

Conclusion Iteration 1

Date: 25/01/2024

During this iteration it became clear that with the limited availability in history of the analyst consensus and limited availability of recent data from asr due to a new standard named IFRS 17 / 9 it is not possible to drastically improve the model.

IFRS 17 / 9

This new standard makes it that there is better transparency in the insurance sector. The problem is that this new standard affects all important features that we need according to our domain understanding. The new regulations came in to effect on Januari 2023. Due to this we must choose to collect data after this date or before.

After

With the collection after Januari 2023 we only have one row of data. Asr only published one Half Year report. The Full Year report for 2023 is expected around May 2024

Before

When we look before Januari 2023 we can go back as far as 2016, on this date asr went public. The problem with collecting information before januari 2023 is the data for the Analyst consensus.

Analyst consensus

The analyst consensus is currently collected from a website with the url [marketwatcher.com](https://www.marketwatcher.com). They offer the longest history of 18 months back with a moving time frame. That means the 18 months back is always from the current date. This means the data collection can not be earlier than June 2022. There are no other free sources available that offer a longer history.

Because of this we can not use the data from asr before 2022.

Bias with current data

Another problem is the current bias in the data. Currently there are no underperform or sell values in our dataset. This makes it that the model can not predict these values and will always give the advice to either buy or hold.

Possible solution

Multiple insurance companies

To continue with a next sprint we would need more data, from asr we can not get more data. We could only look at different companies in the same sector like NN, Achmea, or Allianz. When we collect the same data from these companies then there is more data to work with.

Paid data

Another option would be to pay for the data, this would solve most problems. Another upside would also be that data can be more easily collected and this would speed up each following iteration.