



DLO insurance

Data analysis - main document

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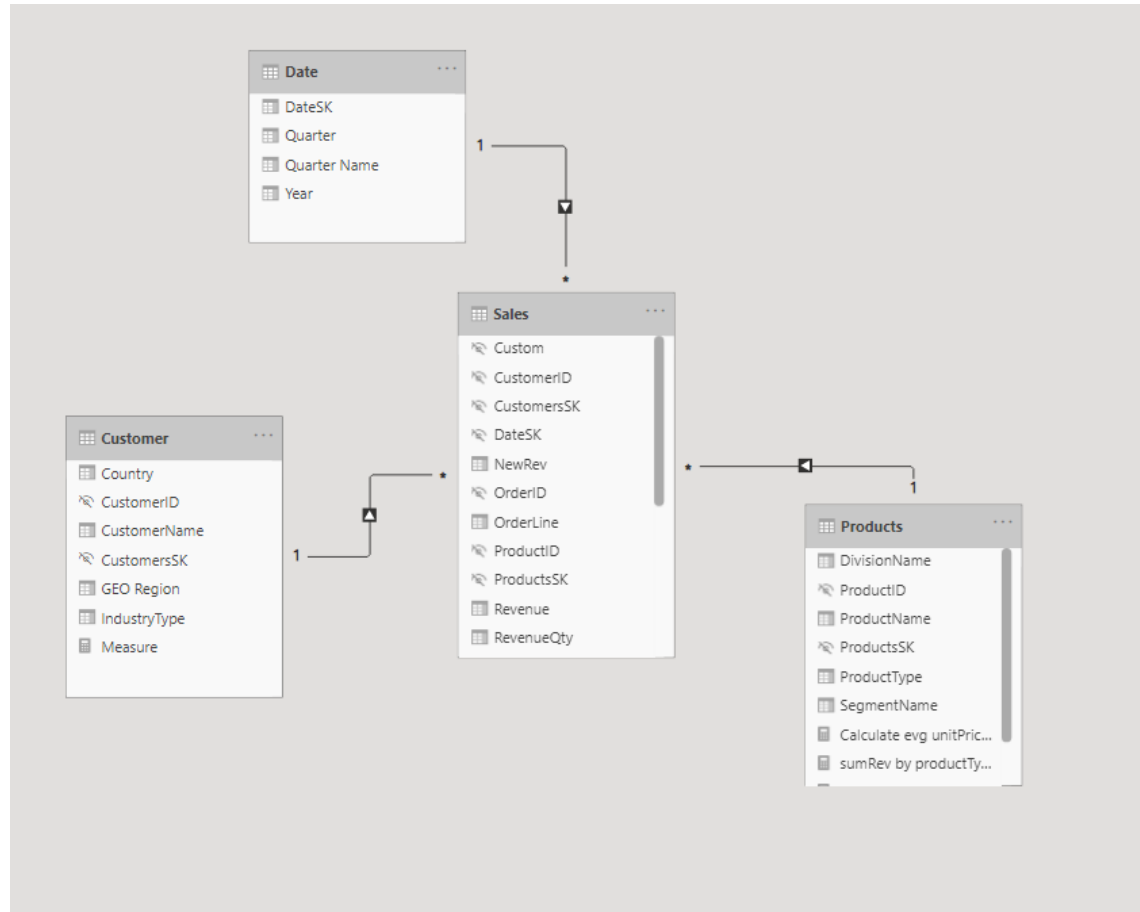
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Working Assumptions

1. In each order line the unit price for a specific product and specific customer will be identical.
2. No negative Revenue - An absolute value function is applied on the Revenue column
3. The database includes only information at the level of quarters and years, therefore no connection have made to the 'Time' table, although it was built as required.

Star Schema

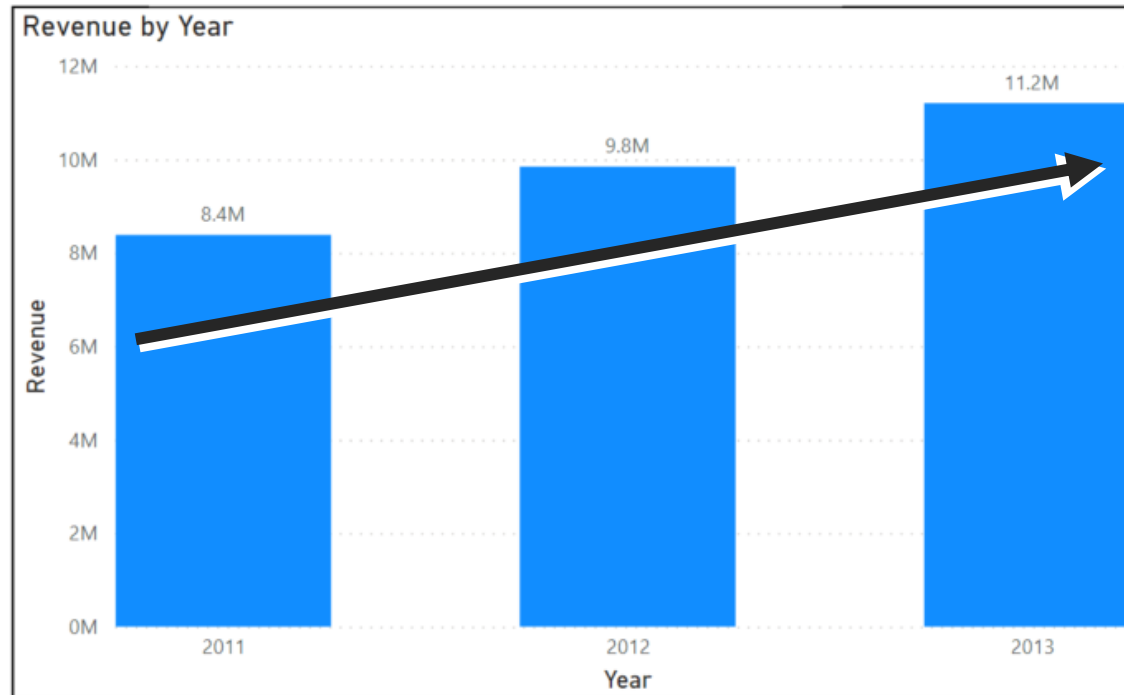


Steps of Development

1. Creating SSMS database
2. ETL process – data transfer from the company's operating system to a data warehouse (DW) – the process was made in power query
3. The data was combined with an Excel spreadsheet – as a part of creating the DW
4. Creating data mart for the sales process – the star schema
5. Creating the tabular level in power pivot
6. Creating the tabular level in PBI
7. Data analysis on PBI and power pivot

Company Level Income

Total revenue over the years (\$)

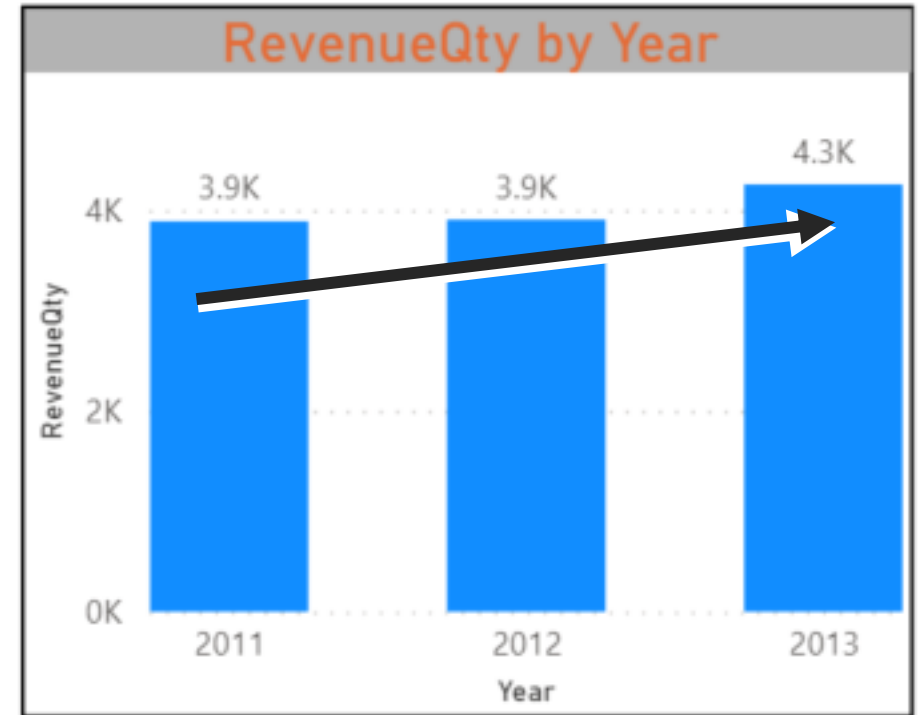
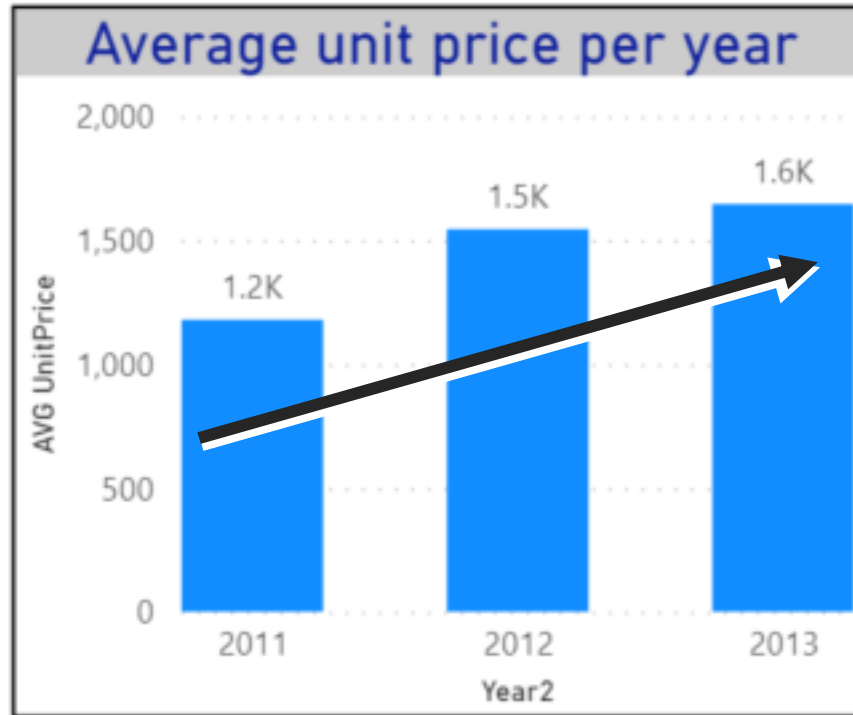


15.6%
CAGR

Revenue increases over the years with 15.6% compounded annual growth rate

Why is that? Thanks to what reasons?

Average Unit Price and Quantity



Both unit price and quantity of insurance policies sales are increasing

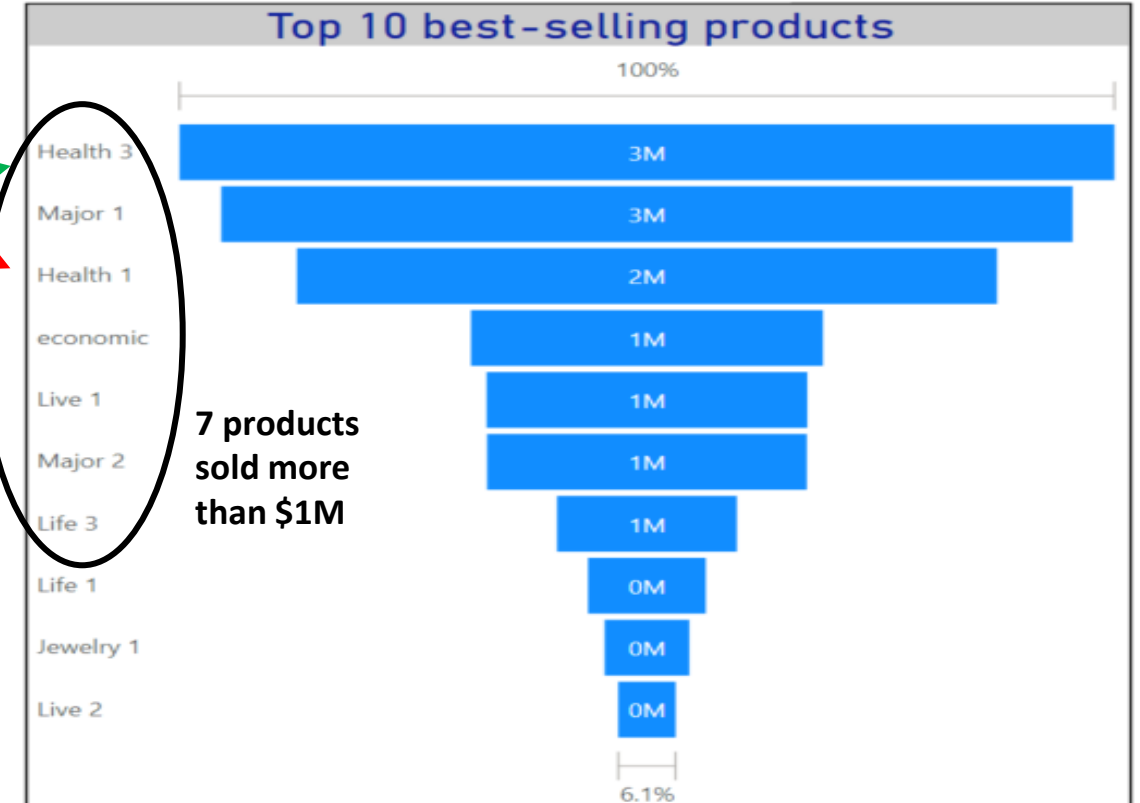
Best-Selling Products

2011



Total Revenue: \$9M

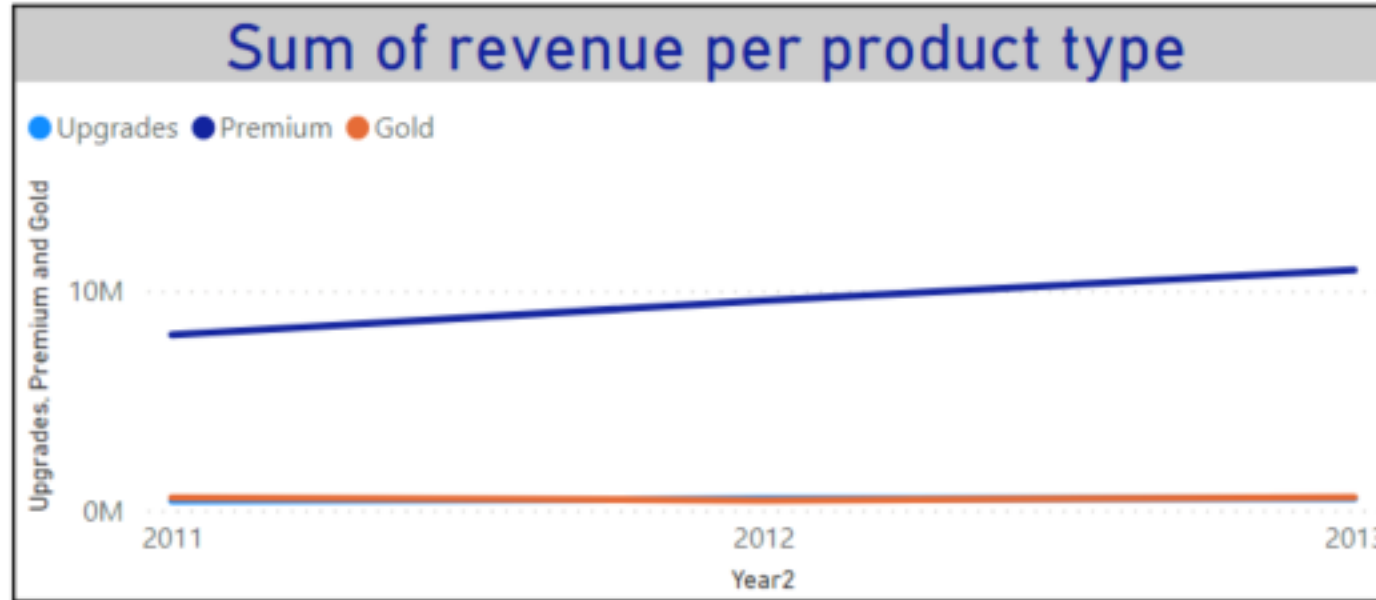
2013



Total Revenue: \$12M

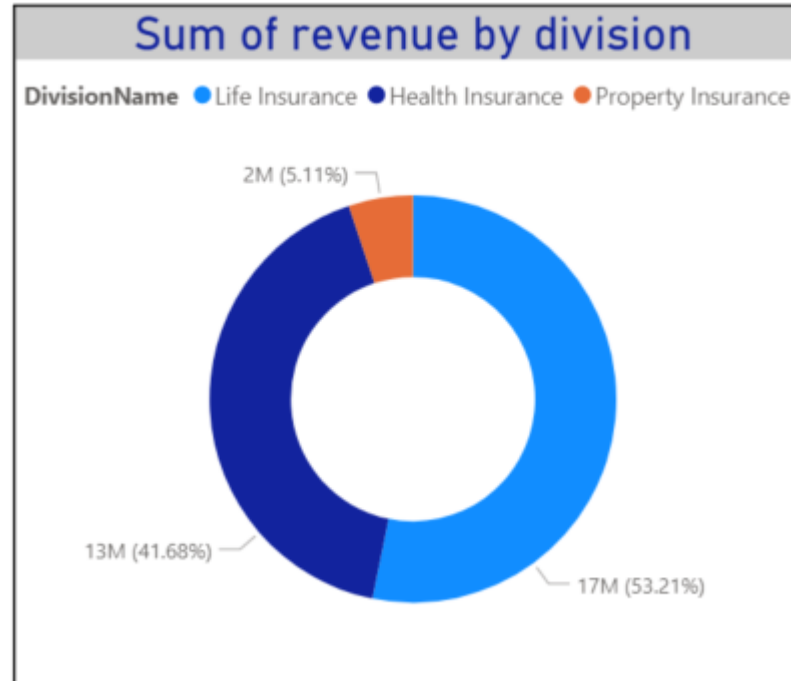
- In 2013 we can see more over \$1M products
- Health 1 product decreases from \$3M to \$2M, while Health 3 rise to top of the best-selling products with an increase from \$1M to \$3M
- The overall company's revenue is up from \$9M to \$12M (CAGR 15.6%)

Product Type



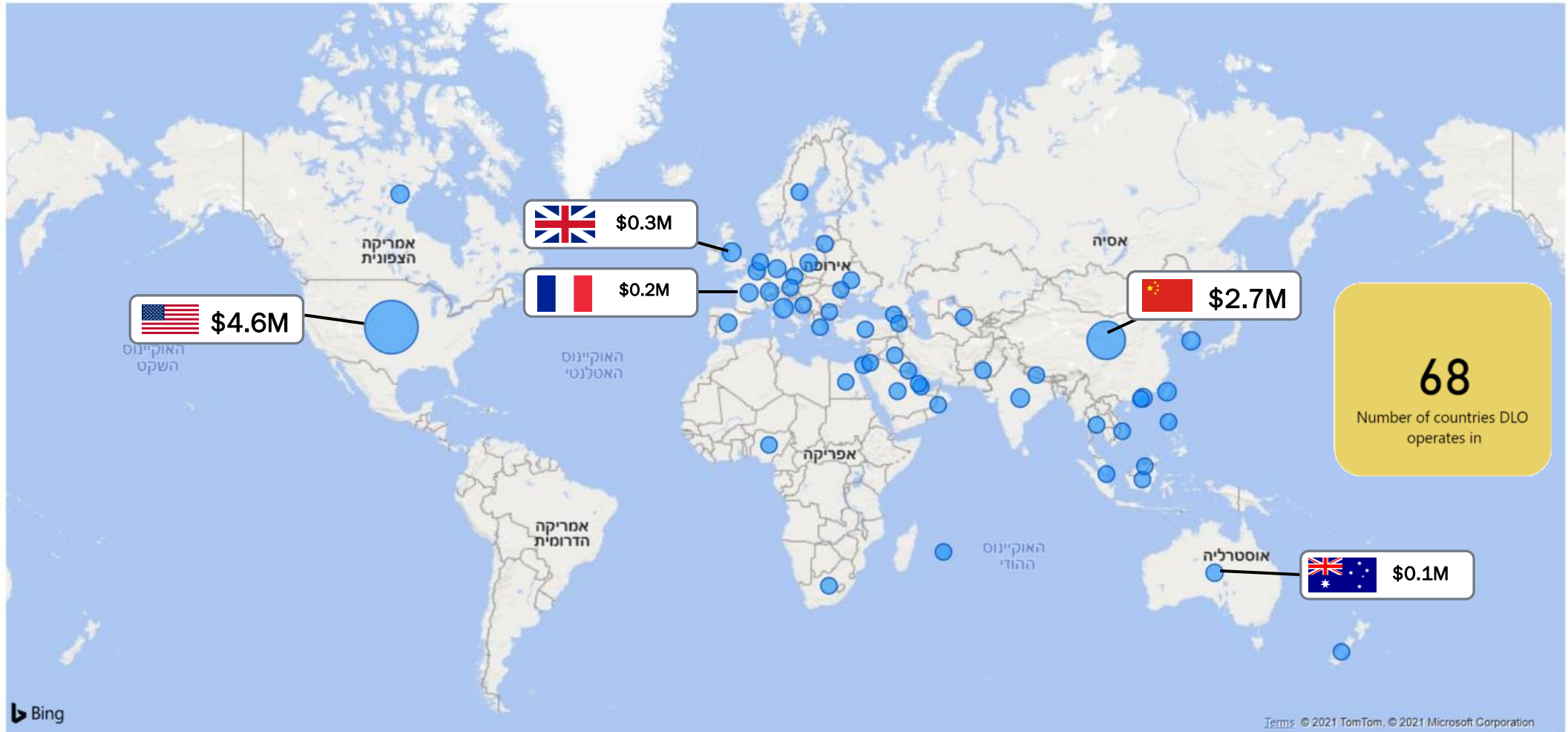
- Premium products are increasing over the years, while Gold products and upgrades are stagnant
- Over 90% of revenue is concentrated in the premium product type

Revenue by division



- Life insurance is accounted for more than 50% of revenue and Health insurance for 42%, while Property Insurance, which was first product of the company offered, is accounted for only 5% of company's income
- Why? What happened?
 - Real-estate ventures are increasing globally,
 - Then what? Competition? Sales rep disincentive?

Revenue by country (2013)



Although the company operates in 68 countries worldwide, 65% of revenue comes from two countries only (USA and China)

Revenue by country (2013)

Date	Revenue	Same-period-last-year
01/10/2013	2.88M	3.03M
01/07/2013	2.87M	2.38M
01/04/2013	2.78M	2.45M
01/01/2013	2.68M	1.98M
01/10/2012	3.03M	2.56M
01/07/2012	2.38M	1.95M
01/04/2012	2.45M	2.27M
01/01/2012	1.98M	1.59M
01/10/2011	2.56M	
01/07/2011	1.95M	
01/04/2011	2.27M	
01/01/2011	1.59M	
Total	29.43M	18.23M

Although the overall yearly revenue increases, the quarterly income is usually lower than its last year equivalent

Conclusions and Recommendations

Insights Summary

- **Revenue, unit price and quantity are increasing**
- More products today sale over \$1M than two years ago
- **Premium products** account for more than 90% and are increasing over time, while **Gold and Upgrades are stagnant**
- **Property insurance** account for **only 5%** of company's portfolio
- **US and China account for 65% of income**, while the company sell in **60+ countries globally**
- The quarterly income is usually lower than its last year equivalent – **seasonality is disqualified**

Conclusions and Recommendations

1. **Due to global regulation wars between US and China**, the company should strive to increase grasp in the European Union countries, which are known for being more conservative with regulation
2. **Property Insurance – after investigating the subject thoroughly and having many interviews with the lower-levels executives and sales reps** – we recommend to lower the price for this products and increase the incentive pay for sales reps
3. **Gold products and Upgrades are \$10B markets and the company's market share is only 1.5%** – we strongly recommend to employ 10 additional multi-lingual sales reps in order to grow to 5% within the next 5 years