

Splendor Insurance Report

Policyholders' Demography



PH Demography

Claims 1

Claims 2

Policyholders

38K

Policyholders with Claim

10K

Claim Frequency

19.16K

Claim rate

51.03%

Average Claim Amount

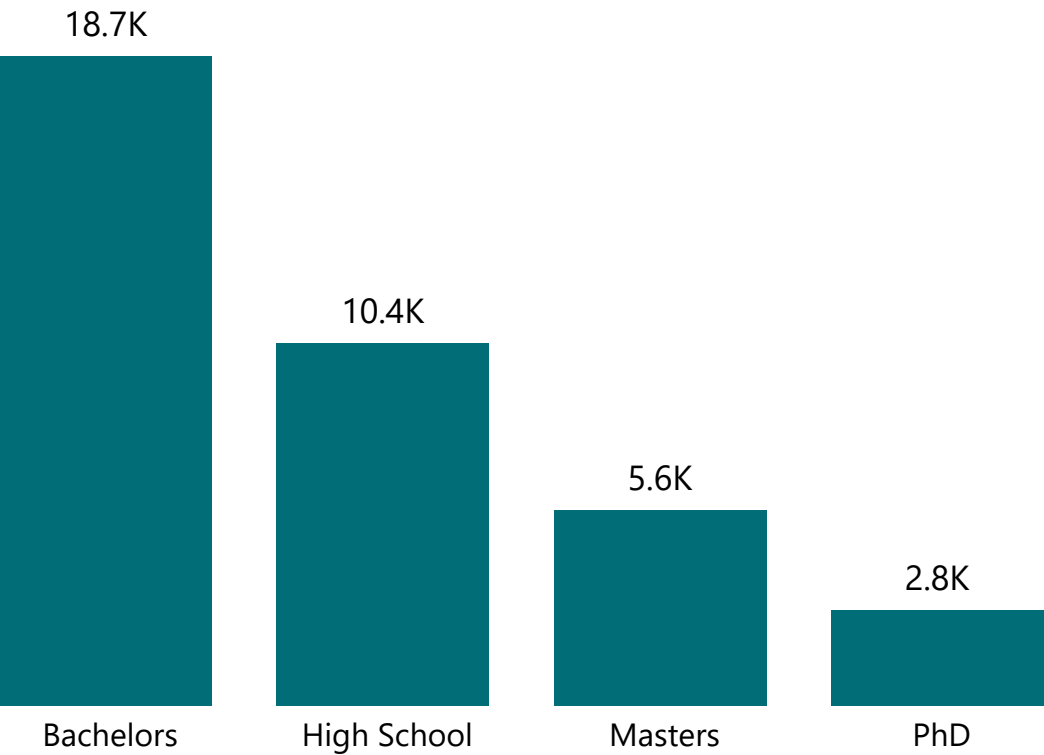
\$50.03K

Policyholders by Gender

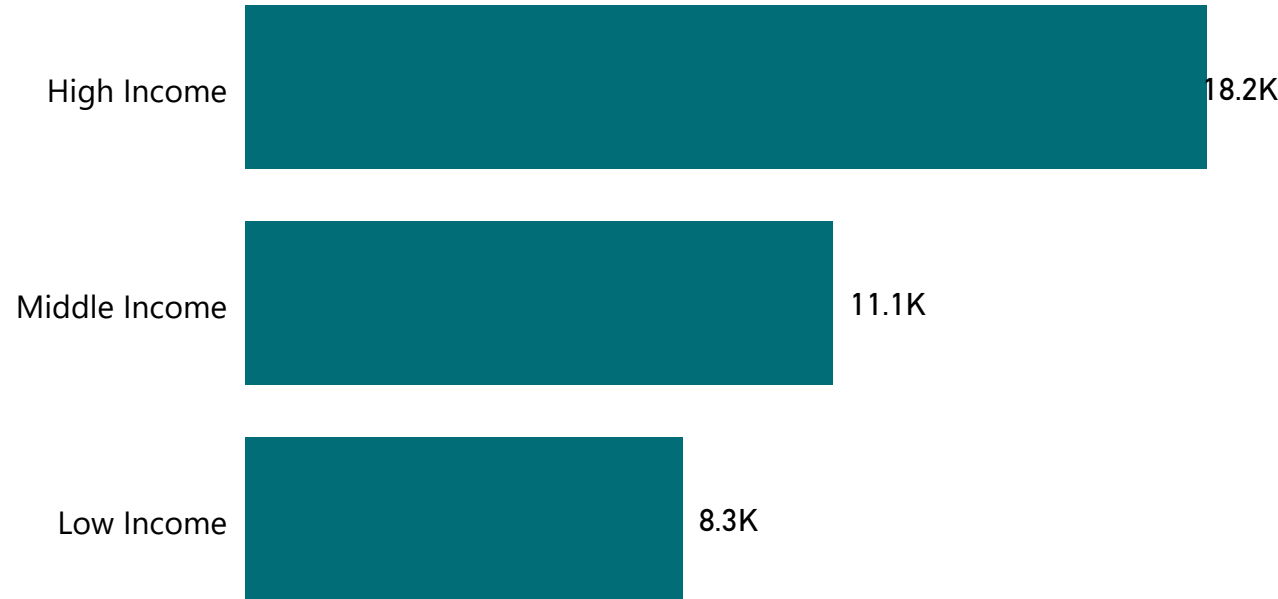
Gender



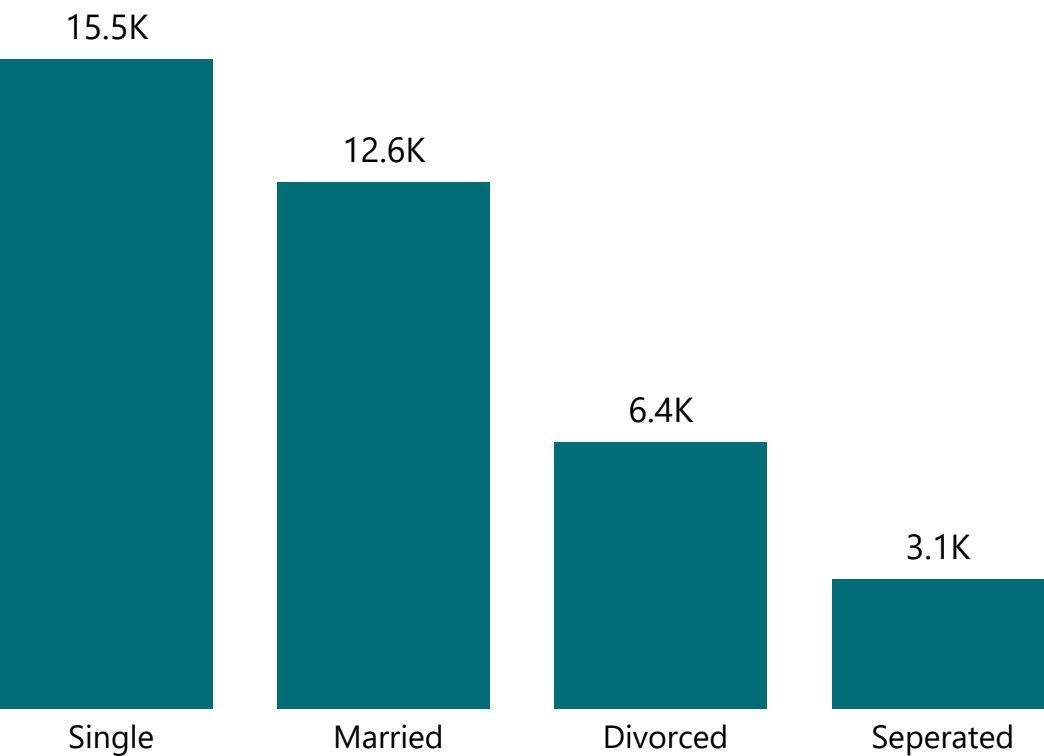
Policyholders by Education



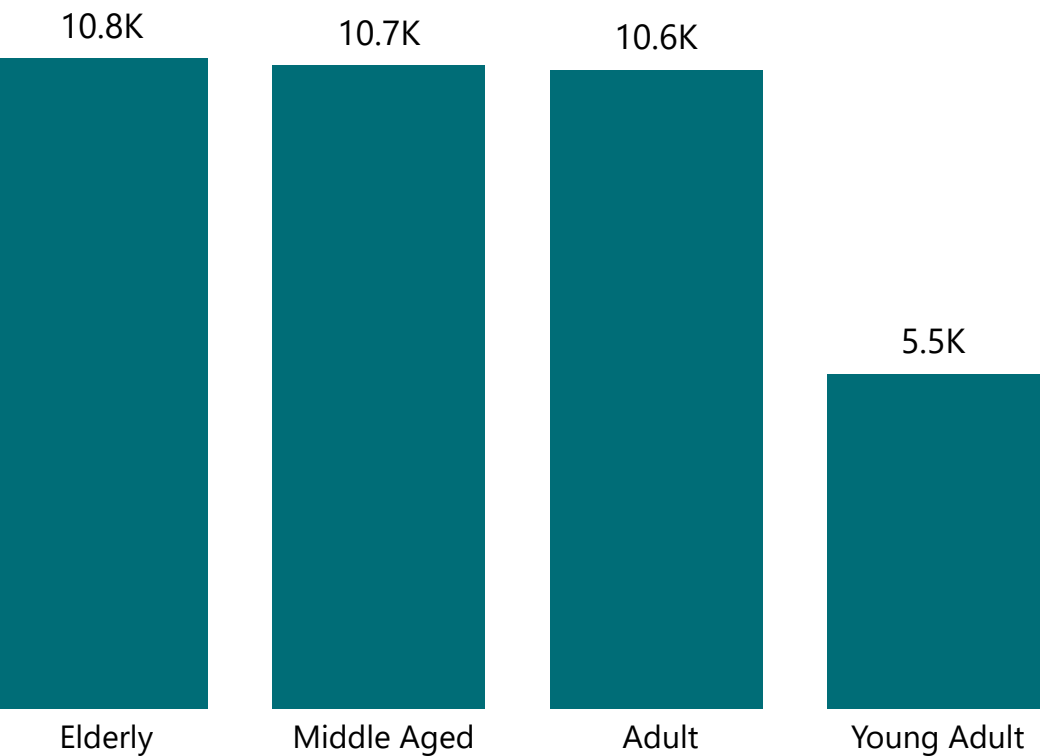
Policyholders by Income Group



Policyholders by Marital Status

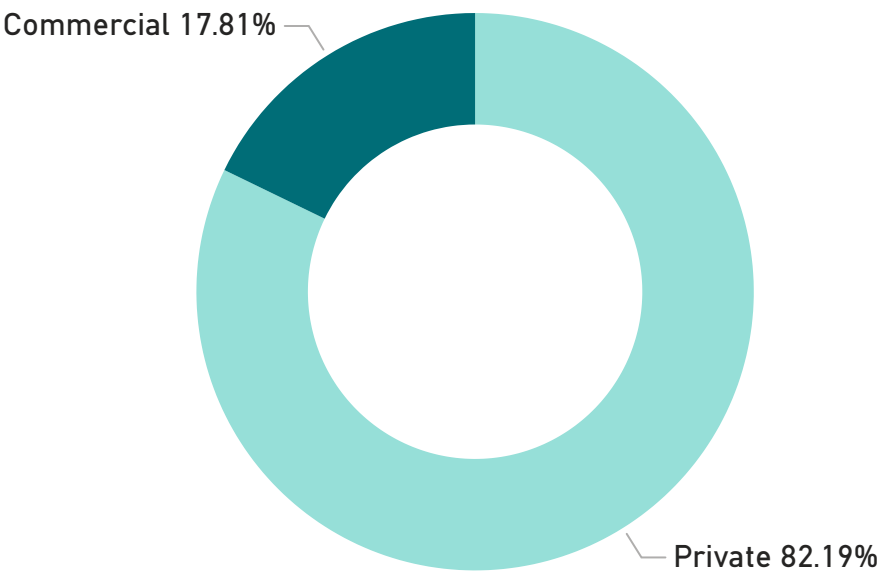


Policyholders by Age group

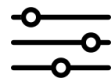


Policyholders by Car use

Car Use



CLAIMS AND FREQUENCY ANALYSIS



PH Demography

Claims 1

Claims 2

Policyholders

38K

Policyholders with Claim

10K

Claim Frequency

19.16K

Claim rate

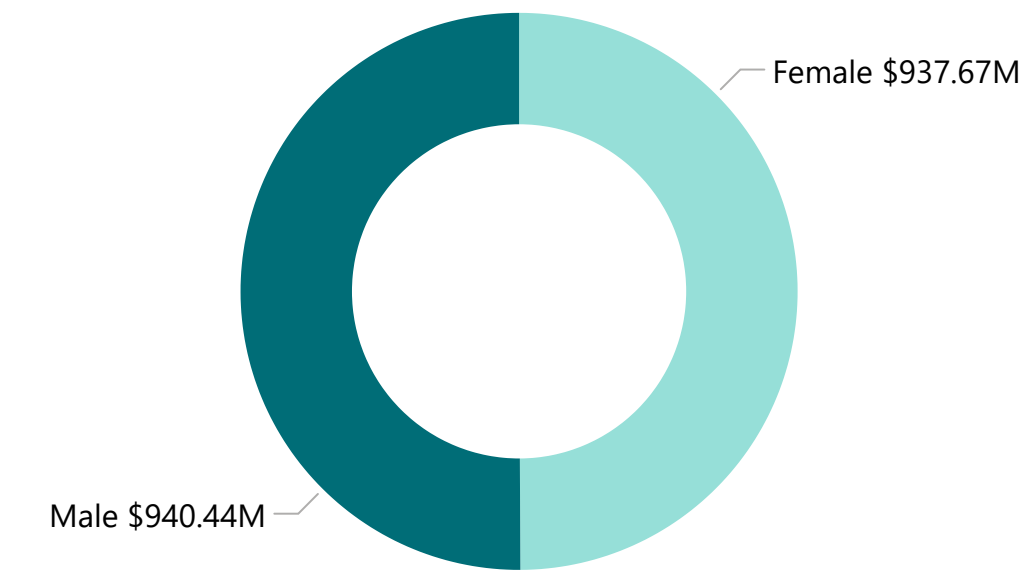
51.03%

Average claim amount

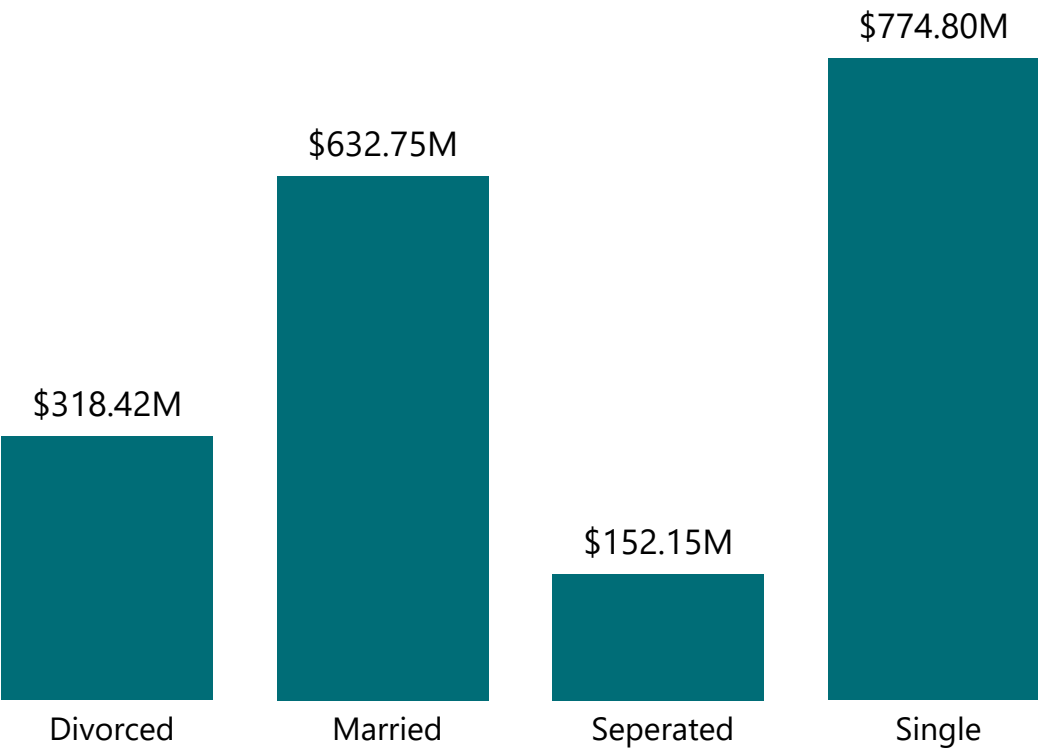
\$50.03K

Total Claim Amount by Gender

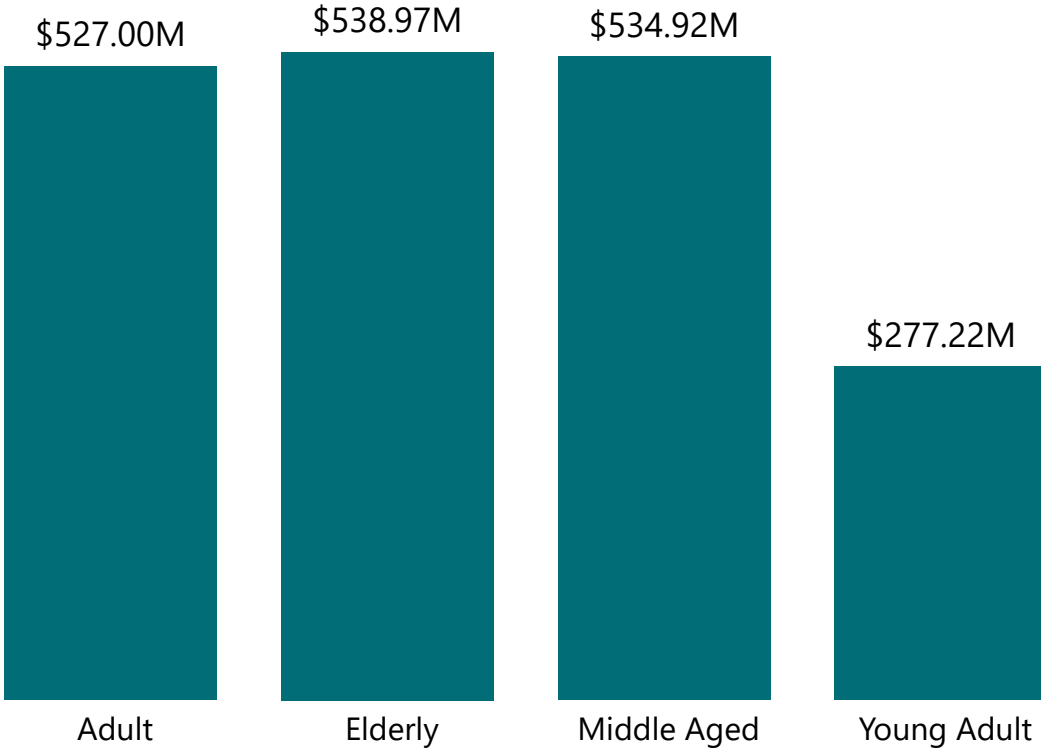
Gender



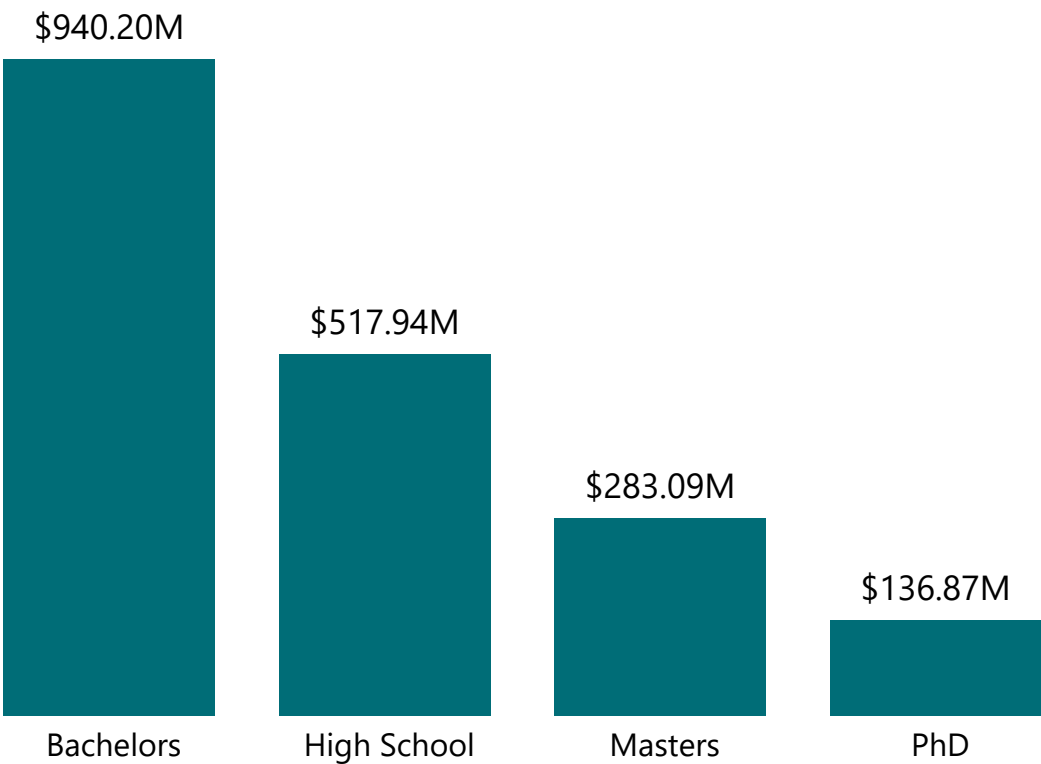
Total Claim Amount by Marital Status



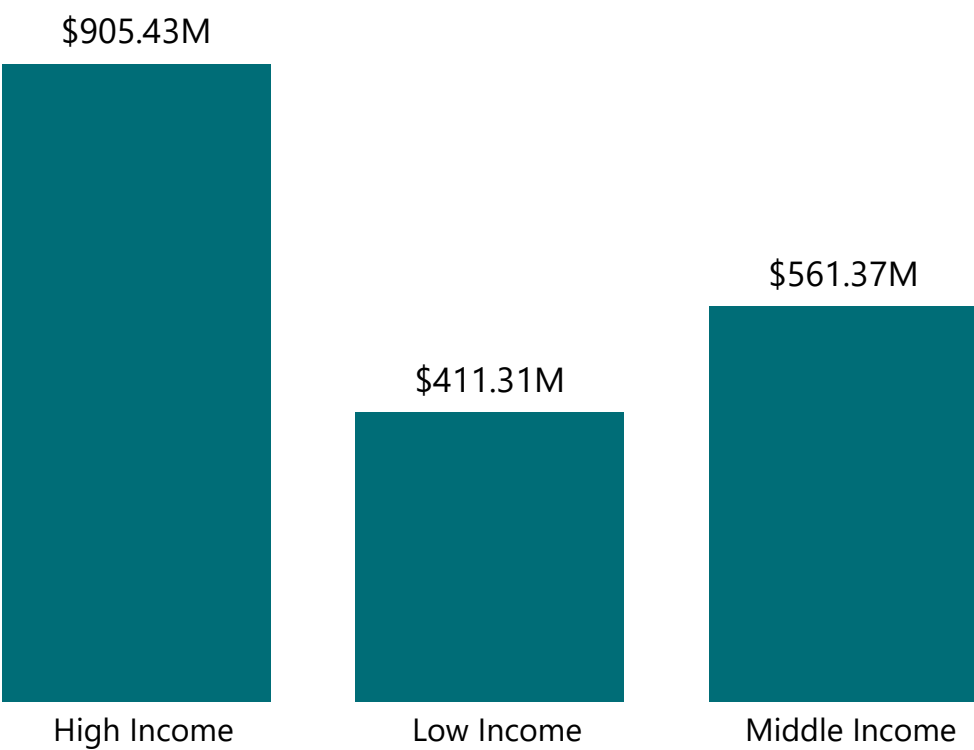
Total claim amount by Age group



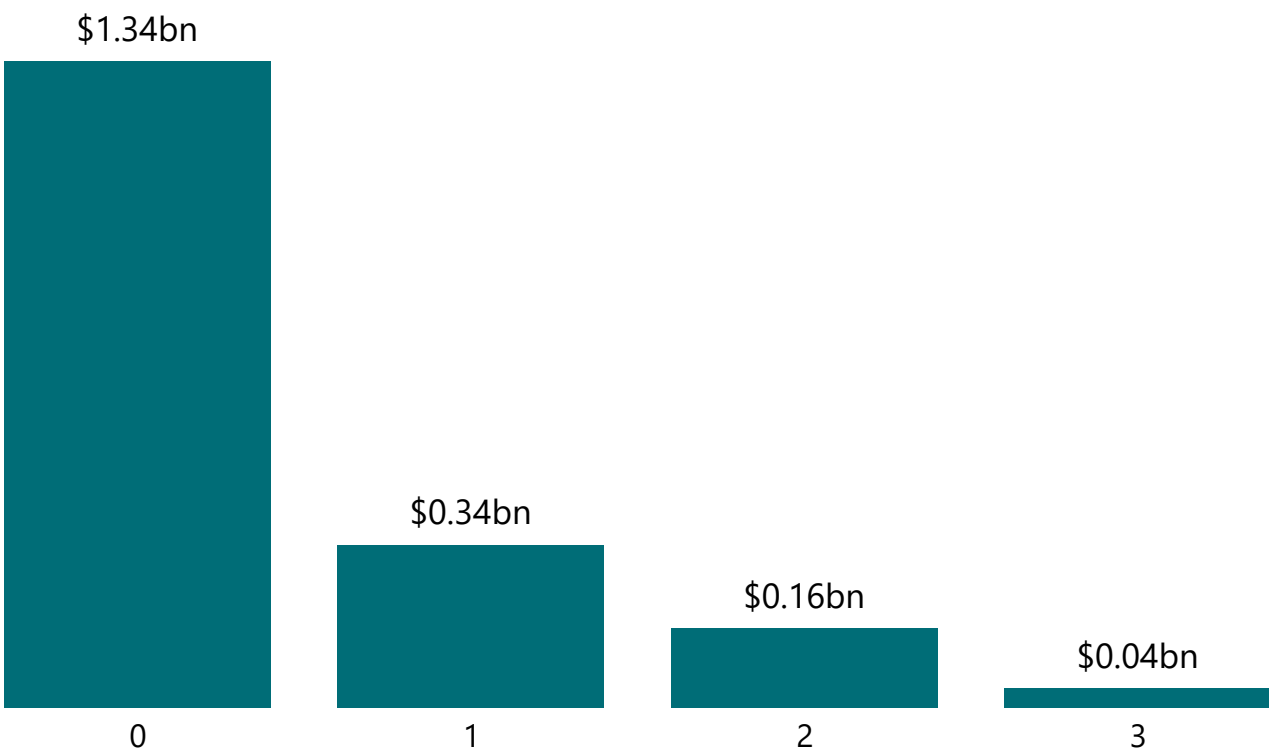
Total Claim Amount by Education

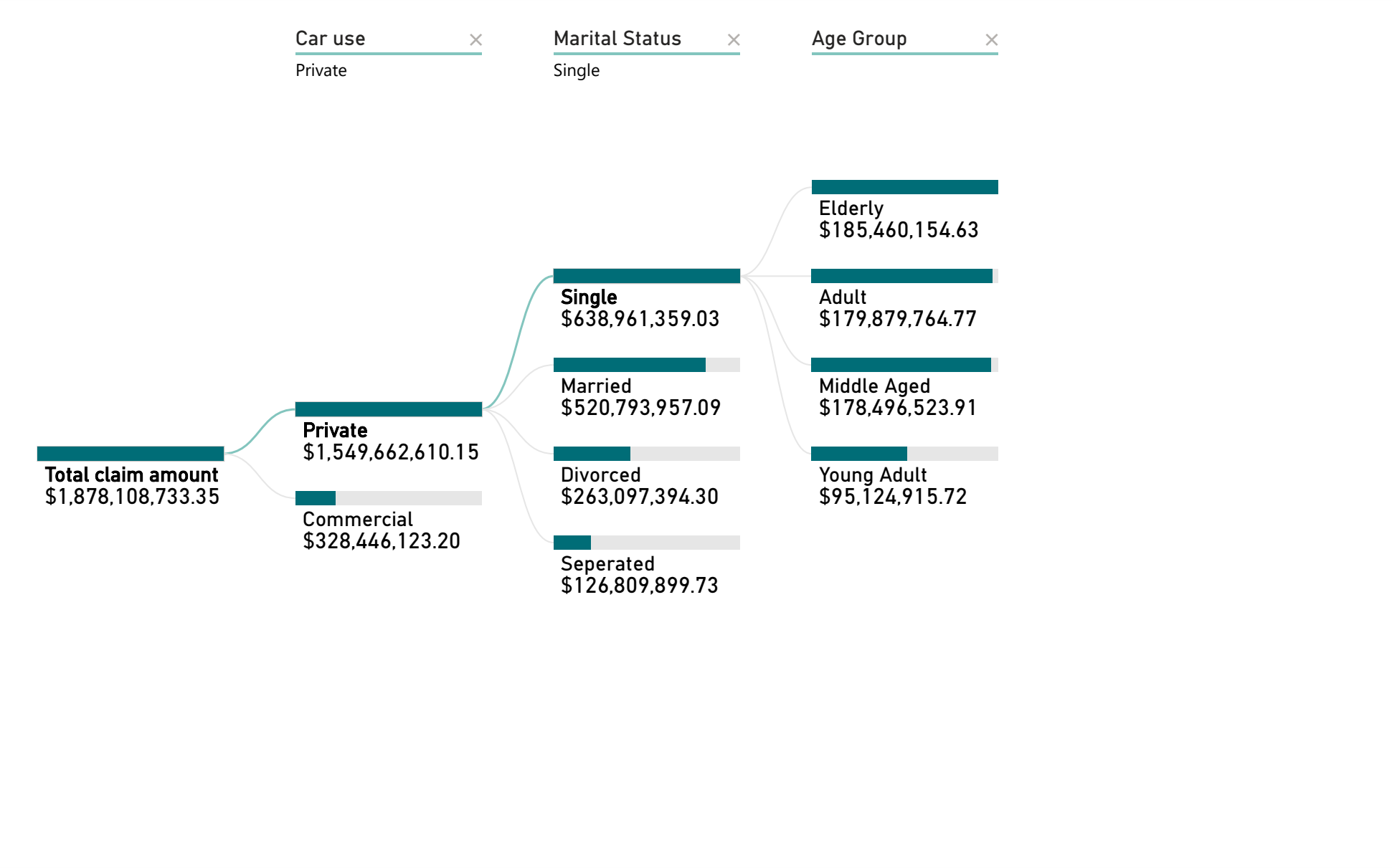


Total claim amount by Income Group

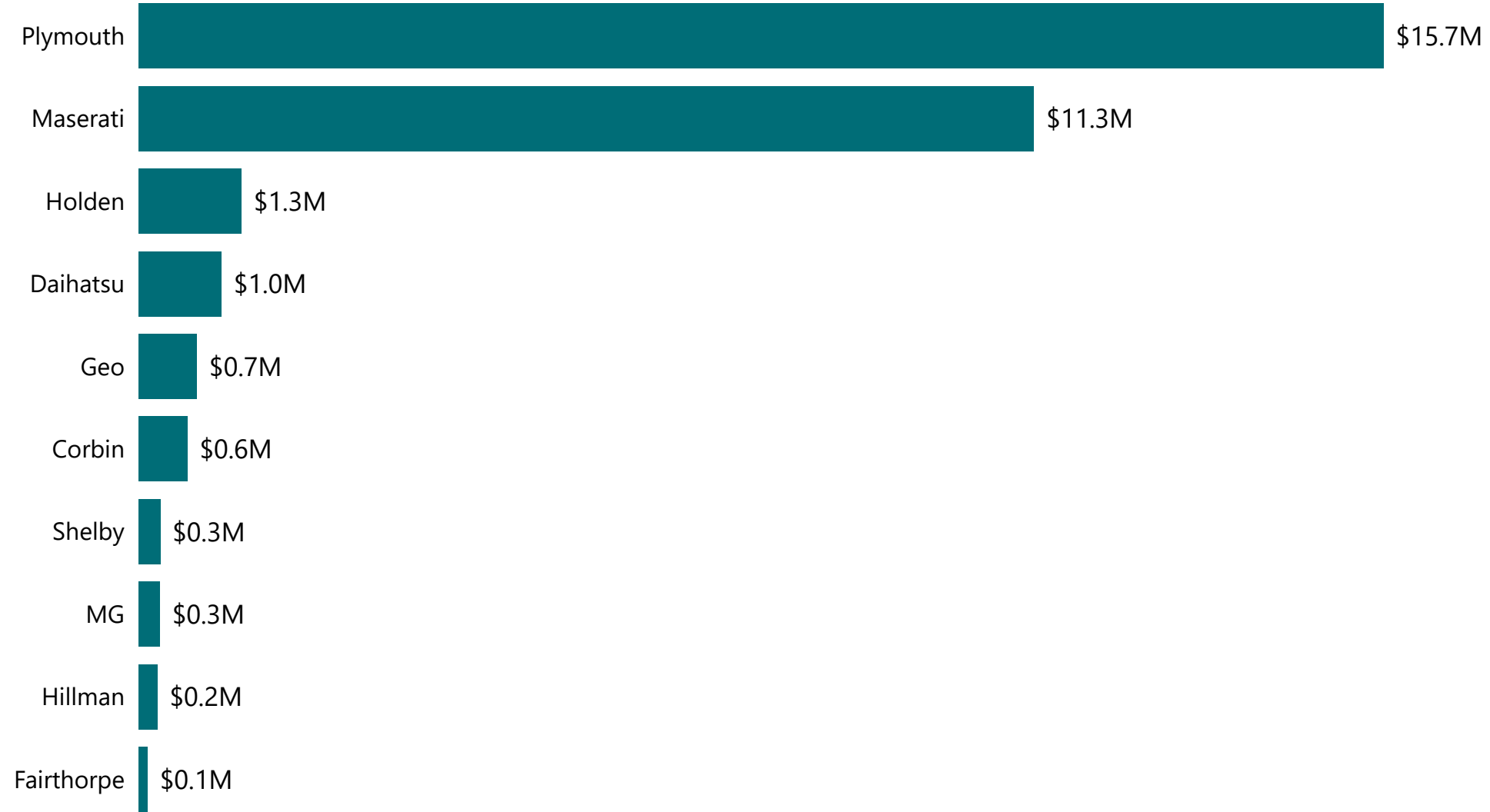


Total Claim Amount by no of Kids



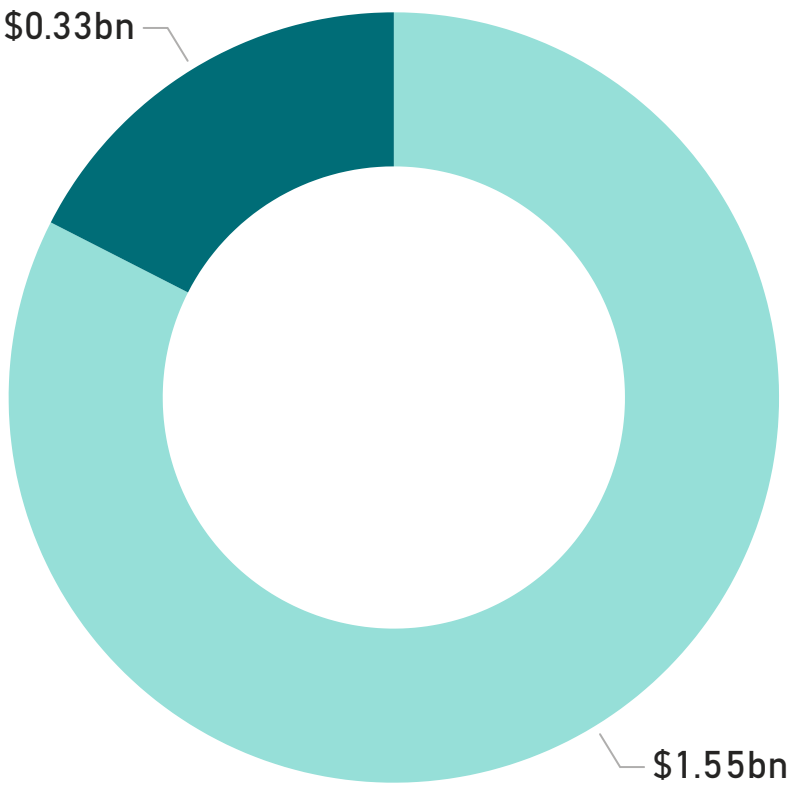


Total Claim Amount by Car make



Total Claim Amount by Car use

car use Private Commercial



Coverage Zone	1	2	3	4
Highly Rural	\$60,391,362	\$13,408,041	\$13,430,284	\$13,612,076
Highly Urban	\$57,914,630	\$14,414,770	\$16,545,906	\$14,064,950
Rural	\$57,307,005	\$16,285,898	\$14,825,342	\$14,234,560
Suburban	\$57,485,291	\$15,554,654	\$15,966,829	\$15,044,048
Urban	\$63,037,326	\$14,240,042	\$15,290,337	\$15,189,187

Car Year	1	2	3	4
1992-2012	\$251,987,757	\$61,710,342	\$65,170,870	\$60,369,780
1971-1991	\$37,375,306	\$10,569,117	\$9,266,845	\$10,087,510
1951-1970	\$3,571,350	\$998,725	\$1,094,099	\$888,011
2013-2023	\$3,124,022	\$595,280	\$526,885	\$799,519
1909-1929	\$77,178	\$29,941		