



Shield Insurance

Shield Insurance Report

Presented by Ganesh Chandra Panda



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Shield Insurance

About

Shield Insurance is a forward-thinking provider dedicated to safeguarding individuals and businesses with a comprehensive suite of insurance solutions, including life, health, auto, property, and commercial coverage. Founded on principles of reliability and transparency, Shield Insurance emphasizes customer-centered solutions, consistently refining and enhancing offerings through data-driven insights.

With a strong focus on innovation and service excellence, Shield Insurance adapts to the evolving needs of its clients, empowering them to navigate the future with confidence. Its expanding customer base and industry impact underscore its commitment to setting a new standard in the insurance industry.



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Objective

To gain valuable insights into customer demographics, revenue generation, and the influence of sales and policy trends, this analysis will focus on the following key areas:

1.Customer and Revenue Tracking

- Measure total customers and total revenue.
- Track daily growth rates for both revenue and customer base.

2.Policy Impact Monitoring

- Analyze month-over-month policy changes to identify trends and areas for improvement.

3.Customer Segmentation and Trend Analysis

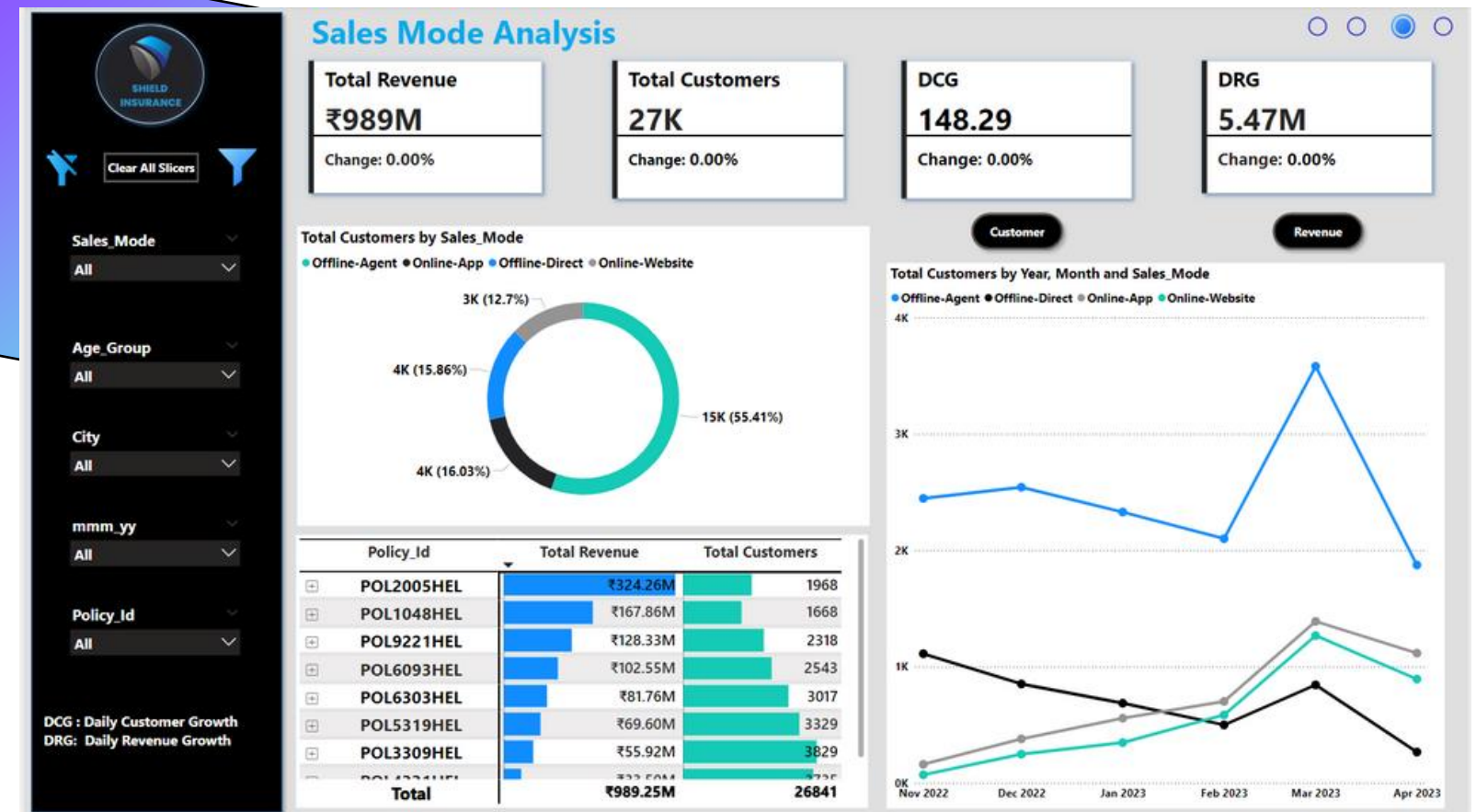
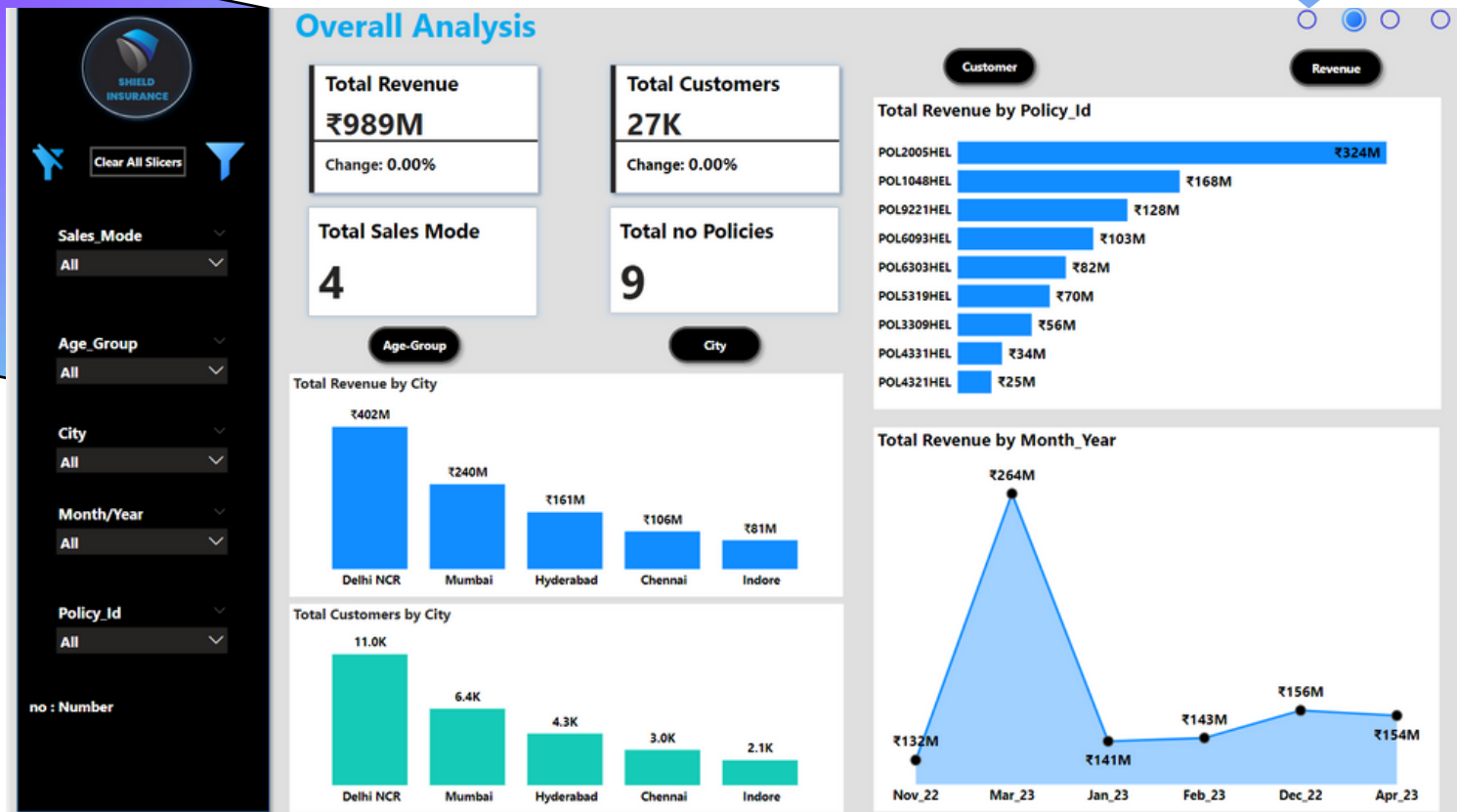
- Segment customers by age group and analyze data by city and age group.
- Toggle between revenue and customer trend graphs to assess growth patterns over time.
- Use filters to enable in-depth analysis by sales mode, age group, city, month, and policy ID.

4.Sales Mode Analysis

- Develop a dedicated page to explore customer demographics and revenue distribution by sales mode.
- Track monthly trends in sales mode to understand performance variations.

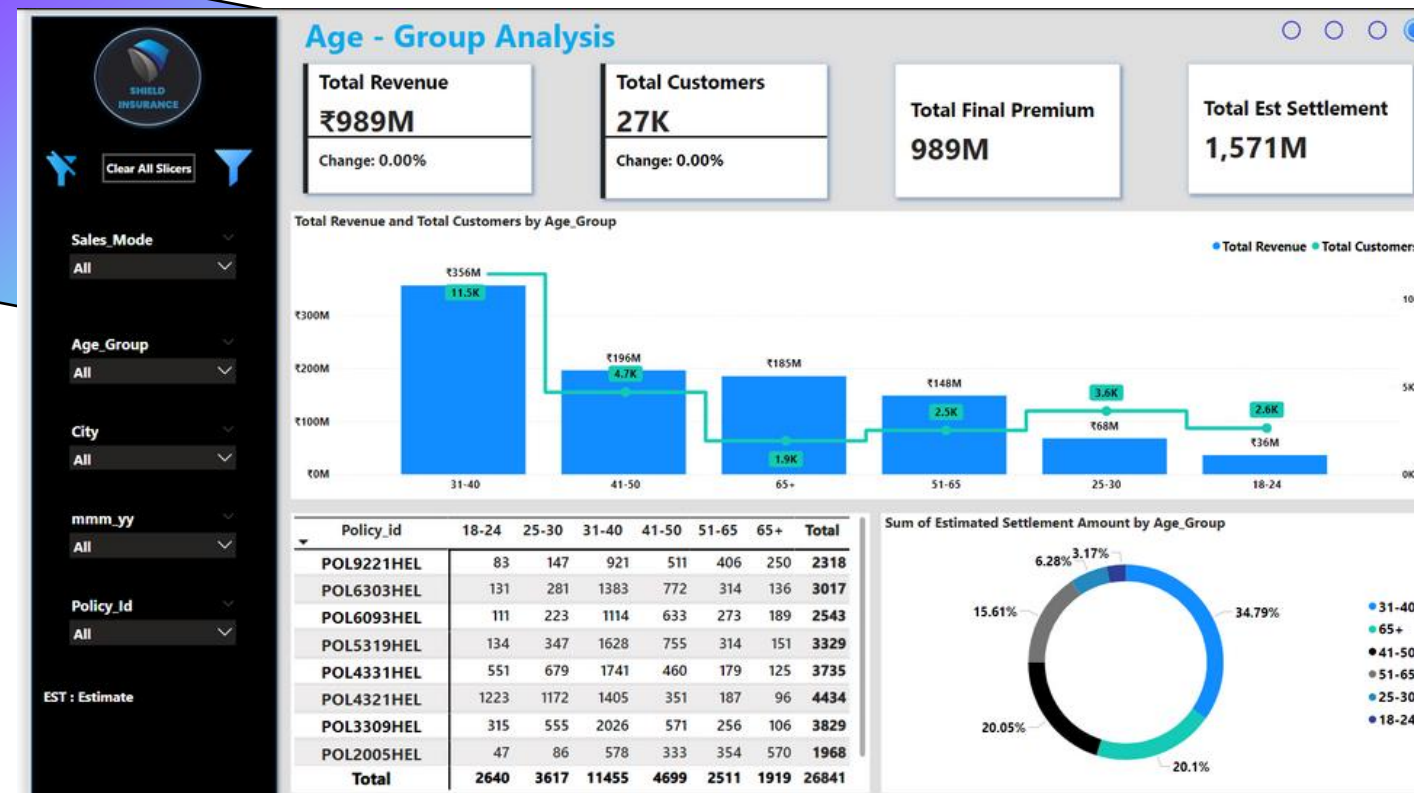
5.Age Group Insights

- Conduct a focused analysis on age group impact to assess settlement expectations, sales mode preferences, and policy selection trends.



Overall Analysis

Sales Mode Analysis



Age-Group Analysis



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Insights:

City-wise Revenue & Customer Distribution

Total Revenue by City



Total Customers by City



- **Delhi NCR** leads in revenue and customer base with ₹402M in revenue and 11,000 customers, showcasing its strong market presence.
- **Mumbai and Hyderabad** follow, contributing ₹240M and ₹161M respectively, with substantial customer counts of 6,400 and 4,300.
- Cities like **Chennai and Indore** have relatively lower revenue and customer distribution, highlighting potential growth areas.



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Insights:

Revenue & Customer Distribution by Age-group

Total Revenue by Age_Group



Total Customers by Age_Group



- The **31-40 age group generates the highest revenue** at ₹356M and has the largest customer base with 11,460 customers, indicating strong engagement in this demographic.
- **Customers aged 41-50 and 65+** also show significant revenue contributions, at ₹196M and ₹184M respectively.
- Younger age groups, such as **18-24 and 25-30**, represent smaller revenue and customer segments, highlighting potential for growth among these audiences.

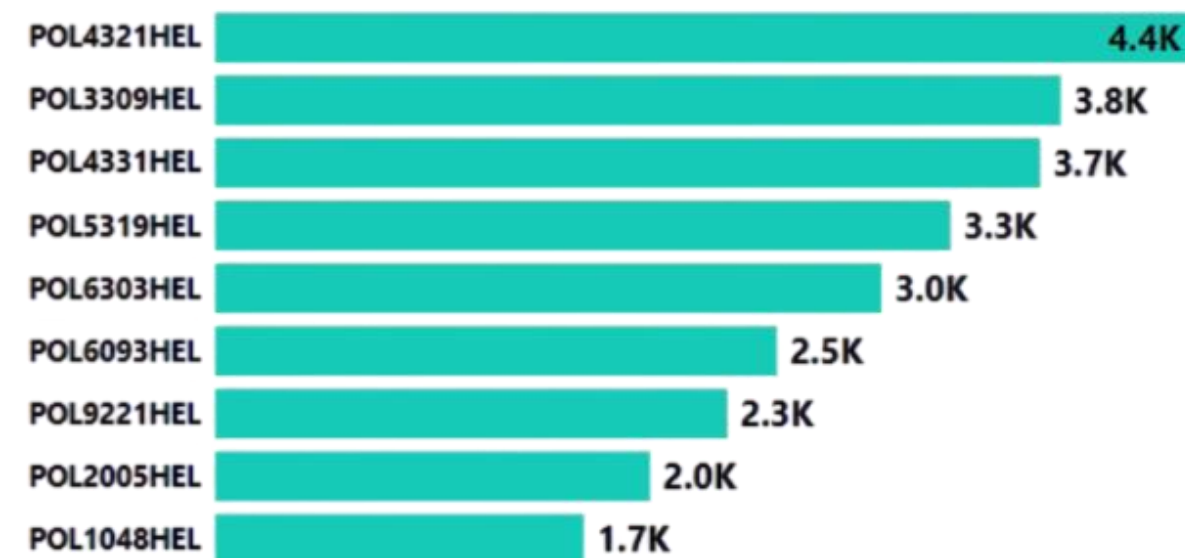


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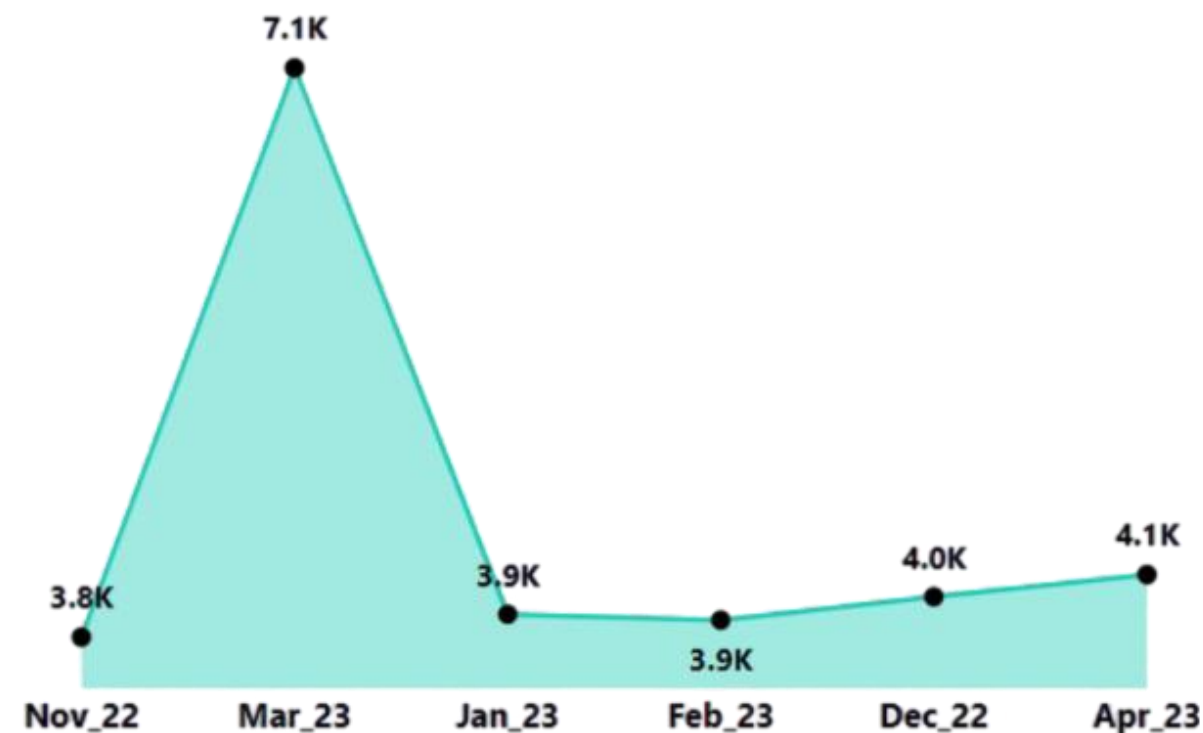
Insights:

Customer Distribution by Month-Year & Policy_id

Total Customers by Policy_Id



Total Customers by Month_Year



- **Policy ID POL4321HEL** has the highest customer count at 4.4K, followed closely by **POL3309HEL** and **POL4331HEL** with 3.8K and 3.7K customers respectively.
- **March 2023 saw a peak** in customer count, reaching 7.1K, while other months maintained lower, more stable levels.
- The variation in customer distribution by month and policy indicates trends that could help optimize policy offerings and timing for customer engagement.

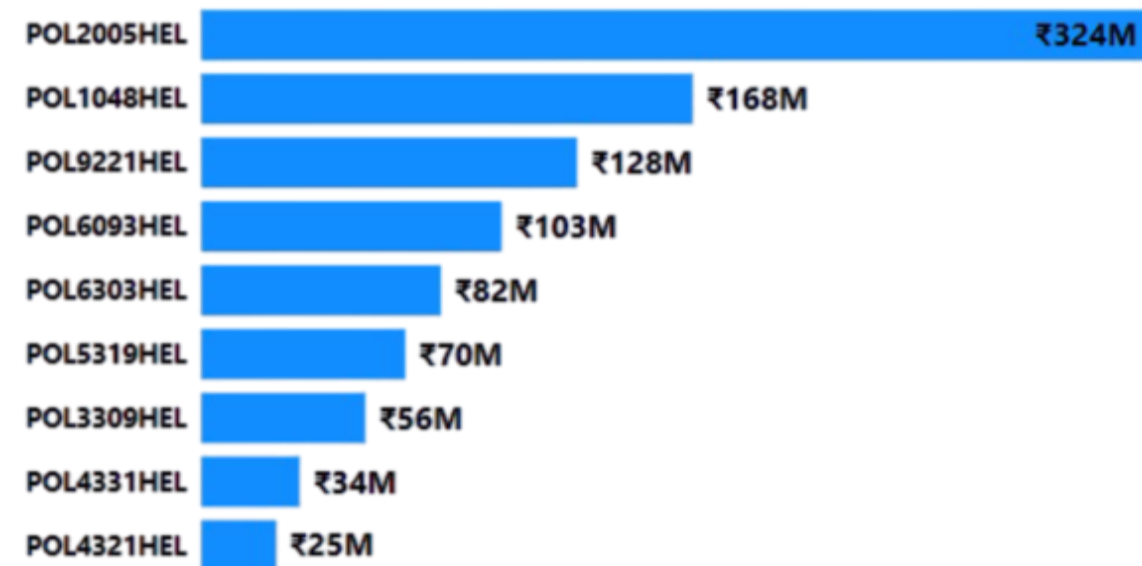


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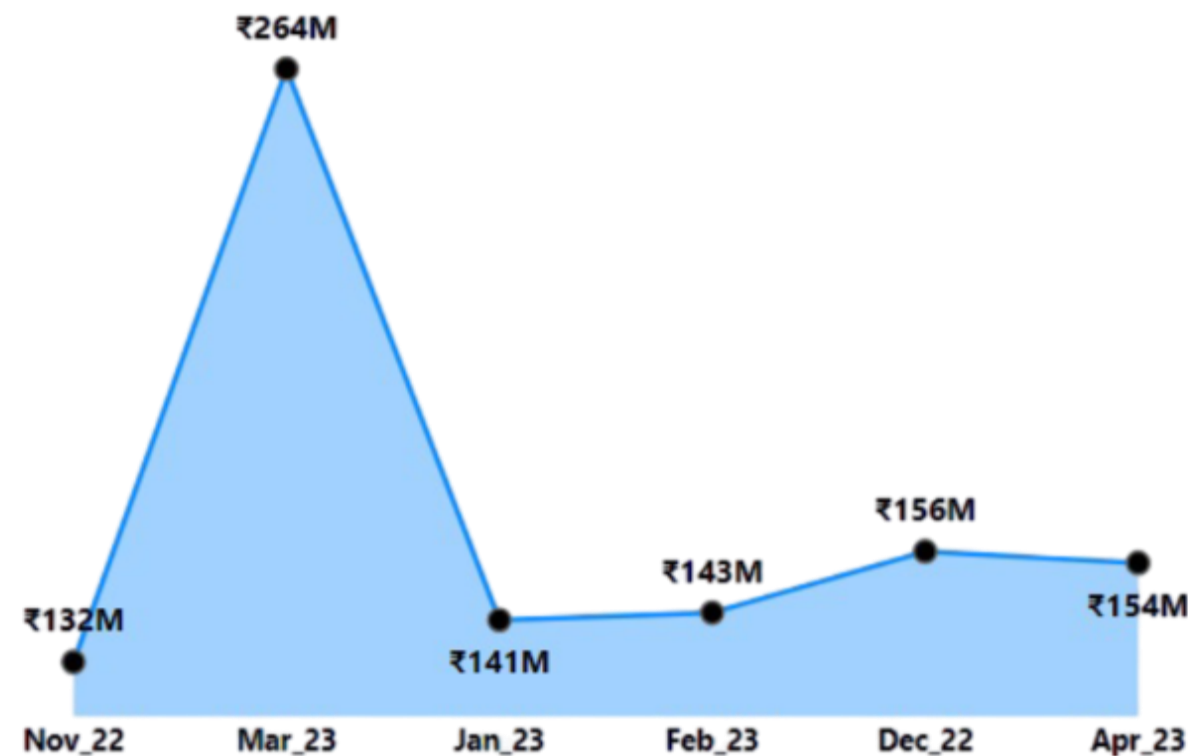
Insights:

Revenue Distribution by Month-Year & Policy_id

Total Revenue by Policy_Id



Total Revenue by Month_Year



- Revenue peaked in **March 23** at ₹264M, then declined in **Jan 23**.
- **POL2005HEL** leads with the highest revenue of ₹324M.
- **POL1048HEL** and **POL9221HEL** also contributed notable revenue.

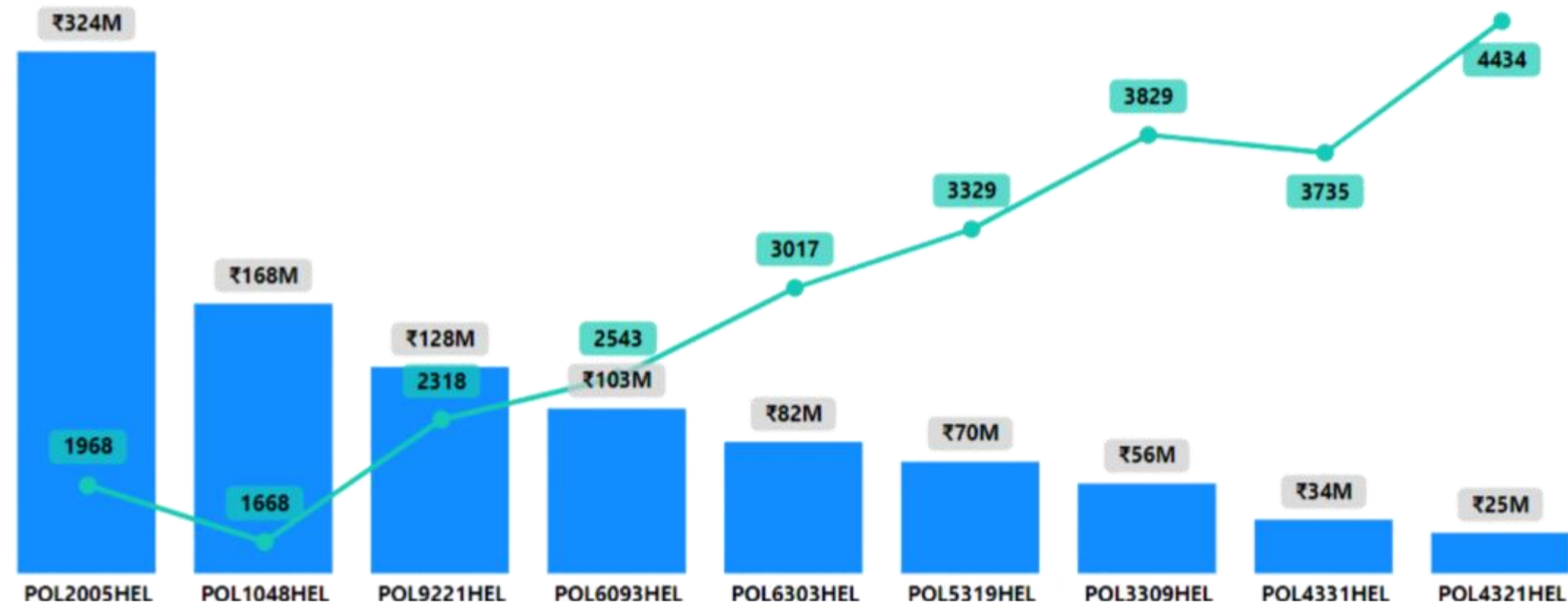


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Insights:

Total Revenue and Total Customers by Policy_Id

● Total Revenue ● Total Customers



- Policy ID **POL2005HEL** leads in total revenue with 1968 customers.
- A positive correlation exists between total revenue and customer base across most policy IDs, with some exceptions.
- Policy ID **POL4321HEL** shows the lowest revenue with the highest customer count.

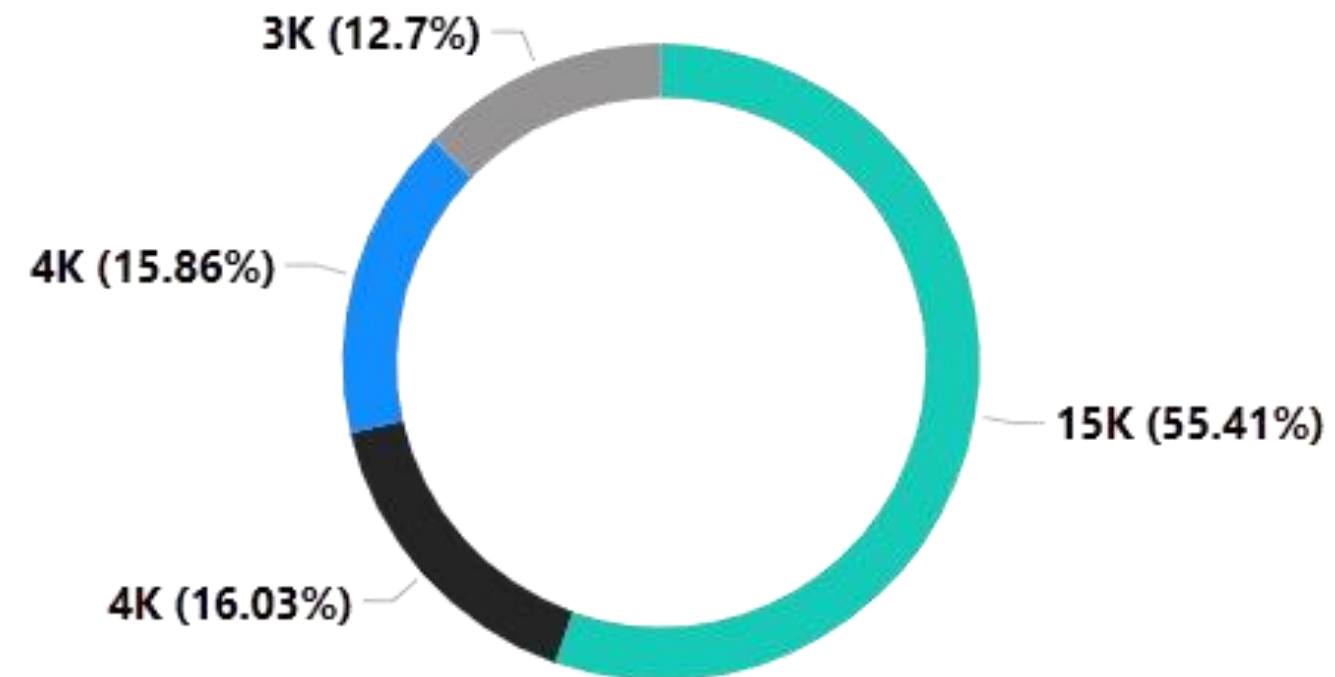


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Insights:

Total Customers by Sales_Mode

● Offline-Agent ● Online-App ● Offline-Direct ● Online-Website



- **Offline Channels** dominate customer acquisition, with **Offline Agent** at 55.41% and **Offline Direct** at 15.86%.
- **Online Website** and **Online App** contribute 12.7% and 16.03%, respectively.
- Combined, **offline channels** account for 71.27% of total customers, highlighting their continued importance despite the growth of online channels.

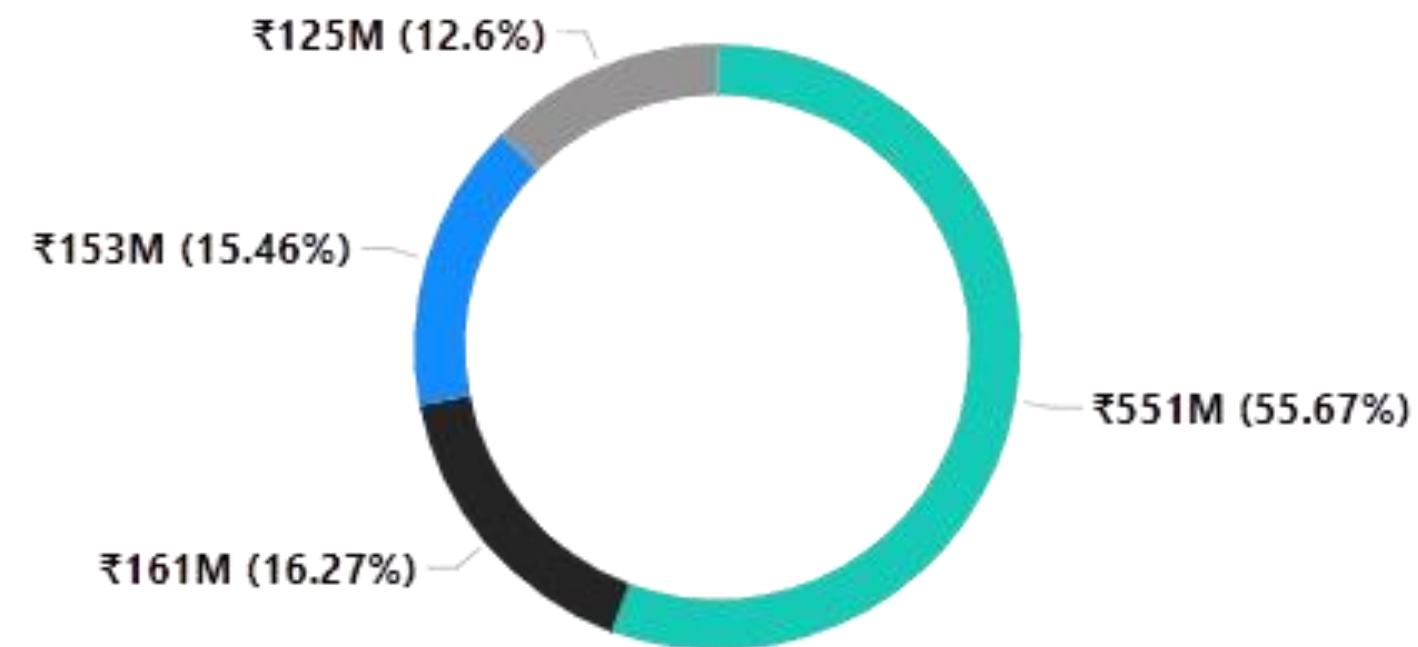


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Insights:

Total Revenue by Sales_Mode

● Offline-Agent ● Online-App ● Offline-Direct ● Online-Website



- **Offline-Agent** leads revenue generation, contributing **55.67%** of total revenue.
- **Online-App** and **Offline-Direct** follow with 16.3% and 15.5% respectively.
- **Offline channels** together account for **71.31%** of revenue, highlighting their impact on business growth.

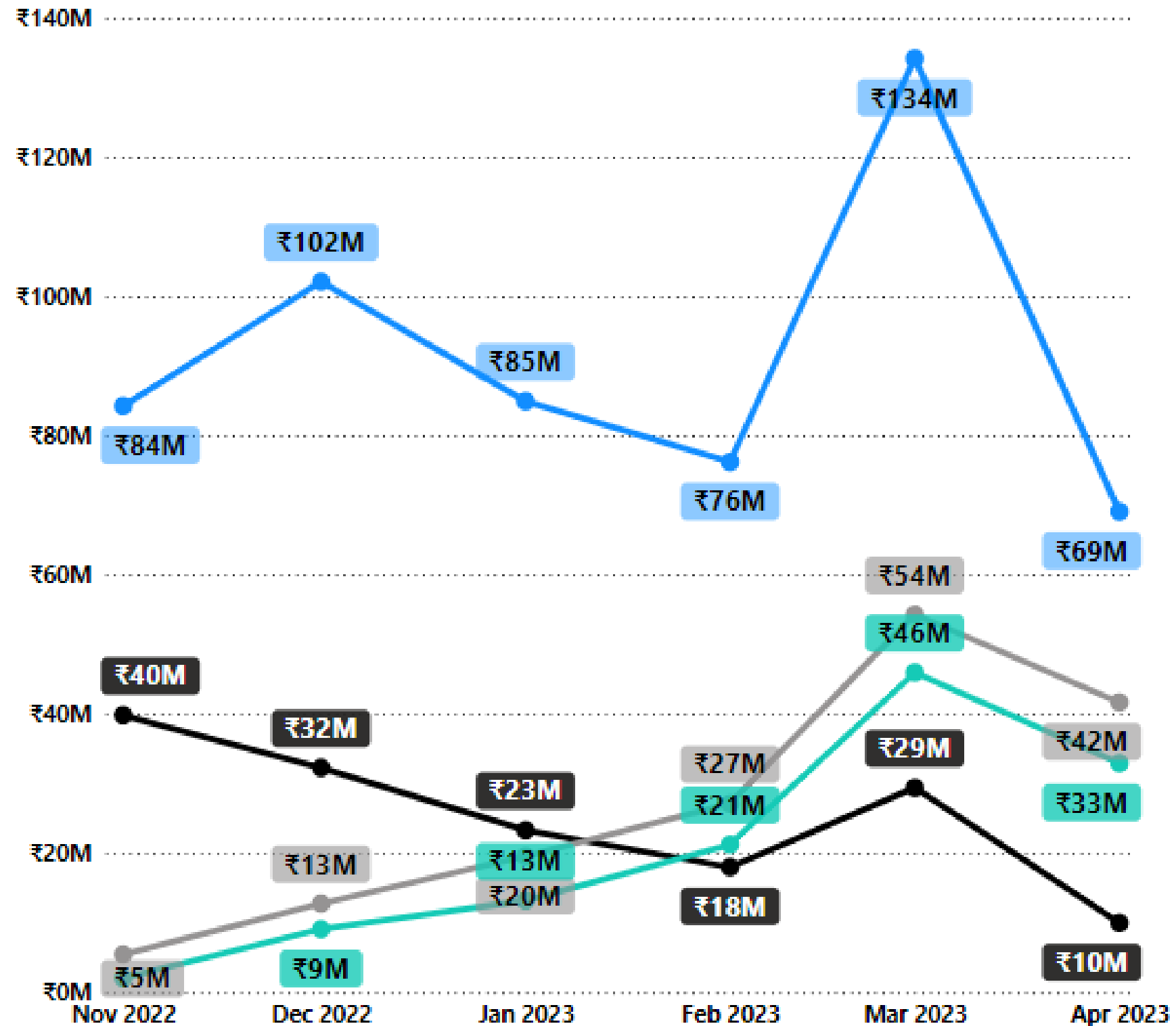


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Insights:

Total Revenue by Year, Month and Sales_Mode

● Offline-Agent ● Offline-Direct ● Online-App ● Online-Website



- Revenue surged significantly from Nov 2022 to a peak in Mar 2023, driven primarily by **Offline-Agent** and **Online-App** channel.
- **Offline channels** outperform **Online** in revenue, with a widening gap, underscoring the importance of a strong online presence.
- **Online-App** and **Online-Website** show steady but moderate growth compared to offline channels.

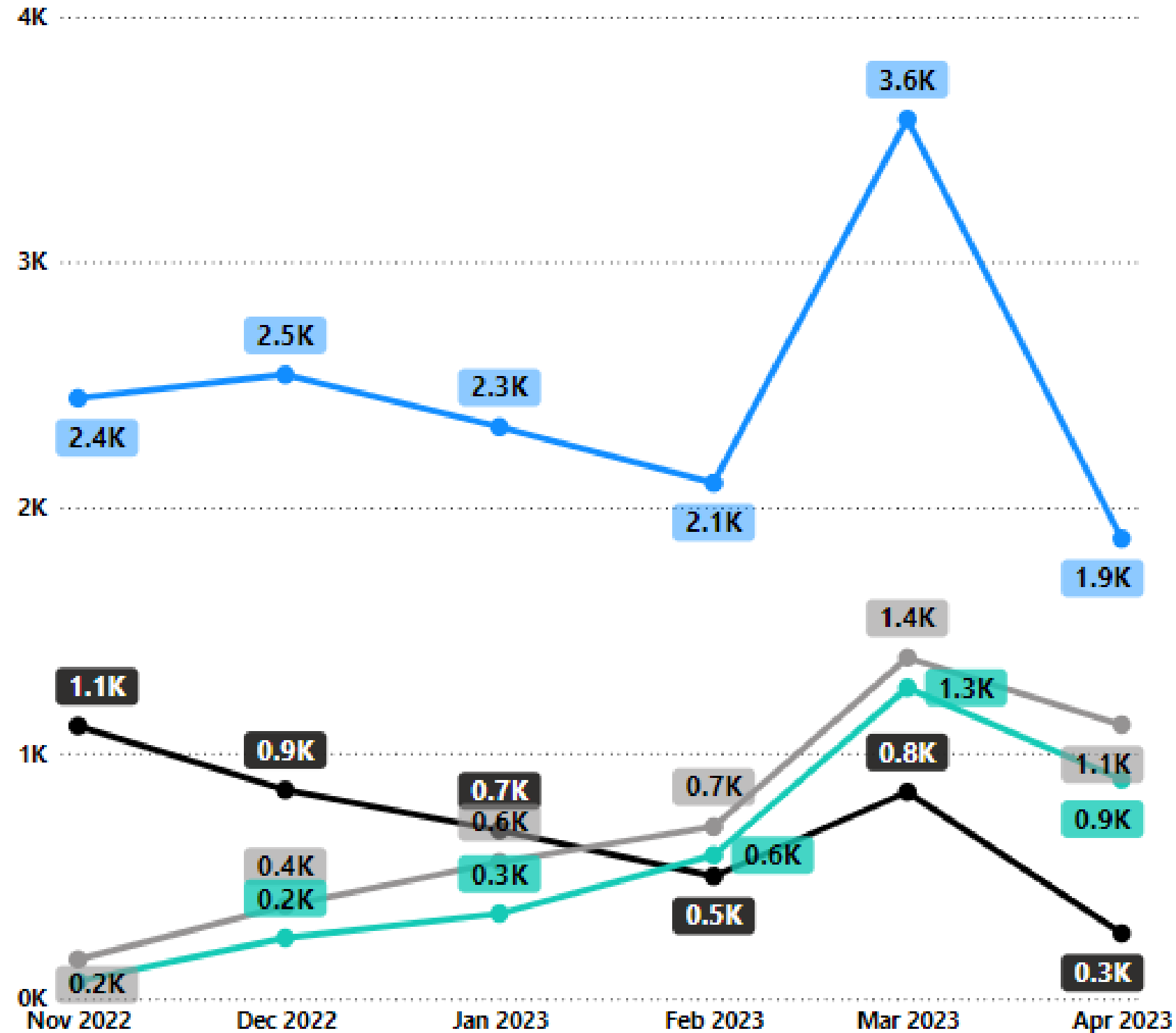


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Insights:

Total Customers by Year, Month and Sales_Mode

● Offline-Agent ● Offline-Direct ● Online-App ● Online-Website



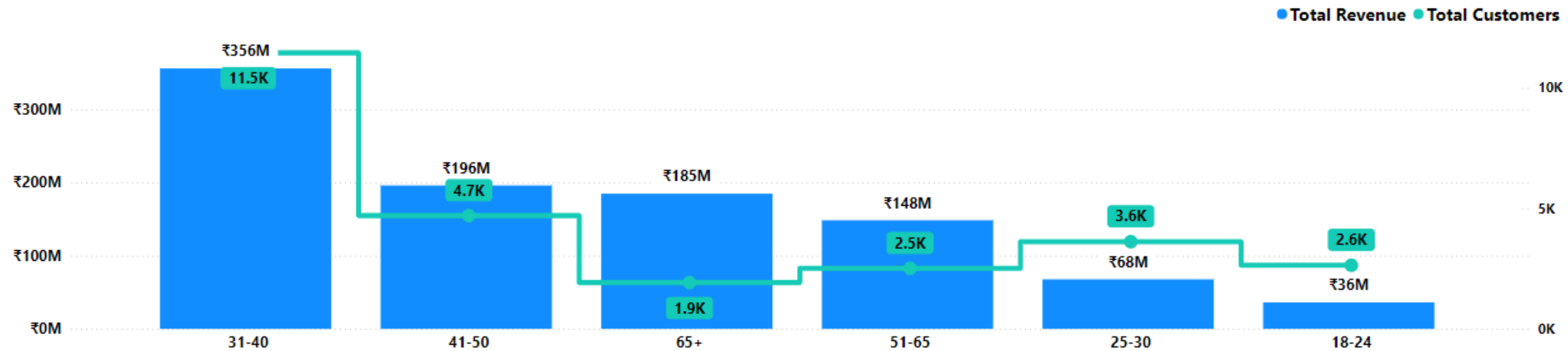
- **Customer acquisition** spiked from Nov 2022, peaking in Mar 2023, led by **Offline-Agent** and **Online-App** channels.
- **Offline channels** outperform **Online** in acquisition, with the gap widening, highlighting the need for a strong offline presence.
- **Online-App** and **Online-Website** channels show moderate growth compared to offline channels.



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Insights:

Total Revenue and Total Customers by Age_Group



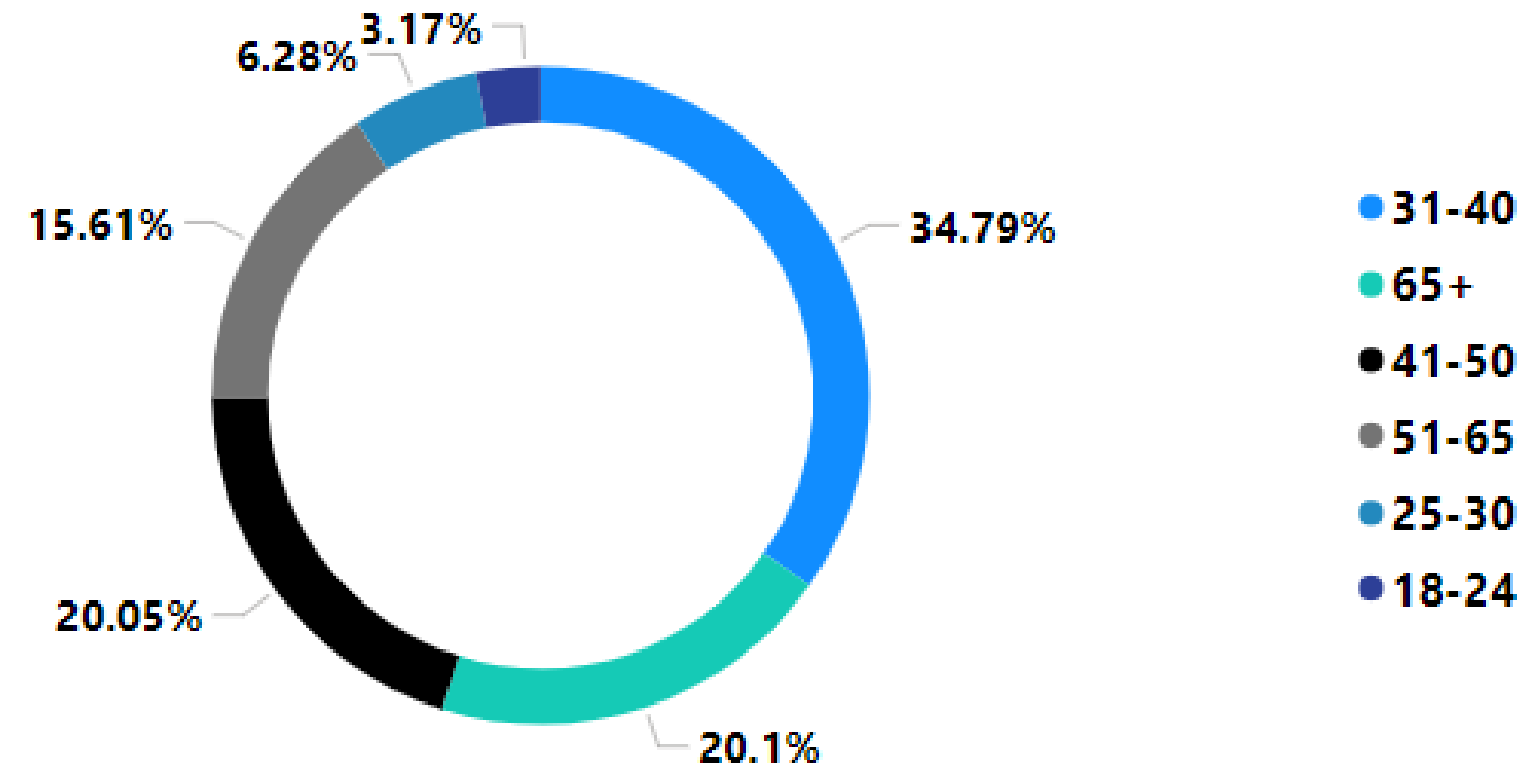
- The **31-40 age group** drives the highest revenue and has the largest customer base.
- Revenue and customer numbers decline with age, with **18-24** having the lowest figures.
- Focusing on **31-40** with tailored products and strategies can boost growth.



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Insights:

Estimated Settlement % by Age_Group



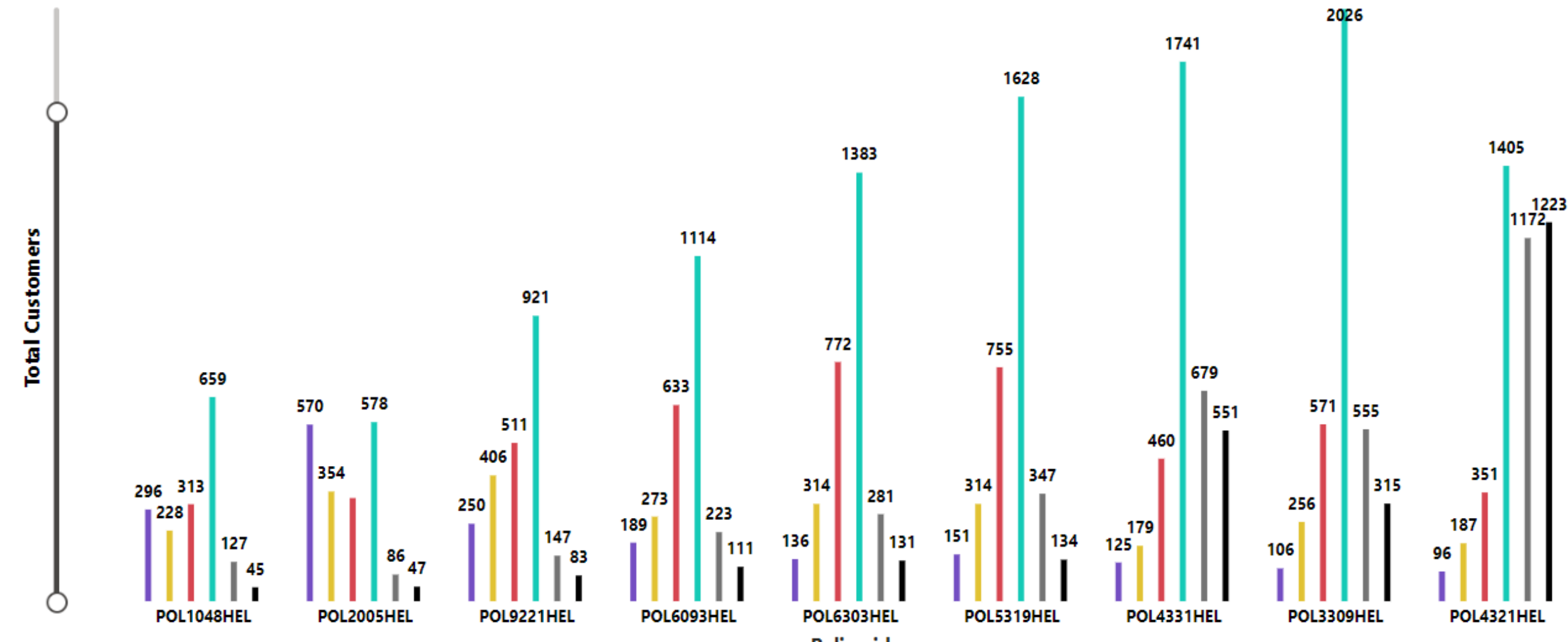
- **31-40 age group** leads with the highest settlement rate at **34.79%**.
- **18-24** and **25-30** groups show growth potential in settlements.
- Tailored strategies for **31-40** can enhance settlement outcomes.



Insights:

Customer Distribution by Age-Group

Age_Group ● 65+ ● 51-65 ● 41-50 ● 31-40 ● 25-30 ● 18-24



Policy_id	Total Customers
POL1048HEL	1668
POL2005HEL	1968
POL9221HEL	2318
POL6093HEL	2543
POL6303HEL	3017
POL5319HEL	3329
POL4331HEL	3735
POL3309HEL	3829
POL4321HEL	4434
Total	26841

- **POL4321HEL** leads in customer base across all age groups, followed by **POL3309HEL** and **POL4331HEL**.
- The **31-40 age group** has the highest customer count for each policy.
- Optimizing top policies can help sustain and grow market share.



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Recommendation:

- **Focus on High Revenue Policies:** Invest in optimizing top-performing policies like **POL2005HEL** to maximize revenue and customer acquisition, while exploring strategies to boost lower-performing policies like **POL4321HEL**.
- **Target Key Demographics:** Tailor marketing and engagement strategies for the **31-40 age group**, which demonstrates strong revenue and customer engagement, and explore growth opportunities for younger demographics (18-30).
- **Leverage Offline Channels:** Given the significant revenue and customer acquisitions from offline channels, enhance support for **Offline Agent** and **Offline Direct** channels. Balance this with improvements in online presence to capture growth from online channels.
- **Optimize Timing Based on Trends:** Focus on months with high customer and revenue peaks, such as **March**, for targeted campaigns to maximize engagement and optimize timing for policy offerings.
- **Age-based Policy Customization:** Develop tailored policies and settlement strategies for the **31-40** age group, the largest contributor to revenue and settlements, while identifying potential in other age groups like **18-24** and **25-30**.



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Thank You

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