal window.



The screenshot shows the MSIG Consolidated Reporting System interface. At the top, the MSIG logo and the text "Consolidated Reporting System" are visible. Below this, a prompt reads "Select a report and click 'Go.'" There are three rows of selection options, each with a red box around the label and a "GO" button to the right:

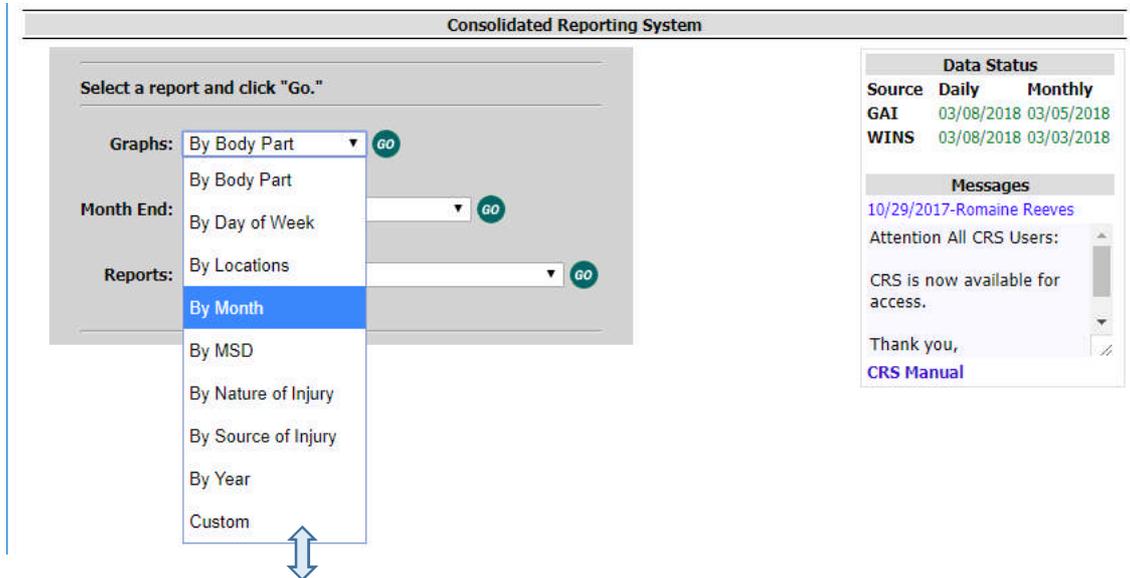
- Graphs:** By Body Part (dropdown menu) GO
- Month End:** Claim Summary (dropdown menu) GO
- Reports:** Claim Summary (dropdown menu) GO

Blue arrows from the text above point to the "Graphs" label, the "Month End" label, and the "GO" button next to the "Graphs" row.

Sub-field options that are specific selection within the report type are as follow:

GRAPHS

Several graph options are provided in the dropdown menu. Once your section is made, click on the **GO** button to the right of the selected option to get to the secondary selection/submittal window.

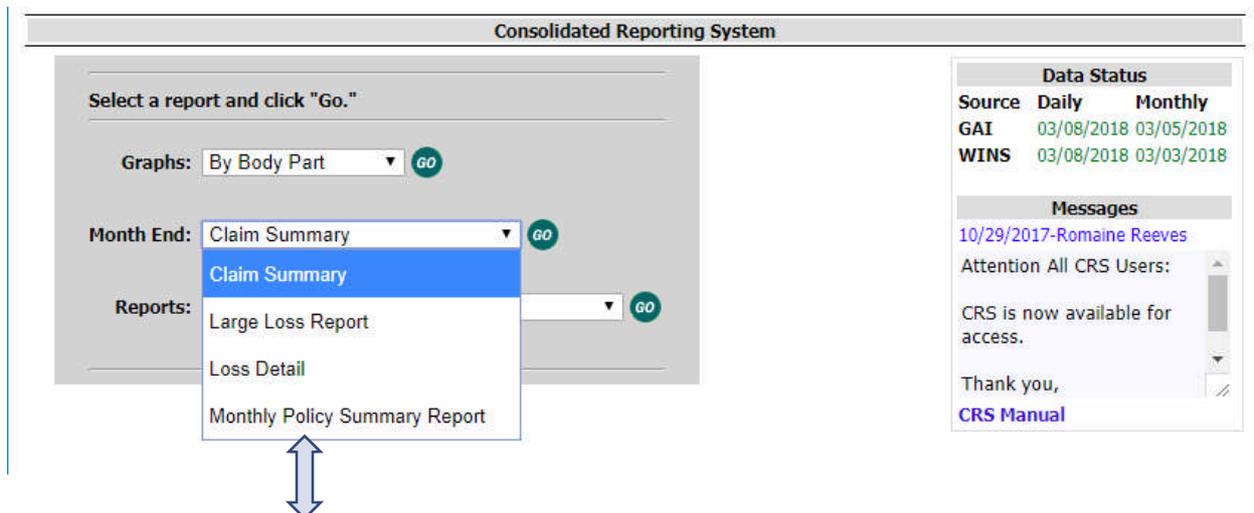


Data Status		
Source	Daily	Monthly
GAI	03/08/2018	03/05/2018
WINS	03/08/2018	03/03/2018

Losses will be filtered based on these nine categories.

MONTH END REPORTS

Several Month End Report options are provided in the dropdown menu. Once your section is made, click on the **GO** button to the right of the selected option to get to the secondary selection/submittal window.

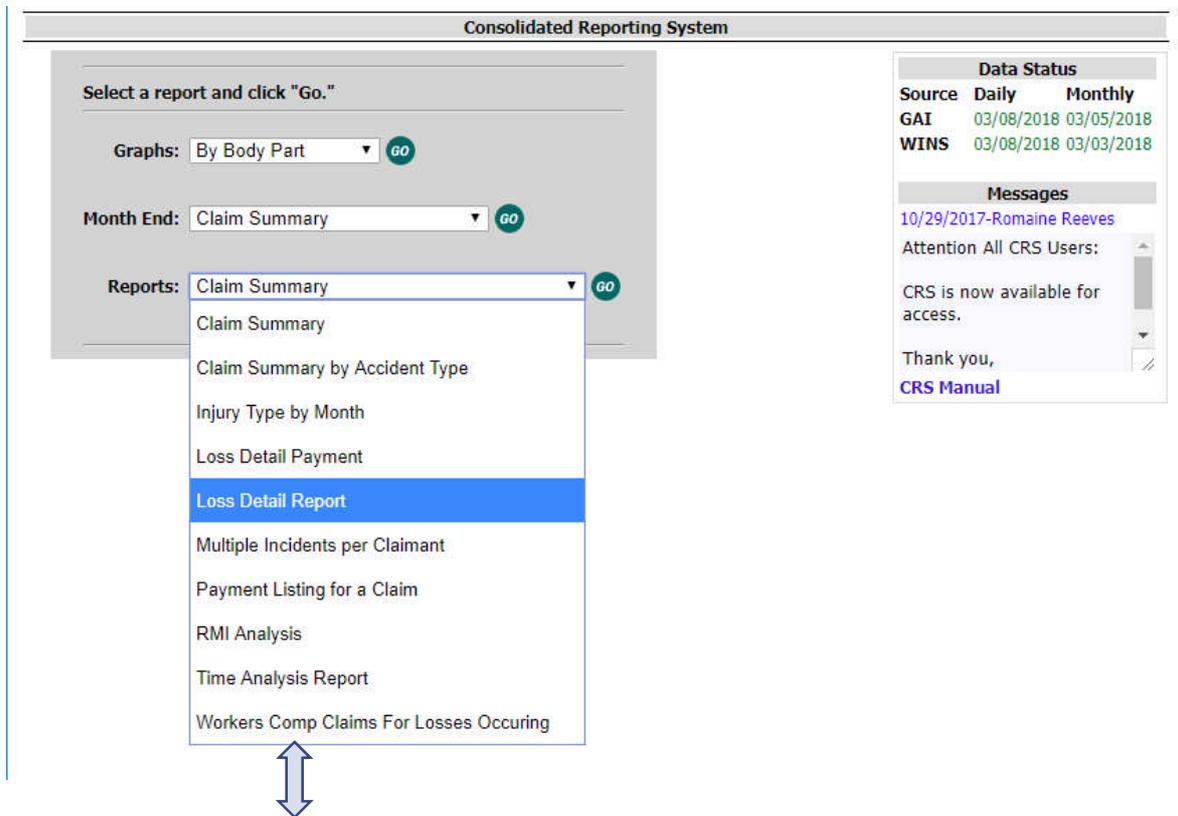


Data Status		
Source	Daily	Monthly
GAI	03/08/2018	03/05/2018
WINS	03/08/2018	03/03/2018

- **Claim Summary Report** – Shows claims by cost and count summarized by policy number.
- **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.
- **Monthly Policy Summary Report** – Shows a summary of claims for the prior month end.

REPORTS

Several Report options are provided. Once your section is made, click on the **GO** button to the right of the selected option to get to the secondary selection/submittal window.



Data Status		
Source	Daily	Monthly
GAI	03/08/2018	03/05/2018
WINS	03/08/2018	03/03/2018

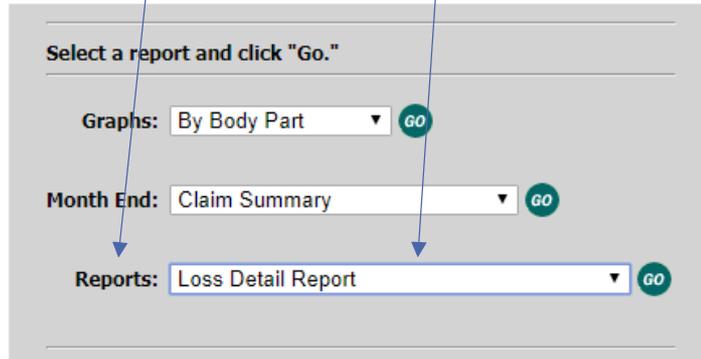
Messages
 10/29/2017-Romaine Reeves
 Attention All CRS Users:
 CRS is now available for access.
 Thank you,
[CRS Manual](#)

- **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.
- **Injury Type by Month** – Types of injuries are categorized, including total cost for the months selected.
- **Loss Detail Payment** – Detail by claim transaction type.
- **Loss Detail Report** – Complete detail (i.e. financial and descriptive) for all claims. **NOTE: This is the most popular type of report, and instructions for use are provided on the next page.**
- **Multiple Incidents per Claimant** – shows names of claimants, # of incidents and accumulated financials.
- **Payment Listing for a Claim** – shows check, payee, transaction type, transaction date, check amount and payment reason for all or individual claims.
- **RMI Analysis** – allows user to drill down by injury cause, body part and type of injury to identify trends.
- **Time Analysis Report** – Calculates lag time through claim handling stages from dates of incident to reported and/or closed.
- **Workers Comp Claims for Losses Occuring** – Monthly totals for claims, both by cost and count.

MOST POPULAR REPORT

Most popular report produced is the **Loss Detail Report** that provides complete details (i.e. financial and descriptive) of all your claims. Here is how you can obtain this report:

1. On the initial window choose **Reports**, then **Loss Detail Report**, then click on **GO**.



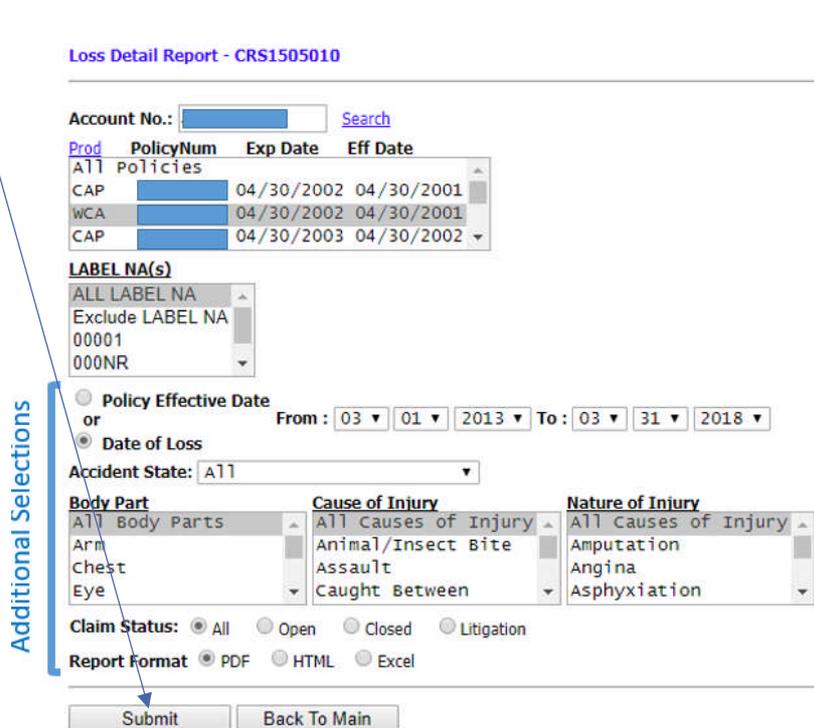
Select a report and click "Go."

Graphs: By Body Part **GO**

Month End: Claim Summary **GO**

Reports: Loss Detail Report **GO**

2. Once you are in submittal window, you have an option to:
 - a. Click **Submit** to obtain a detailed PDF report for all claims recorded in the system for the last five years. **OR**
 - b. Complete the **additional selections** for added filters (see page 12 for instructions), then **submit** your request.



Loss Detail Report - CRS1505010

Account No.: [Search](#)

Prod	PolicyNum	Exp Date	Eff Date
All	Policies		
CAP		04/30/2002	04/30/2001
WCA		04/30/2002	04/30/2001
CAP		04/30/2003	04/30/2002

LABEL NA(s)

ALL LABEL NA
Exclude LABEL NA
00001
000NR

Policy Effective Date
or
 Date of Loss

From: 03 01 2013 To: 03 31 2018

Accident State: All

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

Claim Status: All Open Closed Litigation

Report Format: PDF HTML Excel

Additional Selections

Submit Back To Main



HOW TO SUBMIT THE REQUEST & OBTAIN THE DATA

SECONDARY SELECTION/SUMBMITTAL WINDOW

Once the report type is selected on the Main Menu (as shown on page 6), and **GO** is clicked, you are in the secondary selection/submittal window.

Additional selections should be made in this window, before you submit your request for the final output.

For example, if you have selected Graph, by month in the Main Menu, by clicking **GO**, you will see this screen:

Consolidated Reporting System

Graphs - **Graph** Graph By - **By Month**

Account No.:

Prod: **Prod** PolicyNum Exp Date Eff Date

No ProductCodes Found	All Policies
	CAP

Date Of Loss **From:** **Through:**

Display

Numbers on Graph: Yes No

Graph Type

Additional Selection

Report Format PDF HTML Excel

Additional Selections



STEPS TO OBTAIN THE DATA

Additional field should be completed in the secondary selection/submittal window to submit your request and obtain the final product. Here are the steps:

1. **Account Number:** Once you login with your credentials, the account number is prefilled and your policy numbers are populated.
2. **Choose the Policy Numbers:** You may choose All Policies or a single policy numbers to run the report. For more than one policy number, hold down the Ctrl key and click on each additional policy numbers.

Prod	PolicyNum	Exp Date	Eff Date
ALL	POLICIES		
CAP		04/01/2018	09/01/1997
CAP		04/01/2018	09/01/1996
CAP		09/01/1998	09/01/1997

Policy selection

3. Then, choose options for **each type of report**, as noted in the following pages.
4. After all sections are made, click **Submit** to obtain your desired report.
5. The resulting report then can be saved in the PDF, HTML, or Excel format, depending on your choice. To save, right click on the report, select **Save As**, and then choose your desired location. Once it is saved, close this window to view CRS submittal window once again.
6. If you need to go back to the Main Menu to change your selection, click on **Back to Main**.

Note that your account may or may not have location coding.

INSTRUCTIONS FOR REPORT TYPES

GRAPH

All data selection operate in a similar fashion. Follow the steps to obtain the data, and after Date selection, make the following sections for Graphs:

- A. **Date:**
 - I. You may choose Date of Loss or Effective Policy Period (dropdown option)
 - II. You may enter selected date range to meet your need.
- B. **Display:** Dropdown option are available to meet your need.
- C. **Numbers on Graphs:** Data showing on graphs.
- D. **Graph Types:** Selections include Vertical, Line, Horizontal or Pie (dropdown option)
- E. **Report Format:** Select PDF, HTML, or Excel
- F. **Submit:** to obtain the graph based on your selections.
- G. **Save:** The resulting report then can be saved in the PDF, HTML, or Excel format, depending on your choice. To save, right click on the report, select Save As, and then choose your desired location. Once it is saved, close this window to view CRS submittal window once again.
- H. **Back to Main:** If you need to go back to the Main Menu to change your selection, click on Back to Main.

Graphs - Graph **Graph By - By Body Part**

Account No.: [Search](#)

Prod: PolicyNum Exp Date Eff Date

A. **Date Of Loss** **From:** **Through :**

B. **Display**

C. **Numbers on Graph:** Yes No

D. **Graph Type**

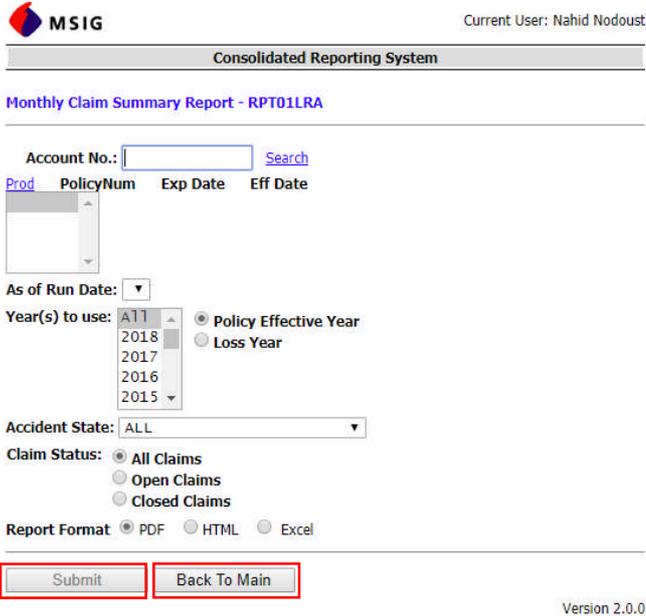
Additional Selection

E. **Report Format** PDF HTML Excel

F.

MONTH END

Depending on your selection for the type of graph under the initial selection screen, you will see different reporting options on the secondary selection window. Samples for Claim Summary and Large Loss Report windows are shown below:



MSIG Current User: Nahid Nodoust
Consolidated Reporting System

Monthly Claim Summary Report - RPT01LRA

Account No.: Search

Prod	PolicyNum	Exp Date	Eff Date

As of Run Date:

Year(s) to use: Policy Effective Year Loss Year

2018
2017
2016
2015

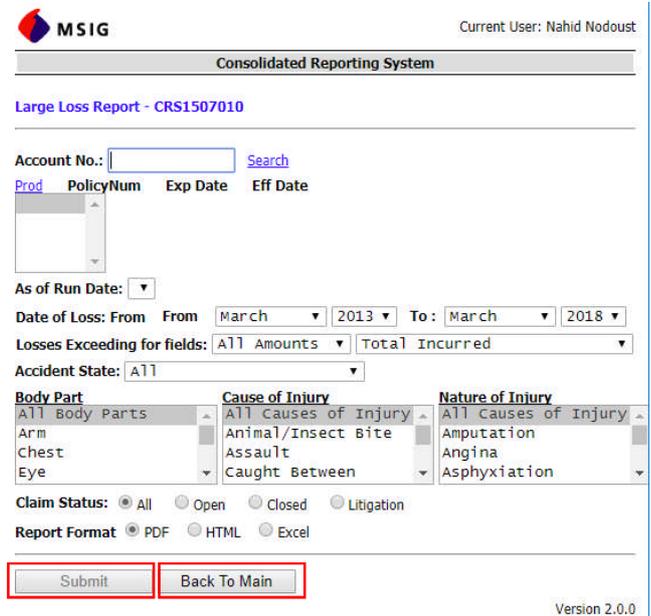
Accident State:

Claim Status: All Claims Open Claims Closed Claims

Report Format: PDF HTML Excel

Version 2.0.0

[Claim Summary selection window](#)



MSIG Current User: Nahid Nodoust
Consolidated Reporting System

Large Loss Report - CRS1507010

Account No.: Search

Prod	PolicyNum	Exp Date	Eff Date

As of Run Date:

Date of Loss: From From To:

Losses Exceeding for fields:

Accident State:

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

Claim Status: All Open Closed Litigation

Report Format: PDF HTML Excel

Version 2.0.0

[Large Loss Report selection window](#)

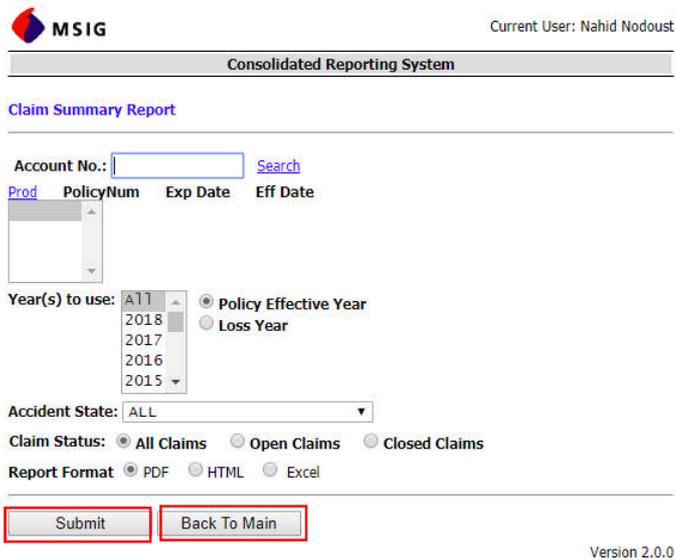
For each selection, options are noted in dropdown menus or by buttons. After selections are made, click on **Submit** to obtain the Month End report based on your selections.

The resulting report then can be saved in the PDF, HTML, or Excel format, depending on your choice. To save, right click on the report, select **Save As**, and then choose your desired location. Once it is saved, close this window to view CRS submittal window once again.

If you need to go back to the Main Menu to change your selection, click on **Back to Main**.

REPORTS

Depending on your selection for the type of report under the initial selection screen, you will see different reporting options on the secondary selection window. Samples for Claim Summary and Claim Summary by Accident Type are shown below:



MSIG Consolidated Reporting System
Current User: Nahid Nodoust

Claim Summary Report

Account No.: [Search](#)

Prod	PolicyNum	Exp Date	Eff Date

Year(s) to use: Policy Effective Year Loss Year

2018
2017
2016
2015

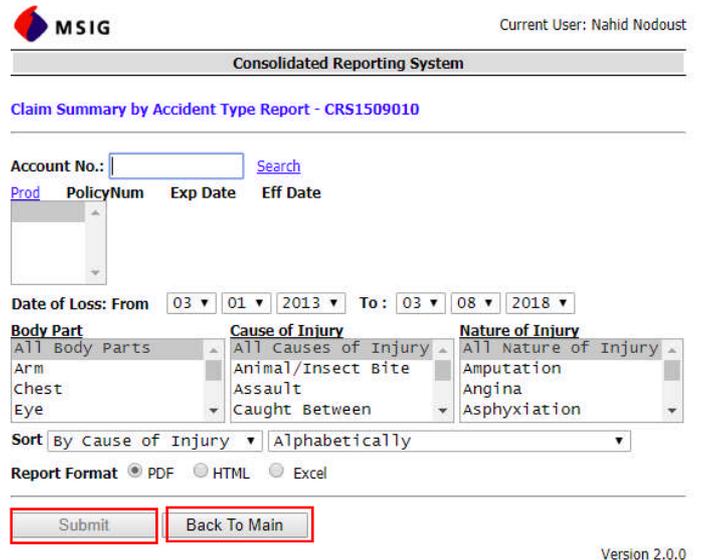
Accident State:

Claim Status: All Claims Open Claims Closed Claims

Report Format: PDF HTML Excel

Version 2.0.0

[Claim Summary](#)



MSIG Consolidated Reporting System
Current User: Nahid Nodoust

Claim Summary by Accident Type Report - CRS1509010

Account No.: [Search](#)

Prod	PolicyNum	Exp Date	Eff Date

Date of Loss: From To:

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

Sort

Report Format: PDF HTML Excel

Version 2.0.0

[Claim Summary by Accident Type](#)

For each selection, options are noted in dropdown menus or by buttons. After selections are made, click on **Submit** to obtain the Report based on your selections.

The resulting report then can be saved in the PDF, HTML, or Excel format, depending on your choice. To save, right click on the report, select **Save As**, and then choose your desired location. Once it is saved, close this window to view CRS submittal window once again.

If you need to go back to the Main Menu to change your selection, click on **Back to Main**.



LOSS RUN GLOSSARY OF TERMINOLOGY

Accident State	The specific state where the accident occurred. This may not be the state where the risk is located.
Accident Object / Driver Name	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 MSIG's use to combine policies for a specific corporation.
Branch	The MSIG underwriting branch from which the policy is underwritten.
Claimant	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 MSIG assigned claim number that is automatically generated by MSIG 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 include Automobile Liability, Automobile Physical Damage, Package Property, Inland Marine, etc.
Customer Number	Also referred to as Account number this is assigned by MSIG 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 MSIG.
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	<p><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.</p> <p><u>Gross Total Incurred or count of Incidents Across Month for 3-year period</u>: Same as above however a bar graph compares same month loss data over a three-year period.</p> <p><u>Gross Total Incurred or count of Incidents by Body part</u>: This graph displays a grouping of body parts. Along with cost or count of incidents incurred.</p> <p><u>Gross Total Incurred or count of Incidents by Day Of Week</u>: A pie chart is used showing the total number of injuries by day of week for the time period specified.</p> <p><u>Gross Total Incurred or count of Incidents by Nature of Injury</u>: This graph outlines the specific cause of the injury, by cost or count for period specified.</p> <p><u>Gross Total Incurred or count of Incidents by Source of injury</u>: A bar graph displays claim cost or count by cause of injury.</p> <p><u>Gross Total Incurred or count of Incidents by Top 10 Locations</u>: This bar graph displays total claims by cost or count for the insured's top ten claim occurrence locations.</p> <p><u>Musculoskeletal Injuries/Illness (MSD)</u>: A pie graph illustrates musculoskeletal incidents along with all other incidents.</p>
Indemnity Property damage	The total amount of losses indemnity or property damage paid through the displayed Value As of Date.
Indemnity Property Reserve	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. MSIG 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 Injury 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 Injury 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	<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. <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.
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".