

The data used in this analysis is sourced from [Data.gov](https://data.gov). This data set provides information on automobile insurance company complaint rankings starting from 2009.

The New York State Department of Financial Services (DFS) ranks automobile insurance companies doing business in New York State based on the number of consumer complaints upheld against them as a percentage of their total business over a two-year period. Complaints typically involve issues like delays in the payment of no-fault claims and nonrenewal of policies. Insurers with the fewest upheld complaints per million dollars of premiums appear at the top of the list. Those with the highest complaint ratios are ranked at the bottom. The Automobile Insurance Company Ranking is designed to provide a point of reference consumers may wish to consider when buying insurance coverage. The Owner's Resource Center on the DFS website, <https://www.dfs.ny.gov/consumer/cauto.htm>, contains additional information consumers may find helpful, including how to file complaints with DFS, how to shop for insurance and how to save money when buying insurance.

This ranking includes only complaints received by DFS. It does not include complaints sent only to insurance companies. Upheld complaints occur when DFS agrees with a consumer that an auto insurer made an inappropriate decision. Complaints not upheld by DFS or withdrawn by the consumer are not included in the final calculation. Large insurance companies doing a lot of business typically generate more complaints than smaller companies, so while ratios may allow you to compare small companies with large companies by looking at complaints as a percentage of premiums written, only one or two additional upheld complaints per year can have a significant impact on a smaller insurer.

I intend to concentrate on completing and perfecting the interactive visualizations while improving the user experience for the Automobile Insurance Company Complaint Rankings initiative. Upon finishing the data cleaning and preliminary exploration in Milestone 1, as well as the creation of essential interactive visualizations in Milestone 2, I intend to implement various improvements. I will concentrate on enhancing usability by making certain that both bar and scatter plots are informative and user-friendly, offering options to filter data by certain years or regions. I will also incorporate sophisticated features such as a color gradient to signify complaint severity and zoom capabilities to enable a closer look at dense data points.

The last milestone will involve producing a detailed project report that effectively conveys the insights to our intended audience of consumers, insurance firms, and regulatory bodies. These insights will seek to offer valuable data-based viewpoints on complaint trends, enabling stakeholders to pinpoint areas needing enhancement.