

# Insurance Risk Assessment Report

## Executive Summary

The customer has a high risk score of 0.799 with a confidence of 0.598. The primary factors contributing to the high risk are the vehicle's age (increases risk) and the comprehensive policy type (increases risk). The vehicle value slightly reduces the risk.

## Key Metrics

Risk Score: 0.80

Confidence: 0.60

## Top Risk Factors

- vehicle\_age (0.19, increases risk)
- policy\_type\_Comprehensive (0.15, increases risk)
- vehicle\_value (-0.02, reduces risk)
- premium\_amount (0.02, increases risk)

## SHAP Decision Plot

SHAP Decision Plot: Feature Contributions to Risk



### SHAP Force Plot

Force plot image not found.