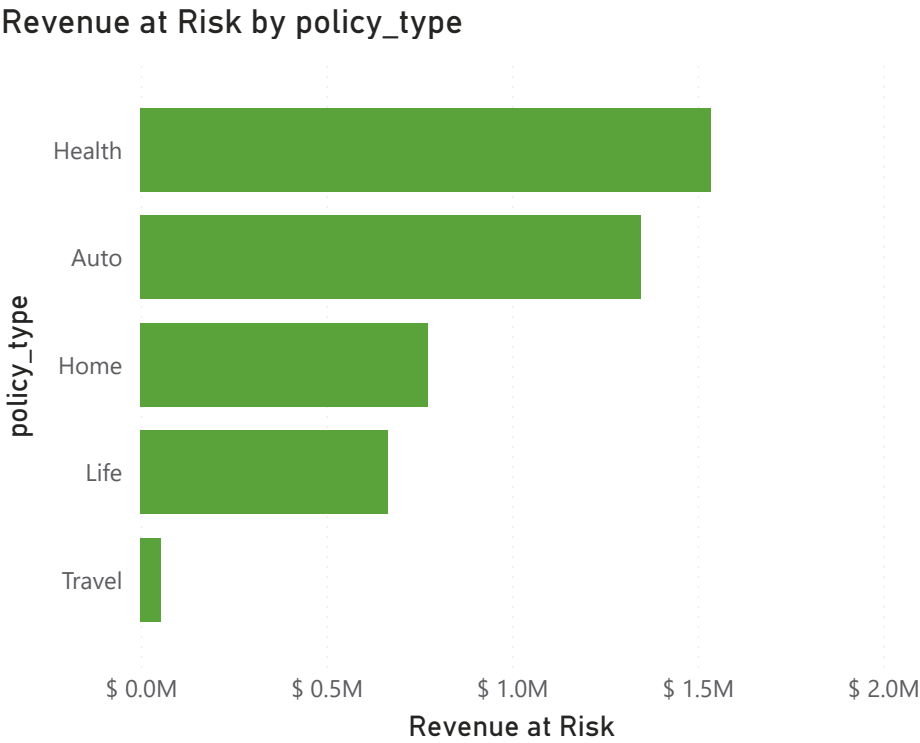
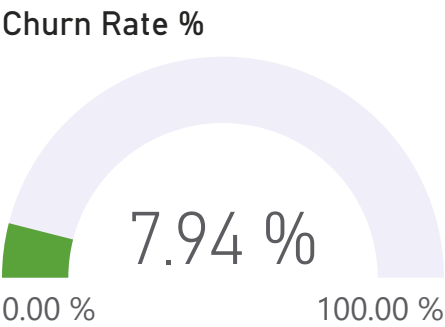
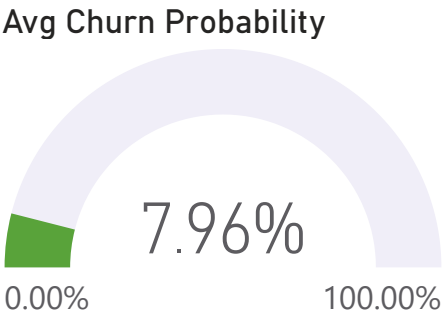
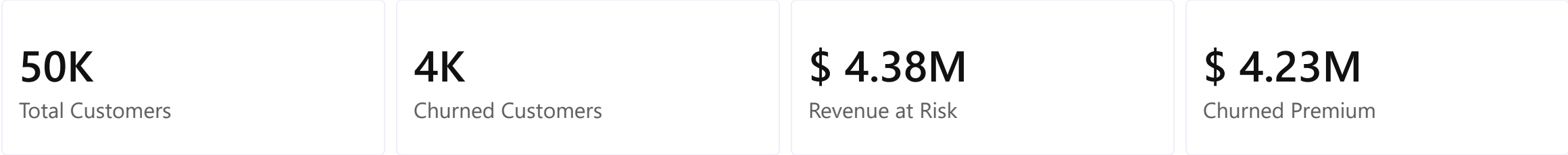


Overview



Churn by segment

The page answers "who churns?" by segmenting churn rate and volume by region, age band, policy type, and tenure

50K

Total Customers

7.94 %

Churn Rate %

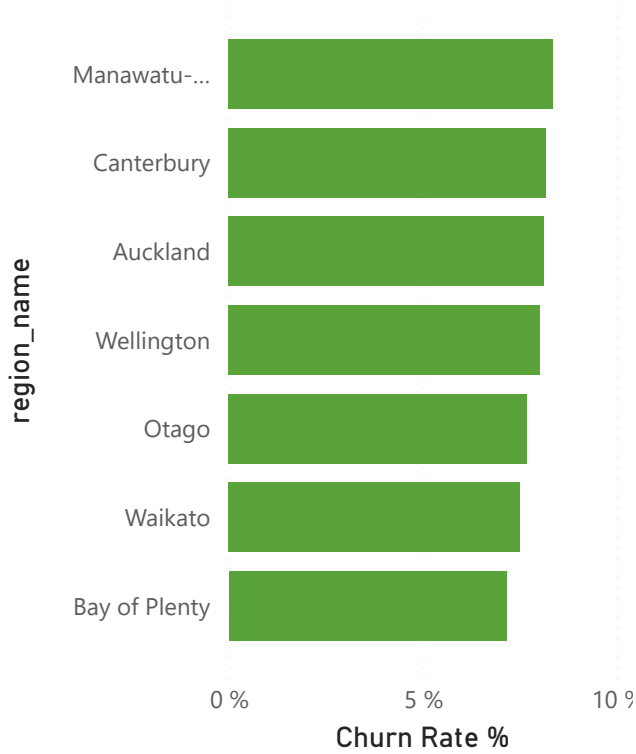
4K

Churned Customers

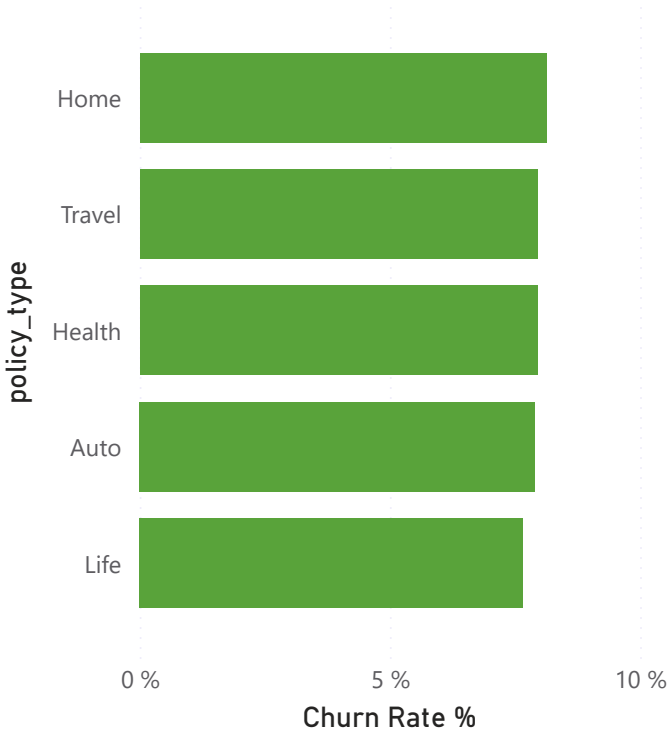
\$ 1.05K

Avg Premium

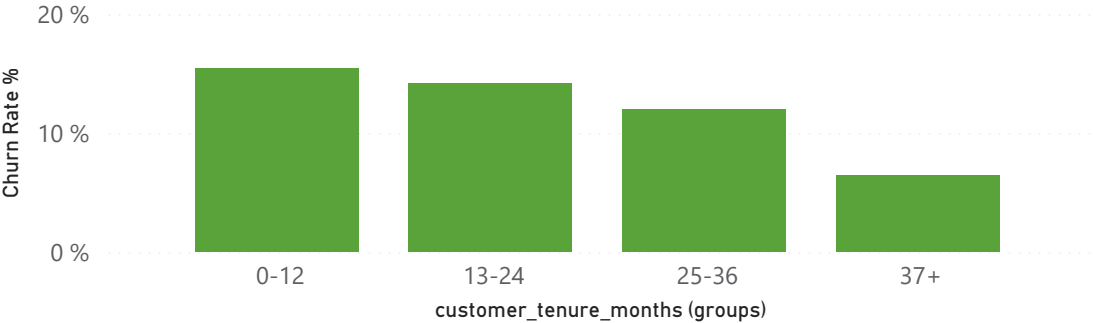
Churn Rate % by region_name



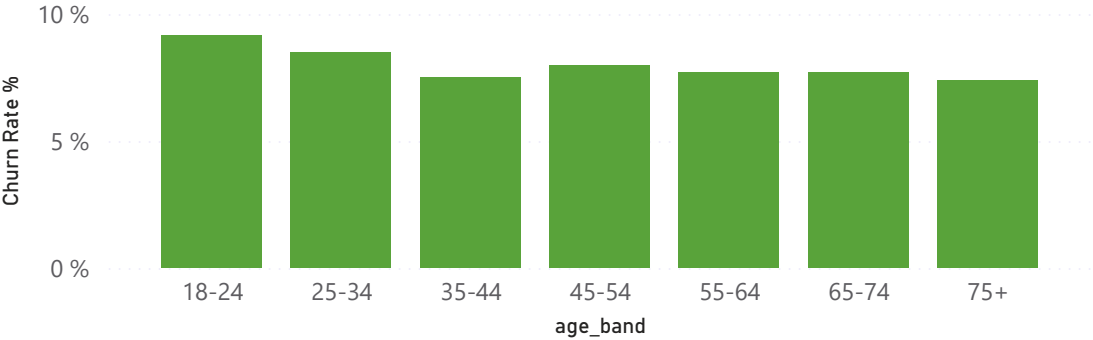
Churn Rate % by policy_type



Churn Rate % by customer_tenure_months (groups)



Churn Rate % by age_band



Premium & tenure

The page focuses on premium levels, premium changes, tenure bands, and how they relate to churn (value and loyalty)

\$ 52.39M

Total Premium

\$ 1.05K

Avg Premium

\$ 4.23M

Churned Premium

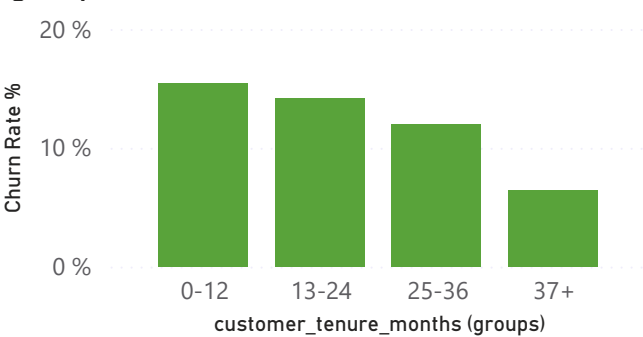
0.06 %

Avg Premium Change %

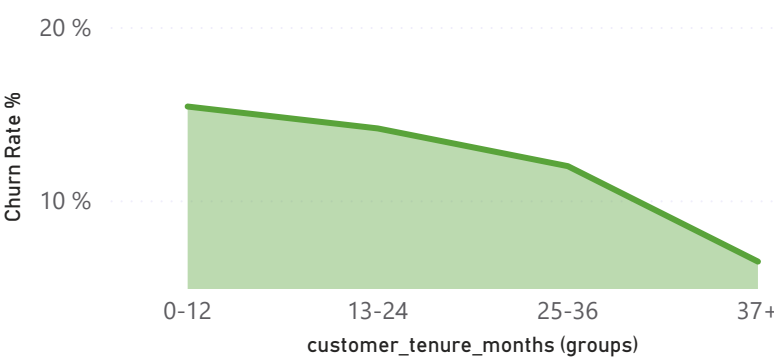
90

Avg Tenure months

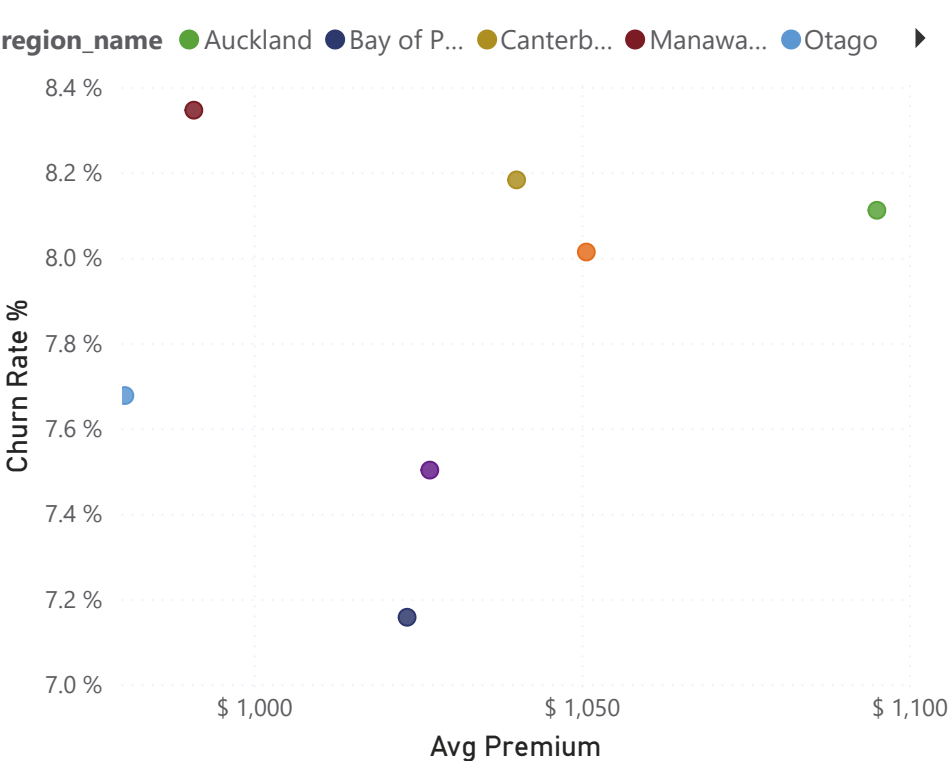
Churn Rate % by customer_tenure_months (groups)



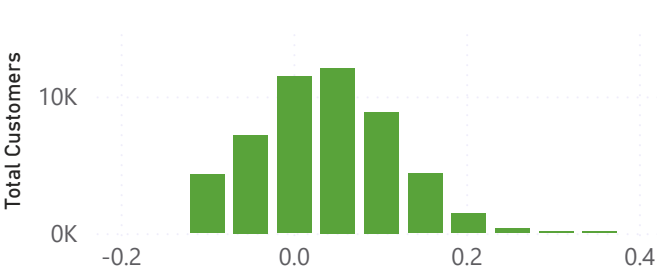
Churn Rate % by customer_tenure_months (groups)



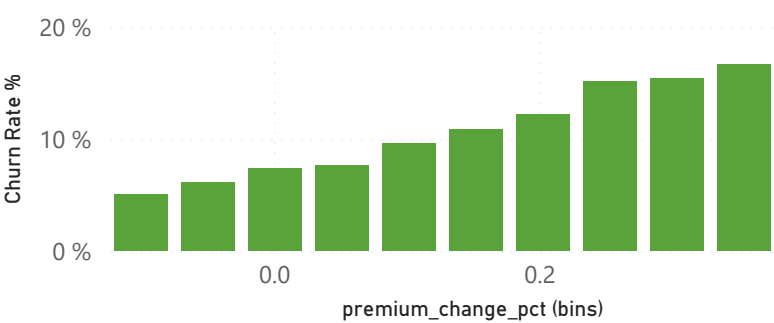
Avg Premium and Churn Rate % by region_name



Total Customers by premium_change_pct (bins)



Churn Rate % by premium_change_pct (bins)



Engagement & Claims

The page focuses on complaints, payment behaviour, contacts, and claims as signals for churn

2K

Customers with Complaint

11.72 %

Churn Rate Complainers %

33K

Customers Autopay

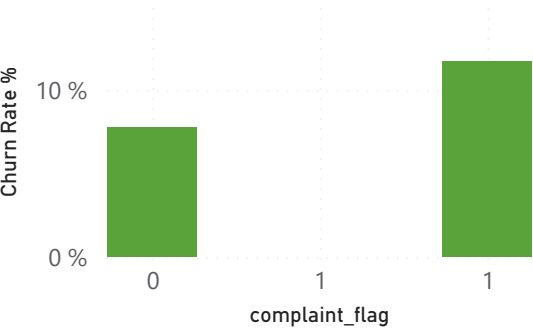
7K

Customers with Claims

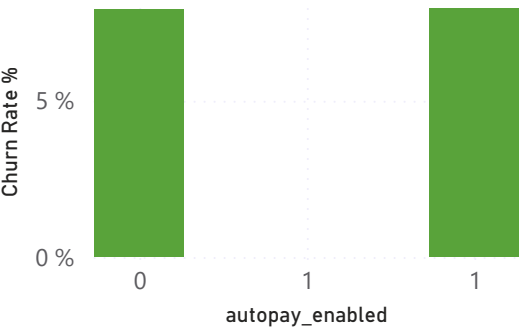
8.58 %

Churn Rate With Claims %

Churn Rate % by complaint_flag



Churn Rate % by autopay_enabled



Churn Rate % by num_claims_12m



region_name	Avg Claim Amount	Total Payout 12m	Avg Settlement Days	Total Claims 12m
Otago	\$ 7,392.74	\$ 2,456,069.24	18	554
Manawatu-Whanganui	\$ 7,362.27	\$ 2,703,174.19	18	573
Canterbury	\$ 7,318.90	\$ 5,626,670.58	18	1,207
Waikato	\$ 7,259.02	\$ 3,943,365.33	18	857
Wellington	\$ 7,217.81	\$ 4,707,997.14	18	1,039
Bay of Plenty	\$ 7,201.53	\$ 3,124,426.14	18	637
Auckland	\$ 7,163.32	\$ 11,229,272.09	18	2,411
Total	\$ 7,245.43	\$ 33,790,974.71	18	7,278

complaint_flag	Total Customers	Churned Customers	Churn Rate %
0	47,970	3,730	7.78 %
1	16,750	1,297	7.74 %
1	31,220	2,433	7.79 %
1	2,030	238	11.72 %
0	730	87	11.92 %
1	1,300	151	11.62 %
Total	50,000	3,968	7.94 %

Risk

The page focuses on churn probability and high-risk customers

194

High Risk Customers

0.39 %

High Risk %

\$ 231.01K

Premium at High Risk

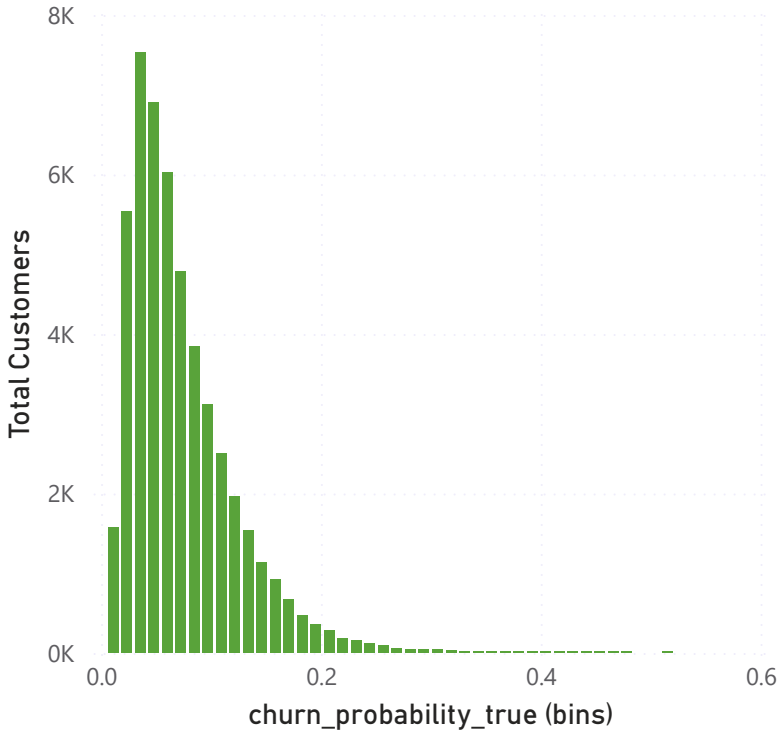
\$ 4.38M

Revenue at Risk

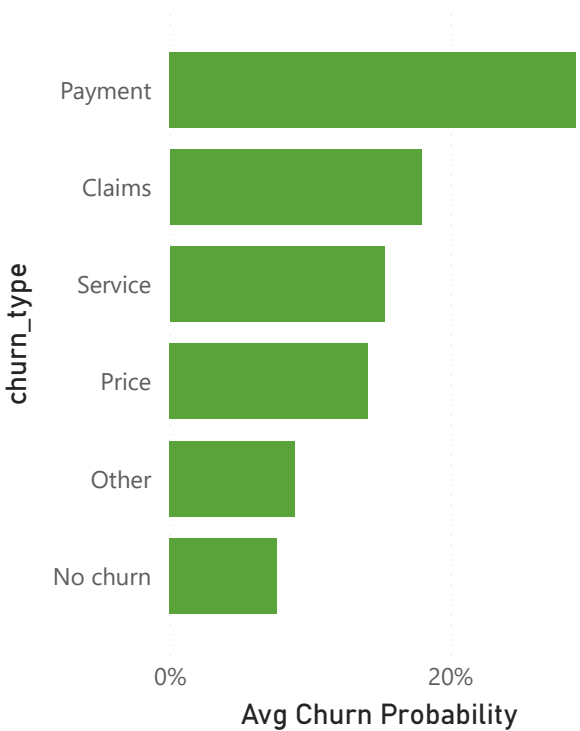
7.96%

Avg Churn Probability

Total Customers by churn_probability_true (bins)



Avg Churn Probability by churn_type



Low Risk Customers, Medium Risk Customers and High Risk Customers

