
Policy Profile Application

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Policy Profile Application

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1 Policy Profile

1.1 Overview

The Policy Profile application allows the analysis of the inforce contracts over time on a month-to-date basis. Direct and ceded amounts are available by the full set of coverage, policy and agent related dimensions.

Drill-through is available on direct and ceded amounts in conjunction with the Date hierarchy.

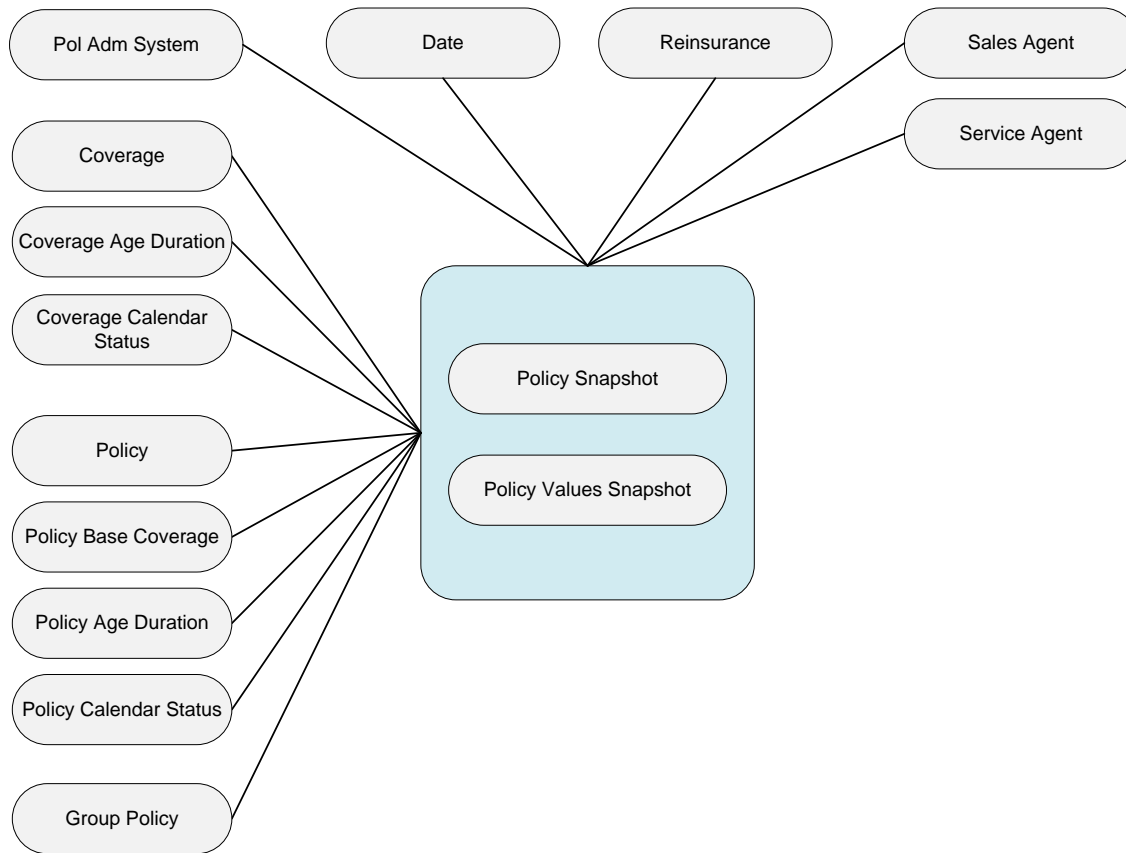
The Policy Profile application is loaded on a weekly or monthly basis from the policy administration system with snapshot extracts of contracts and coverage amounts as of the load date. The extract includes all pending, inforce and terminated contracts. For ceded amounts, the application is similarly loaded from the reinsurance system with snapshot extracts of ceded amounts as of the load date.

1.2 Structure

The Policy Profile application has the following structures:

Type	Name
Measure Groups	Policy Snapshot
	Policy Values Snapshot
Time Dimensions	Date
Measure Dimensions	Reinsurance
Policy Dimensions	Pol Adm System
	Coverage
	Policy
	Policy Base Coverage
	Group Policy
Agent Dimensions	Sales Agent
	Service Agent
Duration Dimensions	Coverage Age Duration
	Policy Age Duration
Cohort Dimensions	Coverage Calendar Status
	Policy Calendar Status

1.3 Schema



1.4 Time Dimensions

The Date dimension is based on load date of the policy records over time, on a month-to-date basis. For the current month, the date will be the date of the last load within the month; for prior months, the date will be the last day of the month.

1.5 Measure Dimensions

The Reinsurance dimension allows Direct and Ceded members to be selected, with the “Direct” level as the default. The “All” level represents the retained basis. The Ceded member can be further drilled down to the user defined reinsurance company and treaties.

1.6 Measures

The Policy Snapshot measure group has the following 23 measures as determined by the measure dimensions for the period determined by the Date dimension:

Measure	Description
AnnI Premium Snapshot	The annual premium amounts on inforce contracts. From srcPolicyAmounts.AnnIPremium
AnnIzd Premium Snapshot	The annualized premium amounts on inforce contracts. From srcPolicyAmounts.AnnIzdPremium
Comm Premium Snapshot	The commission premium amounts on inforce contracts. From srcPolicyAmounts.CommPremium
Contract Benefit Snapshot	The contract benefit amounts on inforce contracts. From srcPolicyAmounts.ContractBenefit
Contract Benefit Yr	The central annual contract benefit exposure, that is, the number of contract benefit-months per annum between issue and termination
Contract Premium Snapshot	The contract premium amounts on inforce contracts. From srcPolicyAmounts.ContractPremium
Contract Premium Yr	The central annual contract premium exposure, that is, the number of contract premium-months per annum between issue and termination
Contract Sales Snapshot	Number of inforce agent-contract records
Contracts Snapshot	Number of inforce contract records
Contracts Yr	The central annual contract exposure, that is, the number of contract-months per annum between issue and termination
Death Benefit Snapshot	The death benefit amounts on inforce contracts. From srcPolicyAmounts.DeathBenefit
Issue Benefit Snapshot	The issue benefit amounts on inforce contracts. From srcPolicyAmounts.IssueBenefit
Issue Modal Premium Snapshot	The issue modal premium amounts on inforce contracts. From srcPolicyAmounts.IssueModalPremium
Issue Premium Snapshot	The issue annualized premium amounts on inforce contracts. From srcPolicyAmounts.IssuePremium
Maturity Benefit Snapshot	The maturity benefit amounts on inforce contracts. From srcPolicyAmounts.MaturityBenefit
Modal Premium Snapshot	The modal premium amounts on inforce contracts. From srcPolicyAmounts.ModalPremium
NAR Benefit Snapshot	The NAR benefit amounts on inforce contracts. From srcPolicyAmounts.NARBenefit

Measure	Description
Other Benefit Snapshot	The other benefit amounts on inforce contracts. From srcPolicyAmounts.OtherBenefit
Policy Amounts1 Snapshot	The policy amount1 on inforce contracts. From srcPolicyAmounts.PolicyAmount1
Policy Amounts2 Snapshot	The policy amount2 on inforce contracts. From srcPolicyAmounts.PolicyAmount2
Policy Amounts3 Snapshot	The policy amount3 on inforce contracts. From srcPolicyAmounts.PolicyAmount3
Single Premium Snapshot	The single premium amounts on inforce contracts. From srcPolicyAmounts.SinglePremium
Units Snapshot	The number of units on inforce contracts. From srcPolicyAmounts.Units

The Policy Values Snapshot measure group has the following 8 measures as determined by the measure dimensions for the period determined by the Date dimension:

Measure	Description
Cash Value Snapshot	The cash value amounts on inforce contracts. From srcPolicyValues.CashValue
Fund Value Snapshot	The fund value amounts on inforce contracts. From srcPolicyValues.FundValue
Fund Value Yr	The central annual fund value exposure, that is, the number of contract fund value-months per annum between issue and termination
Policy Value1 Snapshot	The policy value amount1 on inforce contracts. From srcPolicyValues.PolicyValue1
Policy Value2 Snapshot	The policy value amount2 on inforce contracts. From srcPolicyValues.PolicyValue2
Policy Value3 Snapshot	The policy value amount3 on inforce contracts. From srcPolicyValues.PolicyValue3
Policy Value4 Snapshot	The policy value amount4 on inforce contracts. From srcPolicyValues.PolicyValue4
Policy Value5 Snapshot	The policy value amount5 on inforce contracts. From srcPolicyValues.PolicyValue5

1.7 Discussion

A common need in insurance companies is to have a better understanding of their business; for example, understanding the distribution of business various attributes such as policyholder age or duration inforce. Other attributes such as the Product hierarchy is often used to profile the business. Other analysis such as Trending reports to show, say, inforce distribution of sales by region over time.