

# 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 age (increases risk) and the comprehensive policy type (increases risk). The vehicle value (reduces risk) and premium amount (increases risk) also contribute.

## 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

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