



WELCOME TO

SHIELD INSURANCE ANALYSIS

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About Company

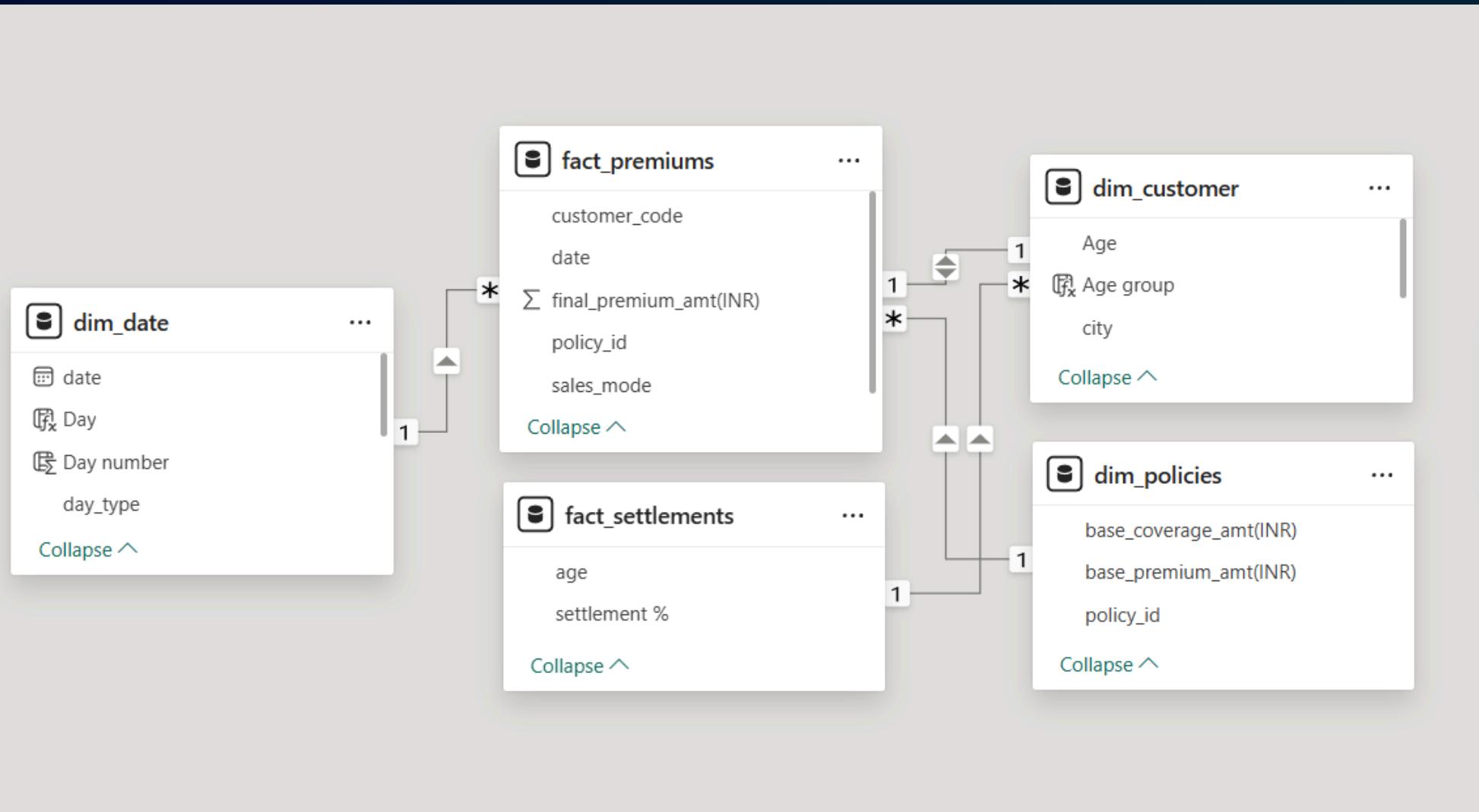
Shield Insurance is a fictional company founded with the vision to become a trusted partner for its clients . It offers innovation insurance solutions , protects customer assets, and ensures financial security. With offices in Key Cities and both online and offline channels, the company serves a diverse customer base .



Problem Statement

- Shield Insurance was facing challenges in understanding customer behavior, policy performance, and revenue trends because of scattered data and no single view of information.
- Limited use of BI tools made it difficult to track growth and business performance.
- No proper segmentation of customers by age, city, or demographics caused missed opportunities.
- These issues resulted in slow decision-making and loss of growth potential.

Data



- We received historical data from the client .
- Data Covers details of insurance policies and customers across different age groups.
- The datasets was structured into multiple tables (policies, customers, revenue etc) to support analysis .



Bengaluru



Chennai



Hyderabad



Delhi



Indore

4 Different Channels

Offline-Agent

Offline-Direct

Online-App

Online-Website

Age Group

18-24

25-30

31-40

41-50

51-64

65+

Represents the
youngest adult age
group

Covers early
adulthood

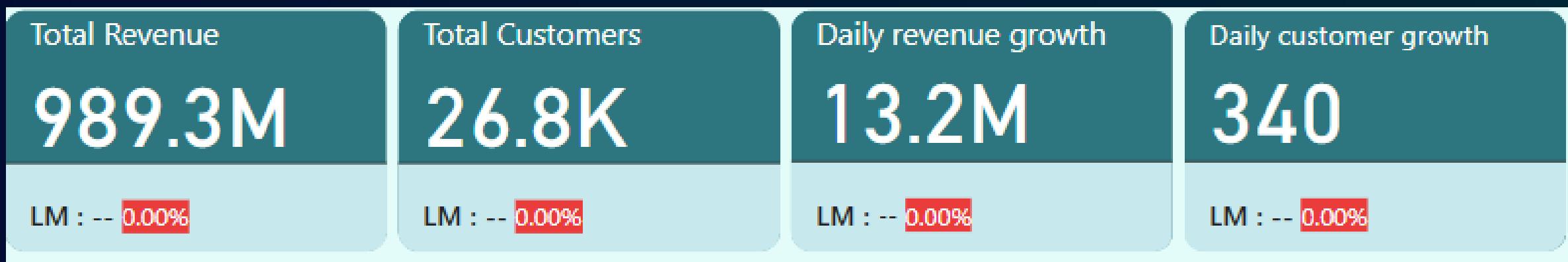
Represents
mature young age

Includes middle-
age individuals

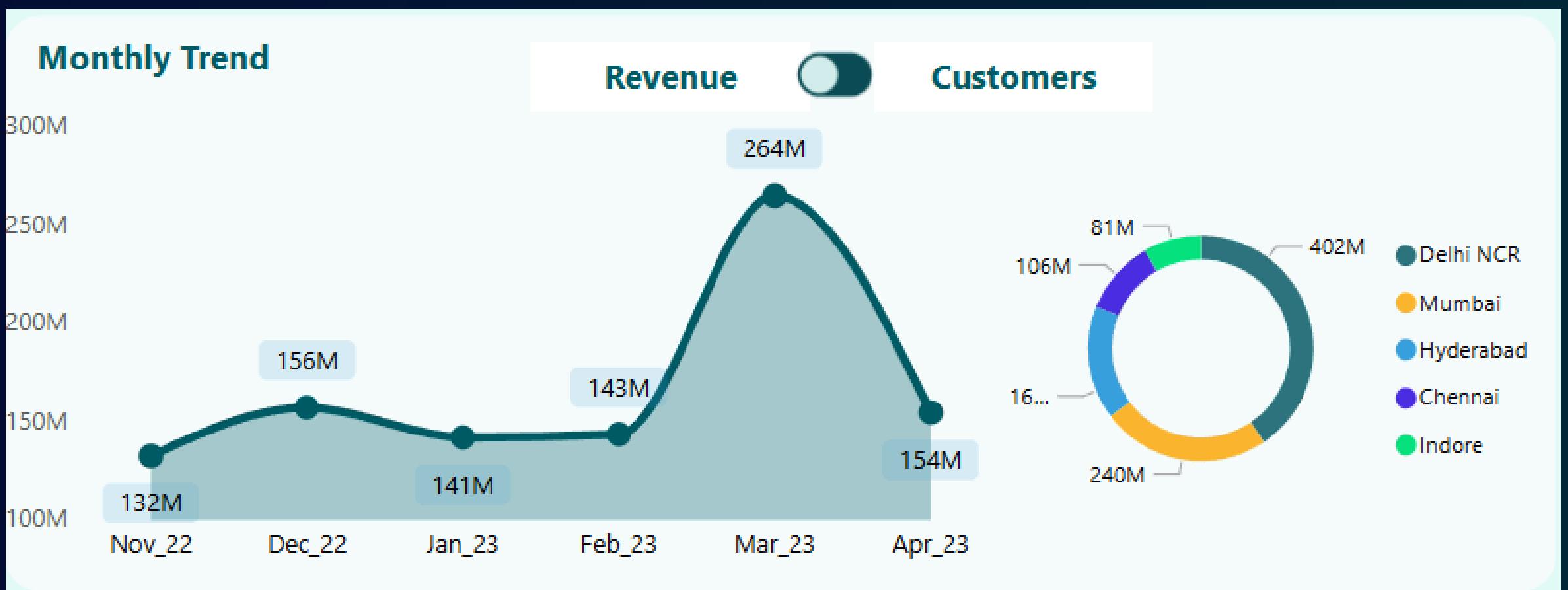
represents older
middle-aged
adults.

Covers senior
citizens.

Key Insights :-



- Total revenue generated is around 989 million , with 26.8K active customers. On daily basis we are adding nearly 13.2M revenue and around 340 new customers.
- At the monthly trend revenue reached its highest in March 2023 with 264M .
- City Wise performance shows that Delhi NCR leads with 402 million revenue , followed by Mumbai , Chennai , Hyderabad and Indore.
- So overall , revenue and customer growth are consistent, and Delhi NCR remains the strongest market.



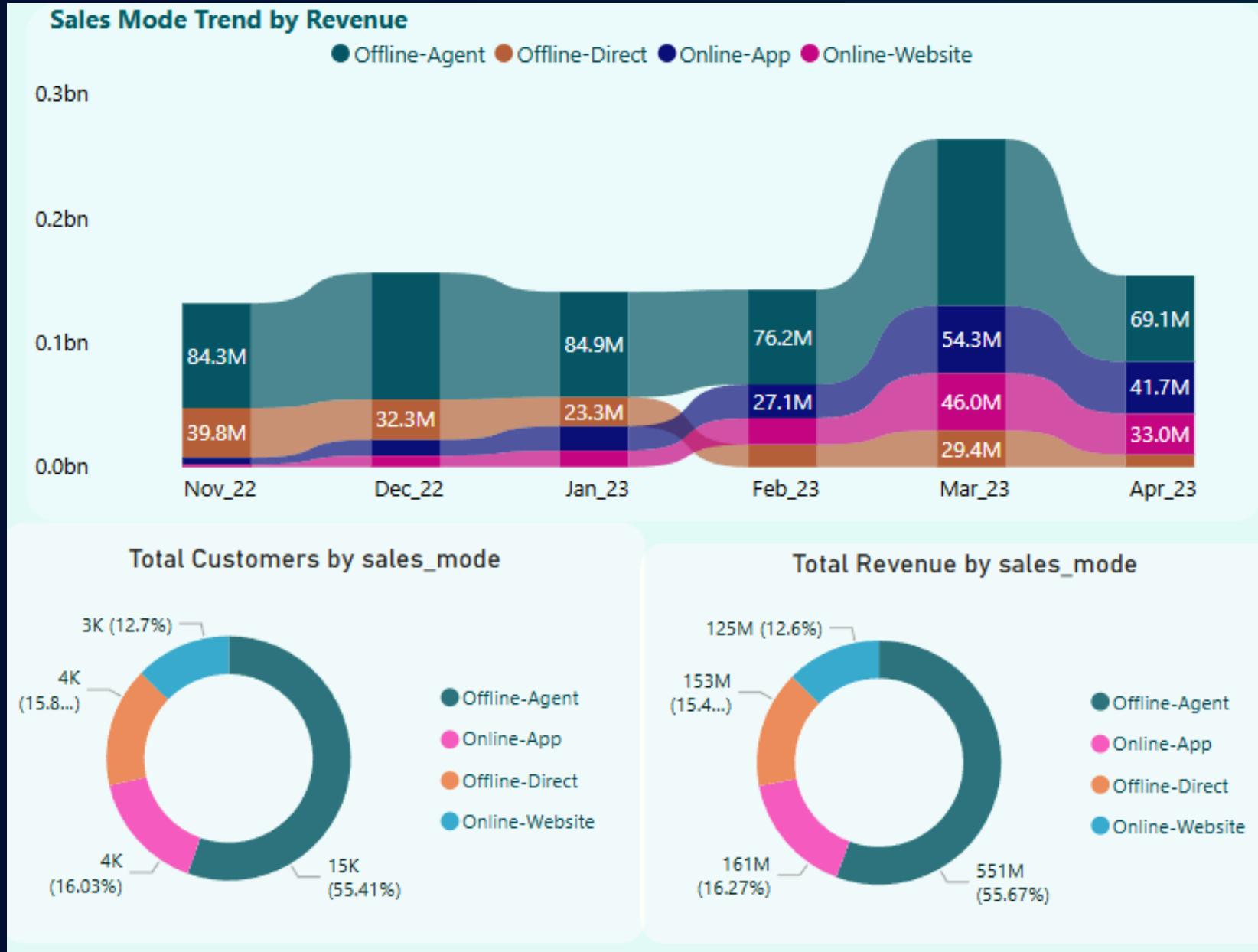
City Wise Split

city	Total Customers	Total Revenue
Chennai	2966	106.31M
Delhi NCR	11007	401.57M
Hyderabad	4340	160.52M
Indore	2096	81.35M
Mumbai	6432	239.51M
Total	26841	989.25M

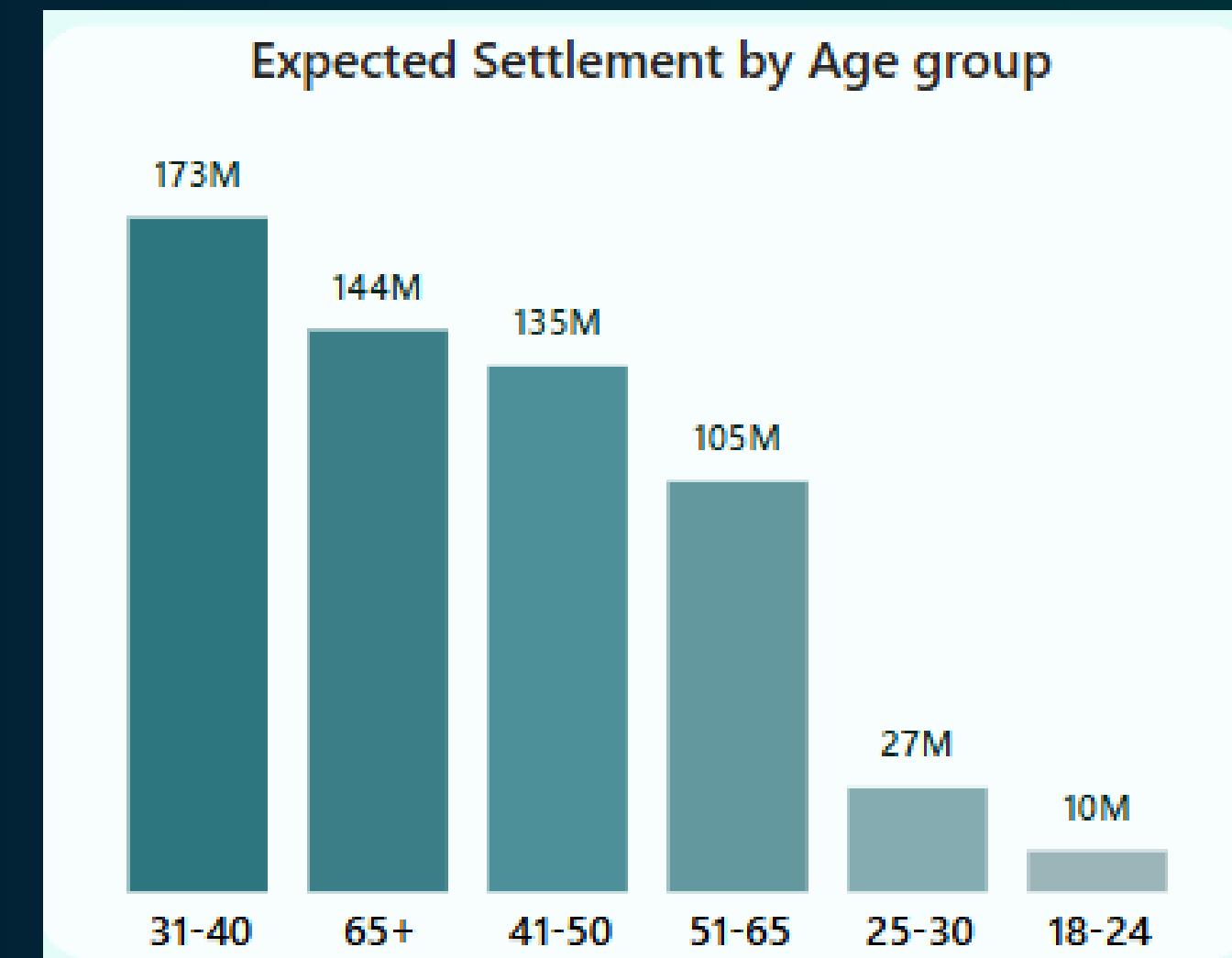
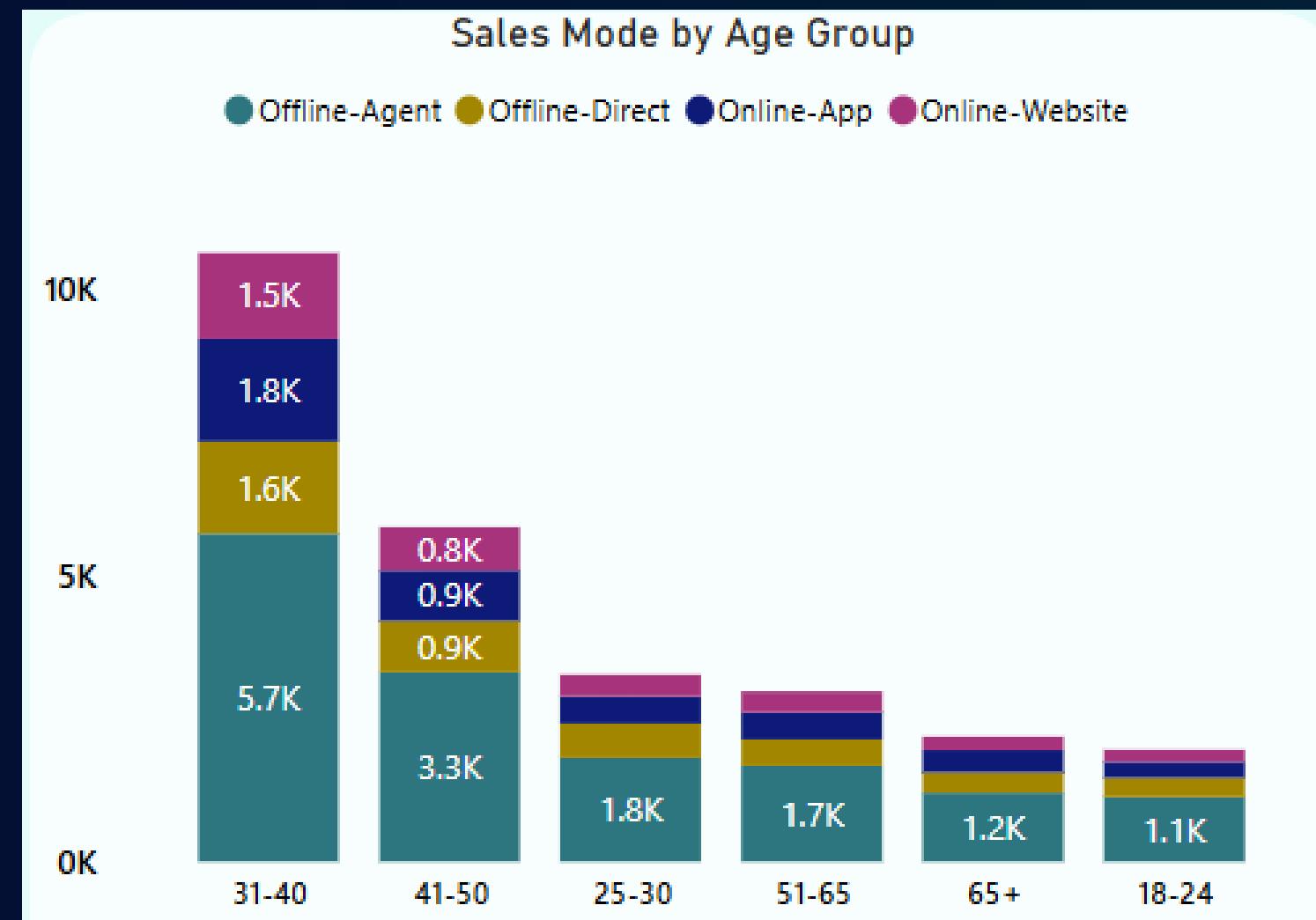
Age Group Wise Split

Age group	Total Customers	Total Revenue
18-24	1961	27.06M
25-30	3259	57.84M
31-40	10617	318.98M
41-50	5845	222.38M
51-65	2968	161.45M
65+	2191	201.54M
Total	26841	989.25M

- From the city split , Delhi NCR and Mumbai together contribute nearly two-thirds of the total revenue.
- From the age group split ,customers between 31 to 50 years generate the maximum revenue , while senior customers above 65 also contribute significantly .



- In the trend , revenue reached its highest in March 2023, almost touching 0.3 billion. Throughout the months, Offline Agents remained the top contributor in revenue.
- When we split by customers , more than half of our customers, around 55%, came through Offline agents. Online channels, that is app and Website, together contributed nearly one-third of the customer base.
- The revenue share also follows similar pattern . offline agents generated around 551M, which is 56% of the total revenue. At the same time, digital channels like online website and app contributed strongly with 16% and 15% respectively.
- So, overall we can say the business is still largely agent-driven, but digital platforms are growing steadily and becoming strong revenue drivers.



- The 31–40 age group clearly dominates with the highest customer count, around 10,000 customers, most of them acquired through Offline Agents.
- The 41–50 and 25–30 age groups come next, each with about 3–4 thousand customers. Other age groups like 51–65, 65+, and 18–24 show relatively smaller contribution.
- Across almost all age groups, Offline Agents remain the leading channel, while online platforms like App and Website also have a visible share, especially in the younger groups.
- On the settlement side, we see that the 31–40 age group has the highest expected settlement at 173 million.
- This is followed by the 65+ age group with 144 million, and the 41–50 age group with 135 million.
- The settlement amount gradually decreases for older and younger segments, with the lowest being in the 18–24 age group, only 10 million.
- So the insight here is that mid-age customers, especially 31–40, are the most valuable both in terms of customer count and settlement value.

Age group Vs Policy Preference

policy_id	18-24	25-30	31-40	41-50	51-65	65+	Total
POL4321HEL	907	1162	1495	537	222	111	4434
POL3309HEL	242	462	1864	813	308	140	3829
POL4331HEL	400	637	1673	646	235	144	3735
POL5319HEL	96	284	1441	928	406	174	3329
POL6303HEL	100	231	1225	880	407	174	3017
POL6093HEL	82	186	994	717	346	218	2543
POL9221HEL	66	116	801	599	434	302	2318
POL2005HEL	35	82	515	363	360	613	1968
POL1048HEL	33	99	609	362	250	315	1668
Total	1961	3259	10617	5845	2968	2191	26841

- 31-40 age group clearly dominates across most policy types . older groups such as 41-50 and 51-65 also show considerable adoption, whereas the youngest and oldest groups prefer fewer policies.
- overall, the 31-40 segment is the strongest customer base and the key target group for business growth.

Recommendations :-

1. Focus on the 31–40 Age Group

- This group contributes the highest customers, revenue, and policy adoption.
- Marketing campaigns and customized policy plans should be targeted toward them.

2. Strengthen Presence in Delhi NCR & Mumbai

- These two cities generate the maximum revenue.
- Increasing agent networks and local promotions here will give higher returns.

3. Improve Online Channels

- Currently, offline agents dominate sales.
- Investing in online app and website experience can help attract younger customers (18–30 age group).

4. Design Special Plans for 41–50 and 65+ Segments

- These age groups also contribute strongly in revenue and settlements.
- Offering retirement-focused or health insurance add-ons can increase adoption.

5. Low-Contribution Segments (18–24 & 25–30)

- These groups generate less revenue but represent future long-term customers.
- Affordable starter plans, student packages, or digital-first products can engage them early.

6. Policy Optimization

- Policies like POL4321HEL, POL3309HEL, and POL4331HEL are the most popular.
- Similar features can be promoted in new products, while underperforming policies should be redesigned or bundled.

Thank You For Attention

See You Next

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