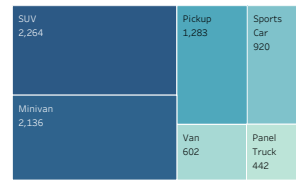


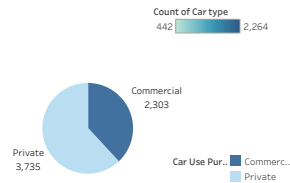
Story: Car Insurance Claim

Suv is highly preferred car among the customer. Car types Suv is the highest contributor in total number of claims and Panel Truck is the least. Private use type car also claim highest number number of Insurance. High School studied people claim more number of time	Private Use type SUV cars claimed highest amount of Insurance. More Insurance claims after average 8 year of buying car. Blue Color jobed people claim highest amount of Insurance and Doctors least. The people who born in 1951 claimed highest amount of Insurance	Coming to Currently claimed amount Pickup are at first and Panel truck at last. The cars make average Journey of 30-60Minutes claimed most currently in large number and 1.30-2hours at least. The Owners who aged 65 at first rankk in currently claimed amount. The Private use type c...	How Car type owner Family background influence claims: Its clearly show the owner with more children claiams more time and more amount and it more in suv owners. Coming to martial status married people claims more time and more amount. Suv owners with high value house also clai...	Summary and Recommendations
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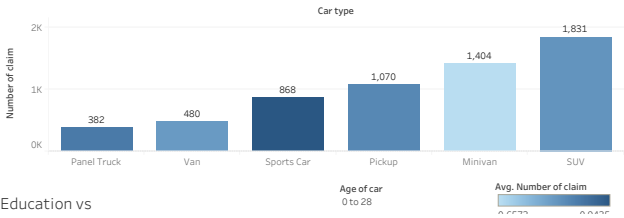
Car type vs Car type sum



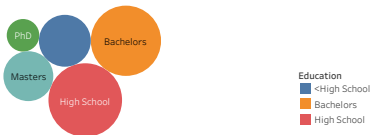
Car Use vs Number of Claim



Car type vs Number of Claim



Education vs Number of Claim



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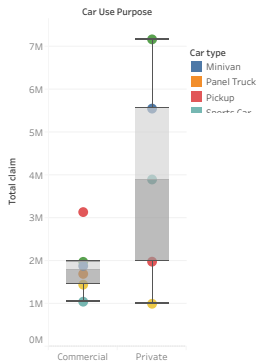
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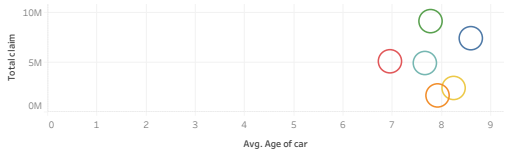
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Summary and Recommendations

Total claim vs Car type & Use type



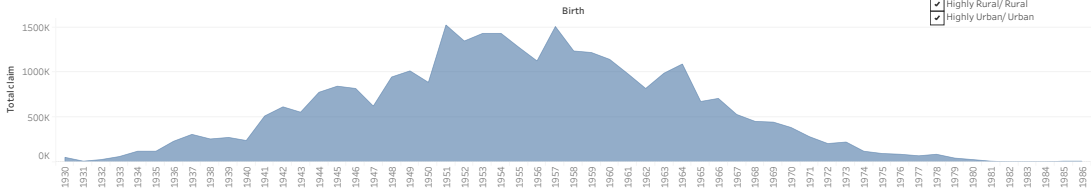
Total claim vs Age of car & Its Value



Total claim vs Gender, Occupation

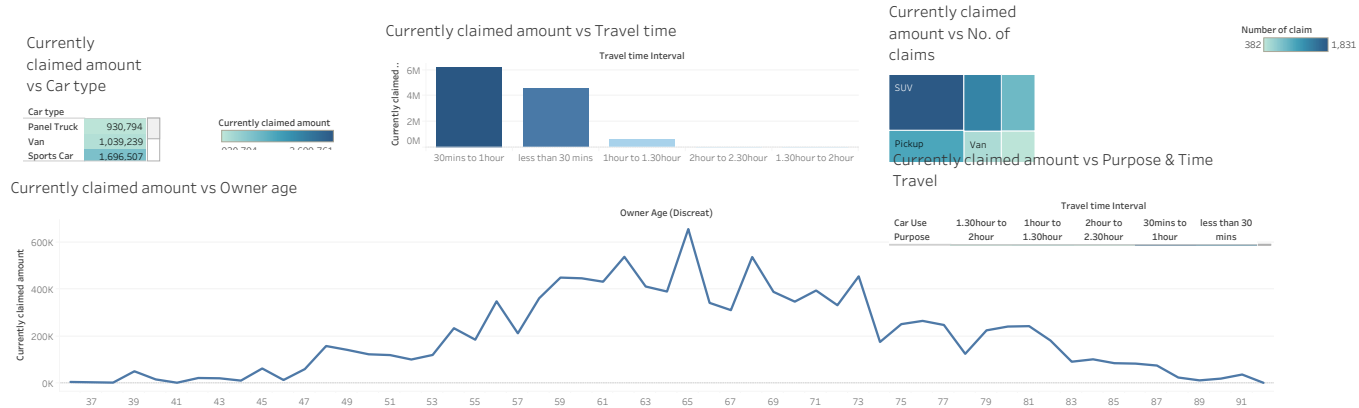


Total claim vs Birth & Urbanicity



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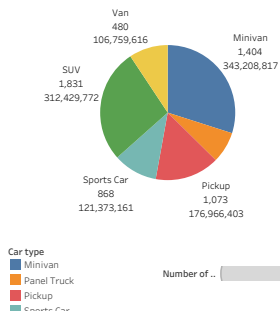
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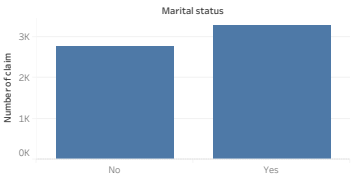
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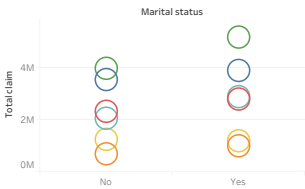
Owner Home Value vs No. of claim by car types



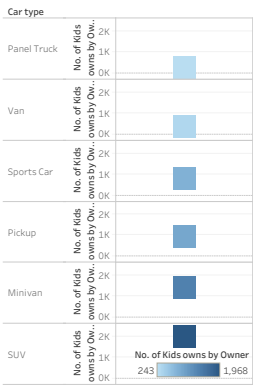
Owner Martial status vs No. of claim



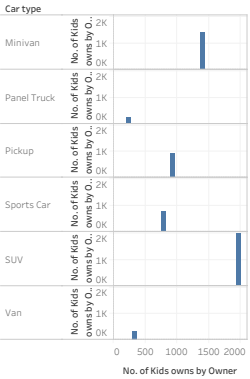
Owner Martial status vs Total Claim



Owner Kids vs No. of claim



Owner Kids vs Total Claim



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INSIGHTS

1. Blue collars and clerical jobs are the most common occupation.
2. Customers in highly urban areas have more income.
3. Doctors have the highest avg income and students and homemakers have the least
4. Avg Income is more for unmarried men
5. Single Parents have slightly less avg income
6. People having high avg income opt for Panel trucks and vans.
7. Average income is more for post graduates and for customers in urban areas.
8. Vehicle ages are more in urban areas
9. Doctor has highest avg income and least claim amt. Blue collars have highest claim amt.
10. Claim freq is more for customers who are undergraduates or in high school. Occupation-wise, it is high for blue collars & clerical jobs.
11. Vehicles belonging to managers & professionals have higher value, and these are used for commercial purposes.
12. The avg claim amount is high for customers having tertiary education and below (above 1400\$ approx.)
13. Claim freq is more for females
14. Avg car claims are more for those with occupation - students, blue collars, clerical, professional & homemakers (above 4000\$ approx.).
15. Women had higher old claims than men
16. The average claim amounts fall within 60% of the old average claims for all occupations
17. Those with work experience less than 5 have higher claim amounts.
18. Those who have been long time homemakers (>15 years) also have higher claim amounts

RECOMMENDATIONS

1. More insurance policies can be catered to students and those with work experience less than 4 years.
2. In order to retain existing customers and get new customers, certain discounts can be offered like:
 - a. "Good Grade" - Merit-based insurance discount
 - b. "Multiple policy" - For customers with other insurance policies (medical, home..etc)
3. Discounts can also be offered based on the customers' occupation and age.
4. Since SUVs and minivans have a higher number of claims, mandatory inspection must be done for these vehicles before proceeding for the insurance.
5. Special policies can be drafted for customers having panel trucks
6. The insurance premium can be increased a little more for the other target customers who live in urban areas and have high income as well as high home value.
7. Vehicles used for commercial purposes are also prone to higher claim amounts, hence, below features can be implemented in the insurance policy: ..