**Insights**

1. There is total 7647 customers data available. In which 55.88% are female and 44.12% are male. 46.02% are Married.
2. 78.46% population lives in Highly Urban whereas 21.54% lives in Highly Rural area.
3. All these customers claim around $30.18M claim amount in last five years while in current year is about $11.333M
4. Most of the customers uses car for private purpose i.e., 66.51%.
5. 52.32% claims are for Private vehicle where as 47.68% claims are for Commercial Vehicle.
6. Average car worth of panel truck in commercial use is maximum among the all-other type of car while in private use van has more average price.
7. SUV and Minivan are two vehicles whose accumulated claim amount is more than 50% of total claim.
8. 4571 claims are raised by Married couple.
9. Blue Collar, Clerical, Professional have Claim amount >= average claim.
10. Student, homemaker, Lawyer, Manager, Doctor have claim amount < average claim amount.
11. Private Vehicle in highly Rural area have highest travel time.
12. Vehicle under 1 year of age claimed more often, then followed by 8 years of car age. This is shown in Trend line chart in Car Claim vs Car Age.
13. From the word cloud we can say that people who had
14. Highest qualification as High School, Bachelors tends to claim more
15. SUV, Minivan they are also claimed more
16. Most of the Top claim amount customers are from Urban locality
17. Women had higher old claims than man
18. Doctors has highest average income and least claim amount. Blue collars have highest claim amount.
19. Vehicles belonging to managers & professionals have higher value, and these are used for commercial purpose.
20. Highly Urban area have highest home value than compare to Highly Rural area.
21. 85524 is the highest claim amount where as 57037 is the highest Old Claim value.
22. Minivan, SUV, Puckup, Panel Truck have ~80% of book value of the car.

**Recommendations**

1. As level of Education Decreases, Increases Insurance Premium
2. Premiums of expensive cars like SUV should be increase
3. Some benefits in premium for Higher Level of Education people as they are customers who not claim more often.
4. Organize Advertising Campaign for Rural customers to attract new customers
5. Premiums of SUV and Minivan should be dependent on drivers Age, Gender, Education, Occupation as they contribute more than 50% claim for Car Insurance.
6. Car age =8 years are considered for more detailed vehicle inspection check-up during insurance claim.
7. Special policy can be drafted for customers having panel truck.
8. Discounts can also be offered based on the customers occupation and age.

Please Note:

1. Calculated Field Cust\_Index has been used in Top N Customers Story and Dashboard.
2. Calculated Field Avg Clm Amt is used Claim amount Analysis Story to calculate Avg Amount