A consumer bank with a range of products would like to cross-sell insurance to its consumer base (that is, cross-sell the personal protection insurance (PPI) product to those customers who have a secured or unsecured type of loan, but no PPI product as yet).

Attached is a sample data set from their customer portfolio containing various fields about their product ownership, credit standing, outstanding amounts, and whether they already have an insurance product (called as PPI / personal protection insurance), if any, the type of PPI product they own.

The bank would like to adopt analytics-driven approach applied on this sample data for deciding:

- Who should they target from the pool of customers that currently do not have a PPI, and
- What type of PPI product they should be targeting them with.

Using the attached sample data as a guidepost, please come up with a relevant analytics approach focused on the following:

- Your understanding of the different data fields
  - *Note: No further information is available on data field descriptions etc. You could make smart assumptions about what the fields mean, and call out such assumptions.*

- Call out the various types of analysis that could be performed with the data. Feel free to include any exploratory insights from the data that you were able to clean.
- How you would use the insights from the analysis in designing a simple, but effective strategy to achieve the goal of cross-sell (pls note, the intent is not to sell an incremental product, but to introduce personal protection insurance to those who don’t have it as of now).

- How would you measure the improvement driven by the approach?