



Insurance Data Sources and Data Needs

23rd September 2010

OECD-Asia Regional Seminar

Agenda

- ISM Insurance Services Malaysia
- Overview of ISM Databases
- Overview of ISM Reports (Data to Information)

Prior 2000 (Original Vision) : An Industry-wide Data Warehouse for Pricing of Insurance

2000: Malaysia Insurance Rating Organisation (MIRO) was conceptualized as a department within General Insurance Association of Malaysia (PIAM) to:

- Make transition from tariff to non-tariff market in orderly manner & avoid mistakes of developed market
- Review of existing databases to support pricing

2003: Insurance Services Malaysia (ISM) Dept formed in July 2003

- Project scope grew to include anti-fraud and IT services
- Assumed all functions of the PIAM MIS department.

ISM Insurance Services Malaysia



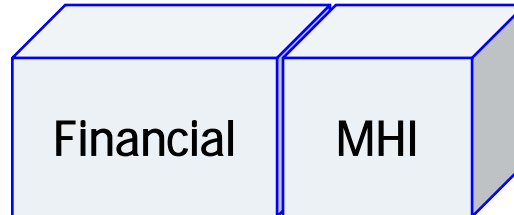
- 2005 : Need to align ISM's goals with Insurance Sector Masterplan.
Incorporated on 18/2/2005 as a company limited by guarantee
(no shareholders)
- 35 insurers and 4 takaful operators were signatories to the M&A of ISM
 - ISM commenced operations on 1/4/2005

ISM Today : 37 Members (all General and Composite Insurers and all Takaful Operators)

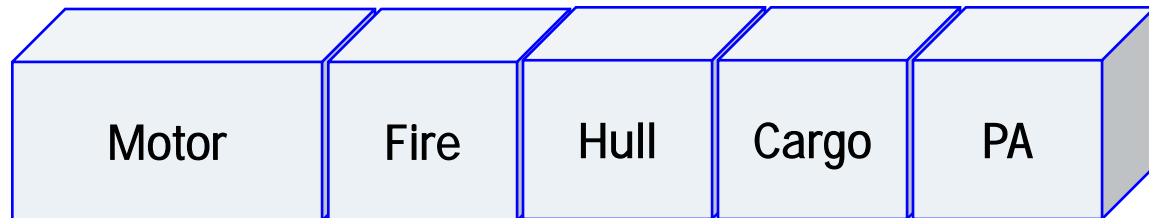
14 Affiliate Members (Life Insurers and Reinsurers)

Overview of ISM Database

Policy and Claims Data
(Summarized)



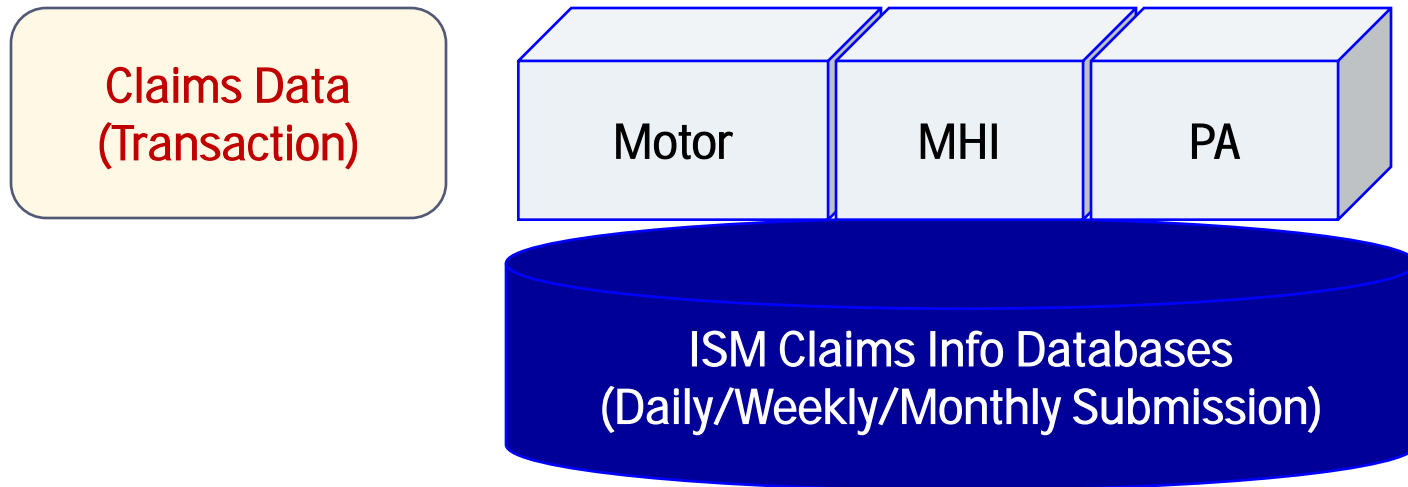
Policy and Claims Data
(Transaction)



ISM Statistical Databases
(Quarterly Submission)

Database for Statistical Reporting and Pricing purposes

Overview of ISM Database



Database for Fraud Management purposes

- *Checks for non-disclosure*
- *Identifying Suspicious Claim, Paying Legitimate Claims Faster*
- *Analyze for Trends*

Transactional Database: Motor

Descriptor Fields

- Company Name
- Class of Business
- Record Type
- Cover Note No.
- Policy No.
- Endorsement No.
- Claim No.
- Vehicle No.
- ID No./Business No

Date Fields

- Accounting Date
- Inception Date
- Expiry Date
- Date of Loss

Risk Classification Fields

- Vehicle Class
- Vehicle Make
- Vehicle Model
- Vehicle Capacity
- Year of Manufacture
- Gender of Insured
- Occupation
- Use of Vehicle
- Scope of Cover
- Postal Code
- Nature of Loss
- Distribution Channel
- Insured Date of Birth
- Anti-theft Device
- Safety Features

Risk Classification Fields

- Location of Claim
- Marital Status
- Permitted Drivers

Numeric Fields

- Sum Insured
- Premiums
- No Claim Discount
- Loading / Deductible
- Claims Paid
- Balance Claim O/S

Motor Data Specifications

2. Data Specifications

2.1 Specifications for Policy Data

Submission Frequency: Quarterly

Data Source:

Insurers Backend System

Data Formats:

Flat File (Fixed Length)

Submission Method:

Via ISM Upload File System

Filename Format:

<company-code>_MP<batch>_Q<quarter>_<year>.txt

| Policy Data Layout | | | | | |
|--------------------|----------|-----|--------|-----------|--|
| Field Name | Position | | Length | Data Type | Description |
| | Start | End | | | |
| Company Number | 1 | 3 | 3 | Numeric | Company Code as noted in Table 1 |
| Class of Business | 4 | 4 | 1 | Character | Class of Business Code for Motor will be "M" |
| Record Type | 5 | 5 | 1 | Character | Record Type for Policy Data will be "P" |
| Cover Note Number | 6 | 20 | 15 | Character | This is the cover note number as printed on the cover note. Where cover note is not issued this field may be left blank. |
| Policy Number | 21 | 40 | 20 | Character | This is the policy number as printed on the policy |
| Vehicle Number | 41 | 53 | 13 | Character | This is the vehicle registration number. Should contain no blanks or dashes |



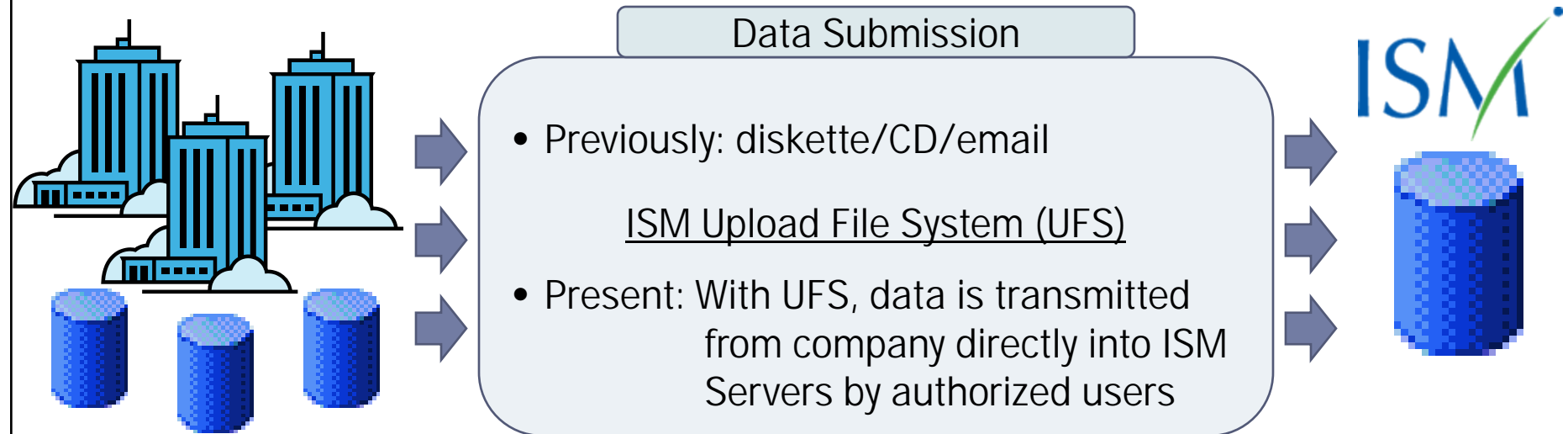
| | | | | | |
|--------------------------|-----|-----|---|---------|---|
| Marital Status | 188 | 188 | 1 | Numeric | This refers to the marital status of the insured at inception of the policy. Please refer to Table 6 for marital status codes |
| Gender of Insured | 189 | 189 | 1 | Numeric | This is the gender (male / female) of the insured where privately insured or company. Please refer Table 7 for gender codes. |
| Occupation | 190 | 191 | 2 | Numeric | This is the occupation of the insured at inception of the policy. Please refer to Table 9 for occupation codes |
| Date of Birth of Insured | 192 | 199 | 8 | Date | This should be the date of birth of the insured. Where insured is a company, this field may be omitted |

Summarized Database: MHI

STATEMENT OF CLAIMS RATIO FOR
YEARLY RENEWABLE MEDICAL & HEALTH INSURANCE POLICIES
For Period January to December 2009

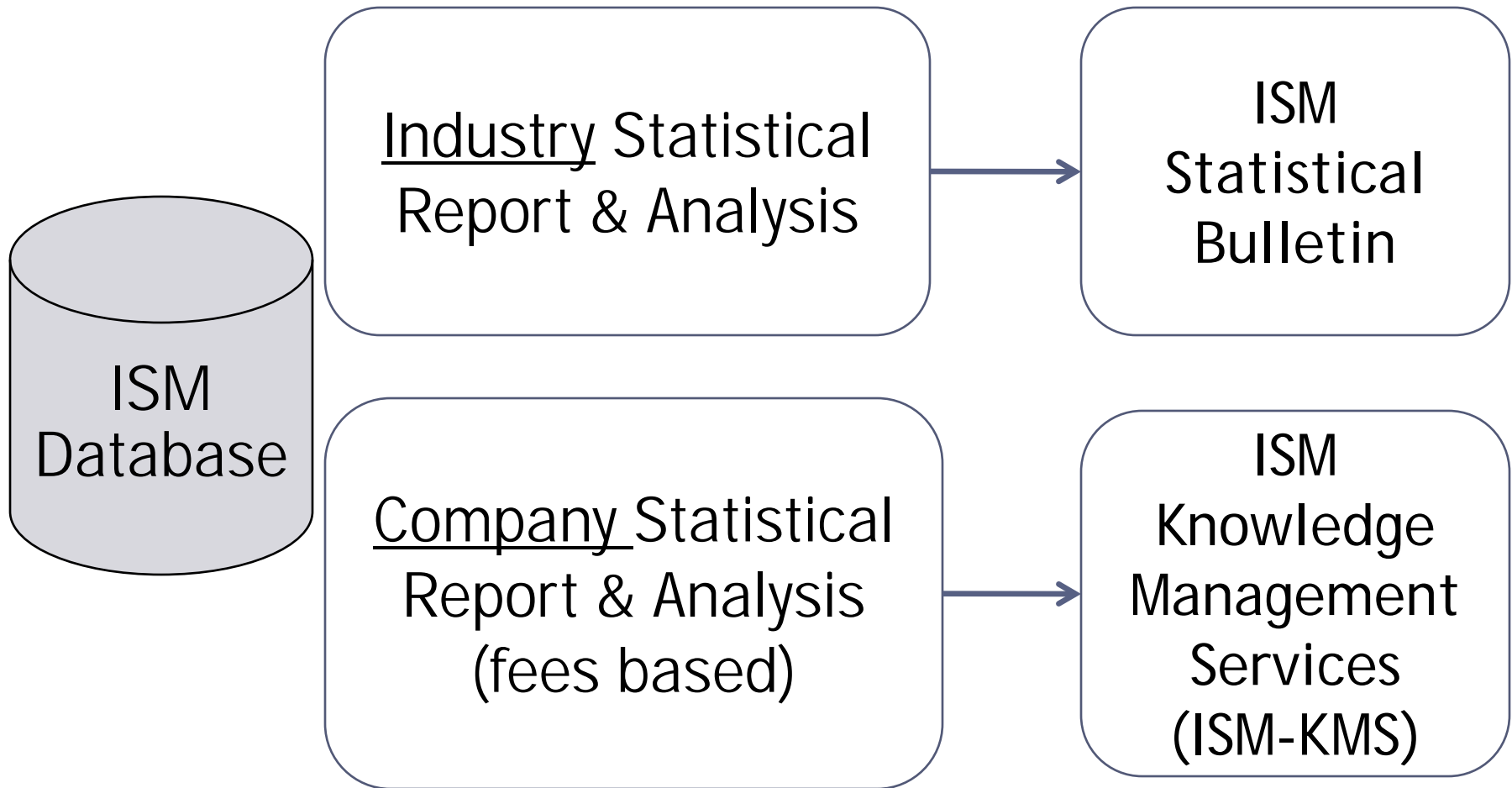
| | Individual | Group | *Managed Care Products | Critical Illness | Standalone Clinical | Standalone Dental | Others | Total |
|---|------------|-------|------------------------|------------------|---------------------|-------------------|--------|-------|
| A GROSS WRITTEN PREMIUMS | | | | | | | | |
| 1. Total Premiums Written | | | | | | | | |
| 2. Reinsurance Premiums Ceded | | | | | | | | |
| 3. Reinsurance Accepted | | | | | | | | |
| 4. Net Premiums (1 - 2 + 3) | | | | | | | | |
| B RESERVES FOR UNEXPIRED RISK | | | | | | | | |
| 1. End of period/year | | | | | | | | |
| 2. Beginning of period/year | | | | | | | | |
| 3. Change in reserves for unexpired risks (1 - 2) | | | | | | | | |
| C EARNED PREMIUM INCOME (A4 - B3) | | | | | | | | |
| D CLAIMS PAID | | | | | | | | |
| 1. Gross claims paid | | | | | | | | |
| 2. Claims recoveries from reinsurance | | | | | | | | |
| 3. Reinsurance accepted | | | | | | | | |
| 4. NET CLAIMS PAID (1 - 2 + 3) | | | | | | | | |
| E PROVISION FOR OUTSTANDING CLAIMS | | | | | | | | |
| 1. End of period/year: | | | | | | | | |
| a) Gross claims incurred | | | | | | | | |
| b) Reinsurance ceded | | | | | | | | |
| c) Reinsurance accepted | | | | | | | | |
| d) Net (a - b + c) | | | | | | | | |
| e) IBNR | | | | | | | | |
| 2. Beginning of period/year: | | | | | | | | |
| a) Gross claims incurred | | | | | | | | |
| b) Reinsurance ceded | | | | | | | | |
| c) Reinsurance accepted | | | | | | | | |
| d) Net (a - b + c) | | | | | | | | |
| e) IBNR | | | | | | | | |
| F CHANGE IN PROVISION FOR OUTSTANDING CLAIMS (E1 - E2) | | | | | | | | |
| G NET CLAIMS INCURRED (D + F) | | | | | | | | |
| H CLAIMS RATIO (G/C x 100) | | | | | | | | |

Overview of ISM Database



1. An Online Data Verification Tool will be checking the data uploaded via UFS and will reject the data if errors detected $> 5\%$. Companies will need to verify their data and re-submit.
2. ISM Analysts will performed Post Verification and Reconciliation to scrub the data and stored the data to designated datamart.

Mechanism - Reporting



Data to Information

- ISM has been building its databases to meet the industry's immediate and long term need for data
- Improvement in reports via our statistical bulletin has led to improved information for our members to reference:

ISM Knowledge Management Services (ISM-KMS)

Inside this issue

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| Premiums by Company | 5 - 8 |
| Market Share & Rank | 9 |
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| Graph: NCIR by Classes | 13-16 |

Feedback:

The Company welcomes any ideas or comments on the Bulletin. Please email your comments to statistics department <statistics@ism.net.my>

IMPORTANT NOTE:

The enclosed statistics reflect the experience of direct general insurance companies and general insurance funds of composite companies.

All Statistical Bulletins of the Company are strictly for internal circulation only. These bulletins may not be circulated to non-members of ISM, without prior written approval from ISM.

Source:

- ISM Database (direct insurance companies only)

Market Performance Report January to December 2009

The General Insurance Industry continued to register positive growth in 2009 with a growth rate of x.xx% to reach RMx.xxx billion, compared with an increase of x.xx% [RMx.xxx billion] in 2008. Net Premiums grew at a rate of x.xx% [2008:xx.xx%] to reach RMx.xxx billion.

Gross Written Premiums for motor and fire insurance registered a growth of x.xx% [RMx.xxx million] and x.xx% [RMx.xxx million] as compared to xx.xx% [RMx.xxx million] and x.xx% [RMx.xxx million] respectively in 2008.

The total Net Claim Incurred Ratio (NCIR) for 2009 improved from xx.x% [Q4 2008] to xx.x%. Motor loss ratio reduced to xx.x% as compared to xx.x% in 2008. The loss ratio for motor act escalated to xxx.x% from xxx.x% in 2008.

The combined ratio decreased in 2009 to xx.x% from xx.x% in 2008.

Market Share and Rank 2007 - 2009

| | 2009 | | 2008 | | 2007 | |
|--------|-------|------|-------|------|-------|------|
| | Share | Rank | Share | Rank | Share | Rank |
| Co. A | x.xx% | 1 | x.xx% | 2 | x.xx% | 3 |
| Co. B | x.xx% | 2 | x.xx% | 1 | x.xx% | 1 |
| Co. C | x.xx% | 3 | x.xx% | 3 | x.xx% | 2 |
| Co. D | x.xx% | 4 | x.xx% | 4 | x.xx% | 4 |
| Co. E | x.xx% | 5 | x.xx% | 6 | x.xx% | 8 |
| Top 5 | x.xx% | | x.xx% | | x.xx% | |
| Co. F | x.xx% | 6 | x.xx% | 5 | x.xx% | 5 |
| Co. G | x.xx% | 7 | x.xx% | 7 | x.xx% | 7 |
| Co. H | x.xx% | 8 | x.xx% | 11 | x.xx% | 10 |
| Co. I | x.xx% | 9 | x.xx% | 8 | x.xx% | 9 |
| Co. J | x.xx% | 10 | x.xx% | 9 | x.xx% | 13 |
| Top 10 | x.xx% | | x.xx% | | x.xx% | |
| Total | x.xx% | | x.xx% | | x.xx% | |

Statistical Bulletin

General Insurance Statistics 2002-Q4 to 2009-Q4

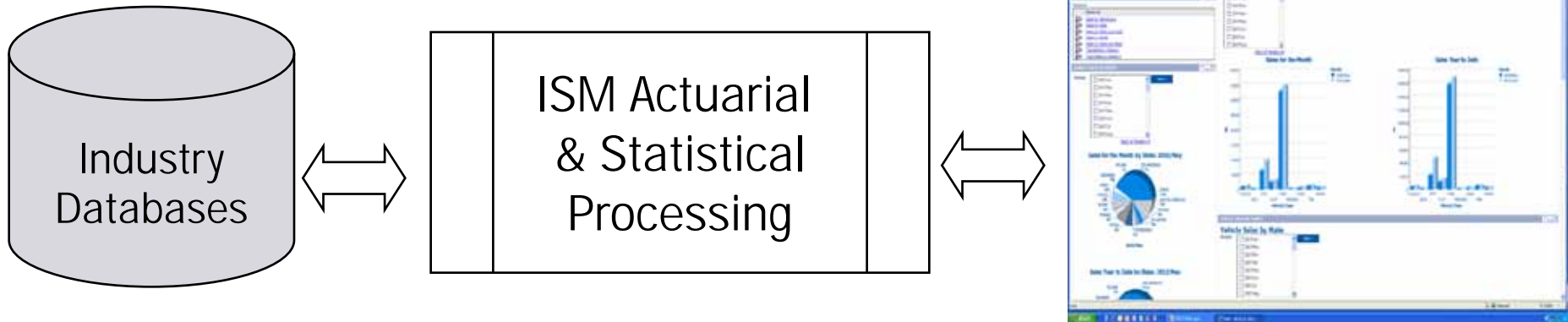
| RM' 000 | Marine Aviation and Transit | Aviation | Cargo | Marine Hull | Offshore Oil-related | Fire | Motor Act | Motor Others | Bonds | Contractors All Risks & Engineering | Liabilities | Medical Expenses | Personal Accident | Workmens Compensation & Employers Liability | Others | Total |
|--|-----------------------------|-----------|-----------|-------------|----------------------|-----------|-----------|--------------|-----------|-------------------------------------|-------------|------------------|-------------------|---|-----------|------------|
| Gross Premiums (Direct Companies) | | | | | | | | | | | | | | | | |
| Q4-2002 | 111,111 | 222,222 | 333,333 | 111,111 | 222,222 | 333,333 | 111,111 | 222,222 | 333,333 | 111,111 | 222,222 | 333,333 | 111,111 | 222,222 | 333,333 | 3,222,219 |
| Q4-2003 | 222,222 | 333,333 | 444,444 | 222,222 | 333,333 | 444,444 | 222,222 | 333,333 | 444,444 | 222,222 | 333,333 | 444,444 | 222,222 | 333,333 | 444,444 | 4,777,773 |
| Q4-2004 | 333,333 | 444,444 | 555,555 | 333,333 | 444,444 | 555,555 | 333,333 | 444,444 | 555,555 | 333,333 | 444,444 | 555,555 | 333,333 | 444,444 | 555,555 | 6,333,327 |
| Q4-2005 | 444,444 | 555,555 | 666,666 | 444,444 | 555,555 | 666,666 | 444,444 | 555,555 | 666,666 | 444,444 | 555,555 | 666,666 | 444,444 | 555,555 | 666,666 | 7,888,881 |
| Q4-2006 | 555,555 | 666,666 | 777,777 | 555,555 | 666,666 | 777,777 | 555,555 | 666,666 | 777,777 | 555,555 | 666,666 | 777,777 | 555,555 | 666,666 | 777,777 | 9,444,435 |
| Q4-2007 | 666,666 | 777,777 | 888,888 | 666,666 | 777,777 | 888,888 | 666,666 | 777,777 | 888,888 | 666,666 | 777,777 | 888,888 | 666,666 | 777,777 | 888,888 | 10,999,989 |
| Q4-2008 | 777,777 | 888,888 | 999,999 | 777,777 | 888,888 | 999,999 | 777,777 | 888,888 | 999,999 | 777,777 | 888,888 | 999,999 | 777,777 | 888,888 | 999,999 | 12,555,543 |
| Q4-2009 | 888,888 | 999,999 | 1,111,110 | 888,888 | 999,999 | 1,111,110 | 888,888 | 999,999 | 1,111,110 | 888,888 | 999,999 | 1,111,110 | 888,888 | 999,999 | 1,111,110 | 14,111,097 |
| Net Premiums (Direct Companies) | | | | | | | | | | | | | | | | |
| Q4-2002 | 100,000 | 200,000 | 300,000 | 100,000 | 200,000 | 300,000 | 100,000 | 200,000 | 300,000 | 100,000 | 200,000 | 300,000 | 100,000 | 200,000 | 300,000 | 2,900,000 |
| Q4-2003 | 200,000 | 300,000 | 400,000 | 200,000 | 300,000 | 400,000 | 200,000 | 300,000 | 400,000 | 200,000 | 300,000 | 400,000 | 200,000 | 300,000 | 400,000 | 4,300,000 |
| Q4-2004 | 300,000 | 400,000 | 500,000 | 300,000 | 400,000 | 500,000 | 300,000 | 400,000 | 500,000 | 300,000 | 400,000 | 500,000 | 300,000 | 400,000 | 500,000 | 5,700,000 |
| Q4-2005 | 400,000 | 500,000 | 600,000 | 400,000 | 500,000 | 600,000 | 400,000 | 500,000 | 600,000 | 400,000 | 500,000 | 600,000 | 400,000 | 500,000 | 600,000 | 7,100,000 |
| Q4-2006 | 500,000 | 600,000 | 700,000 | 500,000 | 600,000 | 700,000 | 500,000 | 600,000 | 700,000 | 500,000 | 600,000 | 700,000 | 500,000 | 600,000 | 700,000 | 8,500,000 |
| Q4-2007 | 600,000 | 700,000 | 800,000 | 600,000 | 700,000 | 800,000 | 600,000 | 700,000 | 800,000 | 600,000 | 700,000 | 800,000 | 600,000 | 700,000 | 800,000 | 9,900,000 |
| Q4-2008 | 700,000 | 800,000 | 900,000 | 700,000 | 800,000 | 900,000 | 700,000 | 800,000 | 900,000 | 700,000 | 800,000 | 900,000 | 700,000 | 800,000 | 900,000 | 11,300,000 |
| Q4-2009 | 800,000 | 900,000 | 1,000,000 | 800,000 | 900,000 | 1,000,000 | 800,000 | 900,000 | 1,000,000 | 800,000 | 900,000 | 1,000,000 | 800,000 | 900,000 | 1,000,000 | 12,700,000 |
| Gross Premiums & Reinsurance Accepted Premiums (Direct Companies) | | | | | | | | | | | | | | | | |
| Q4-2002 | 122,222 | 233,333 | 344,444 | 122,222 | 233,333 | 344,444 | 122,222 | 233,333 | 344,444 | 122,222 | 233,333 | 344,444 | 122,222 | 233,333 | 344,444 | 3,377,773 |
| Q4-2003 | 233,333 | 344,444 | 455,555 | 233,333 | 344,444 | 455,555 | 233,333 | 344,444 | 455,555 | 233,333 | 344,444 | 455,555 | 233,333 | 344,444 | 455,555 | 4,933,327 |
| Q4-2004 | 344,444 | 455,555 | 566,666 | 344,444 | 455,555 | 566,666 | 344,444 | 455,555 | 566,666 | 344,444 | 455,555 | 566,666 | 344,444 | 455,555 | 566,666 | 6,488,881 |
| Q4-2005 | 455,555 | 566,666 | 677,777 | 455,555 | 566,666 | 677,777 | 455,555 | 566,666 | 677,777 | 455,555 | 566,666 | 677,777 | 455,555 | 566,666 | 677,777 | 8,044,435 |
| Q4-2006 | 566,666 | 677,777 | 788,888 | 566,666 | 677,777 | 788,888 | 566,666 | 677,777 | 788,888 | 566,666 | 677,777 | 788,888 | 566,666 | 677,777 | 788,888 | 9,599,989 |
| Q4-2007 | 677,777 | 788,888 | 899,999 | 677,777 | 788,888 | 899,999 | 677,777 | 788,888 | 899,999 | 677,777 | 788,888 | 899,999 | 677,777 | 788,888 | 899,999 | 11,155,543 |
| Q4-2008 | 788,888 | 899,999 | 1,011,110 | 788,888 | 899,999 | 1,011,110 | 788,888 | 899,999 | 1,011,110 | 788,888 | 899,999 | 1,011,110 | 788,888 | 899,999 | 1,011,110 | 12,711,097 |
| Q4-2009 | 899,999 | 1,011,110 | 1,122,221 | 899,999 | 1,011,110 | 1,122,221 | 899,999 | 1,011,110 | 1,122,221 | 899,999 | 1,011,110 | 1,122,221 | 899,999 | 1,011,110 | 1,122,221 | 14,266,651 |
| Earned Premiums (Direct Companies) | | | | | | | | | | | | | | | | |
| Q4-2002 | 88,888 | 99,999 | 111,110 | 88,888 | 99,999 | 111,110 | 88,888 | 99,999 | 111,110 | 88,888 | 99,999 | 111,110 | 88,888 | 99,999 | 111,110 | 1,411,097 |
| Q4-2003 | 99,999 | 111,110 | 122,221 | 99,999 | 111,110 | 122,221 | 99,999 | 111,110 | 122,221 | 99,999 | 111,110 | 122,221 | 99,999 | 111,110 | 122,221 | 1,566,651 |
| Q4-2004 | 111,110 | 122,221 | 133,332 | 111,110 | 122,221 | 133,332 | 111,110 | 122,221 | 133,332 | 111,110 | 122,221 | 133,332 | 111,110 | 122,221 | 133,332 | 1,722,205 |
| Q4-2005 | 122,221 | 133,332 | 144,443 | 122,221 | 133,332 | 144,443 | 122,221 | 133,332 | 144,443 | 122,221 | 133,332 | 144,443 | 122,221 | 133,332 | 144,443 | 1,877,759 |
| Q4-2006 | 133,332 | 144,443 | 155,554 | 133,332 | 144,443 | 155,554 | 133,332 | 144,443 | 155,554 | 133,332 | 144,443 | 155,554 | 133,332 | 144,443 | 155,554 | 2,033,313 |
| Q4-2007 | 144,443 | 155,554 | 166,665 | 144,443 | 155,554 | 166,665 | 144,443 | 155,554 | 166,665 | 144,443 | 155,554 | 166,665 | 144,443 | 155,554 | 166,665 | 2,188,867 |
| Q4-2008 | 155,554 | 166,665 | 177,776 | 155,554 | 166,665 | 177,776 | 155,554 | 166,665 | 177,776 | 155,554 | 166,665 | 177,776 | 155,554 | 166,665 | 177,776 | 2,344,421 |
| Q4-2009 | 166,665 | 177,776 | 188,887 | 166,665 | 177,776 | 188,887 | 166,665 | 177,776 | 188,887 | 166,665 | 177,776 | 188,887 | 166,665 | 177,776 | 188,887 | 2,499,975 |

Intelligence to Strategy

ISM has launched in March 2006 a comprehensive industry business intelligence service: **ISM-KMS**

The service will be a critical tool to assist members in their efforts to turn information into knowledge:

- For Reporting
- For Benchmarking Performance
- For Portfolio Analysis & Segmentation



- Dashboard of industry financial statistics
- Automatic calculation of Benchmarks for company vs. industry
- Segmentation and drill-down analysis. Eg. Motor Statistics - users can 'drill down' by Vehicle Make/Model, Vehicle Capacity, Scope of Cover, Manufactured Year, Gender, State, etc.
- Provide access to industry statistics via a downloadable MS Excel cube via ISM-KMS
- 100% of industry data

REPORTS KMS General Report Version 2.0

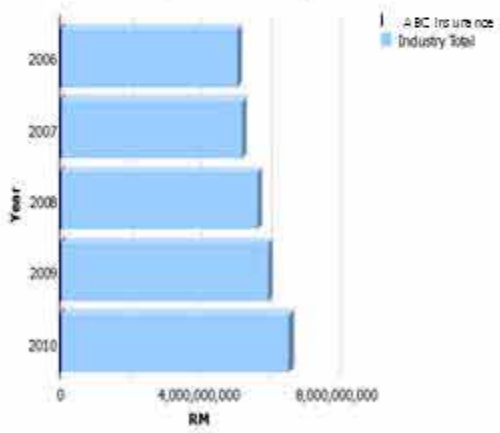
- ▶ Name #
- ▶ Benchmark: Net Claims Incurred Ratio
- ▶ Benchmark: Underwriting Ratio
- ▶ Consolidated Statement of Claims: 07
- ▶ Consolidated Statement of Premiums: 06
- ▶ Market Share & Rank: Gross Direct Premium
- ▶ Market Share & Rank: Gross Written Premium
- ▶ Premiums By Company: Earned
- ▶ Premiums By Company: Gross Direct
- ▶ Premiums By Company: Gross Written
- ▶ Premiums By Company: Net Written

INDUSTRY PERFORMANCE January to June - 2010

| | Gross Written Premiums | Gross Direct Premiums | Earned Premium Income | Net Premiums | NCI Ratio |
|---------------------------|------------------------|-----------------------|-----------------------|---------------|-----------|
| Total | 6,776,270,469 | 6,548,713,944 | 4,231,526,707 | 4,601,739,544 | 69.58% |
| Motor | 433,440,211 | 2,909,071,809 | 2,329,422,241 | 2,696,112,366 | 92.33% |
| Fire | 129,822,724 | 1,248,073,738 | 576,496,239 | 871,626,128 | 67.46% |
| Cargo | 246,017,121 | 226,238,285 | 120,626,074 | 127,738,042 | 56.45% |
| Marine Hull | 161,478,000 | 127,429,277 | 22,075,281 | 26,099,813 | 16.16% |
| Medical and Health | 285,505,433 | 236,975,635 | 242,999,862 | 309,246,305 | 108.44% |

MARKET SHARE BY PREMIUM

Market Share by Gross Direct Premiums for January to June - 2010



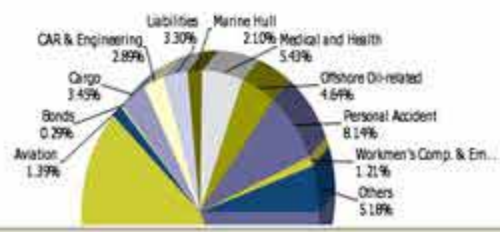
UNDERWRITING RESULTS

Underwriting Results January to June - 2010

| | Net Claim Incurred | Commissions | Management Expenses | NCI Ratio | Combined Ratio | Underwriting Margin |
|-----------------------|--------------------|----------------|---------------------|-----------|----------------|---------------------|
| ABC | ~1,200,000,000 | ~1,200,000,000 | ~1,200,000,000 | ~60% | ~100% | ~40% |
| Industry Total | ~1,200,000,000 | ~1,200,000,000 | ~1,200,000,000 | ~60% | ~100% | ~40% |

MARKET SHARE BY CLASS

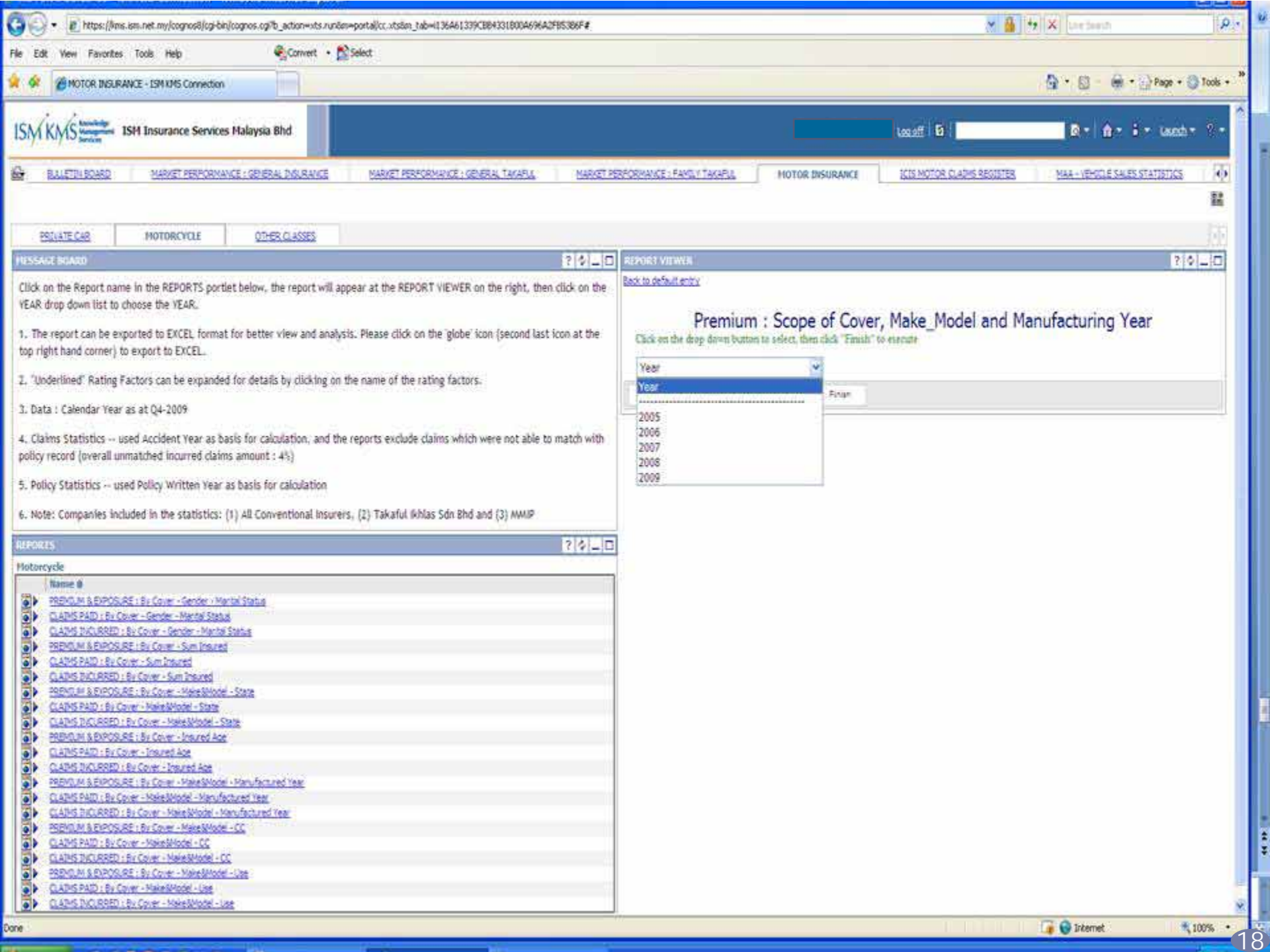
Market Share by Gross Direct Premiums for period January to June - 2010



NET CLAIMS INCURRED RATIO

Insurance Class:

Industry NCI Ratio:



MESSAGE BOARD

Click on the Report name in the REPORTS portlet below, the report will appear at the REPORT VIEWER on the right, then click on the YEAR drop down list to choose the YEAR.

1. The report can be exported to EXCEL format for better view and analysis. Please click on the 'globe' icon (second last icon at the top right hand corner) to export to EXCEL.
2. "Underlined" Rating Factors can be expanded for details by clicking on the name of the rating factors.
3. Data : Calendar Year as at Q4-2009
4. Claims Statistics -- used Accident Year as basis for calculation, and the reports exclude claims which were not able to match with policy record (overall unmatched incurred claims amount : 4%)
5. Policy Statistics -- used Policy Written Year as basis for calculation
6. Note: Companies Included in the statistics: (1) All Conventional Insurers, (2) Takaful (Khalid Sdn Bhd and (3) MMIP

REPORTS

- Motorcycle
- PREMIUM & EXPOSURE : By Cover - Gender - Marital Status
 - CLAIMS PAID : By Cover - Gender - Marital Status
 - CLAIMS INCURRED : By Cover - Gender - Marital Status
 - PREMIUM & EXPOSURE : By Cover - Sum Insured
 - CLAIMS PAID : By Cover - Sum Insured
 - CLAIMS INCURRED : By Cover - Sum Insured
 - PREMIUM & EXPOSURE : By Cover - Make/Model - State
 - CLAIMS PAID : By Cover - Make/Model - State
 - CLAIMS INCURRED : By Cover - Make/Model - State
 - PREMIUM & EXPOSURE : By Cover - Insured Age
 - CLAIMS PAID : By Cover - Insured Age
 - CLAIMS INCURRED : By Cover - Insured Age
 - PREMIUM & EXPOSURE : By Cover - Make/Model - Manufactured Year
 - CLAIMS PAID : By Cover - Make/Model - Manufactured Year
 - CLAIMS INCURRED : By Cover - Make/Model - Manufactured Year
 - PREMIUM & EXPOSURE : By Cover - Make/Model - CC
 - CLAIMS PAID : By Cover - Make/Model - CC
 - CLAIMS INCURRED : By Cover - Make/Model - CC
 - PREMIUM & EXPOSURE : By Cover - Make/Model - Use
 - CLAIMS PAID : By Cover - Make/Model - Use
 - CLAIMS INCURRED : By Cover - Make/Model - Use

REPORT VIEWER

[Back to default entry](#)

Premium : Scope of Cover, Make_Model and Manufacturing Year

Click on the drop down button to select, then click "Finish" to execute

Year

- Year
- 2005
- 2006
- 2007
- 2008
- 2009

Finish

REPORT VIEWER

[Back to default entry](#)

Keep this version Add this report

Premium & Exposure by Cover, Make & Model and Manufactured Year

Cover Comprehensive

Note: Please choose the COVER to refresh the table below

| | | | ABC Insurance | | | | | Industry | | | | |
|------|--------------|--------------------|----------------------|---------------|-----------------|-----------------|------------------|----------------------|---------------|-----------------|-----------------|------------------|
| Year | Make & Model | Manufacturing Year | Total Policies Count | Total Premium | Average Premium | Earned Exposure | Written Exposure | Total Policies Count | Total Premium | Average Premium | Earned Exposure | Written Exposure |
| 2009 | | | | | | | | | | | | |

Click to Drill Down

...right, then click on
...second last icon at the
...not able to match
...MMIP

REPORT VIEWER

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Premium & Exposure by Cover, Make & Model and Manufactured Year

Cover Scope of Cover1

Note : Please choose the COVER to refresh the table below.

| 2009 | Make & Model | Prior to 1960 | ABC Insurance | | | | | Industry | | | | |
|------|--------------|---------------|----------------------|---------------|-----------------|-----------------|------------------|----------------------|---------------|-----------------|-----------------|------------------|
| | | | Total Policies Count | Total Premium | Average Premium | Earned Exposure | Written Exposure | Total Policies Count | Total Premium | Average Premium | Earned Exposure | Written Exposure |
| | 1960 | | 2 | 241.00 | 120.50 | 0.95 | 2.00 | 124 | 13,455.00 | 110.10 | 175.31 | 124.02 |
| | 1961 | | 2 | 197.00 | 97.17 | 2.77 | 2.03 | 151 | 17,489.39 | 115.80 | 230.86 | 151.03 |
| | 1962 | | 1 | 60.00 | 60.00 | 2.19 | 1.00 | 287 | 29,326.60 | 102.21 | 404.82 | 286.92 |
| | 1963 | | 2 | 122.00 | 61.00 | 1.96 | 2.00 | 358 | 33,387.11 | 93.29 | 518.85 | 357.52 |
| | 1964 | | 5 | 410.00 | 82.00 | 3.99 | 5.00 | 459 | 41,962.78 | 91.34 | 688.91 | 459.39 |
| | 1965 | | 2 | 231.00 | 115.50 | 4.50 | 2.00 | 547 | 50,953.12 | 93.17 | 821.71 | 546.86 |
| | 1966 | | 5 | 376.00 | 75.20 | 8.30 | 5.00 | 528 | 48,941.24 | 92.64 | 792.93 | 527.18 |
| | 1967 | | 5 | 422.00 | 84.40 | 4.96 | 5.00 | 433 | 41,577.41 | 95.79 | 643.51 | 434.03 |
| | 1968 | | 4 | 293.00 | 73.25 | 4.59 | 4.00 | 456 | 42,164.62 | 92.47 | 698.67 | 456.00 |
| | 1969 | | 4 | 317.00 | 79.25 | 3.88 | 4.00 | 890 | 85,955.41 | 96.64 | 1,122.73 | 889.41 |
| | 1970 | | 2 | 179.00 | 89.50 | 6.44 | 2.00 | 1,241 | 116,076.04 | 93.44 | 1,530.19 | 1,242.30 |
| | 1971 | | 4 | 302.00 | 75.50 | 11.23 | 4.00 | 1,391 | 129,169.24 | 92.84 | 1,821.46 | 1,391.25 |
| | 1972 | | 14 | 1,178.00 | 84.14 | 17.59 | 14.00 | 1,717 | 187,031.60 | 91.44 | 2,195.88 | 1,717.25 |
| | 1973 | | 8 | 655.00 | 81.88 | 13.75 | 8.00 | 2,479 | 219,876.52 | 88.60 | 3,209.90 | 2,481.85 |
| | 1974 | | 28 | 2,060.00 | 73.57 | 39.04 | 28.00 | 4,538 | 391,613.66 | 86.21 | 5,772.33 | 4,542.40 |
| | 1975 | | 25 | 1,877.00 | 75.08 | 39.78 | 25.00 | 5,139 | 432,724.41 | 84.15 | 6,522.50 | 5,142.21 |
| | 1976 | | 26 | 1,922.00 | 73.92 | 39.13 | 26.00 | 5,060 | 421,182.50 | 83.14 | 6,608.75 | 5,066.17 |
| | 1977 | | 45 | 3,473.00 | 77.18 | 63.39 | 45.00 | 6,896 | 583,199.24 | 84.49 | 8,798.48 | 6,901.75 |
| | 1978 | | | | | | | | | | | |

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Premium & Exposure by Cover, Make & Model and manufactured Year

Cover: Comprehensive

*Note : Please choose the COVER to refresh the table below:

| | | | ABC Insurance | | | | | | |
|------|--------|-------|----------------------|---------------|-----------------|-----------------|------------------|------------------|------------------|
| | | | Total Policies Count | Total Premium | Average Premium | Earned Exposure | Written Exposure | Current Exposure | Written Exposure |
| 2009 | YAMAHA | 1991 | 4 | 474.00 | 118.50 | 2.27 | 4.0 | 1,202.89 | 1,159.25 |
| | | 1992 | | | | | | | |
| | | 1993 | 7 | 981.00 | 140.14 | 3.12 | 7.00 | 1,803 | 1,799.83 |
| | | 1994 | 4 | 569.00 | 142.25 | 5.69 | 4.00 | 2,604 | 2,598.46 |
| | | 1995 | 12 | 1,731.00 | 144.25 | 9.54 | 12.00 | 3,282 | 3,233.68 |
| | | 1996 | 13 | 1,835.00 | 141.15 | 9.32 | 13.00 | 3,346 | 3,345.57 |
| | | 1997 | 9 | 1,378.00 | 153.11 | 9.92 | 9.00 | 3,531 | 3,516.69 |
| | | 1998 | 7 | 1,428.00 | 204.00 | 7.32 | 7.00 | 2,286 | 2,657.87 |
| | | 1999 | 19 | 3,082.00 | 162.74 | 14.73 | 19.00 | 4,398 | 4,391.15 |
| | | 2000 | 20 | 3,400.00 | 170.15 | 15.02 | 19.64 | 5,257 | 4,930.10 |
| | | 2001 | 31 | 5,008.00 | 164.13 | 21.75 | 31.00 | 7,843 | 7,463.29 |
| | | 2002 | 33 | 4,982.00 | 150.99 | 33.23 | 33.10 | 9,785 | 9,666.52 |
| | | 2003 | 32 | 5,148.00 | 160.88 | 34.95 | 32.00 | 9,290 | 9,547.08 |
| | | 2004 | 60 | 9,718.00 | 161.97 | 57.40 | 60.15 | 18,862 | 18,823.27 |
| | | 2005 | 125 | 20,609.00 | 164.87 | 125.27 | 125.00 | 30,353 | 32,079.31 |
| | | 2006 | 201 | 34,582.00 | 170.92 | 230.29 | 202.33 | 61,771 | 71,440.56 |
| | | 2007 | 278 | 52,159.00 | 187.58 | 329.78 | 278.07 | 88,393 | 102,930.13 |
| | | 2008 | 532 | 114,905.00 | 215.28 | 713.38 | 531.94 | 135,290 | 153,204.15 |
| | | 2009 | 367 | 91,770.00 | 250.07 | 367.40 | 366.97 | 130,273 | 130,168.05 |
| | | Error | | | | | | | |

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Thank You

Danny Yap www.ism.net.my