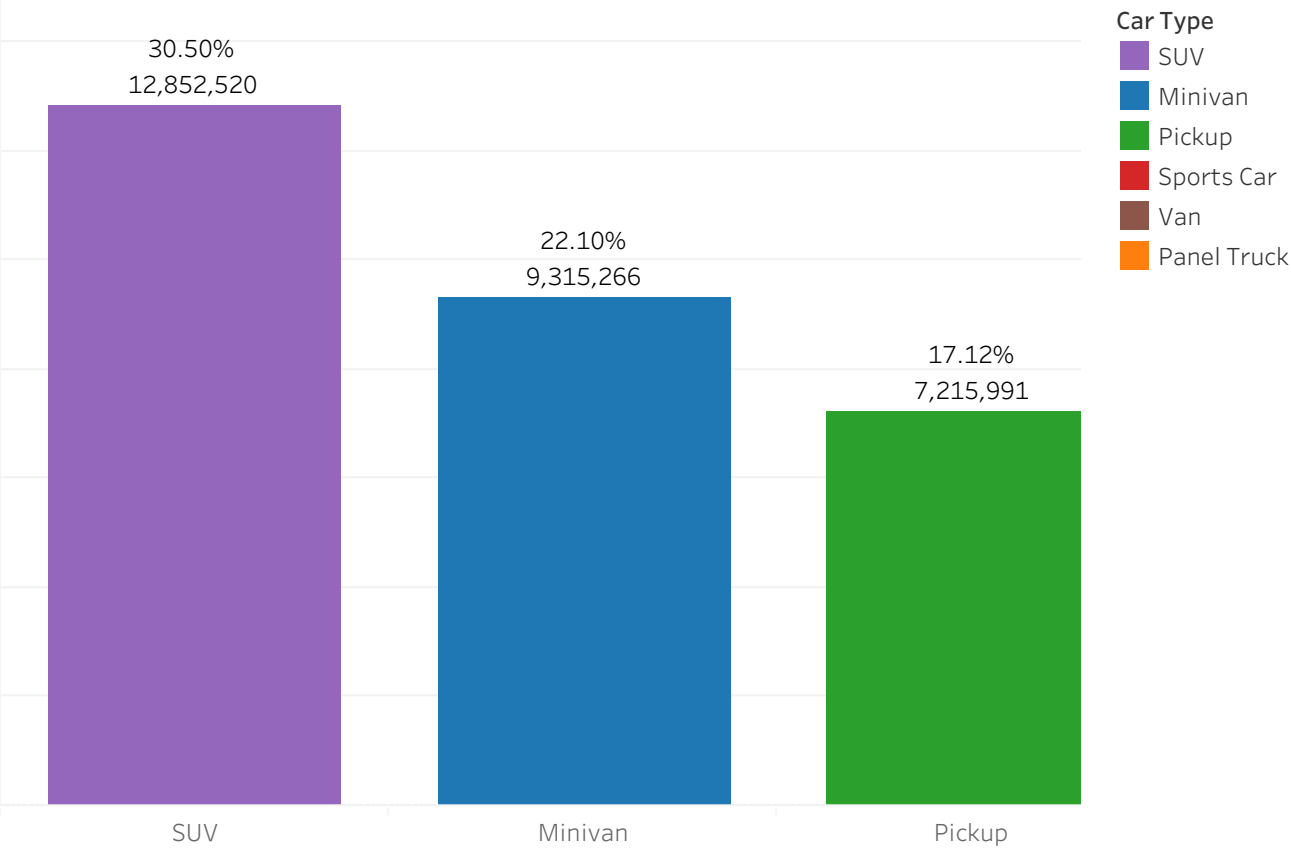
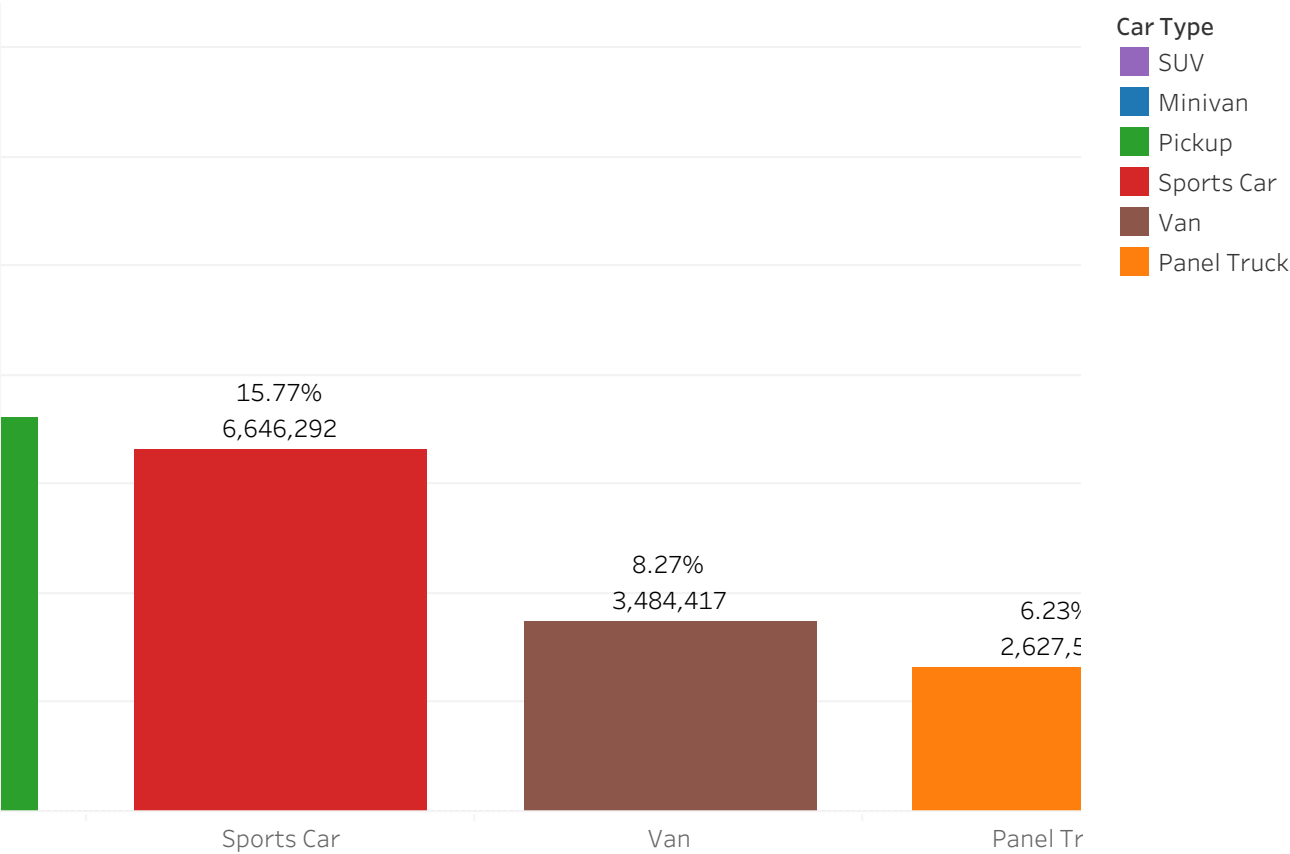


Total Claims by Car Type



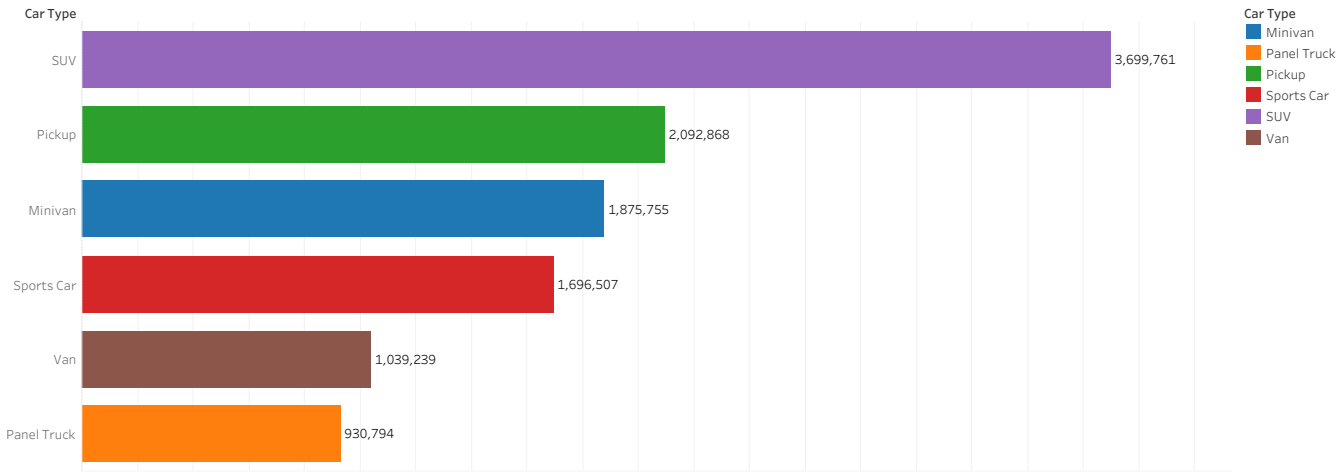
Total Claims by Car Type



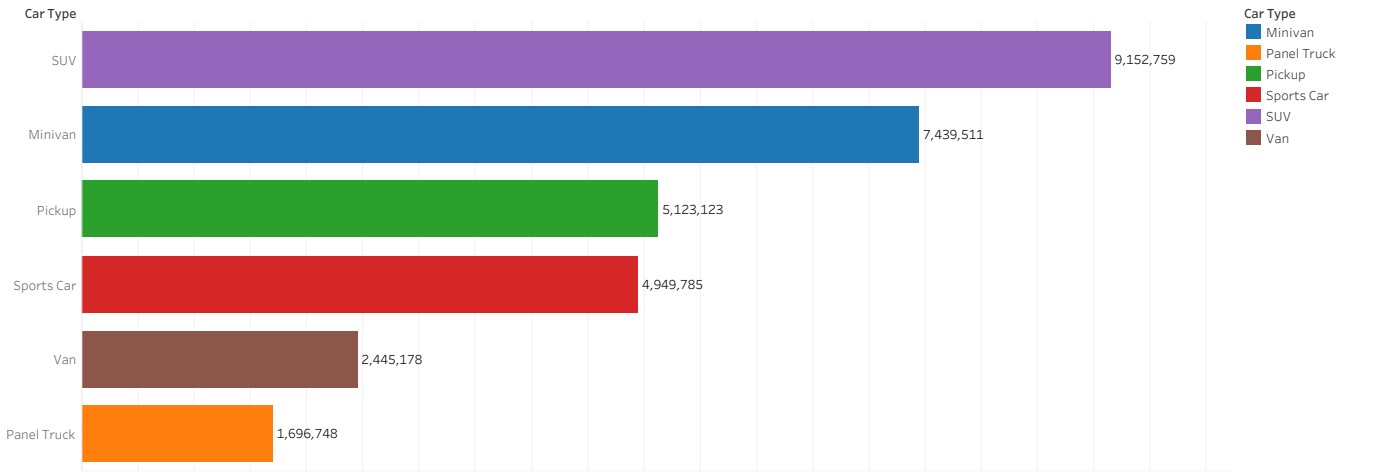
Total Claims by Car Type



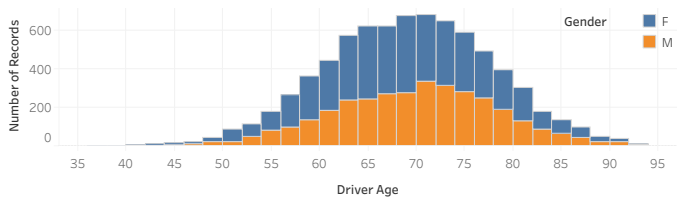
Current Claim by Car Type



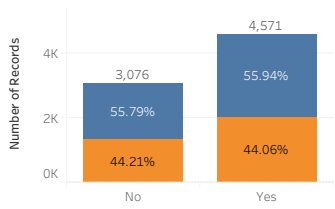
Old Claim by Car Type



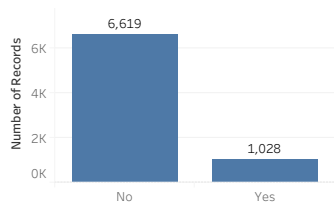
Driver Age



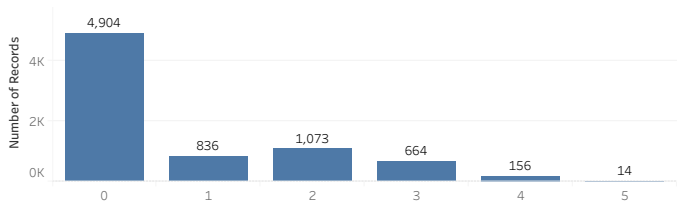
Marital Status



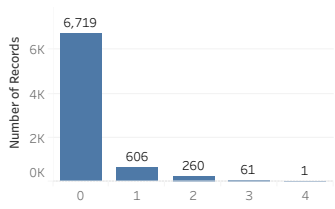
Parent Status



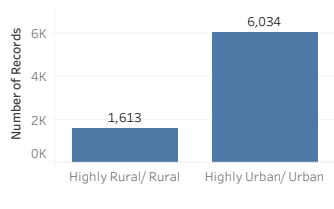
Total Kids



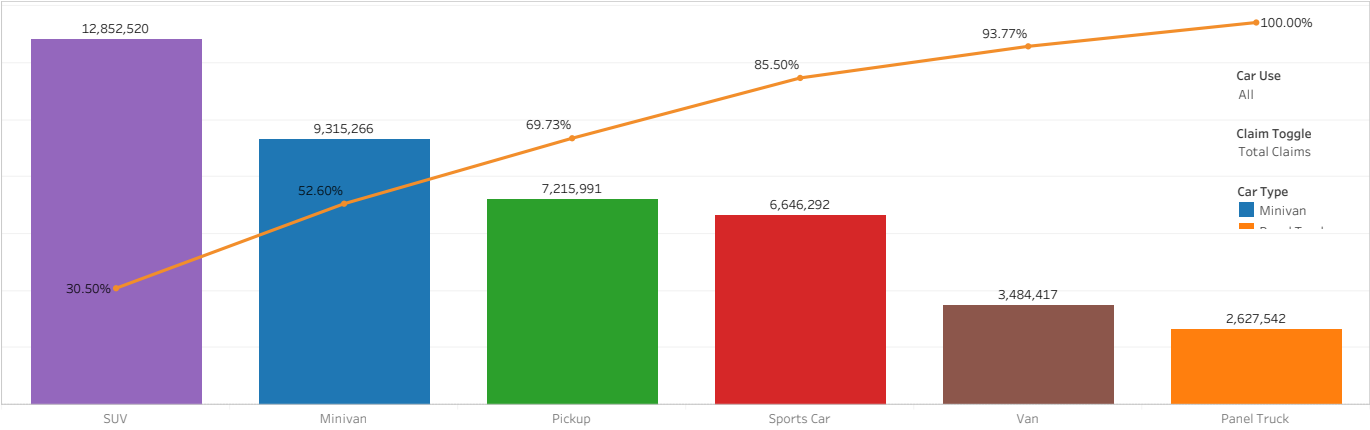
Kid Drivers



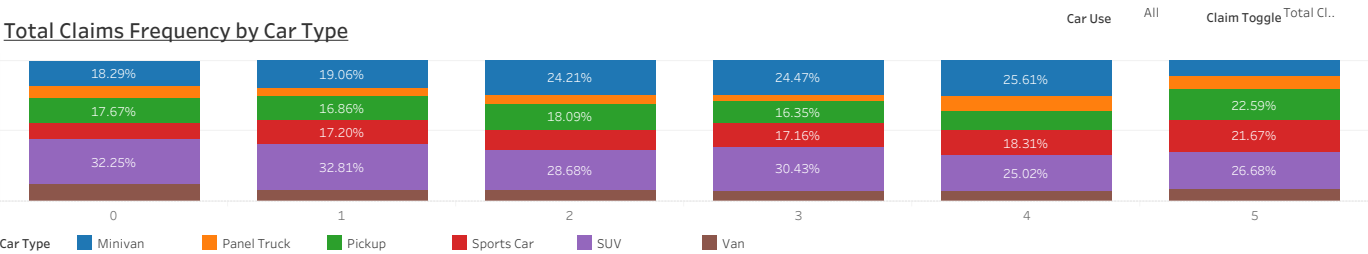
Area Count



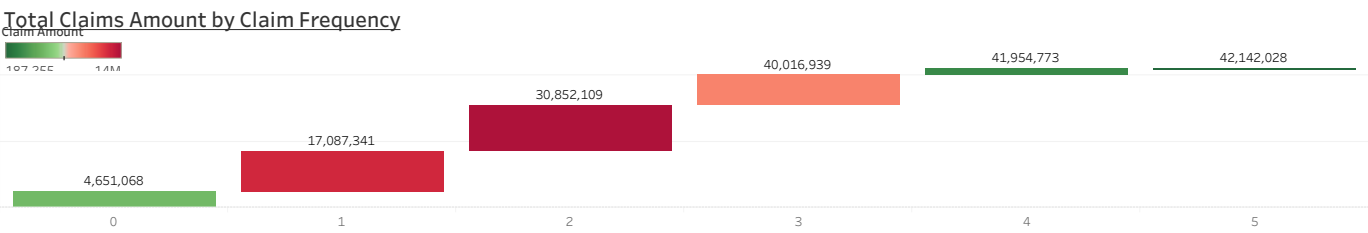
Total Claims Amount for All



Total Claims Frequency by Car Type

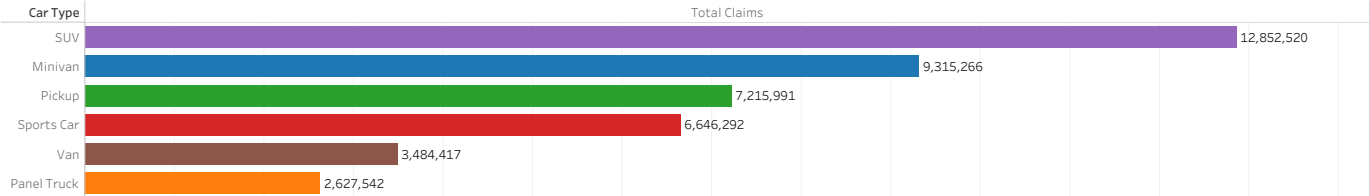


Total Claims Amount by Claim Frequency

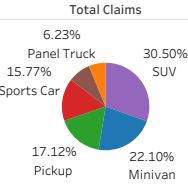


Total Claims based on All

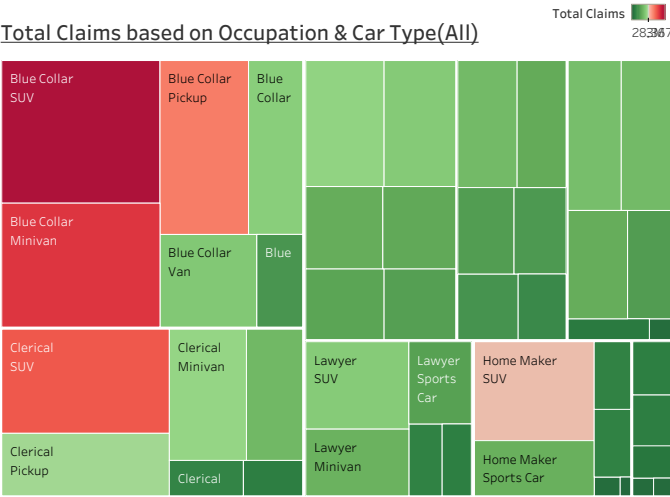
Claim ToggleTotal Cla.. Options To.. All



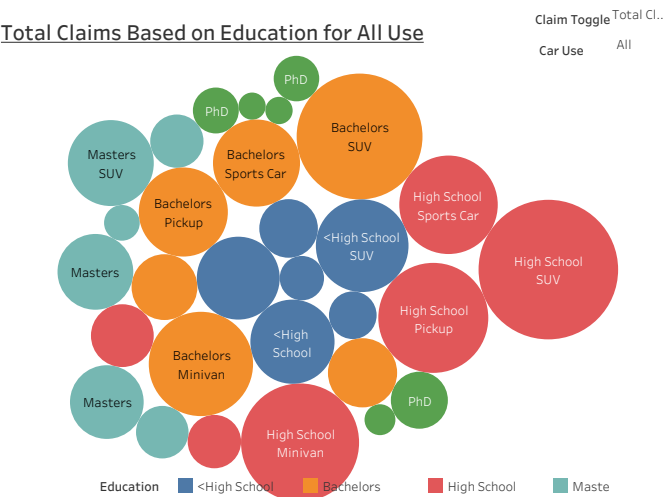
Total Claims based on All



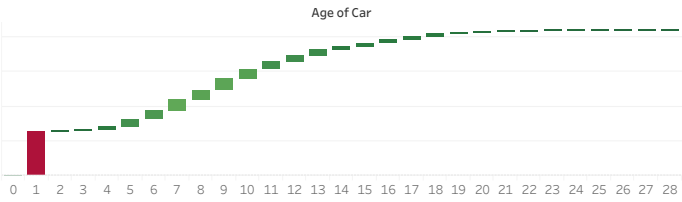
Total Claims based on Occupation & Car Type(All)



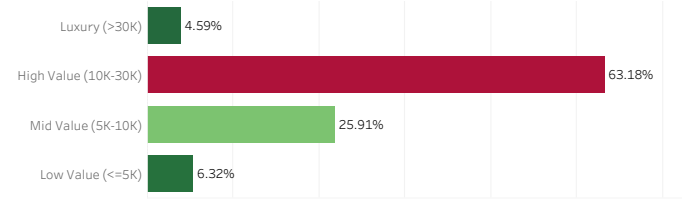
Total Claims Based on Education for All Use



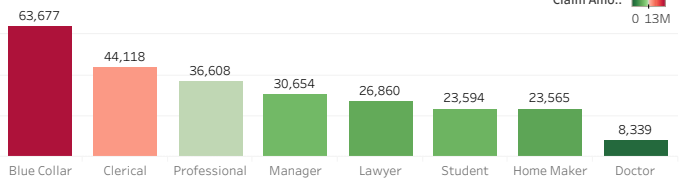
Total Claims vs. Car Age



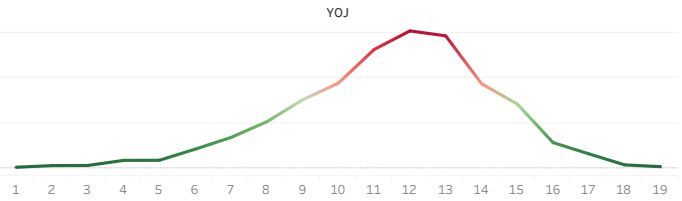
Total Claims vs. Car Value



Total Claims Based on Occupation & Usage Hours



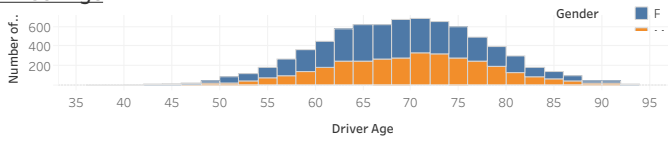
Total Claims Across the Years



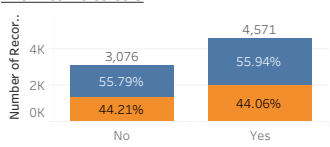
Insurance Claims

Majority of Drivers in the dataset are Females & are married	SUV, Minivan & Pickup accounts for almost 70% claims	SUV dominates the claims frequency between 1 to 3
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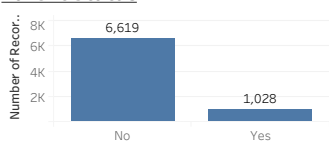
Driver Age



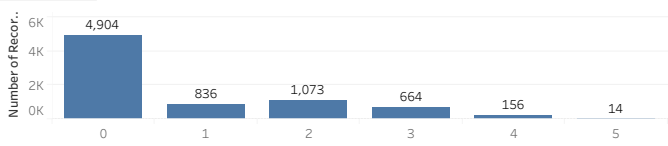
Marital Status



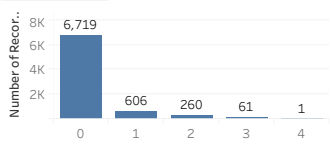
Parent Status



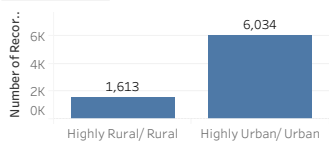
Total Kids



Kid Drivers



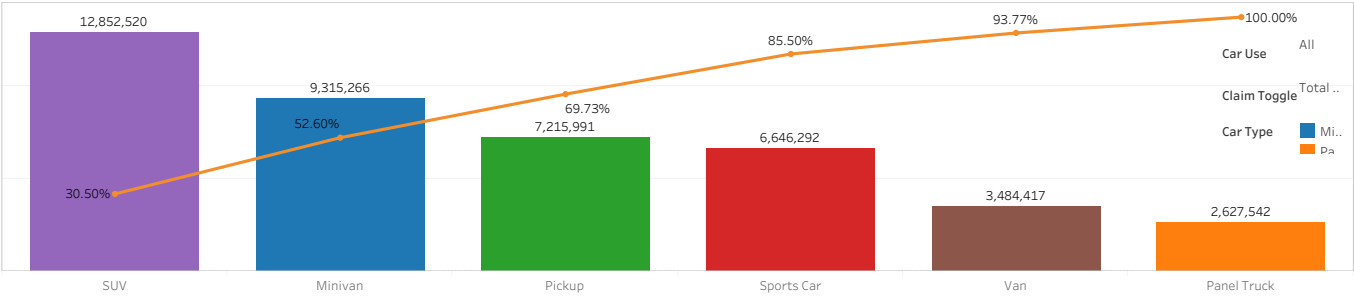
Area Count



Insurance Claims

Majority of Drivers in the dataset are Females & are married	SUV, Minivan & Pickup accounts for almost 70% claims	SUV dominates the claims frequency between 1 to 3
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Total Claims Amount for All



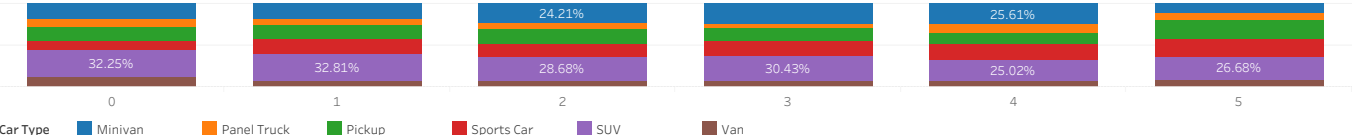
Insurance Claims

SUV, Minivan & Pickup accounts for almost 70% claims

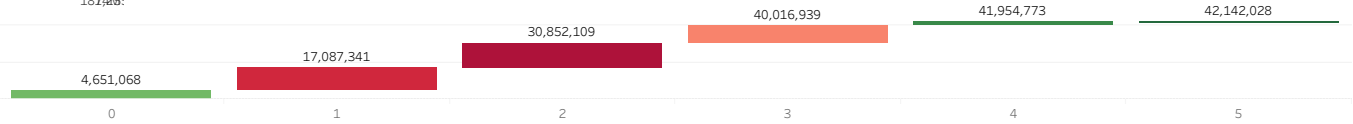
SUV dominates the claims frequency between 1 to 3

Female drivers driving SUV & Sports Car dominates claims

Total Claims Frequency by Car Type



Total Claims Amount by Claim Frequency

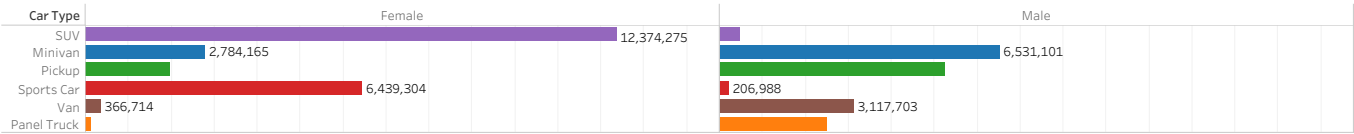


Insurance Claims

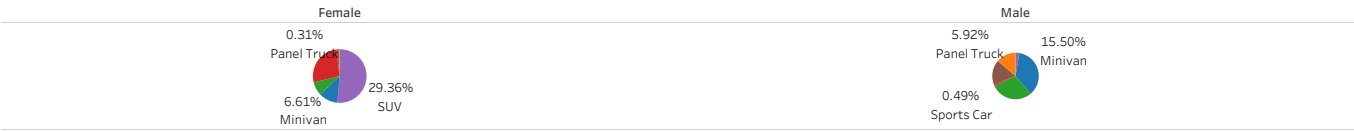
SUV dominates the claims frequency between 1 to 3	Female drivers driving SUV & Sports Car dominates claims	Blue Collar & High School SUV Drivers have highest claims
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Total Claims based on Gender

Claim ToggleTotal Cl.. Options To.. Gender



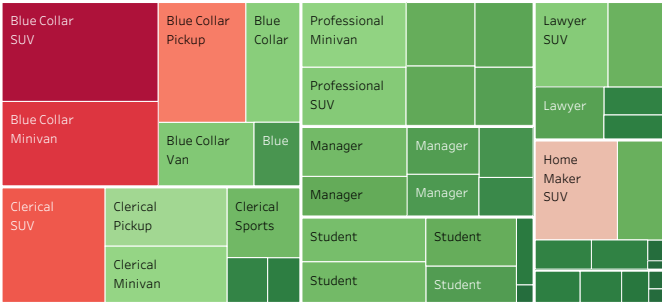
Total Claims based on Gender



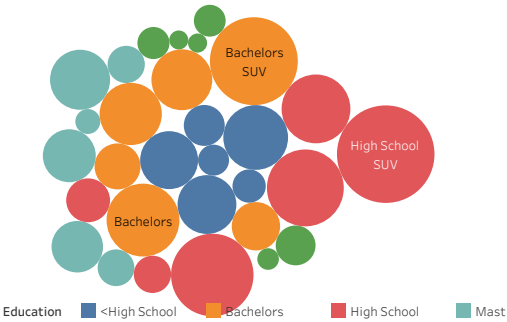
Insurance Claims

Female drivers driving SUV & Sports Car dominates claims	Blue Collar & High School SUV Drivers have highest claims	1st year claims, Blue Collar & High Value Cars top the claims
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Total Claims based on Occupation & Car Type(All)

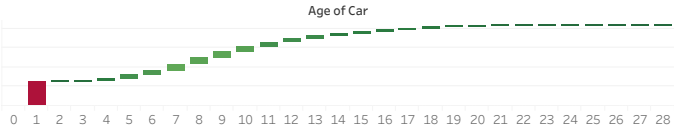


Total Claims Based on Education for All Use

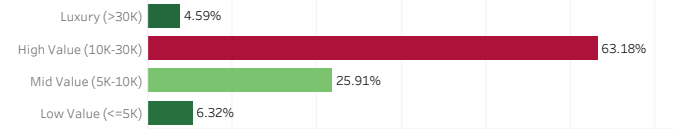


Insurance Claims

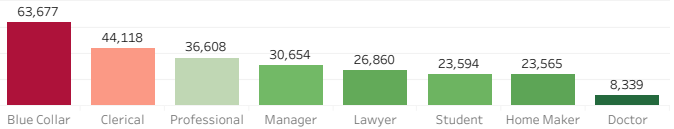
Total Claims vs. Car Age



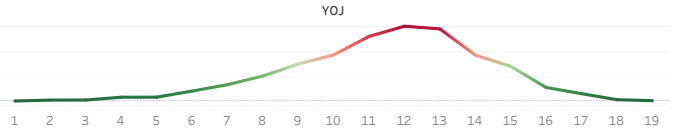
Total Claims vs. Car Value



Total Claims Based on Occupation & Usage Hours



Total Claims Across the Years



Insurance Claims

Features: claims, Blue Collar, High Value Cars top the claims	Insights	Recommendations
Insights from Dataset		
1. Out of the 7,647 records, Female Drivers constitute more than half of the dataset. Maximum Drivers in the dataset are aged between of 55-80. Majority of the drivers are married & living in urban areas. Quite a few number of Drivers are with no kids. Parent Drivers are also in majority.		
2. SUV, Minivan & Pickup constitutes 70% of total claims in car category. Current claims for Sports cars are also higher when compared to old claims for Private use.		
3. In claim frequency, SUV claim dominates with claim frequency between 1 to 3. SUV for Private use & Pickup for Commercial use dominate the claim frequency.		
4. Female Drivers in Urban area using cars for Private use account for highest claims. Drivers with no family i.e. Parents or Kids have highest claims. Although, Female Drivers have more claims driving SUV & Sport car, Males driving Minivan & Pickup also have high claims.		
5. Drivers with Blue Collar jobs driving SUV, Minivan & Pickup have the highest claim amounts. Whereas, Drivers from High School & College		

Insurance Claims

Insights	Recommendations	Conclusion
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Recommendations

- 1. Higher Insurance premium for Drivers with below attributes.
-> Female, aged between 55-80, Married, Urban Area, No Kids, No Parents, SUV &/or Sports car owner, Homemaker, High School Student
-> Male, aged between 55-80, Married, Urban Area, No Kids, No Parents, Minivan & Pickup cars owners, Blue Collar Jobs , High School Student
- 2. Higher Premium for SUV, Minivan & Pickup owners.
- 3. Premium for new car owners to be high for first 3-4 years with added benefit of "No Claim Bonus" as discount during insurance renewal every year.
- 4. Sports car claims tend to increase over due course of time. Claims under this category should be monitored regularly to revise premiums regu..

Insurance Claims

Insights	Recommendations	Conclusion
<div>Conclusion</div> <p>Female Drivers, Blue Collar Drivers, High School Drivers & College Bachelor Drivers register frequent & higher claims. Drivers using SUV, Pickups & Sports Car are accounting for higher claims. The premiums for these attributes needs to be investigated & revised periodically to keep the business profitable.</p>		

Recommendations

1. Higher Insurance premium for Drivers with below attributes.

-> Female, aged between 55-80, Married, Urban Area, No Kids, No Parents, SUV &/or Sports car owner, Homemaker, High School Student

-> Male, aged between 55-80, Married, Urban Area, No Kids, No Parents, Minivan & Pickup cars owners, Blue Collar Jobs , High School Student

2. Higher Premium for SUV, Minivan & Pickup owners.

3. Premium for new car owners to be high for first 3-4 years with added benefit of "No Claim Bonus" as discount during insurance renewal every year.

4. Sports car claims tend to increase over due course of time. Claims under this category should be monitored regularly to revise premiums regularly regulations over claim limits.

5. Vehicles for Private usage should have higher premiums as compared to vehicles for Commercial usage. However, Commercial vehicles should provide fitness report every year from third party, 3rd year onwards for claim eligibility or discounted premiums.