

Motor Insurance Portfolio

Nov 2015
-
Dec 2018

Overview

Premium & Claims
(by year)

Client Segmentation

Premium
27,147,745

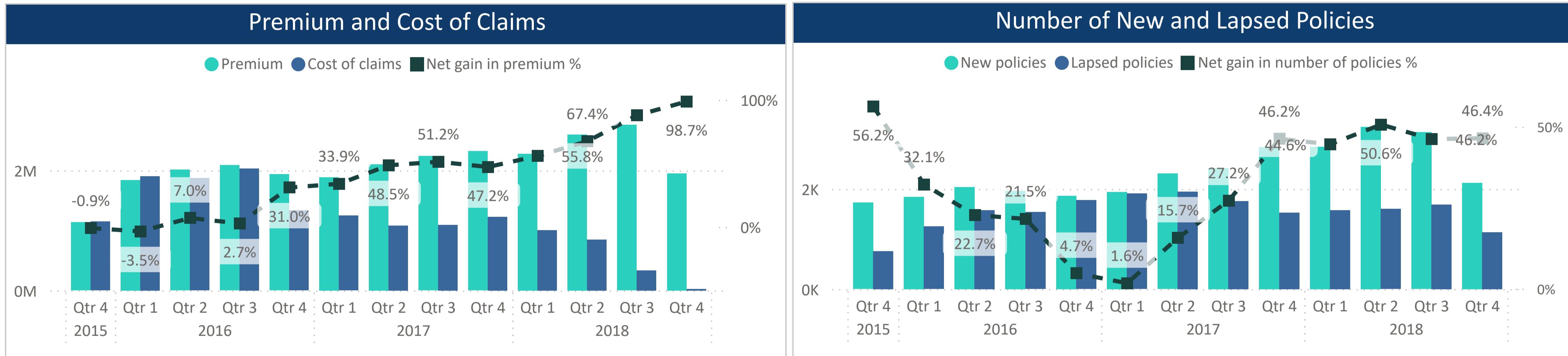
Cost Of Claims
15,156,063

Costs of Claims : Premium
0.56
Goal: <= 0.60

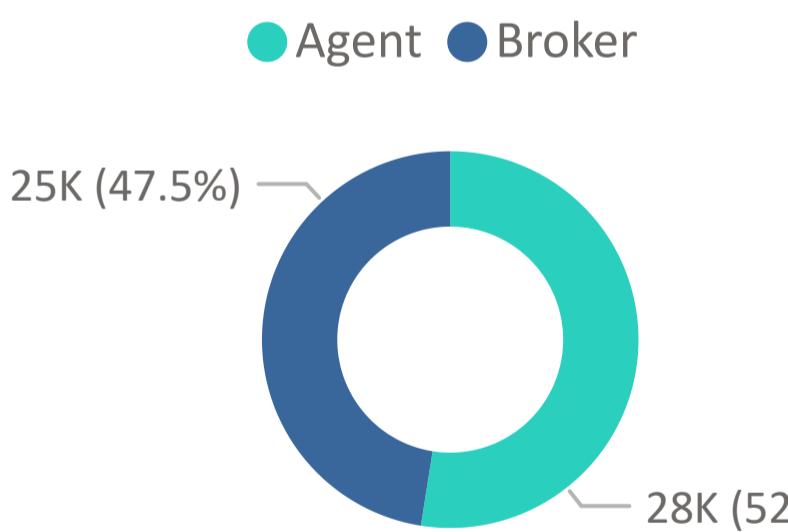
No. of Policies
53,502

No. of Insured
48,266

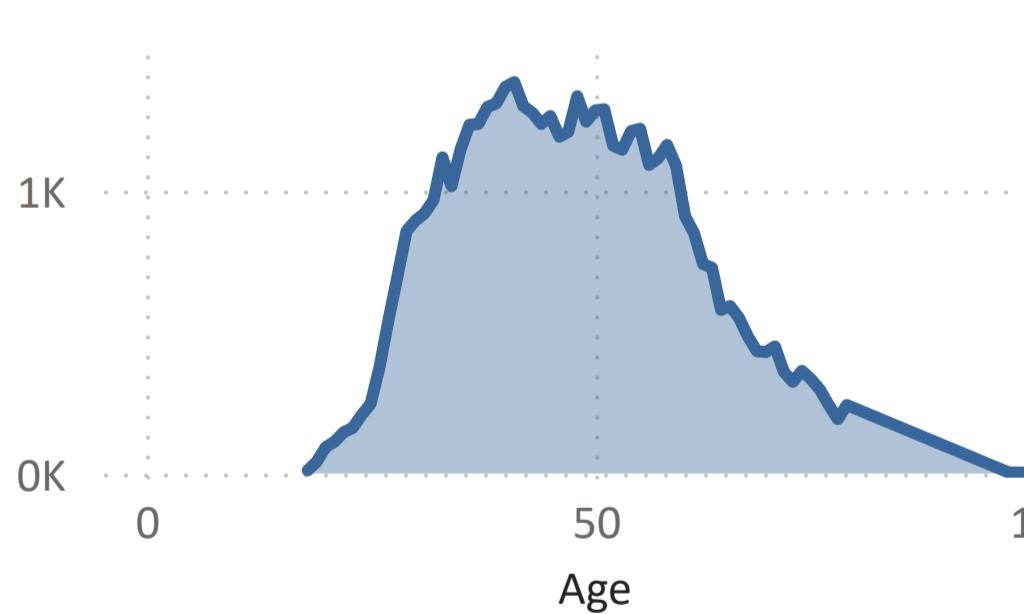
No. of Vehicles
53,140



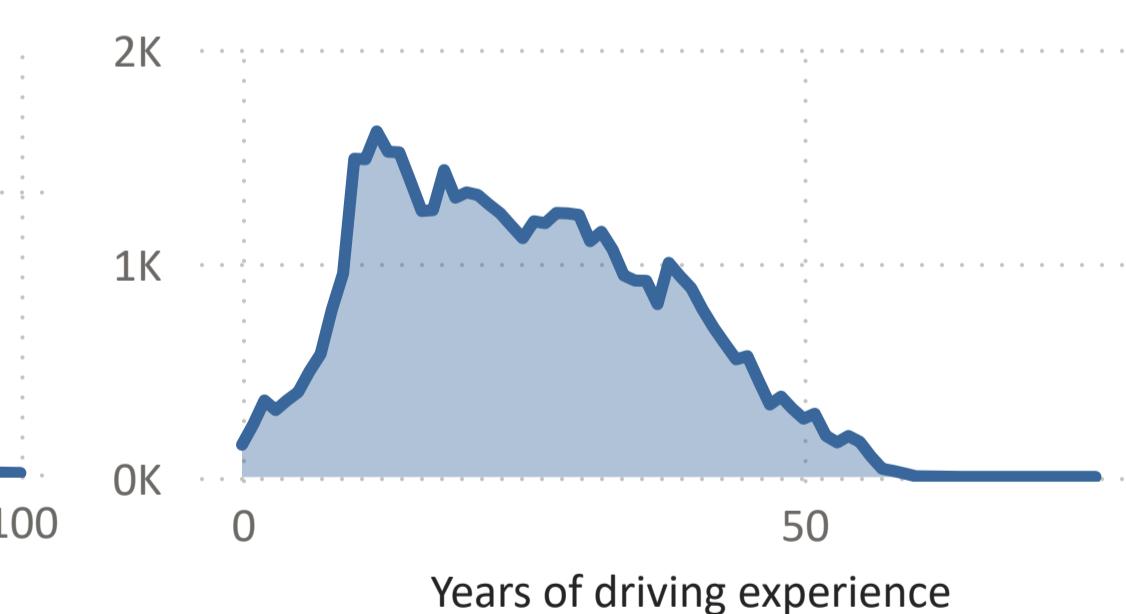
Distribution Channel



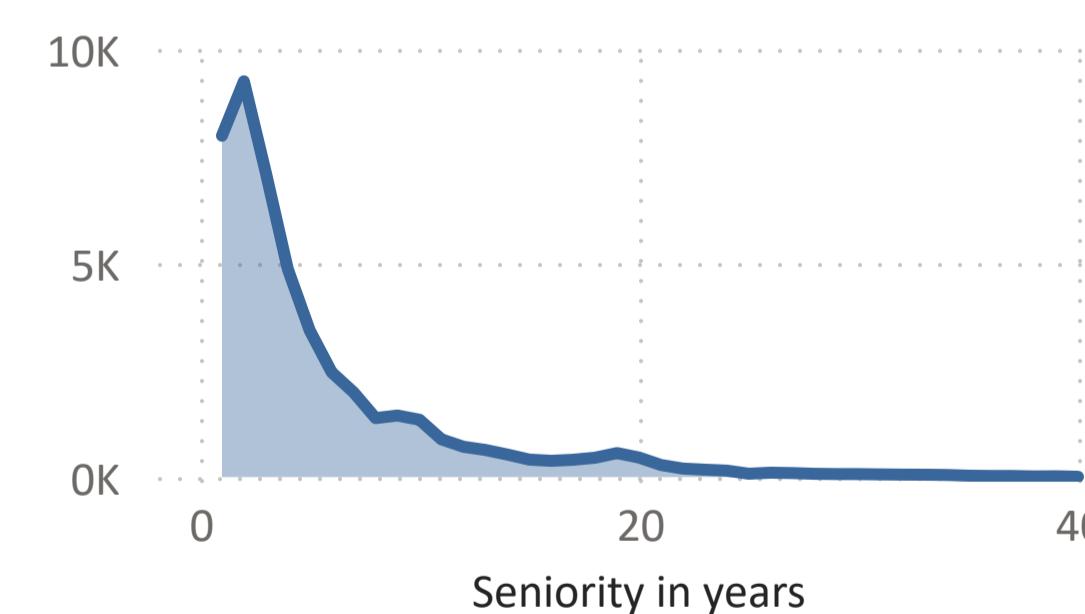
Age Distribution of Insured



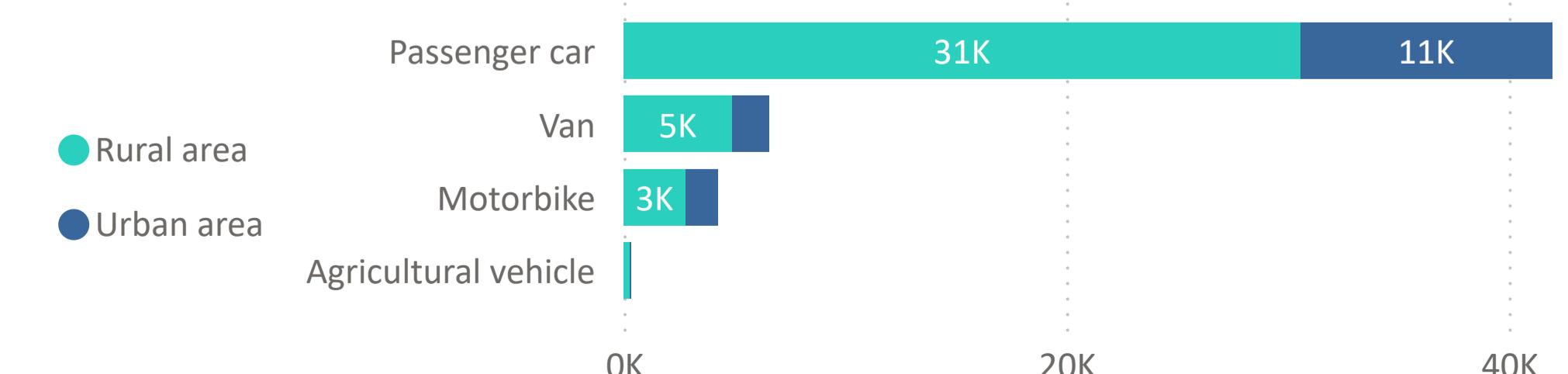
Driving Experience of Insured



Seniority of Insured



Vehicle Type



Vehicle Characteristics (in Average)

Type	Value	Age	Power
Agricultural vehicle	34,533.16	24.00	64.47
Van	19,899.70	13.63	93.33
Passenger car	19,667.69	12.76	100.82
Motorbike	4,250.41	16.32	21.78

Motor Insurance Portfolio

Select Year

2015

2016

2017

2018

Overview

Premium & Claims
(by year)

Client Segmentation

Premium

7,877,010

Cost Of Claims

7,144,952

Costs of Claims : Premium

0.91

Goal: <= 0.60

No. of Policies

53,502

No. of Insured

48,266

No. of Vehicles

53,140

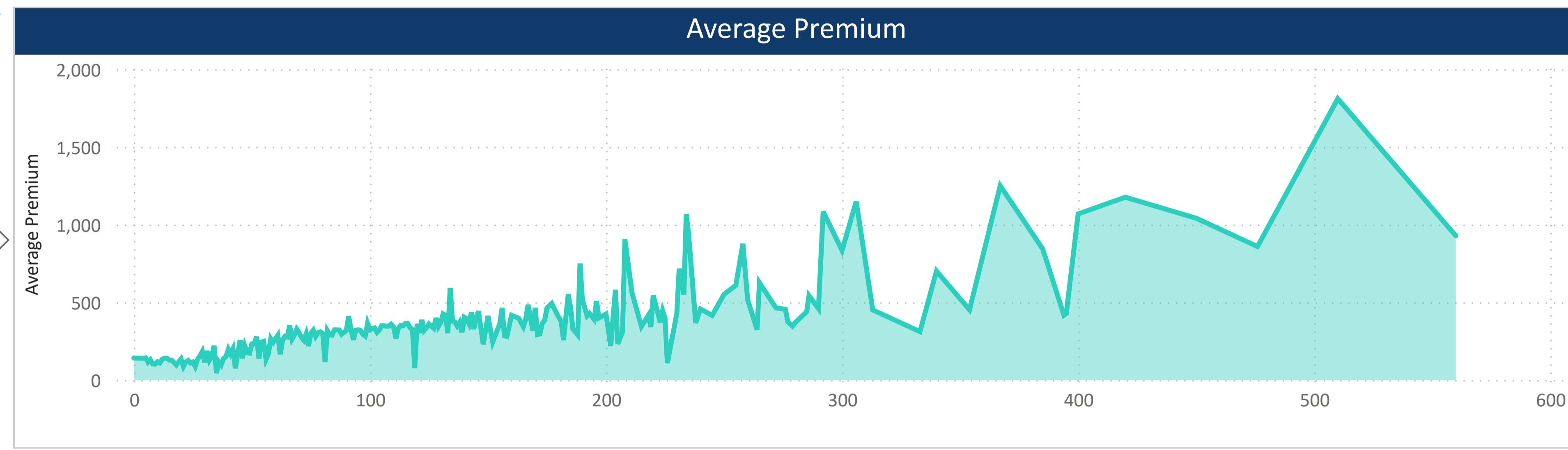
Parameter for Average Premium

Vehicle Value

Vehicle Age

Vehicle Power

Driver Age



Parameter for Cost of Claims

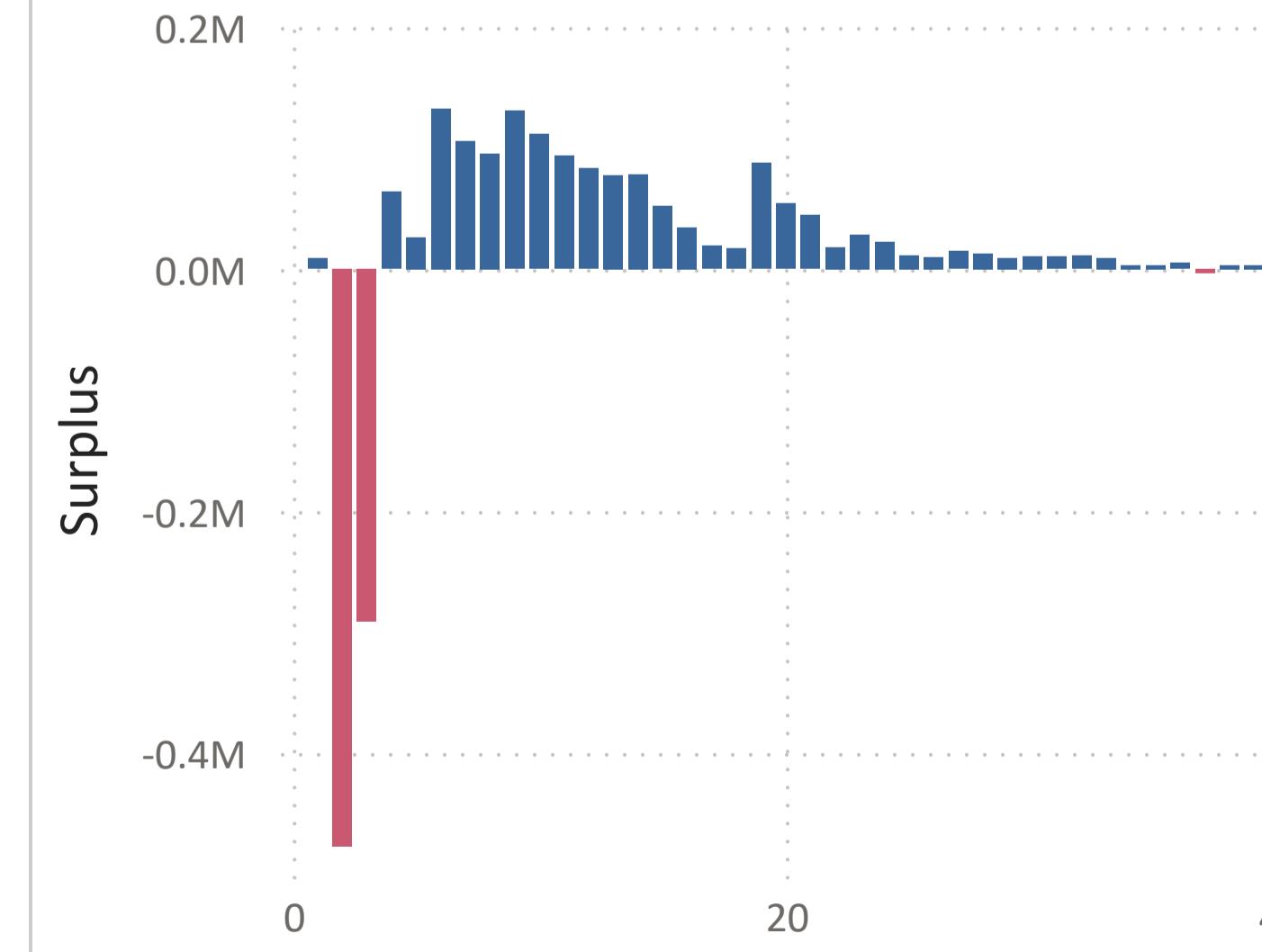
Vehicle Type

Years Of Driving Experience

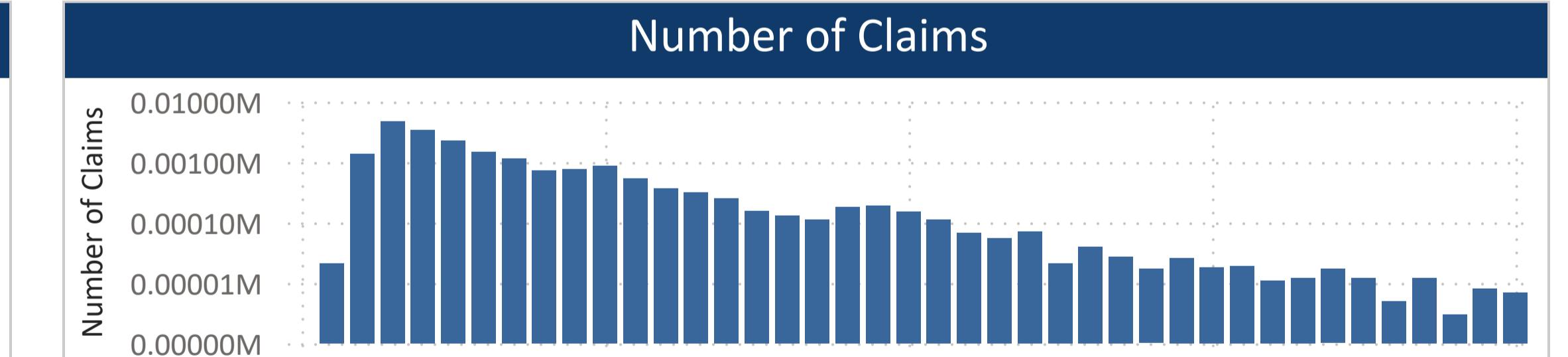
Seniority

Area

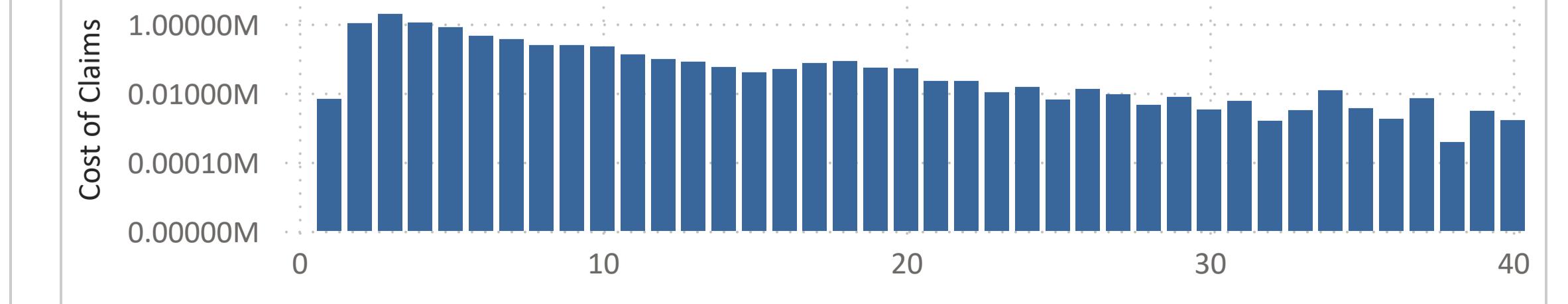
Surplus (Premium - Cost of Claims)



Number of Claims



Cost of Claims



Motor Insurance Portfolio

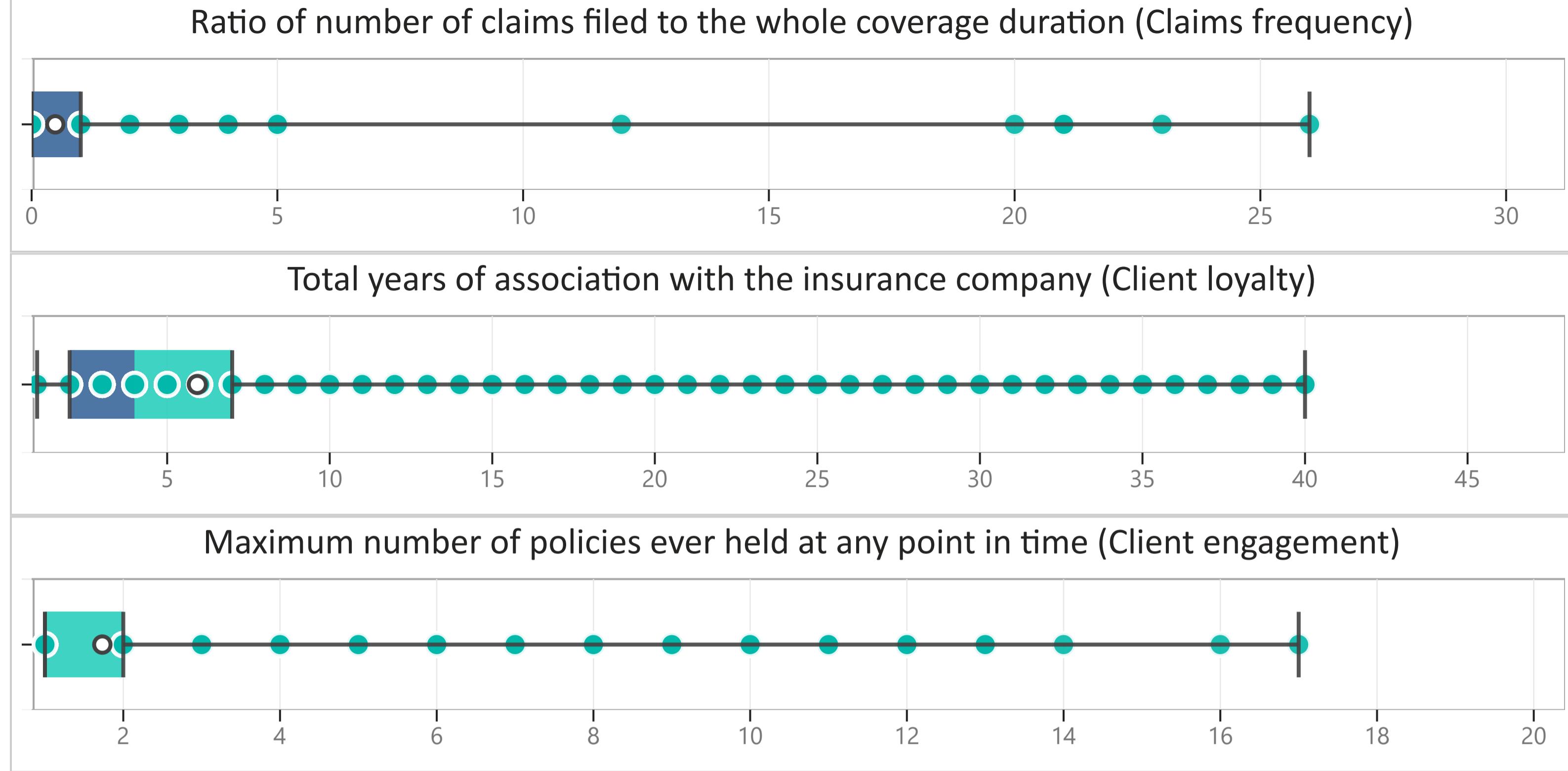
Client Scoring & Grading System

Overview

Premium & Claims (by year)

Client Segmentation

Total scores ▼	Level	Grade	No. of Insured
9	Top	3A	2495
8	Top	2A1B	6201
7	High	1A2B	8495
6	Mid	1A1B1C / 3B	9516
5	Mid	1A2C/ 2B1C	15259
4	Low	1B2C	4098
3	Bottom	3C	2202



Criteria	Score ▼	Grade
Q1	0.00	A
0	3	A
>0 & <=1	2	B
Q3	1.00	C

Criteria	Score ▼	Grade
Q3	7.00	A
>= 7	3	A
Median	3	B
5, 6	2	B
Q1	2.00	C

Criteria	Score ▼	Grade
Q3	2.00	A
>=3	3	A
Median	1	B
2	2	B
Q1	1.00	C

Distribution of Client Segments

