



Insurance Loss Ratio Dashboard



INSURANCE

What is the YoY % change in Loss ratio across all regions?

South LOR%
49.71%
▲ 33.87%

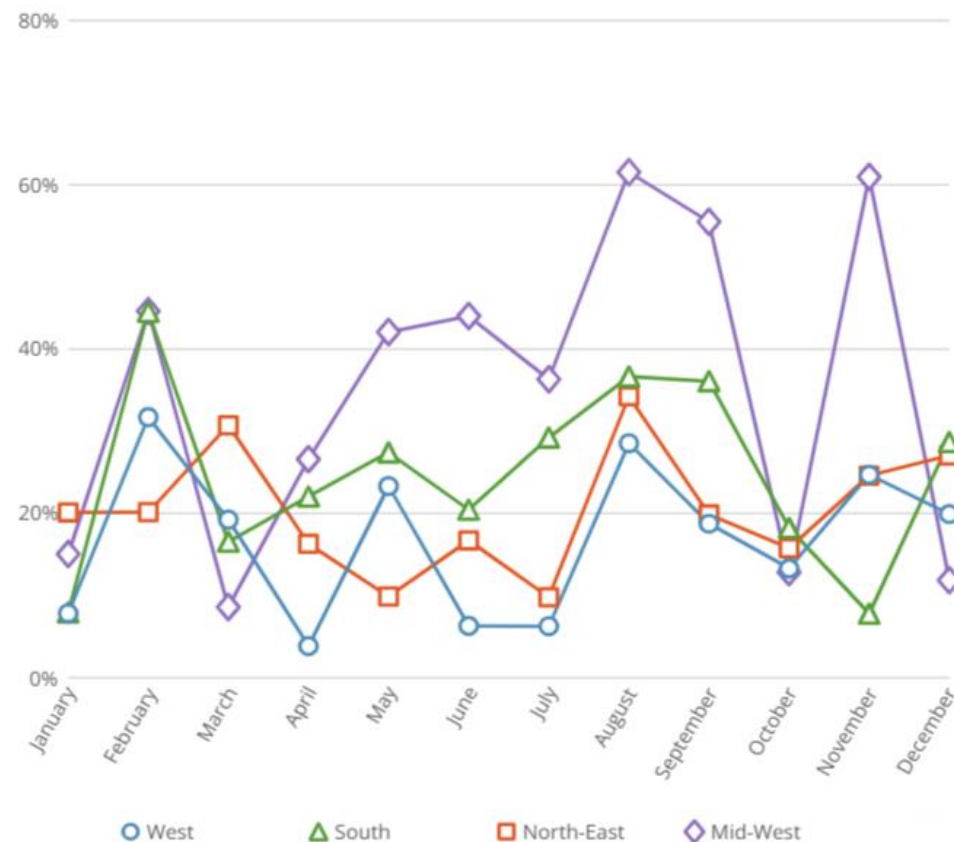
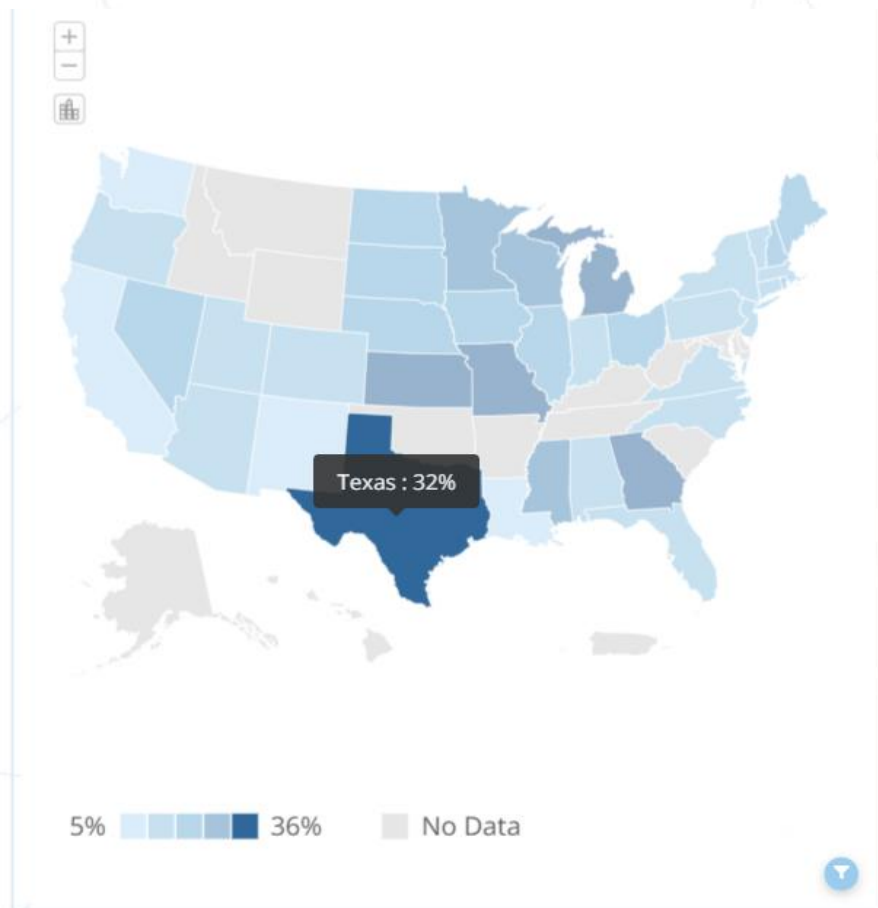
Mid-West LOR%
47.18%
▲ 16.82%

North-East LOR%
30.88%
▲ 9.45%

West LOR%
10.45%
▼ -0.04%

YoY% Loss Ratio Change(LOR)

Above cards depicts region wise LOR% for the current year and also shows the increase and decrease in LOR in percentages in comparison with the previous year



Select all (4)

☐ 2021 ☐ 2022 ☐ 2023 ☐ 2024

Filter by Region

Select all (4)

☐ West
☐ South
☐ North-East
☐ Mid-West

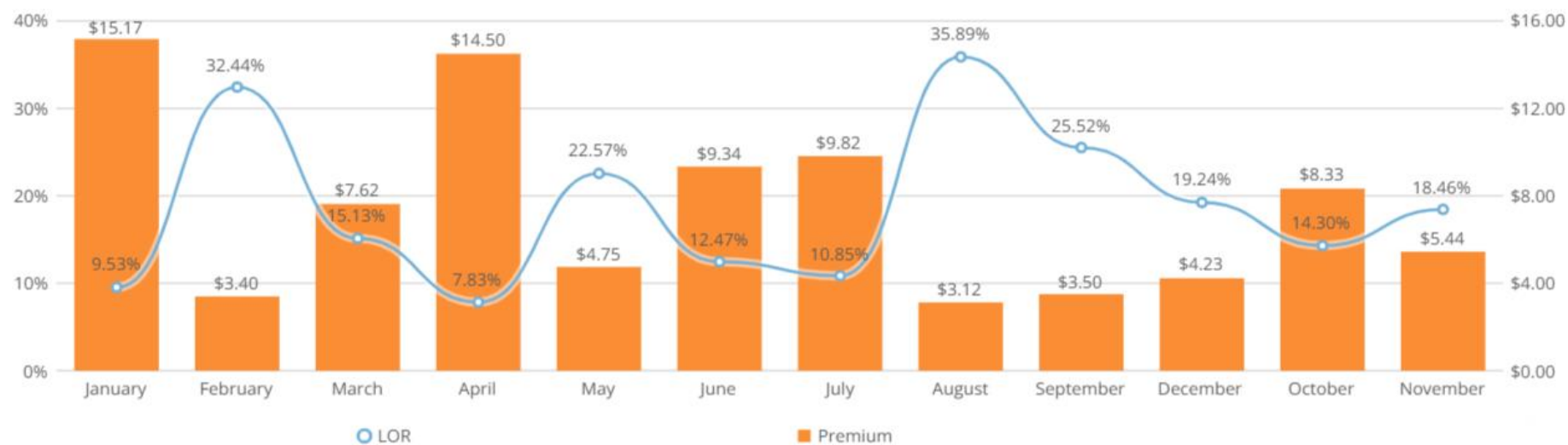
Filter By Broker Code

Filter by...

Select all (135)

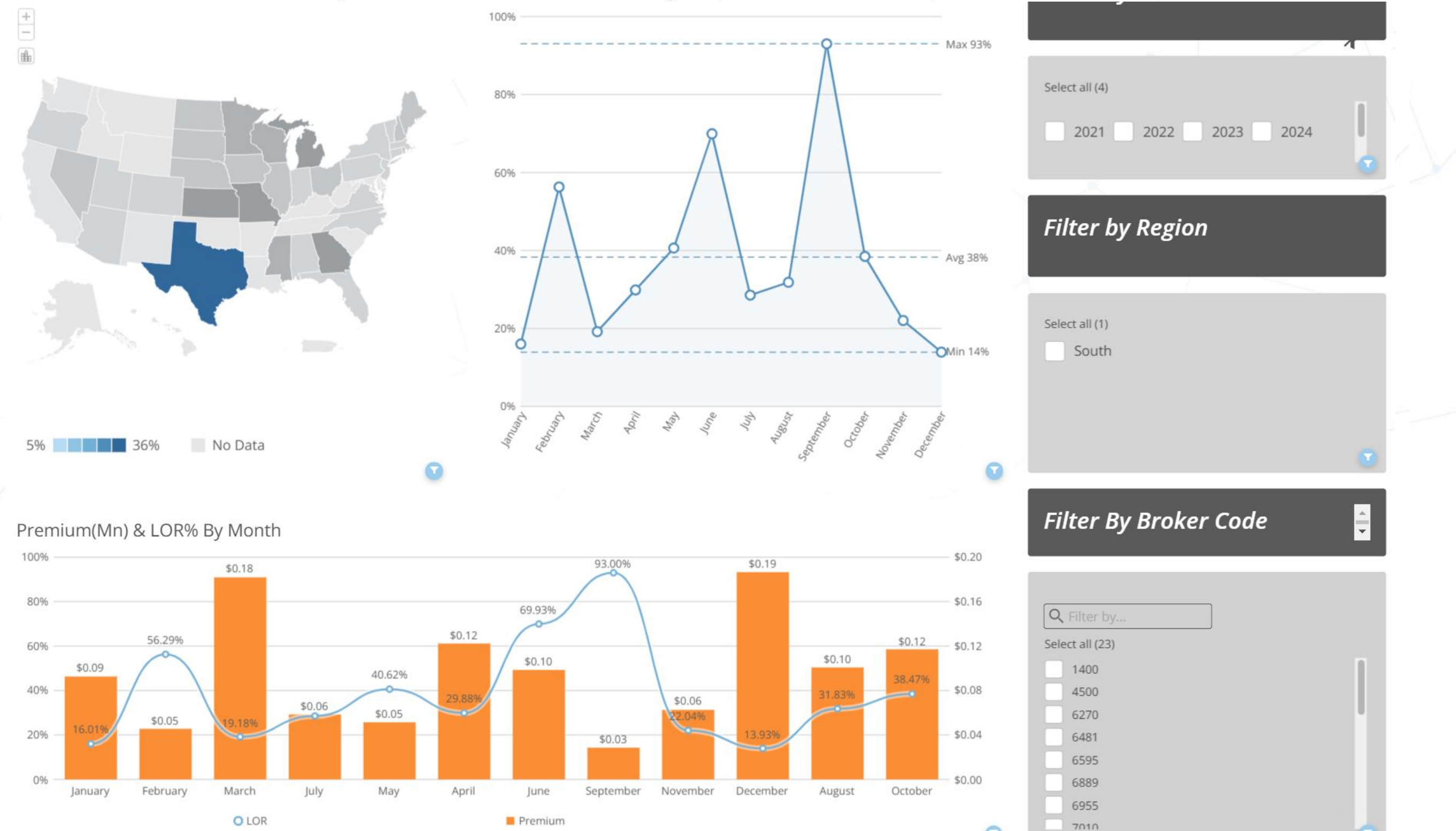
☐ 1044
☐ 1400
☐ 1608
☐ 4400
☐ 4500
☐ 5600
☐ 6244
☐ 6270

Premium(Mn) & LOR% By Month



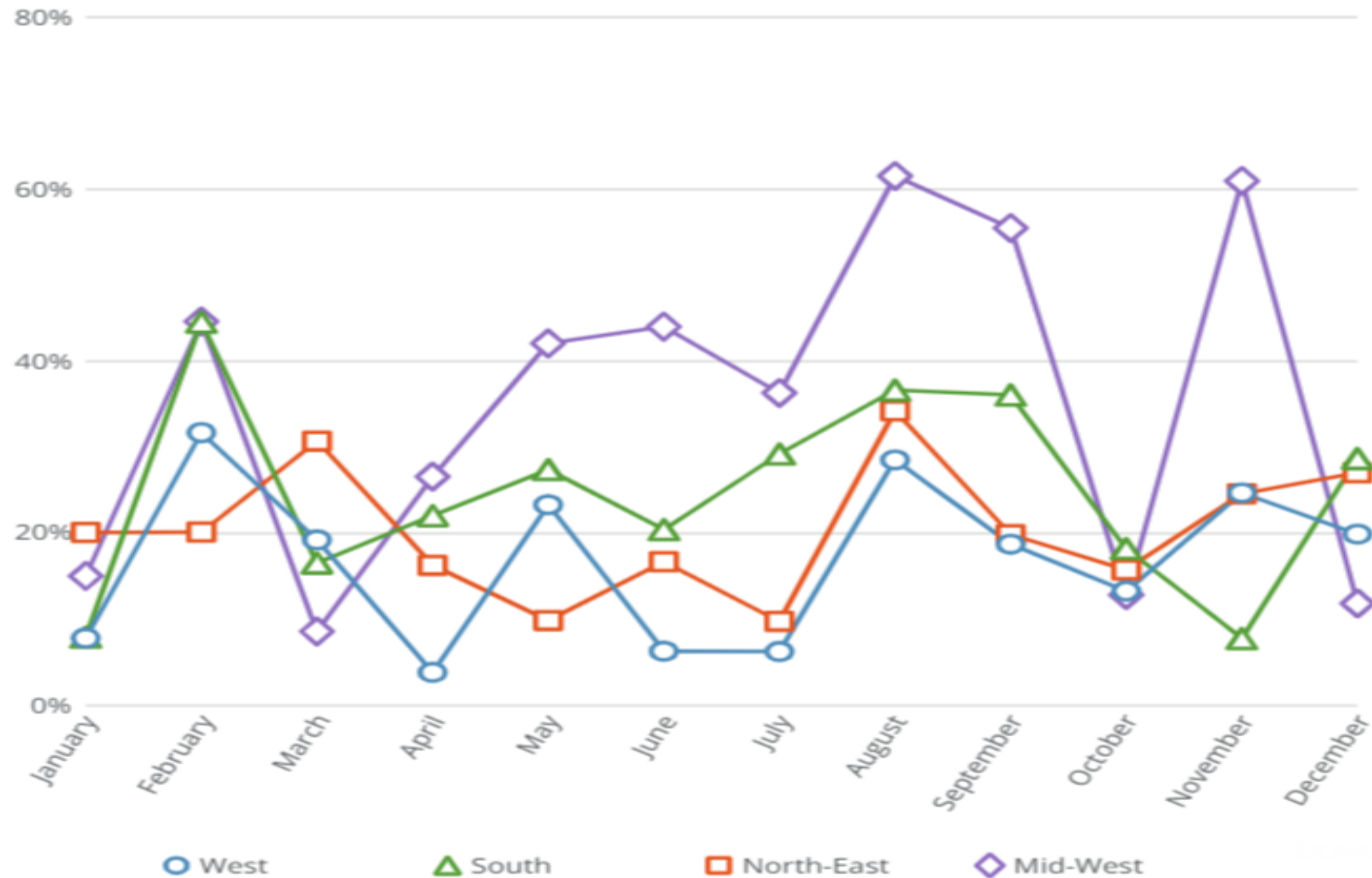
Loss Ratio% By State:

Displays the Loss Ratio Percentage (LOR%) across different states, likely visualized as a map or bar chart. Helps identify geographic regions with higher or lower loss ratios.



The complete dashboard renders based on the selection, for instance in above fig. Texas state is selected that renders all the other visuals related to Texas data.

LOR% By Month & Region

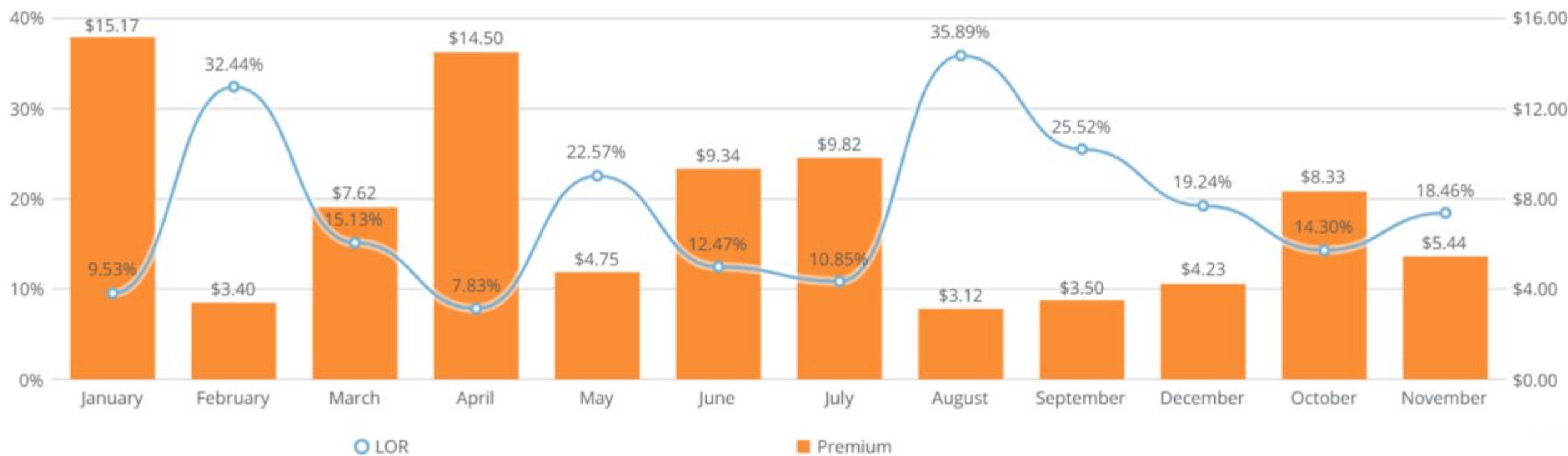


Loss Ratio% By Month & Region

Tracks the LOR% trends over time (monthly) for various regions.

Useful for spotting seasonal patterns or regional differences in performance.

Premium(Mn) & LOR% By Month

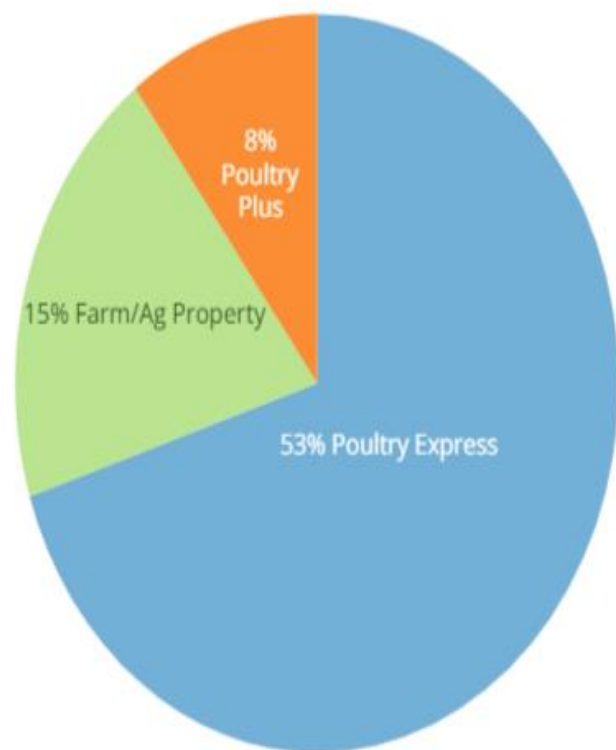


Premium (Mn) & Loss Ratio% By Month

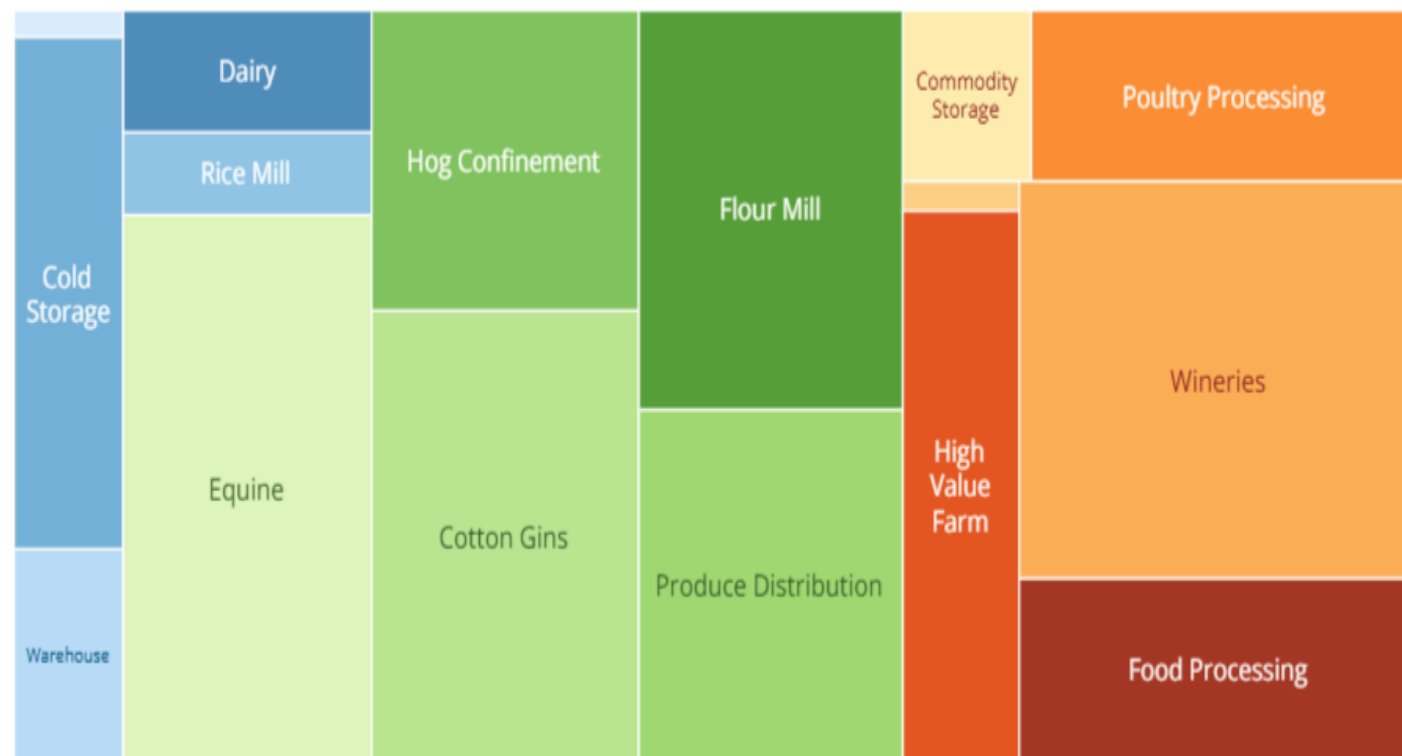
Shows monthly premium values (in millions) alongside Loss Ratio%.

Highlights the correlation between premium collections and loss ratios over time.

LOR% By Product



LOR% By Coverage

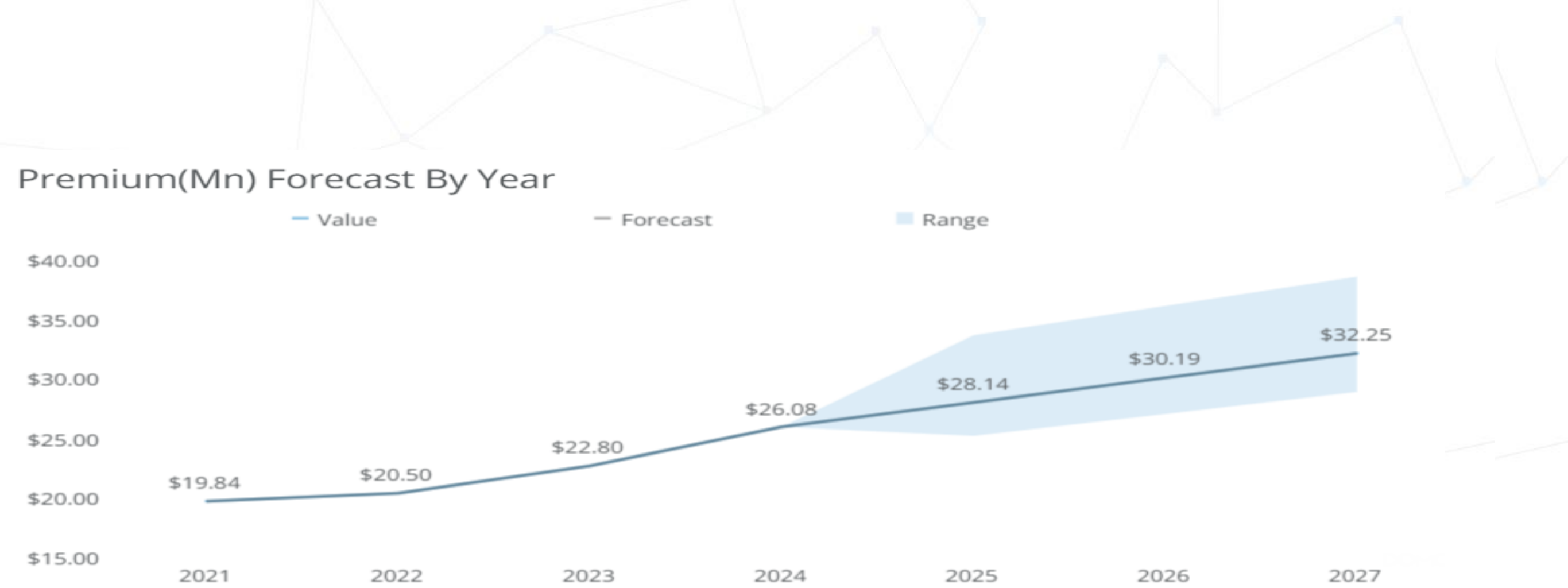


Loss Ratio% By Product

Compares Loss Ratio% across different insurance products.
Useful for understanding which products are more profitable
or prone to higher claims.

Loss Ratio% By Coverage

Breaks down Loss Ratio% based on different types of coverage (e.g. Food Processing, Dairy, Cotton Gins).
Provides insights into coverage-specific performance.

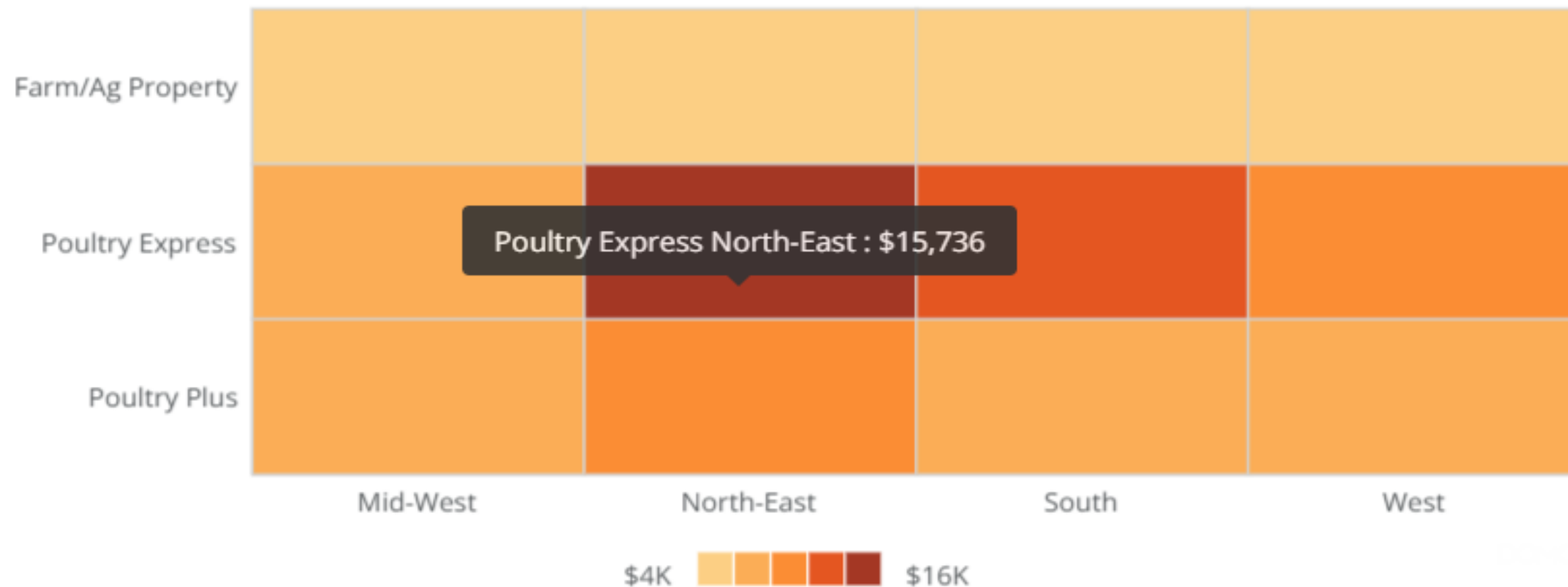


Premium amount forecast for next 3 years

Above visuals uses python code to forecasts policy premium amounts using historical data. It reads premium data from a CSV file, processes it to calculate yearly sums, and visualizes the historical trends.

An ARIMA model is then used to forecast premium amounts for the next three years. The historical and forecasted data are combined into a single dataset, saved to a CSV file, and visualized to show both past trends and future predictions.

Average Claim Severity Prediction By Product & Region



Above visual uses python code to analyses and visualizes claims data to assess the severity and frequency of claims by region and product. It aggregates the claims data, calculates the average claims severity, and creates a heatmap to display this information in 2D format.

The processed data is also saved to a CSV file for further reference. The visualizations help identify patterns and variations in claims severity across different regions and products.

(For instance in above visual Poultry Express Product in North-East region will have highest occurrence of claim severity.)