

## Car Insurance Claims Analysis Report using Power BI

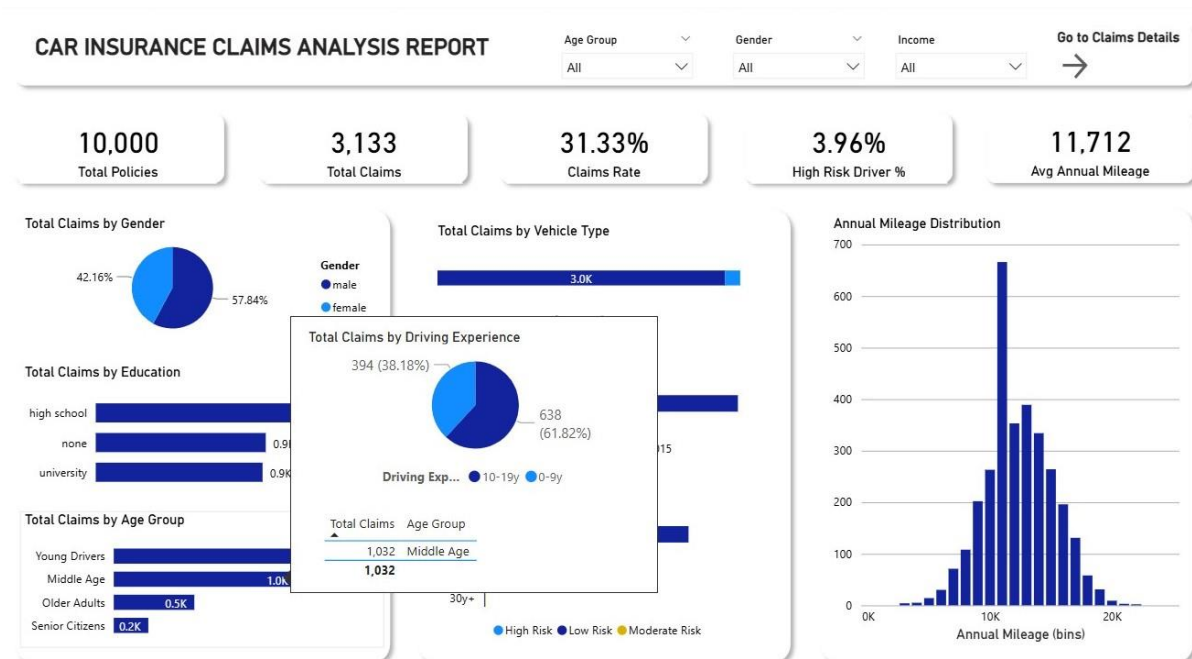
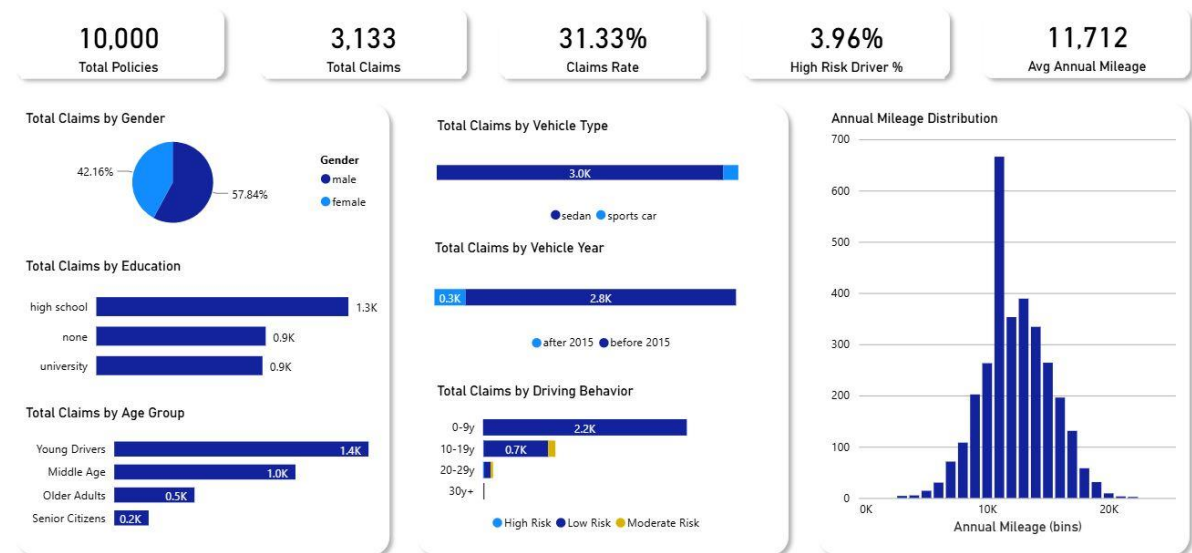
Developed an Interactive Car Insurance Claims Analysis Report using Power BI that helps to analyze claims, driving risk scores, driving risk categories, mileage trends, and more.

Imported data from CSV file, Cleaned & Transformed data using Power Query, ensuring data quality and consistency.

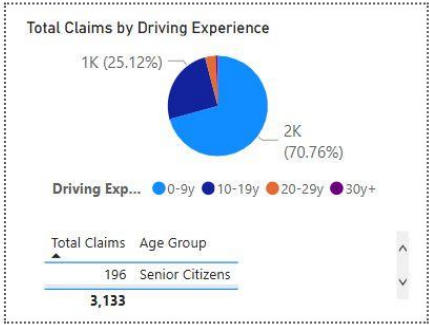
Utilized DAX (Data Analysis Expressions) to create calculated fields and measures. Key Metrics

Covered: Total Claims, Claim Rate (%), High-Risk Driver Percentage, Average Annual Mileage.

Visualized data using visuals like Card, Bar Chart, Stacked Bar Chart, Column Chart (Histogram), Pie Chart, Table, Slicers for easy filtering. Added a Page Navigator Button for seamless navigation between pages.



| CLAIMS DETAILS |                 |        |             |               |                       |                     |              |              |
|----------------|-----------------|--------|-------------|---------------|-----------------------|---------------------|--------------|--------------|
|                |                 |        | Age Group   | Gender        | Income                |                     |              |              |
|                |                 |        | All         | All           | All                   | Go Back to Overview |              |              |
| ID             | Age Group       | Gender | Education   | Income        | Driving Risk Category | Claims Outcome      | Vehicle Type | Vehicle Year |
| 100153         | Middle Age      | female | none        | poverty       | Low Risk              | Yes                 | sedan        | before 2015  |
| 100198         | Middle Age      | male   | high school | working class | Low Risk              | Yes                 | sedan        | before 2015  |
| 1003           | Senior Citizens | female | university  | upper class   | Low Risk              | No                  | sedan        | before 2015  |
| 100513         | Senior Citizens | male   | high school | upper class   | Low Risk              | No                  | sedan        | after 2015   |
| 100624         | Middle Age      | male   | high school | middle class  | Low Risk              | Yes                 | sedan        | before 2015  |
| 100647         | Middle Age      | male   | high school | middle class  | Low Risk              | Yes                 | sedan        | before 2015  |
| 100663         | Middle Age      | female | none        | poverty       | Low Risk              | Yes                 | sedan        | before 2015  |
| 100681         | Young Drivers   | male   | high school | working class | Low Risk              | Yes                 | sedan        | before 2015  |
| 100720         | Middle Age      | male   | university  | middle class  | Low Risk              | Yes                 | sedan        | before 2015  |
| 100734         | Senior Citizens | female | university  | upper class   | Low Risk              | No                  | sedan        | after 2015   |
| 100769         | Middle Age      | female | none        | poverty       | Low Risk              | No                  | sedan        | before 2015  |
| 100870         | Middle Age      | female | high school | middle class  | Low Risk              | No                  | sedan        | before 2015  |
| 101            | Senior Citizens | female | university  | upper class   | Low Risk              | No                  | sedan        | before 2015  |
| 101156         | Middle Age      | male   | university  | working class | Low Risk              | Yes                 | sedan        | before 2015  |
| 10119          | Senior Citizens | female | high school | upper class   | Low Risk              | Yes                 | sedan        | before 2015  |
| 10129          | Middle Age      | female | none        | working class | Low Risk              | Yes                 | sedan        | before 2015  |
| 10147          | Middle Age      | male   | high school | middle class  | Low Risk              | No                  | sedan        | after 2015   |
| 101678         | Middle Age      | female | high school | poverty       | Low Risk              | Yes                 | sedan        | before 2015  |
| 101839         | Young Drivers   | female | high school | working class | Low Risk              | Yes                 | sedan        | before 2015  |
| 10200          | Older Adults    | male   | university  | upper class   | Moderate Risk         | No                  | sedan        | before 2015  |
| Total          |                 |        |             |               |                       |                     |              |              |



Insights:

Male customers claimed more (57.84%) compared to female customers (42.16%).

Young drivers claimed more than middle-aged drivers, older adults, and senior citizens.

Customers with sedans claimed more than customers with sports cars.

More claims were made for vehicles manufactured before 2015 compared to those made after 2015.

Conclusion:

A specific group of policyholders defined by the risk factors of being young drivers, owning sedans, and having vehicles manufactured before 2015 has experienced a higher-than-expected number of claims. As a result, premiums for this group can be increased or adjusted upward to cover the increased losses.