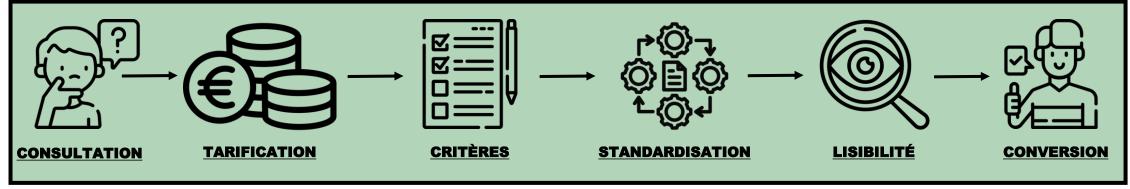
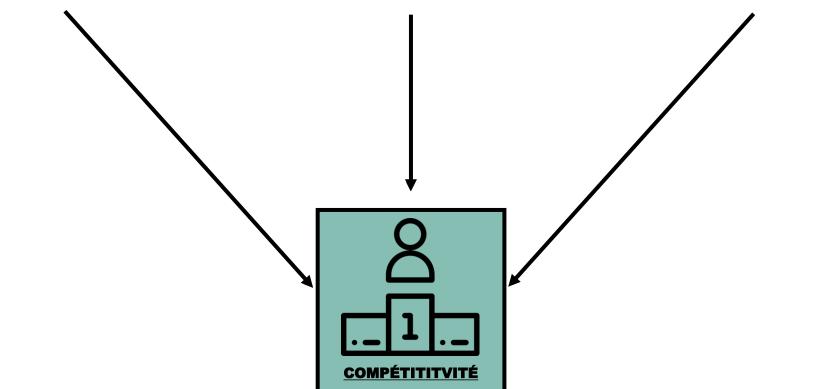


### POLITIQUE TARIFAIRE ET COMPÉTITIVITÉ

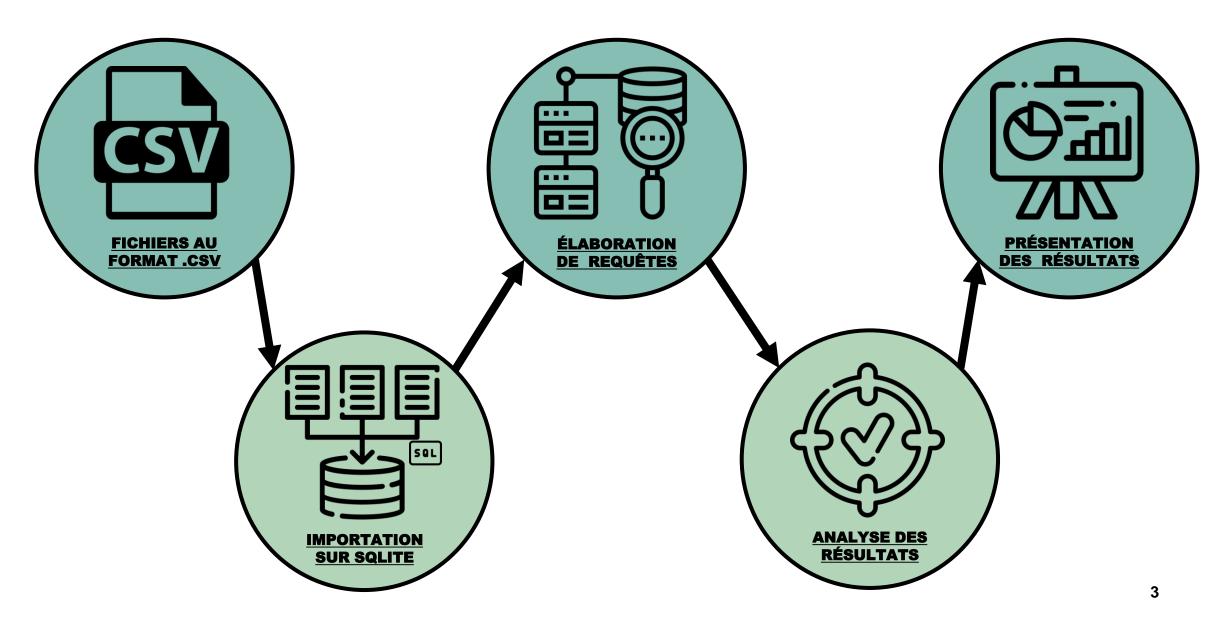
Réunion du 03/04/2023



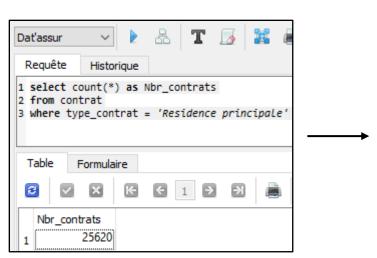


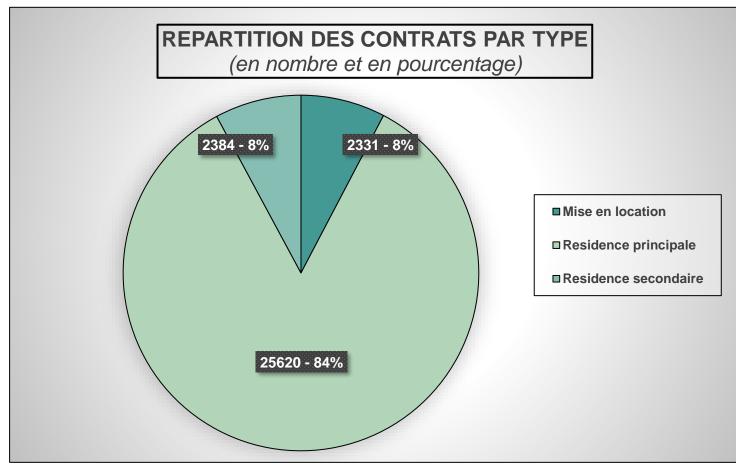


# **Méthodologie**





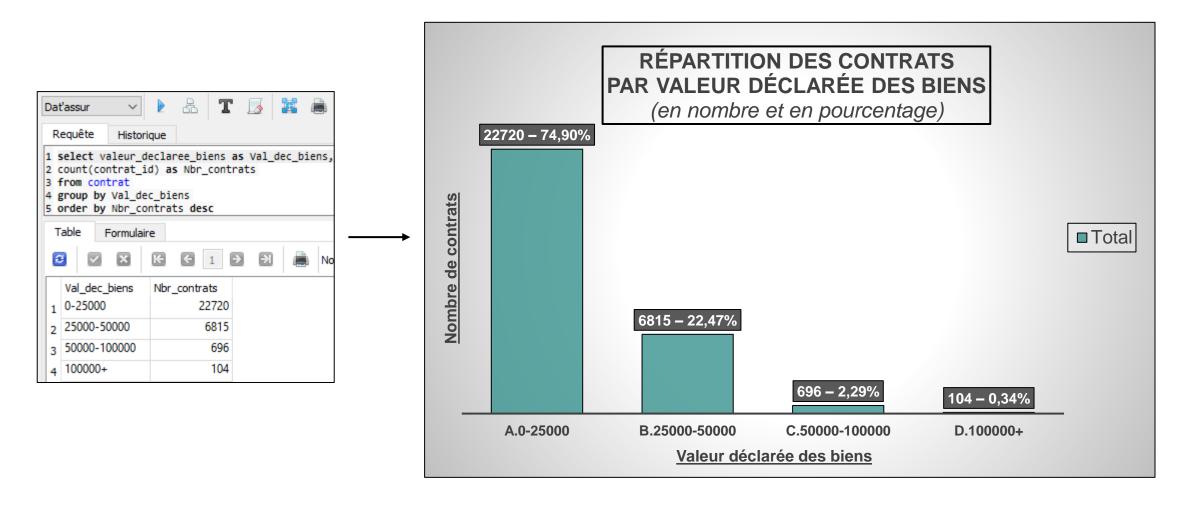




Requête à exécuter :

select count(\*) as Nbr\_contrats from contrat where type\_contrat = 'Residence principale'



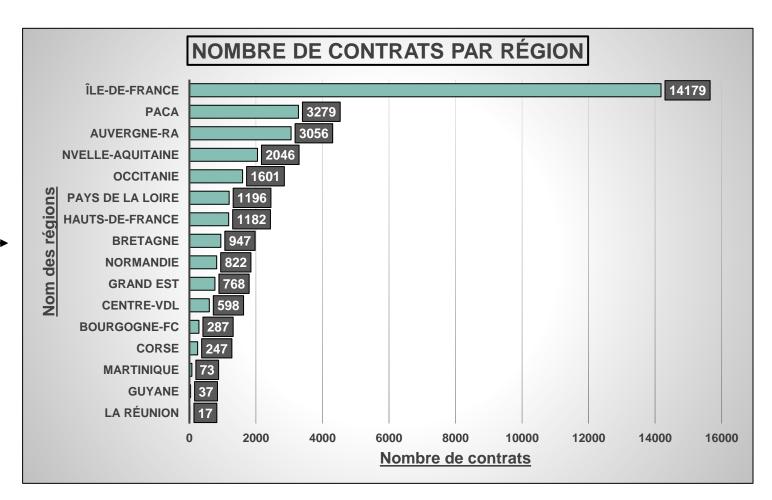


Requête à exécuter :

select valeur\_declaree\_biens as Val\_dec\_biens, count(contrat\_id) as Nbr\_contrats from contrat group by Val\_dec\_biens order by Nbr\_contrats desc





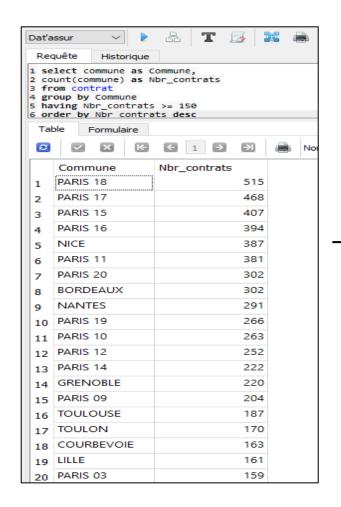


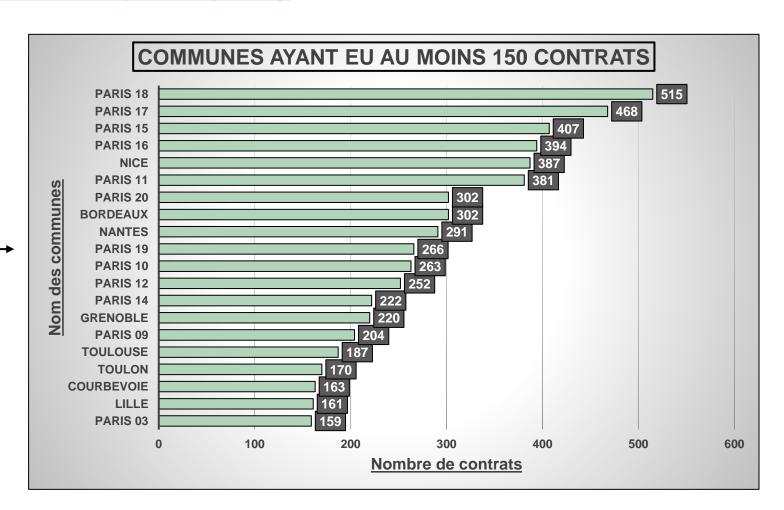
Requête à exécuter :

select count(\*) as Nbr\_contrats, reg\_nom as Nom\_region from contrat join region on contrat.code\_postal = region.code\_postal group by Nom\_region order by Nbrs\_contrats desc



## Résultats d'analyse (4/6)



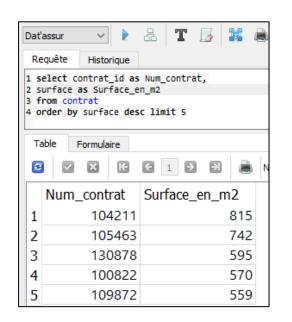


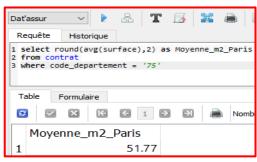
#### Requête à exécuter :

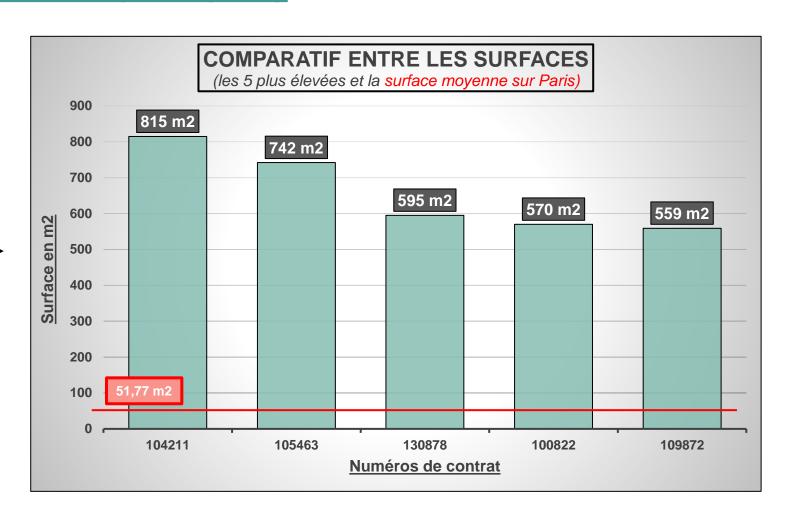
select commune as Commune, count(commune) as Nbr\_contrats from contrat group by Commune having Nbr\_contrats >= 150 order by Nbr\_contrats desc



# Résultats d'analyse (5/6)





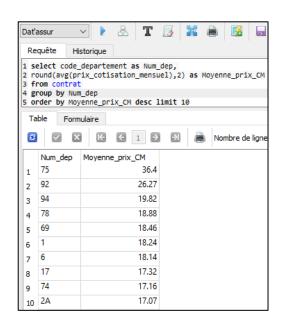


#### Requêtes à exécuter :

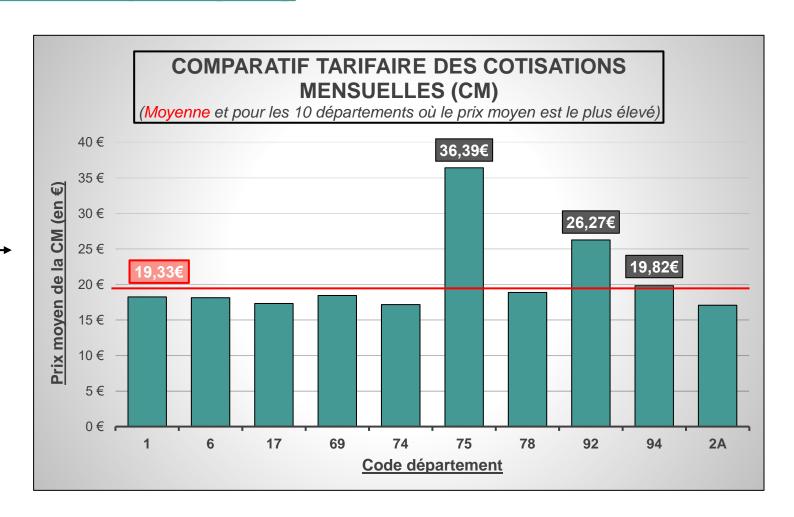
- select contrat\_id as Num\_contrat, surface as Surface\_en\_m2 from contrat order by surface desc limit 5 - select round(avg(surface),2) as Moyenne\_m2\_Paris from contrat where code\_departement = '75'



## Résultats d'analyse (6/6)



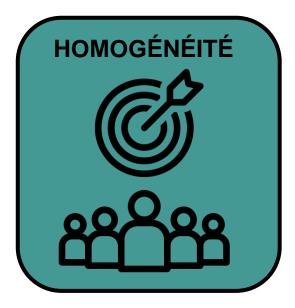




#### Requêtes à exécuter :

-select code\_departement as Num\_dep, round(avg(prix\_cotisation\_mensuel),2) as Moyenne\_prix\_CM from contrat group by Num\_dep order by Moyenne\_prix\_CM desc limit 10 -select round(avg(prix\_cotisation\_mensuel),2) as Moyenne\_prix\_CM from contrat





### - Type de contrat :

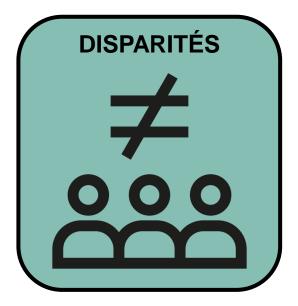
84% en résidence principale

#### - Valeur déclarée des biens :

+97% déclare moins de 50K€ dont presque 75% déclare moins de 25K€

#### - Localisation:

14790 contrats en lle-de-France soit 46,74%



#### - Localisation:

Maillage territorial hétérogène

#### - Surfaces:

Grandes différences entre les surfaces des biens assurés

### - <u>Tarifs cotisations</u> mensuelles :

3 départements ↑ à la moyenne +88,25% pour la cotisation mensuelle moyenne sur Paris