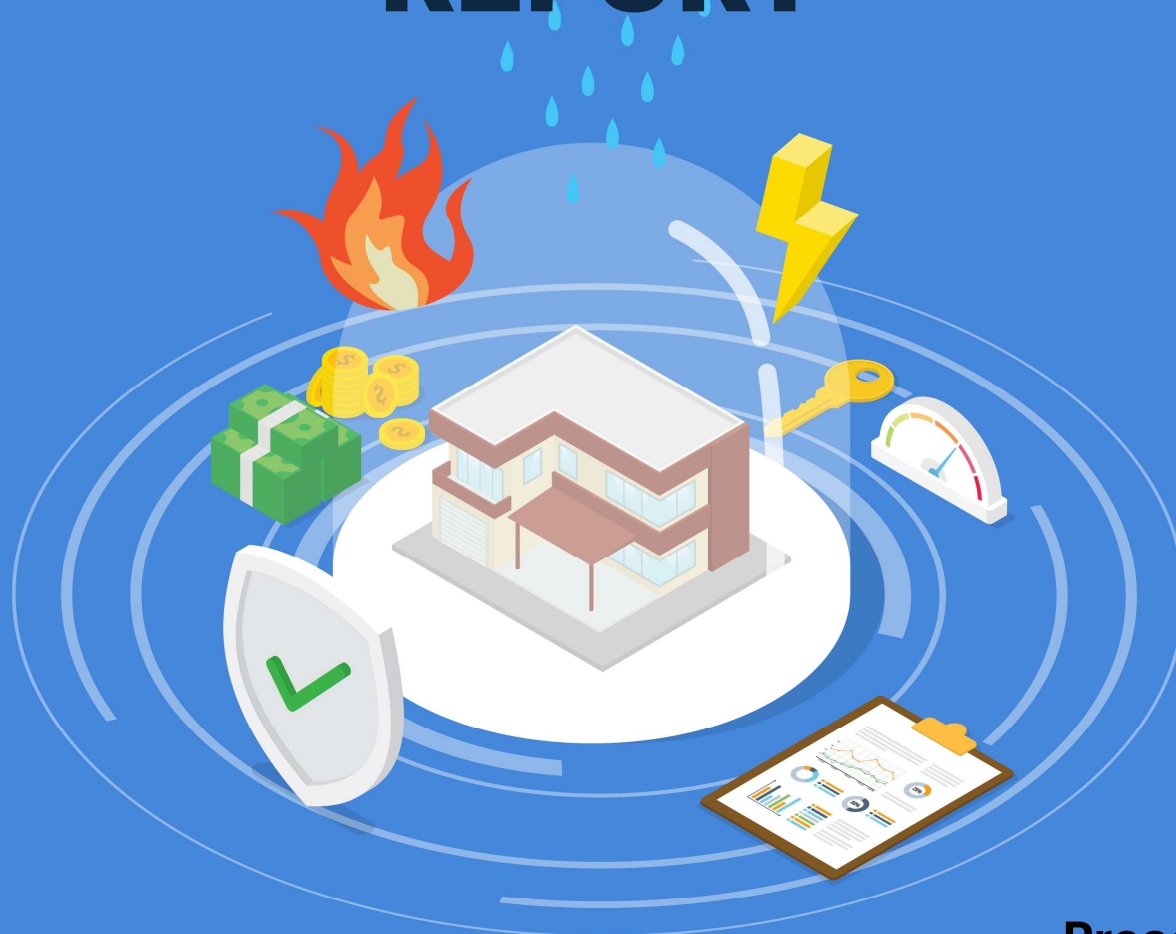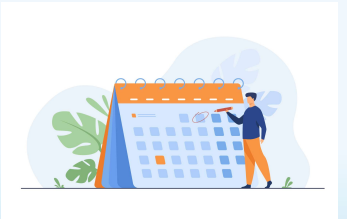# SHIELD INSURANCE REPORT

Presented By Subhajit

Agenda

Problem Statement

Objective

Dashboard Overview

Dashboard Analysis

Insights & Recommendations

Problem Statement

- Shield Insurance is a growing insurance provider committed to delivering reliable and customer-centric solutions.

- The company offers a wide range of insurance products designed to meet the diverse needs of individuals and families.

- They also have a presence in different cities across India, like Mumbai, Indore, Hyderabad, Chennai, and Delhi NCR.

- Shield Insurance is aiming to leverage data-driven insights to improve customer experience, strengthen policy management, and drive sustainable growth.

Objective

- The **goal** of this project is to **analyse insurance customer and revenue data** across different dimensions like cities, sales modes, and age groups, so that management can make data-driven decisions.

Dashboard Overview

1. **Overview Page**:

❑ Displays high-level KPIs: Total Customers, Total Revenue, and Daily Growth Rates. Trend analysis of Customer Growth vs Revenue Growth (with toggle switch).
❑ Filters for City, Age Group, Sales Mode, Month, Policy ID.
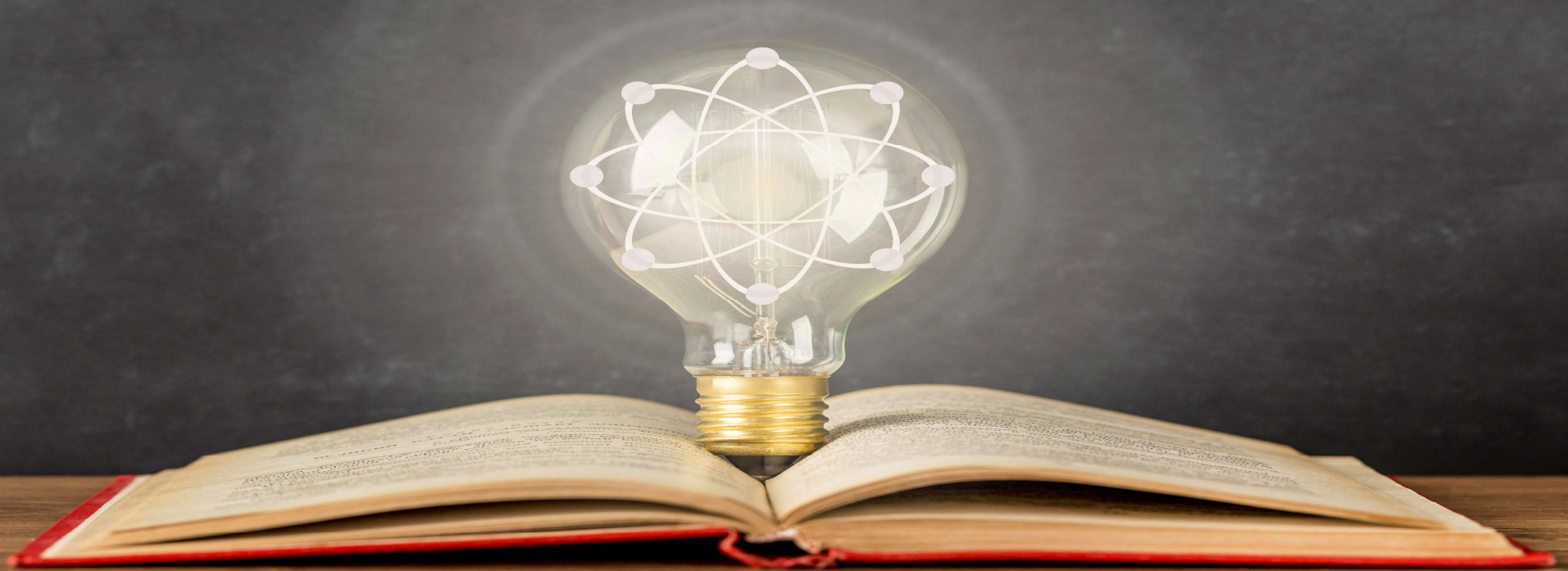❑ Month-over-Month change in Policies to track portfolio growth.

2. **Sales Mode Analysis**

❑ Breakdown of Total Customers & Revenue by sales channel: Offline-Agent, Offline-Direct, Online-App, Online-Website.
❑ Split percentages of customers & revenue across channels. Monthly trend of sales modes to identify shifts in customer preference.

3. **Age Group Analysis**

❑ Segmentation of customers into age groups (18–24, 25–30, 31–40, etc.). Analysis of: Settlement % across age groups, Sales mode preference by age segment, Policy preference by age segment.
❑ Helps identify target demographics for future growth strategies.

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General Overview Insights

- **Delhi NCR** contributes the **most revenue (402M),** almost **40%** of the total, showing it as the company's strongest market.

- **Mumbai** is the second-highest contributor, with **240M** revenue, suggesting these two cities together make up the majority of sales.

- **Smaller markets like Indore and Chennai** contribute less than 15% combined, indicating potential for targeted campaigns.

- **Age group 31–40** generates **311M** revenue – the **highest** among all groups, showing this is the core customer base.

- **Customer growth trend** shows a sharp peak in **March 2023 (7.1K customers)**, possibly due to a seasonal sales push or campaign.

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Sales Mode Insights

- **Offline Agents** dominate with **55%** of customers (14.8K) and **550M+ revenue**. This highlights a strong dependency on agents.

- **Online channels** (App + Website) together bring ~**7.7K customers**, showing digital adoption is steadily rising.

- **Online App revenue (160M)** is already higher than Offline Direct (152M) – digital channels are catching up fast.

- The **Website channel** has the **lowest customers (3.4K)** but still generates **124M revenue**, meaning higher-value policies are sold online.

- Trend analysis shows **Offline Agent spikes in March 2023**, but Online App and Website growth are more stable across months.

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Age Group Insights

- **Settlement %** is **highest** in **65+** (74%) and **lowest** in **18–24** (40%). Younger customers may have fewer claims, but older groups rely more on insurance.

- Age group **31–40** leads in customers (**10K**) and revenue (**311M**, ~32%), making it the most profitable target audience.

- The **41–50** age group contributes **227M** (23%) revenue, the second-largest segment.

- The **18–24** age group has ~2K customers (**8%**) but only **25M** revenue, showing they **prefer smaller policies**.

- Customer **trends** show **31–40** and **41–50** consistently growing, while senior groups (51–65, 65+) remain steady.

- Certain policies (like **POL4321HEL** and **POL4331HEL**) are heavily concentrated in the **31–40** age group, suggesting bundling strategies could work well.

Recommendations

- **Digital Expansion** – Invest more in the App & Website since they already rival Offline Direct sales in revenue.

- **Agent Productivity** – Since Offline Agents bring the majority of business, improving their digital tools/training can further boost efficiency.

- **Target Age Group 31–40** – Create specialised offers and loyalty programs, as this group drives the most revenue.

- **Senior Citizen Products** – Design insurance packages for the 65+ group, given their high settlement rates.

- **City-wise Strategy** – Focus marketing spend in Delhi NCR and Mumbai, while running awareness campaigns in smaller cities to increase penetration.

- **Product-Channel Fit** – Certain policies sell better online – allocate digital ads to promote those policies more aggressively.

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