1. **Executive Summary Section: Provide a high-level snapshot stat. KPIs:**
   * **Total Submissions:** Number of policies submitted for underwriting.

* **Approval Rate:** Percentage of submissions approved. **Formula:** Total Submissions / Count of Approved Submissions​ × 100.
  + **SLA Compliance Rate:** Percentage of submissions completed within SLA timelines. **Formula:** Submissions within SLA Target/Total Submissions.
  + **Loss Ratio:** Ratio of claims paid vs. premiums earned (key profitability metric). **Formula:** Claims Amount/Premium Amount.
  + **Underwriting Capacity Utilization:** Percentage of team capacity utilized. **Formula:** Actual Workload / Capacity Target | Individual.
  + **Profitability Indicator:** Revenue vs. cost per submission. **Formula:** Premium Amount−(Claims Amount + Expenses).

1. **Underwriting Efficiency**
   * Average Handling Time (AHT) / Submission Lifecycle Breakdown. Stacked bar chart.
2. **Underwriting Portfolio Insights**

* Premium Volume and SLA Compliance by Region/Month/Product/Risk Tier/State/Team.

1. **Financial Performance**
   * **Loss Ratios:** Percentage of premiums paid out as claims with adjustments.
   * **Claim Ratios:** Percentage of premiums paid out as claims.
   * **Expense Ratios:** Underwriting expenses as a percentage of premiums.
   * **Profit Margins:** Overall profitability and contribution by product line. **Formula:** (Premium Amount − (Claims Amount + Expenses)) /Premium Amount.
     1. **Workforce Capacity and Productivity**

* Insights: Highlight top-performing underwriters and best practices.
* Overall team performance.
  + 1. **Filters and Drill-Down Capabilities**
  + Enable filtering by: Region, product type, underwriter, timeframe, and risk level.
  + Allow drill-down into: Specific underwriter performance.

**Core – Fact Tables:**

**Submission Data:** Tracks all underwriting submissions, key metrics like SLA compliance, premium amounts, and risk tiers. 10,000 rows.

1. Submission ID
2. Submission Date
3. Completion Date
4. State
5. Region
6. Product Type
7. Risk Tier
8. Submission Status
9. SLA Target (Days)
10. Assigned Underwriter
11. Premium Amount (USD)
12. Claims Amount (USD)
13. Expenses (USD)

**Underwriter Data:** Team-level and individual underwriter performance metrics. 50 rows.

1. Underwriter ID
2. Name
3. Region
4. Team
5. Submissions Handled (count)
6. Approval Rate (%)
7. Average Handling Time (AHT) (Days)
8. Escalations (Count)
9. Productivity Score (Calculated Field)

**Financial Data:** Financial metrics like premiums, claims, expense and profit/loss ratios by region or state. 30 rows.

1. State
2. Month
3. Premiums Earned (USD)
4. Claims Paid (USD)
5. Expenses (USD)
6. Loss Ratios (%)
7. Expense Ratios (%)
8. Profit Margins (%)

**Benchmarks and Targets:** Benchmark for performance comparisons. 7 rows.

1. Metric Name
2. Target Value (%)
3. Benchmark Source
4. Target Value (Days)

**Supporting – Dimension Tables:**

**Geography Data:** Links submissions to states, regions, geographical attributes. 10 rows.

1. State
2. Region
3. Population
4. Median Income (USD)

**Time Data:** Enables time-based filtering and analysis. 90 rows.

1. Date
2. Day
3. Month
4. Year
5. Quarter
6. Day of Week
7. Is Weekday

**Product Data:** Categorizes submissions by product types and risk tiers. 4 rows.

1. Product Type
2. Product Description
3. Risk Tier

**Process Data:** Tracks the submission lifecycle and SLA stages. 4 rows.

1. Stage
2. Average Time in Stage (Days)
3. Compliance Indicator