DATA REPORT (TEAM ZEROR)

The dataset provided had 3 types of documents: Acord Certificate of Property Insurance, Form 1040(U.S. Individual Income Tax Return) and Form 990 (Return of Organization Exempt From Income Tax).

Following are some of the most used words in the form:

=> Implying most of the fields in these forms are related to income and revenue.
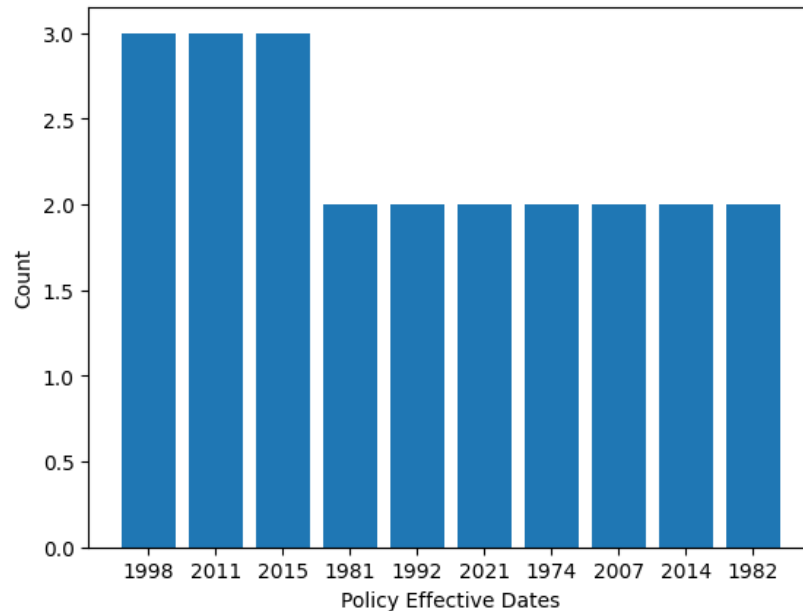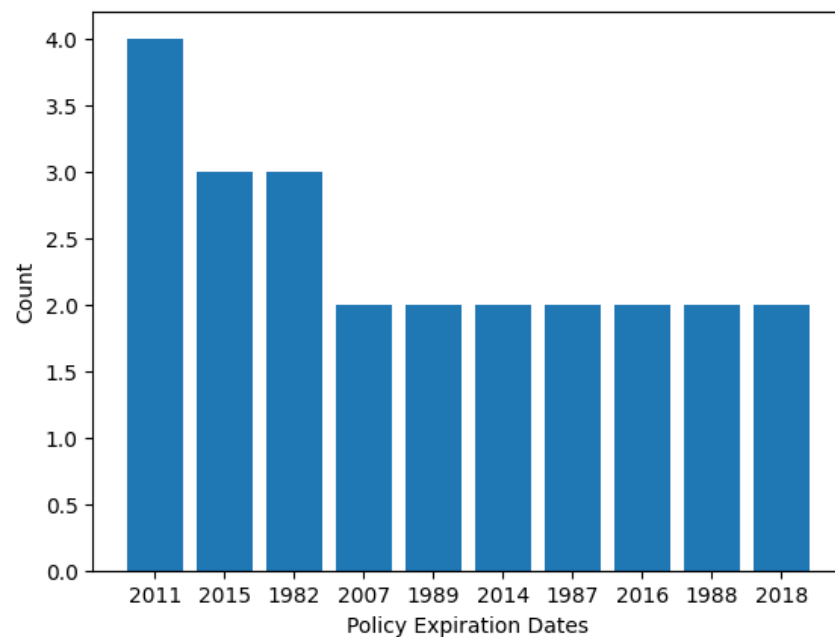
Acord Certificate of Property Insurance

Plot of policy effective date vs number of insurances

## Plot of policy expiry date vs number of insurances

=> The above chart indicates that the highest number of insurances expired in 2011. The same plot can be used to track when most of the policies are expiring to take actions like increasing advertisements, making plans to retain insurance holders.

## Top 10 States the Insured are From
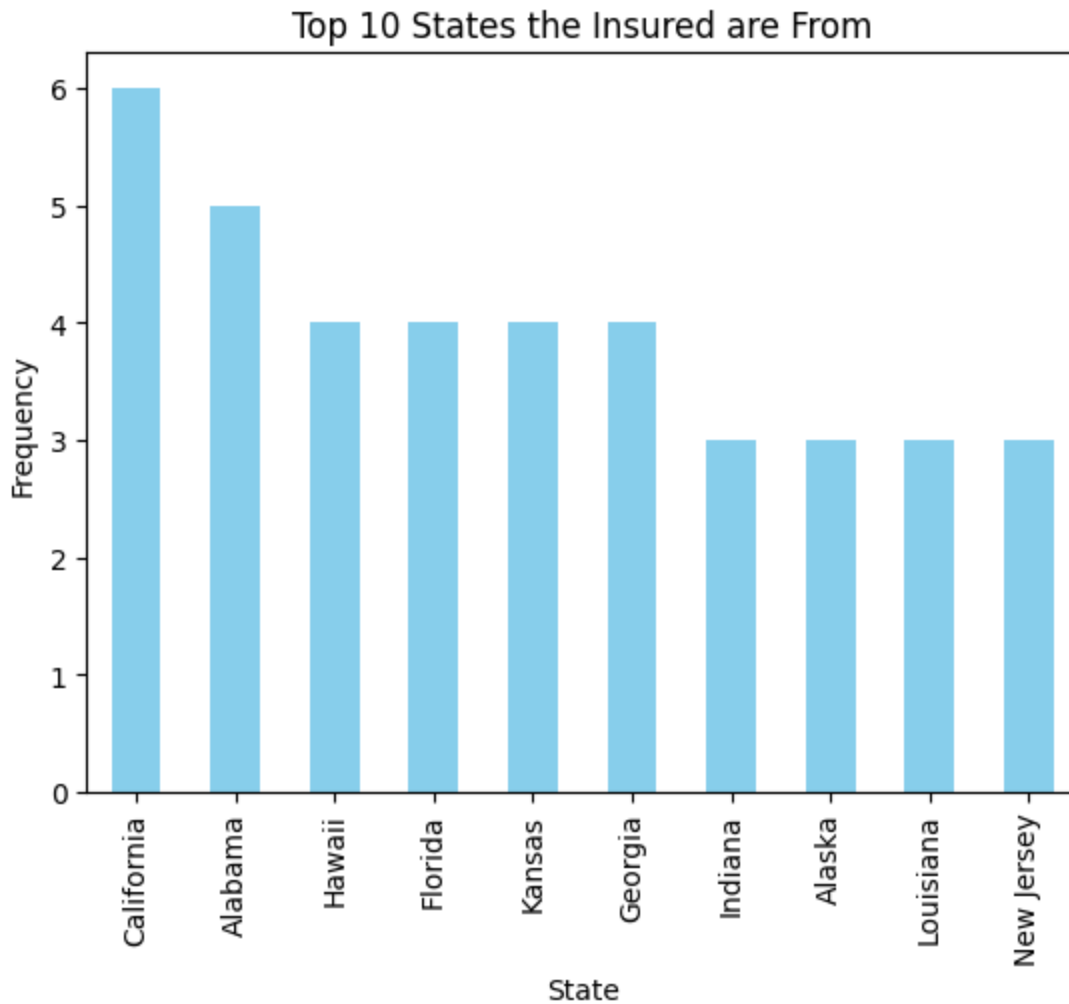
=> The chart shows that most of the insurance buyers are from California followed by Alabama and Hawaii. It can be used to find where the company's stronghold and weak areas are to make a decision to expand branches or increase ads in weak areas, and increase customer support in strong areas.

Next Page: Form 1040

Form 1040 (U.S. Individual Income Tax Return)

Distribution of Total Income
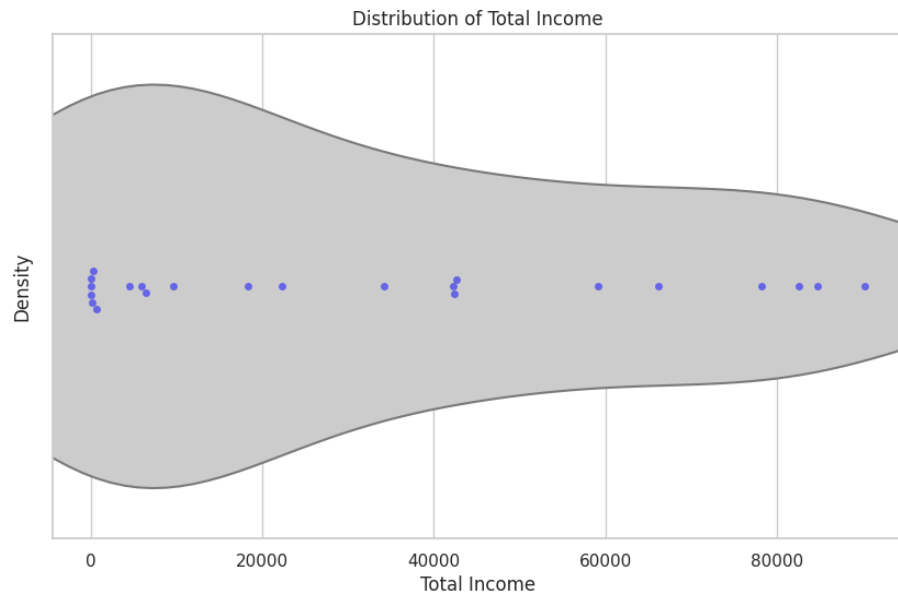
=> Forms are mostly of people from low income groups. If the form comes from people of a certain locality, then it can be inferred that low price goods are likely to be sold more in that locality. So, shops should be putting low price goods for sale. Companies can make low priced goods targeted to that area.

Distribution of Taxable Income
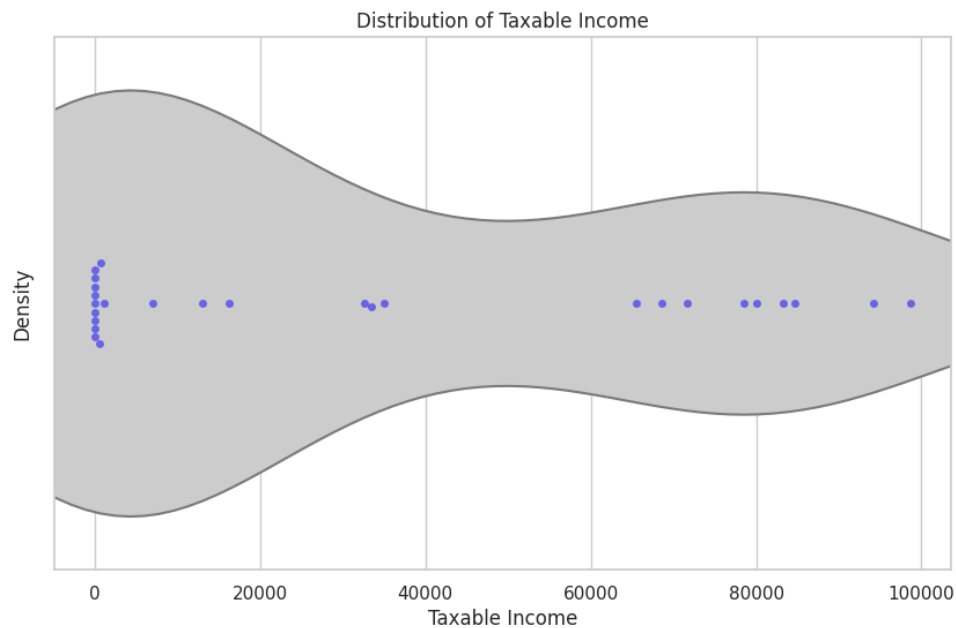
=> Taxable Income is similar to the distribution of Total Income.

Total vs Taxable Income of 50 People


Violin Plot of Capital Gain/Loss
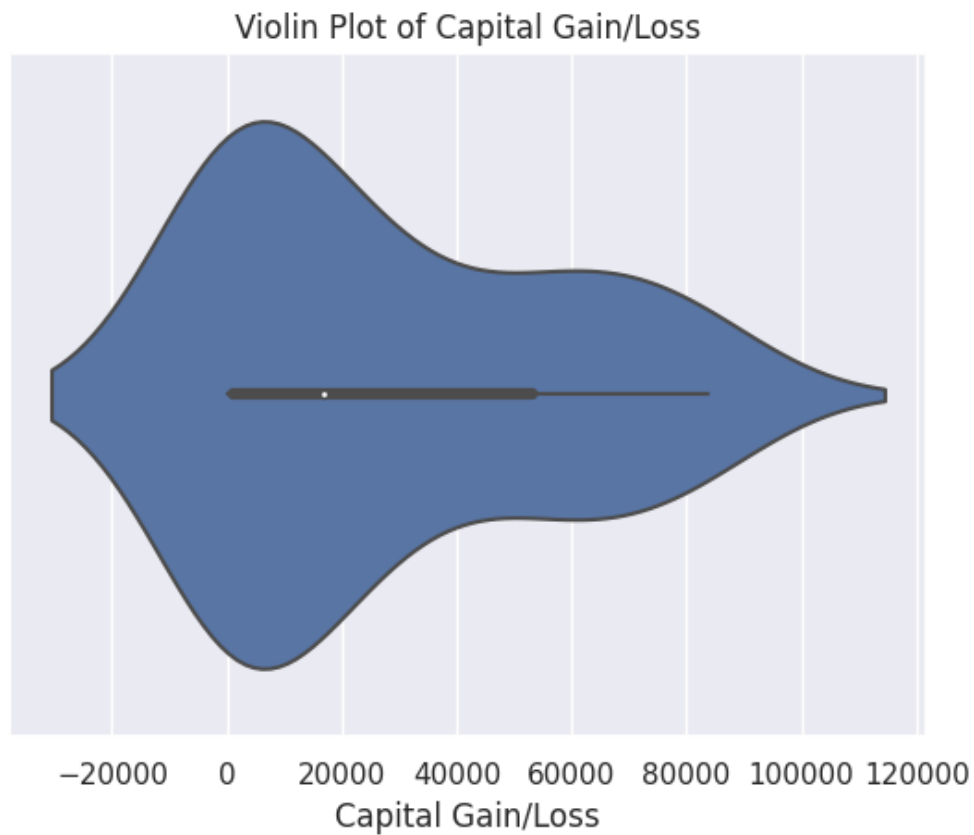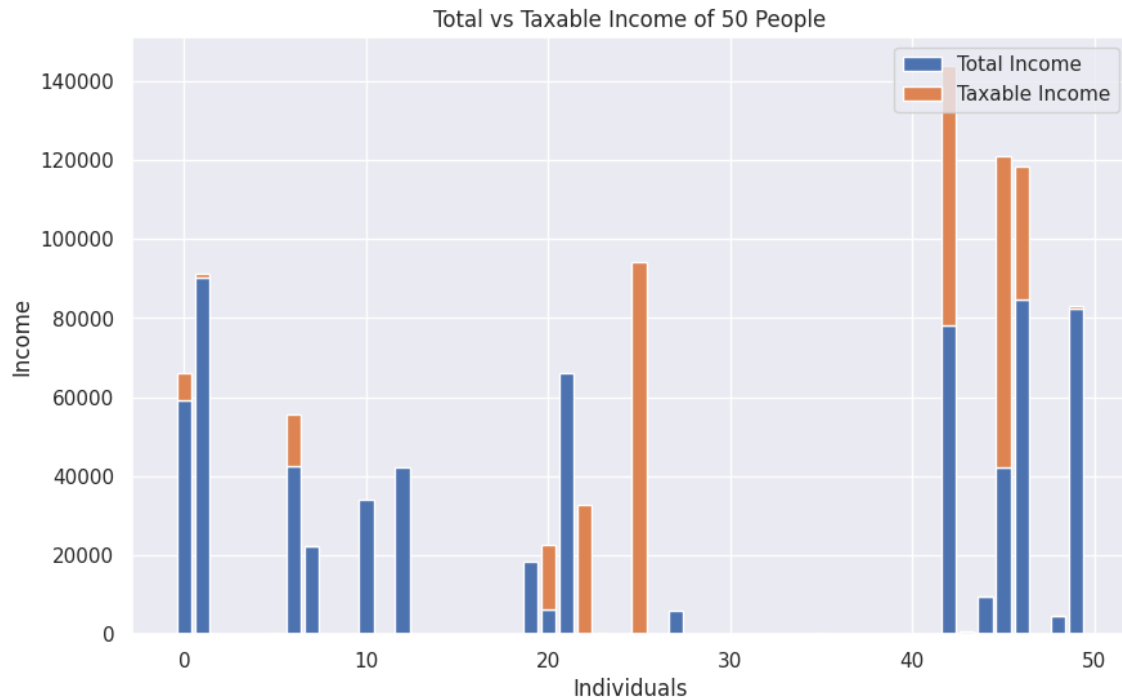
=> Asset Management Services ads can be targeted towards the population with capital loss or low capital gain. Capital Gain of most people is low, which is probably due to low income of most people as shown by the distribution.
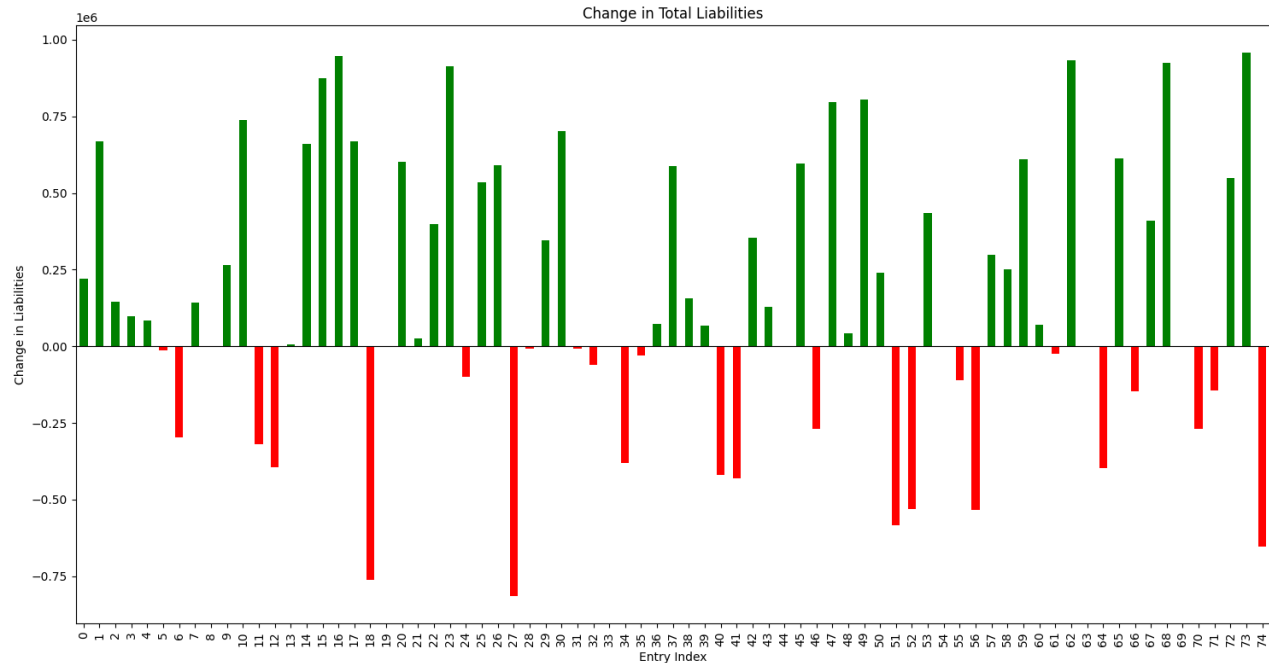
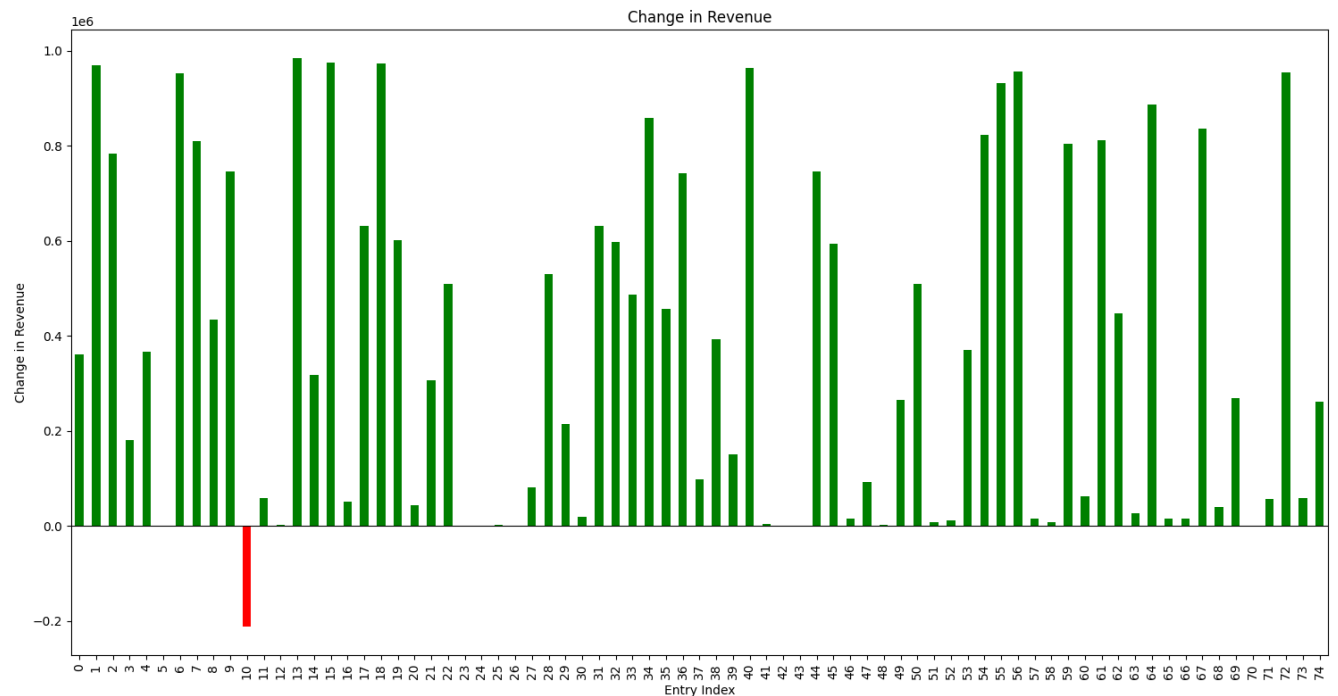# FORM 990 (Return of Organization Exempt From Income Tax)

Bar Plot of Year of Formation
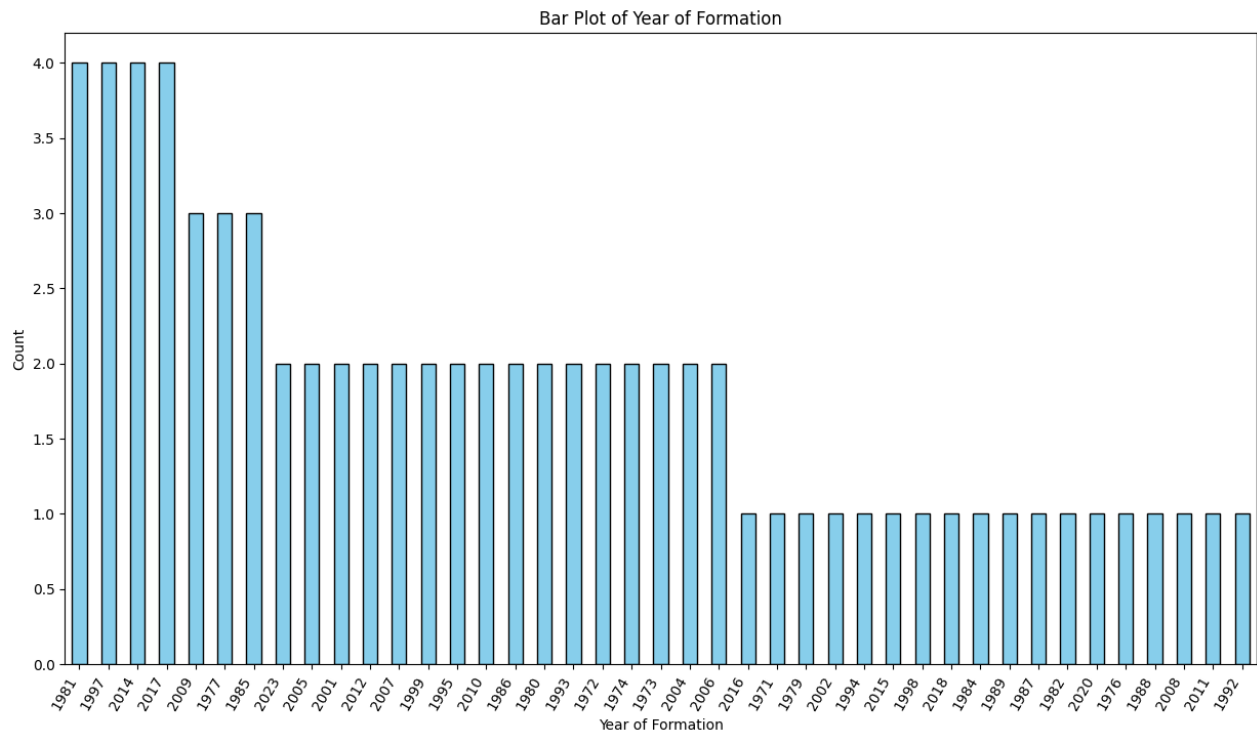
=> There is almost an even distribution of companies registered in the 90's and recent times.

Change in Total Assets
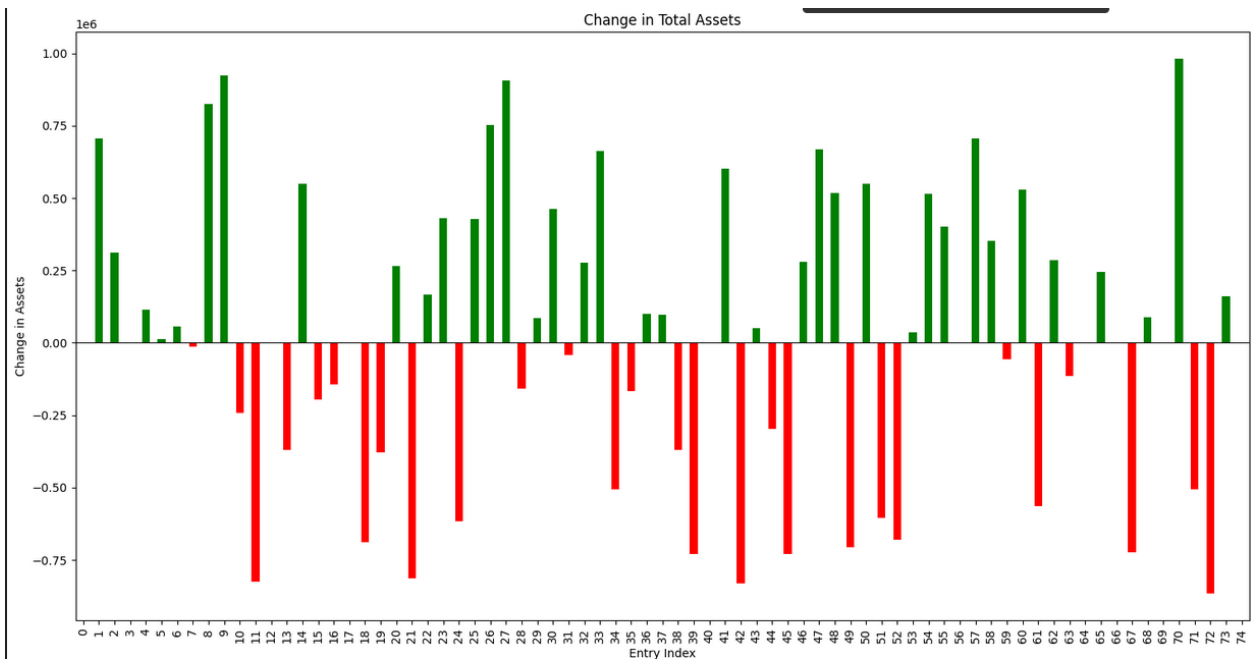
=>Roughly half of the companies saw a net decrease in their assets.
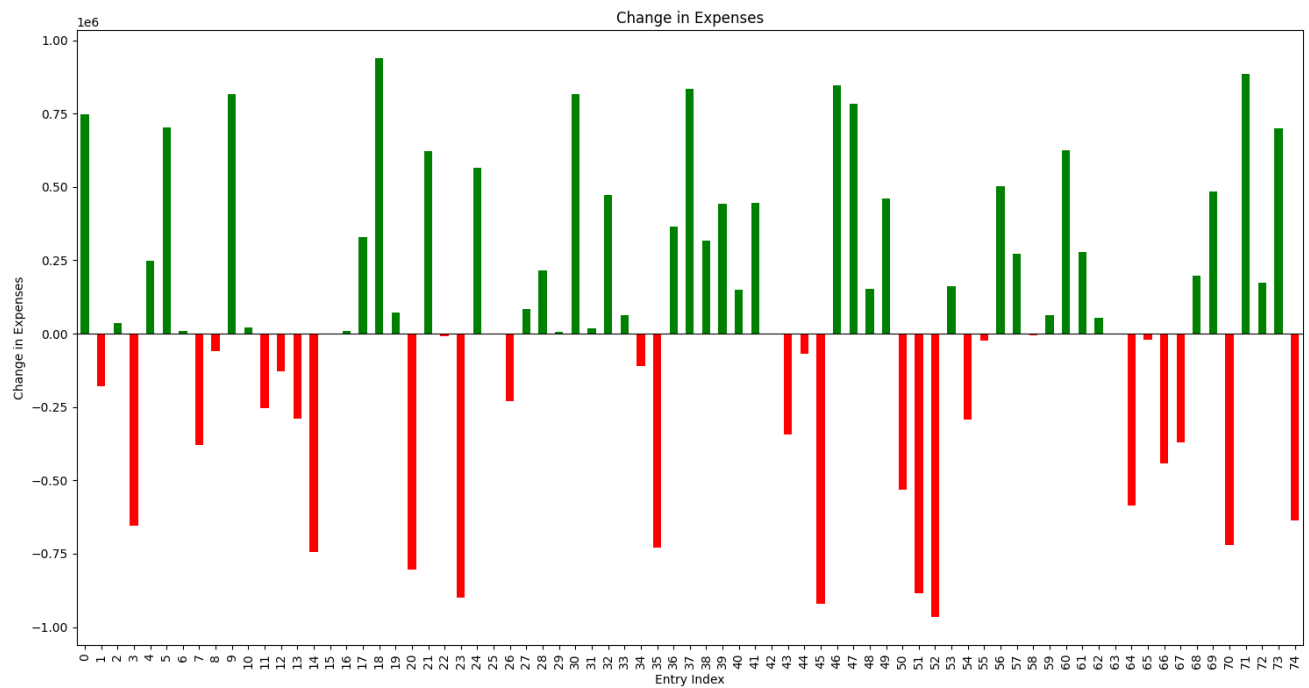
Change in Total Liabilities

=> Most of the companies had increased liabilities.

Change in Revenue

=> All companies except one had an increase in revenue. This probably means the economy is booming and it is a good time to invest.

Distribution of Assets and Change in Expenses

=> Asset change and expenses change are nearly identical.

Change in Expenses

=> Half of the companies have increased their expenses. Products focused on workspace efficiency will probably get a good response.