

INSURANCE ANALYSIS

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General Overview

- There are 2010 separate data rows which populate the data, across 10 variables, which give us insight into the Insurance Industry, from 2005 to 2010.
- Majority of the population in 2005-10, were males, comprising of 70.5% of the population.
- 2006 and 07 contributed to more than 52% of the total policies that we signed in those years.
- The average IDV was INR 184,221.07/-.
- The male population, on an average spent more in any given year, on premiums.

Mean IDV Val	INR 184,221.07
Median	INR 186,553.75
Stdev	INR 33,503.84
Skewness	-0.161912543
Kurtosis	-0.980459784
Min@IDV	INR 111,821.50
Max@IDV	INR 251,938.63

	Gender Count		Gender by %	
Year	Female	Male	Female	Male
2005	54	147	26.87%	73.13%
2006	153	363	29.65%	70.35%
2007	165	379	30.33%	69.67%
2008	138	284	32.70%	67.30%
2009	83	164	33.60%	66.40%
2010		80	0.00%	100.00%
Grand Total	593	1417	29.50%	70.50%

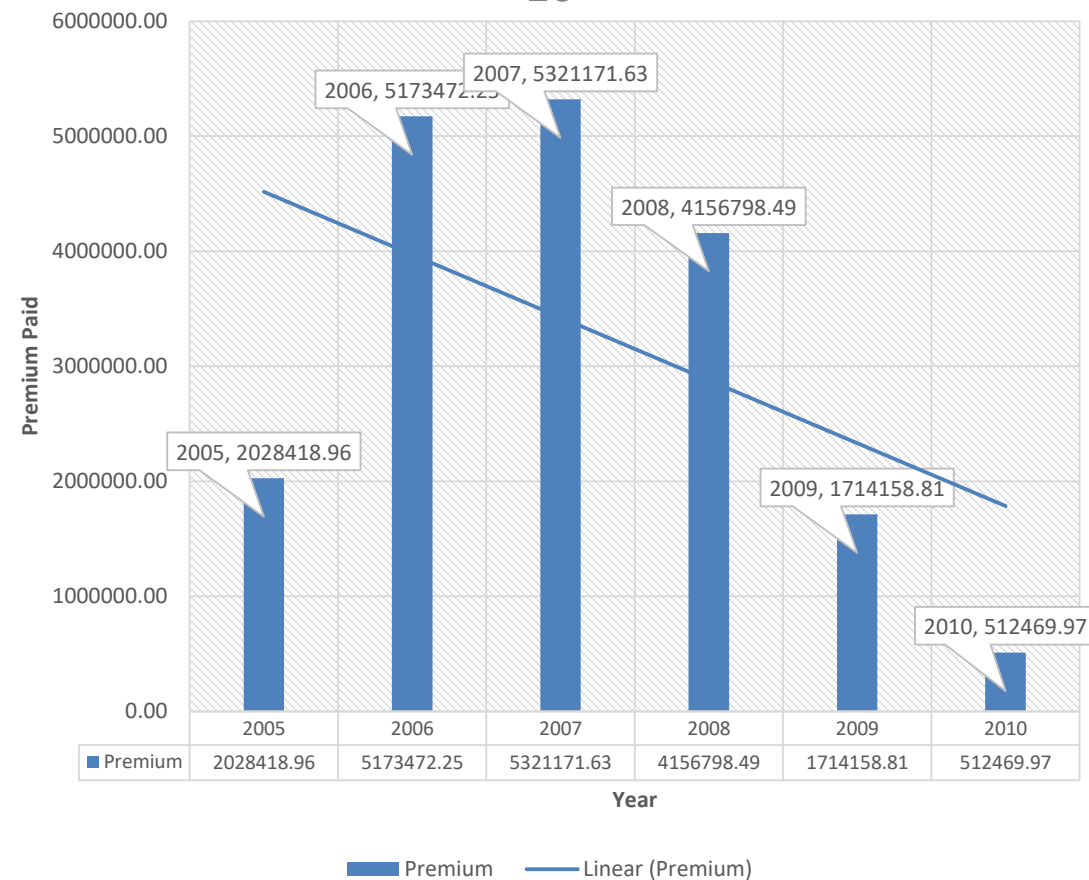
	Policy Count by Gender	
Year	Female	Male
2005	12.06%	10.18%
2006	25.65%	28.07%
2007	29.77%	27.47%
2008	23.26%	21.46%
2009	9.26%	8.99%
2010		3.83%
Grand Total	100.00%	100.00%

Trend of Policies & Premiums

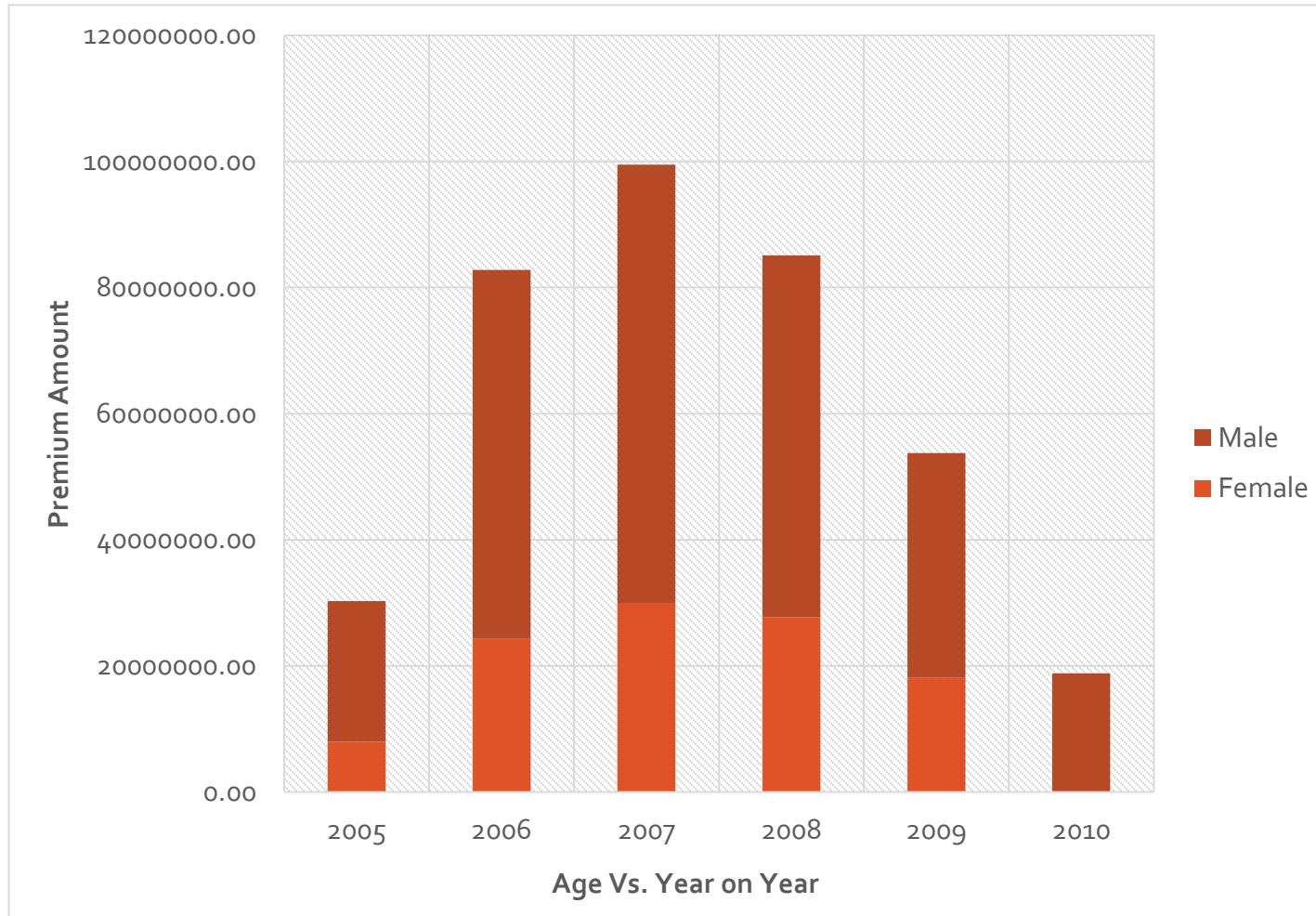
Trend of Policies over the years 2005-10



Trend of Premium Paid over the years 2005-10

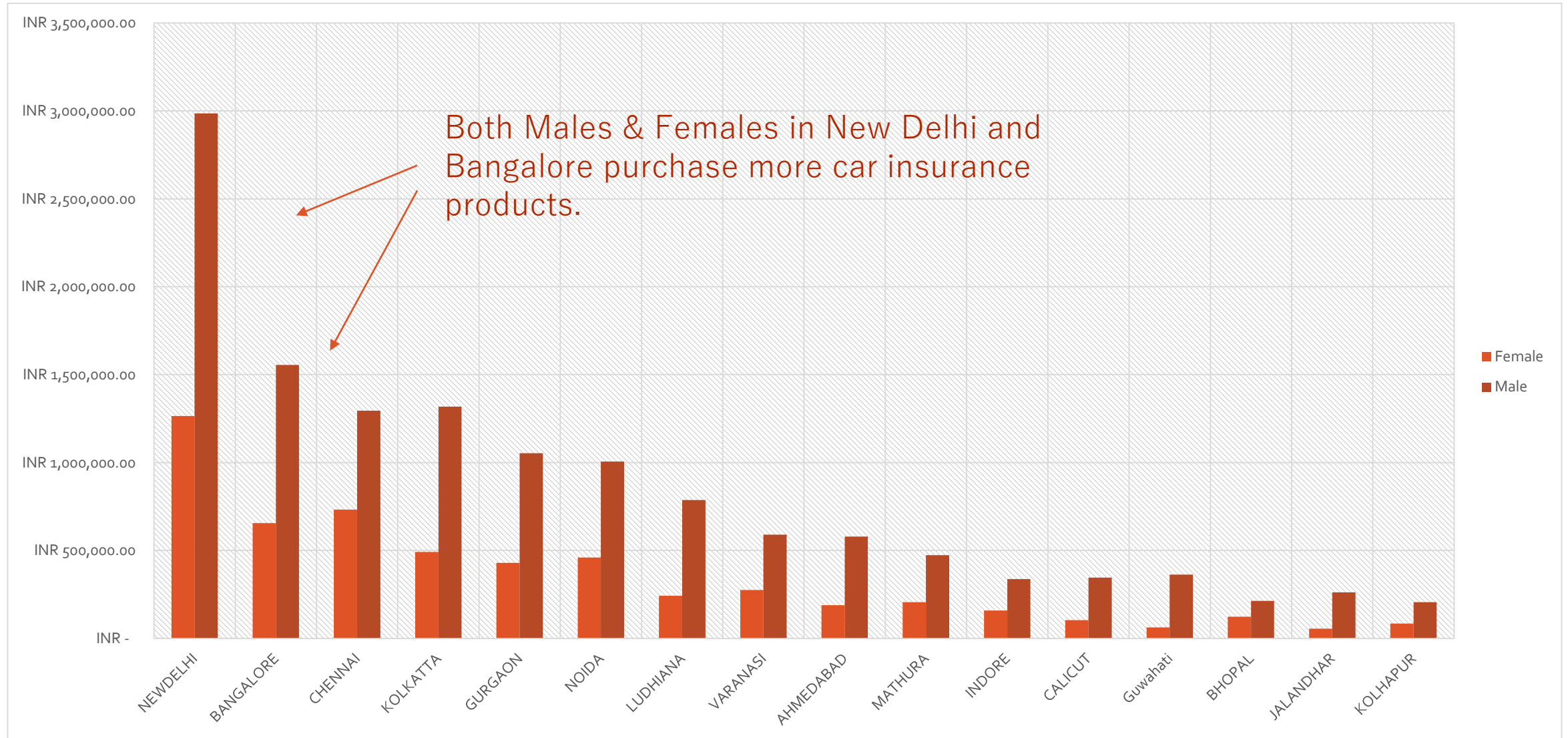


Yearly Spending by Gender



- It appears that male customers spend more each year.
- The premium amount has reached higher, every year. Peaking in the year 2007.

City Wise Premium Contribution

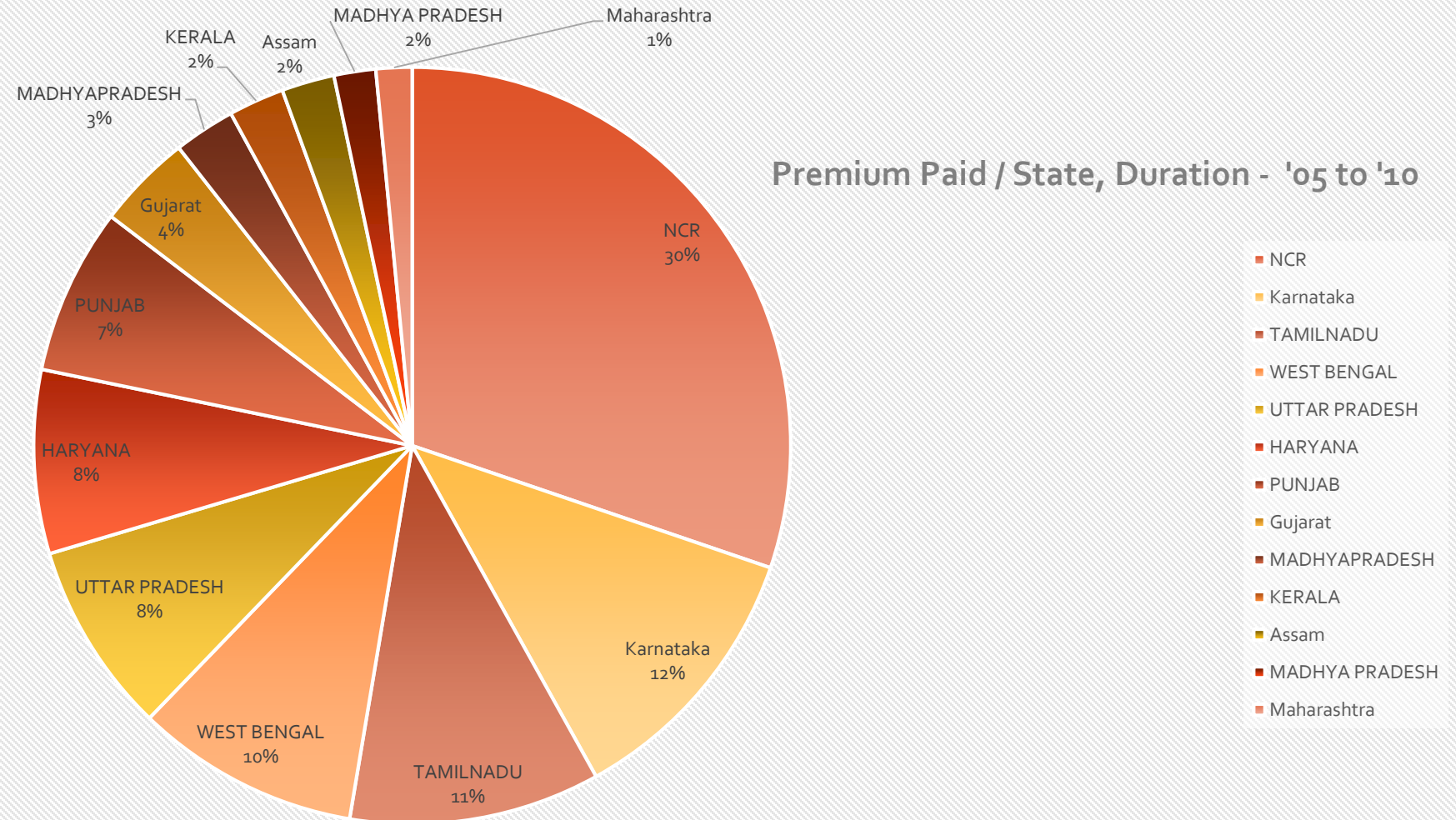


Premium Paid/State

*Targeted Marketing Focus can be channeled towards cities which have the potential to do well.

*NCR, Bangalore, TN and WB are the cash cows and renewed efforts can be made to revive the market as the contribution of customers were high.

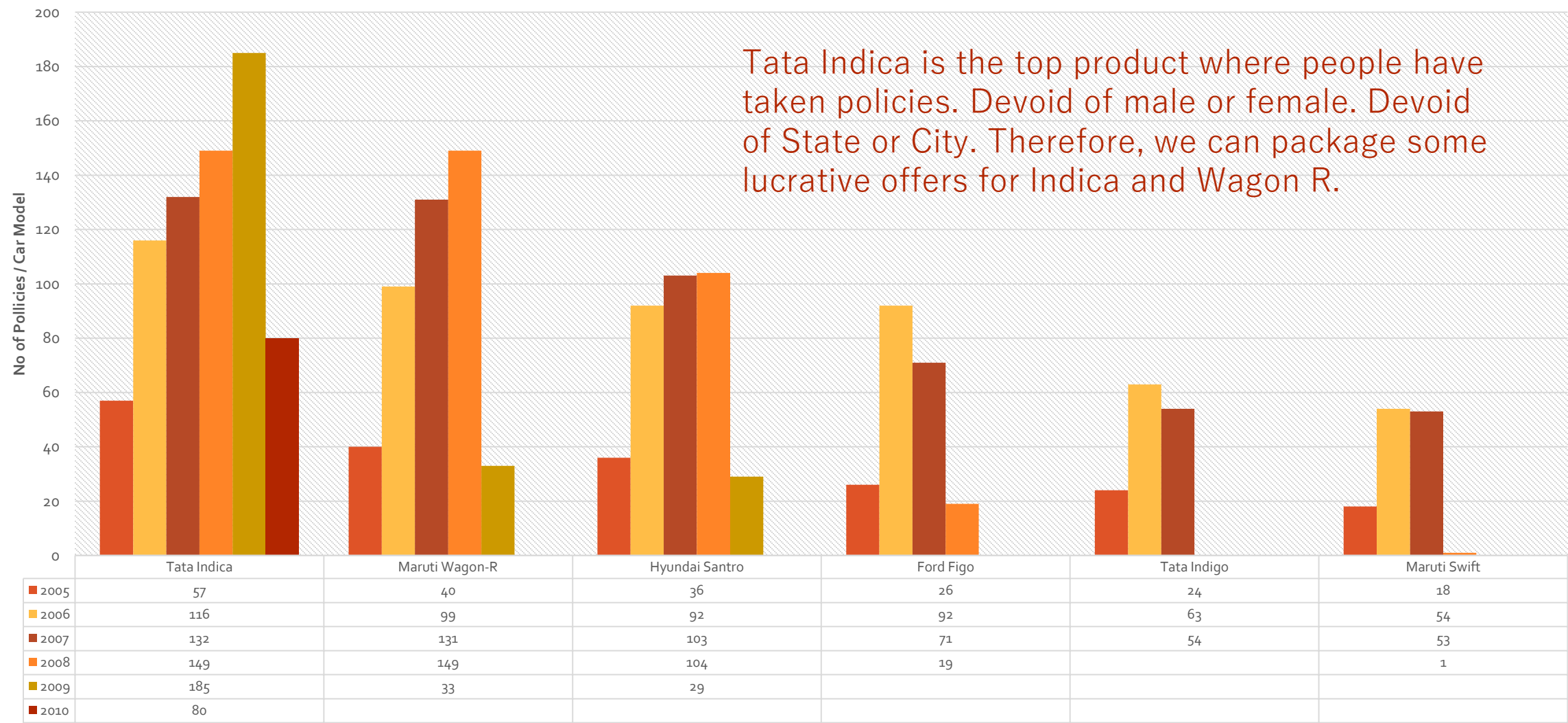
*Focus can be on Males in these places.



Cars Vs. No of Policies

Car Models with Policies, Overall 05-10

Tata Indica is the top product where people have taken policies. Devoid of male or female. Devoid of State or City. Therefore, we can package some lucrative offers for Indica and Wagon R.



Thank You