

Insurance Claim Complaints

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Business

- **Business Vertical:** Insurance
- **Business Need:**

1. Identifying systematic Issues such as:

Process Flaws: Complaints can reveal inefficiencies or errors in the claims process, such as delays, denials, or complex paperwork.

Policy Gaps: Customers may highlight ambiguities or shortcomings in insurance policies that lead to misunderstandings or disputes.

Fraud Detection: Analyzing complaints can help identify patterns of fraudulent claims or suspicious behavior.

2. Improving Customer Satisfaction:

Addressing Concerns: By promptly addressing customer complaints, insurance companies can demonstrate their commitment to customer satisfaction and build trust.

Tailoring Services: Understanding common pain points allows insurers to refine their products and services to better meet customer needs.

Business

- **Business Vertical:** Insurance
- **Business Need:**

3. Mitigating Risks:

Regulatory Compliance: Addressing complaints helps insurance companies comply with industry regulations and avoid penalties.

Reputation Management: Negative publicity from unresolved complaints can damage an insurer's reputation.

4. Optimizing Operations:

Efficiency Improvements: Identifying areas of inefficiency helps insurers streamline their processes and reduce costs.

Staff Training: Analyzing complaints can highlight training needs for customer service representatives and claims adjusters.

5. Product Development:

Feedback Loop: Customer complaints provide valuable feedback for product development and innovation.

New Offerings: Understanding customer concerns can lead to the creation of new insurance products or coverage options.

Business

- **Business Vertical:** Insurance
- **Business Questions:**
 1. How long does resolving an insurance claims complaint take?
 2. What is the highest and lowest resolution time to resolve a complaint for Accident and Health, Automobile, Life, and Annuity coverage types?
 3. How many complaints are registered due to Claim Handling Delays?
 4. How many complaints are registered by Agents?
 5. How many complaints are registered by someone other than the beneficiary?
 6. Which insurance company has the highest number of complaints registered?
 7. Which coverage type has the highest complaints registered?
 8. How many complaints were resolved by an organization respondent?

Data

- **Data Source:** data.texas.gov
- **ETL Process:**

Extract:

- Export data from data source data.texas.gov

Transform:

- Create tables and attributes in Postgres SQL (Create queries)
- Data Cleaning: Updated inconsistencies
- Data joining and Data normalization

Load

- Import .csv files of data

```
mirror_mod = modifier_ob.  
set mirror object to mirror.  
mirror_mod.mirror_object
```

```
operation == "MIRROR_X":  
mirror_mod.use_x = True  
mirror_mod.use_y = False  
mirror_mod.use_z = False  
operation == "MIRROR_Y":  
mirror_mod.use_x = False  
mirror_mod.use_y = True  
mirror_mod.use_z = False  
operation == "MIRROR_Z":  
mirror_mod.use_x = False  
mirror_mod.use_y = False  
mirror_mod.use_z = True
```

```
#selection at the end -add  
mirror_ob.select= 1  
modifier_ob.select=1  
context.scene.objects.active  
("Selected" + str(modifier_ob.  
mirror_ob.select = 0  
= bpy.context.selected_object  
data.objects[one.name].select  
print("please select exactly
```

```
-- OPERATOR CLASSES --
```

```
types.Operator):  
X mirror to the selected  
object.mirror_mirror_x"  
mirror X"
```

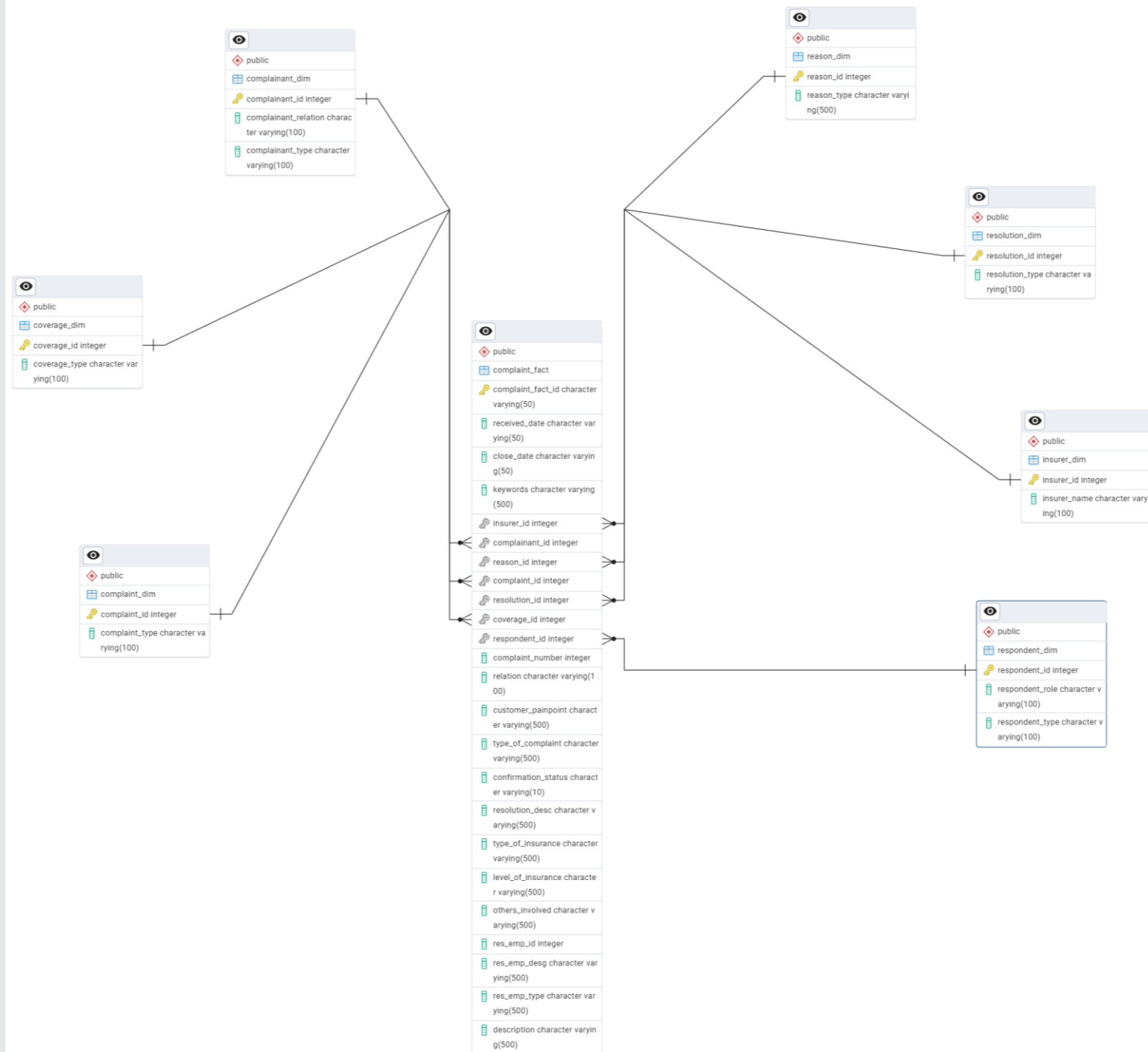
```
context):  
context.active_object is not
```

Schema

- **Schema:** STAR
- **Fact Table:** complaint_fact (complaints registered)
- **Dimension Tables:**
 - insurer_dim (insurance companies)
 - coverage_dim (coverage type)
 - reason_dim (reason type)
 - resolution_dim (resolution category)
 - respondent_dim (employee designation)
 - complaint_dim (complaint category)
 - complainant_dim (complainant relation with insured)



ERD



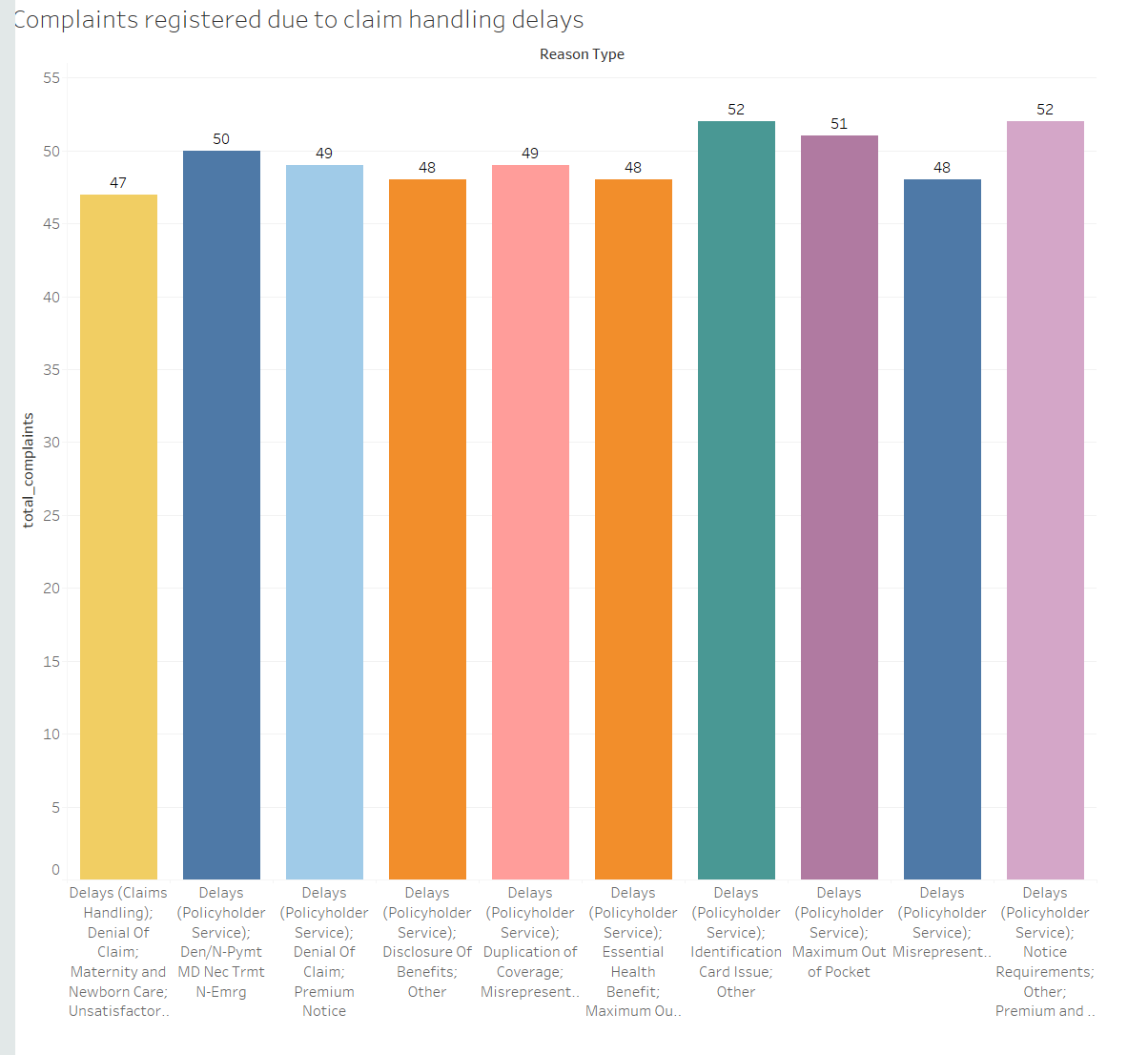
Reports

How long does resolving an insurance claims complaint take?



Reports

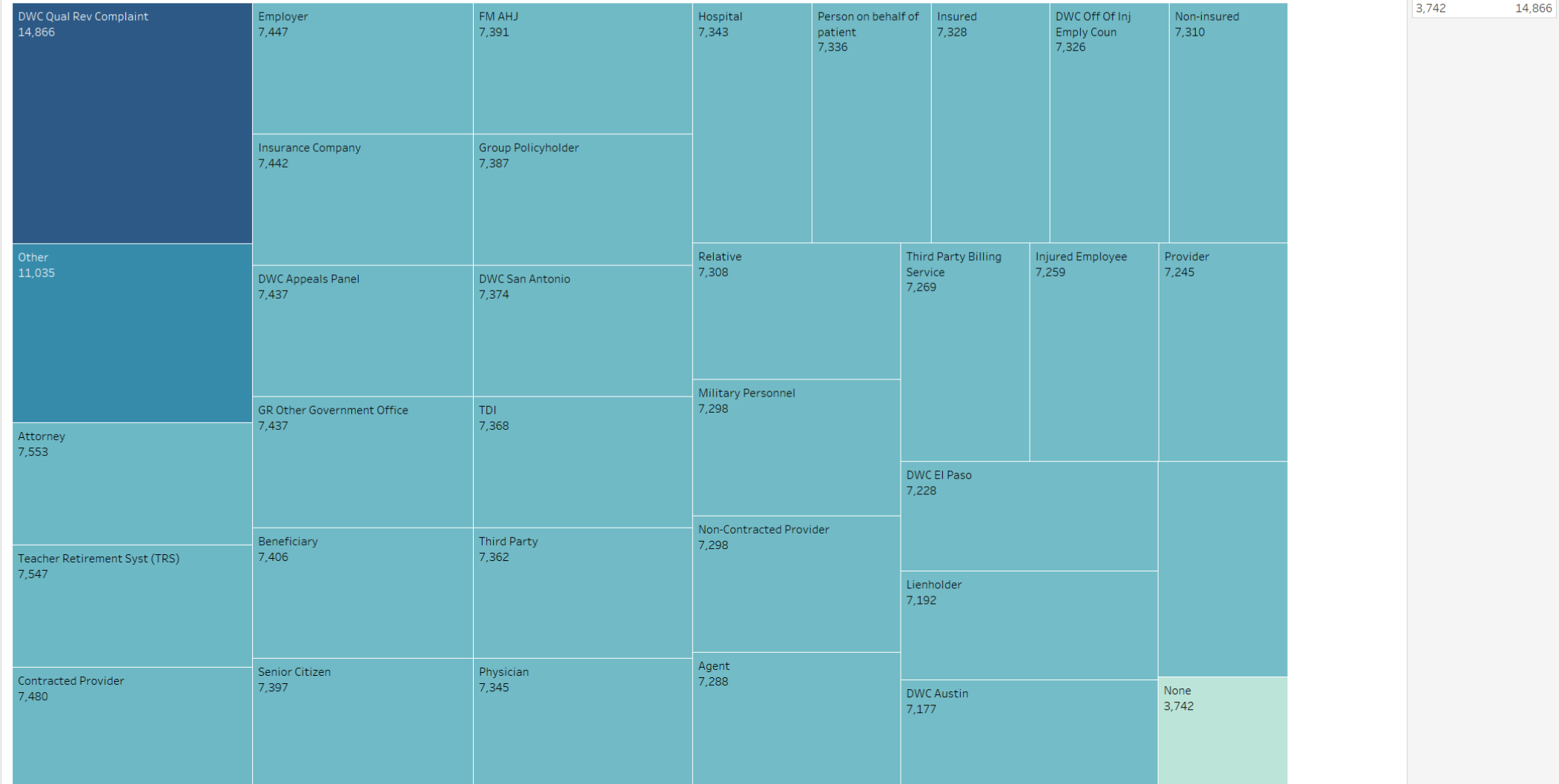
- How many complaints are registered due to Claim Handling Delays?



Reports

How many complaints are registered by someone other than the beneficiary?

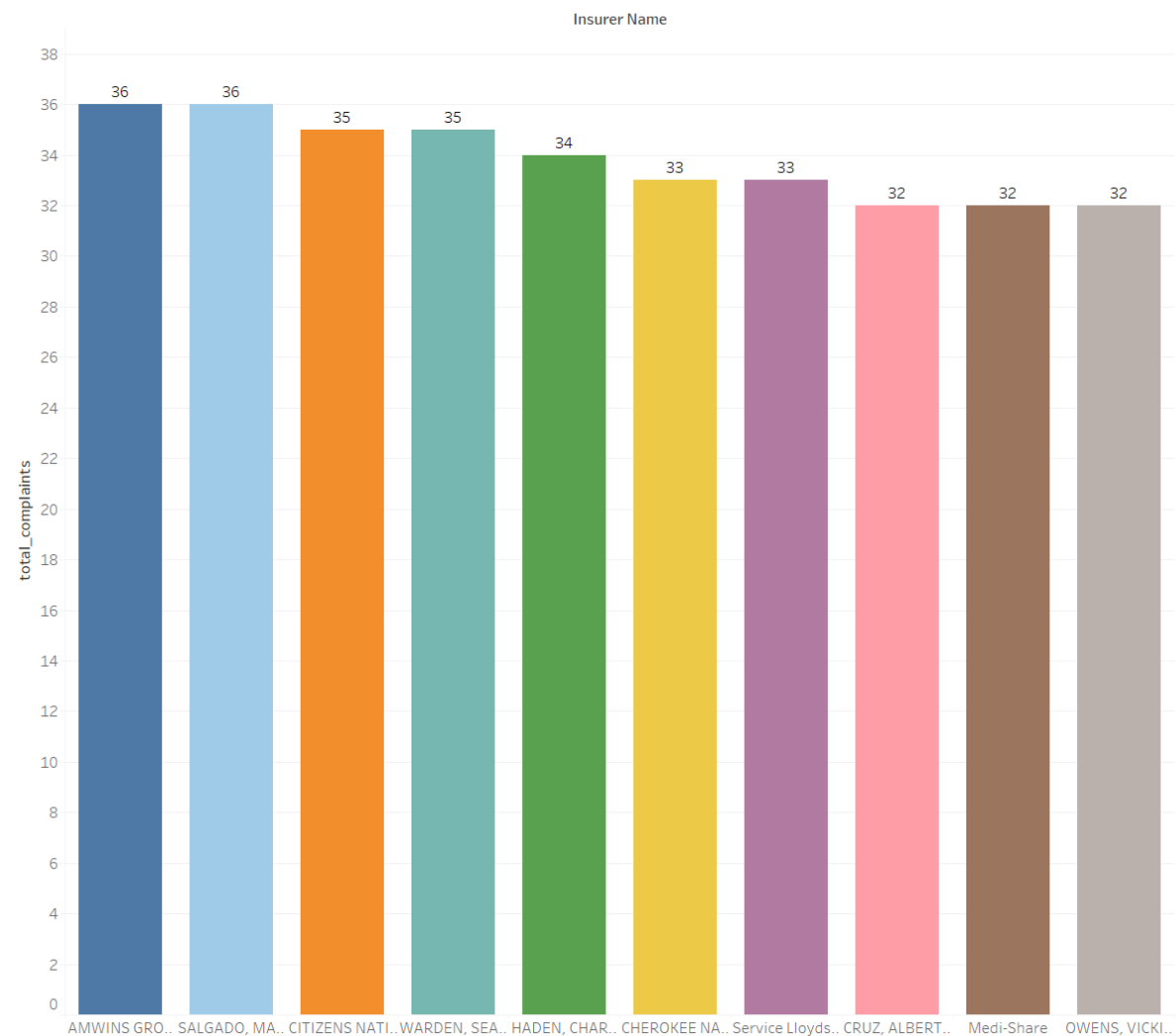
Number of complaints registered by complainants other than beneficiary



Reports

Which insurance company has the highest number of complaints registered?

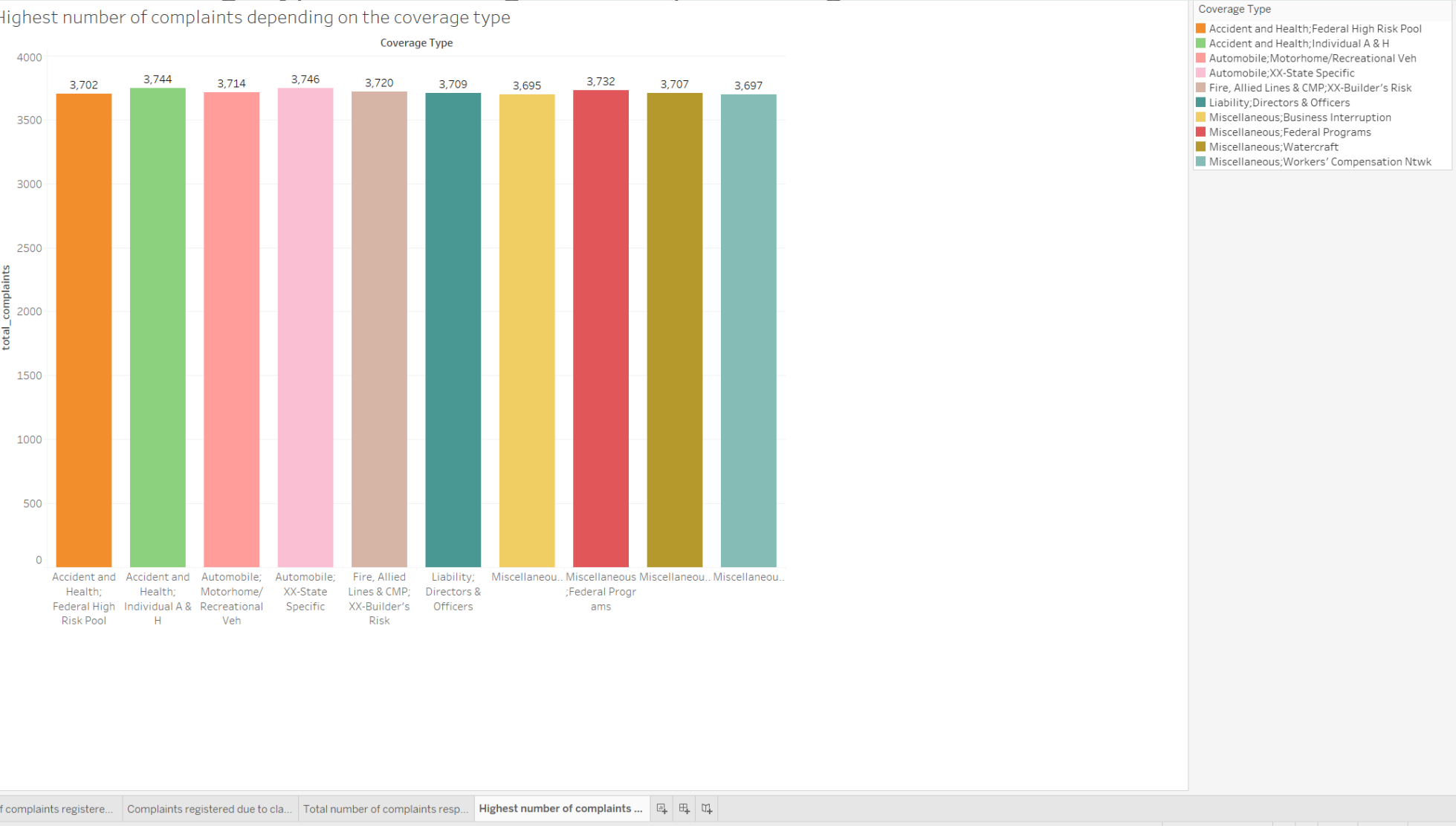
Highest number of complaints by insurers



Insurer Name	
AMWINS GROUP LLC	
SALGADO, MAIRA GUADALUPE	
CITIZENS NATIONAL LIFE INSURANCE COMPANY	
WARDEN, SEAN MICHAEL	
HADEN, CHARLES MCINTYRE JR	
CHEROKEE NATIONAL LIFE INSURANCE COMPA..	
Service Lloyds Insurance Company, a stock com..	
CRUZ, ALBERT A	
Medi-Share	
OWENS, VICKIE LAFAYE	

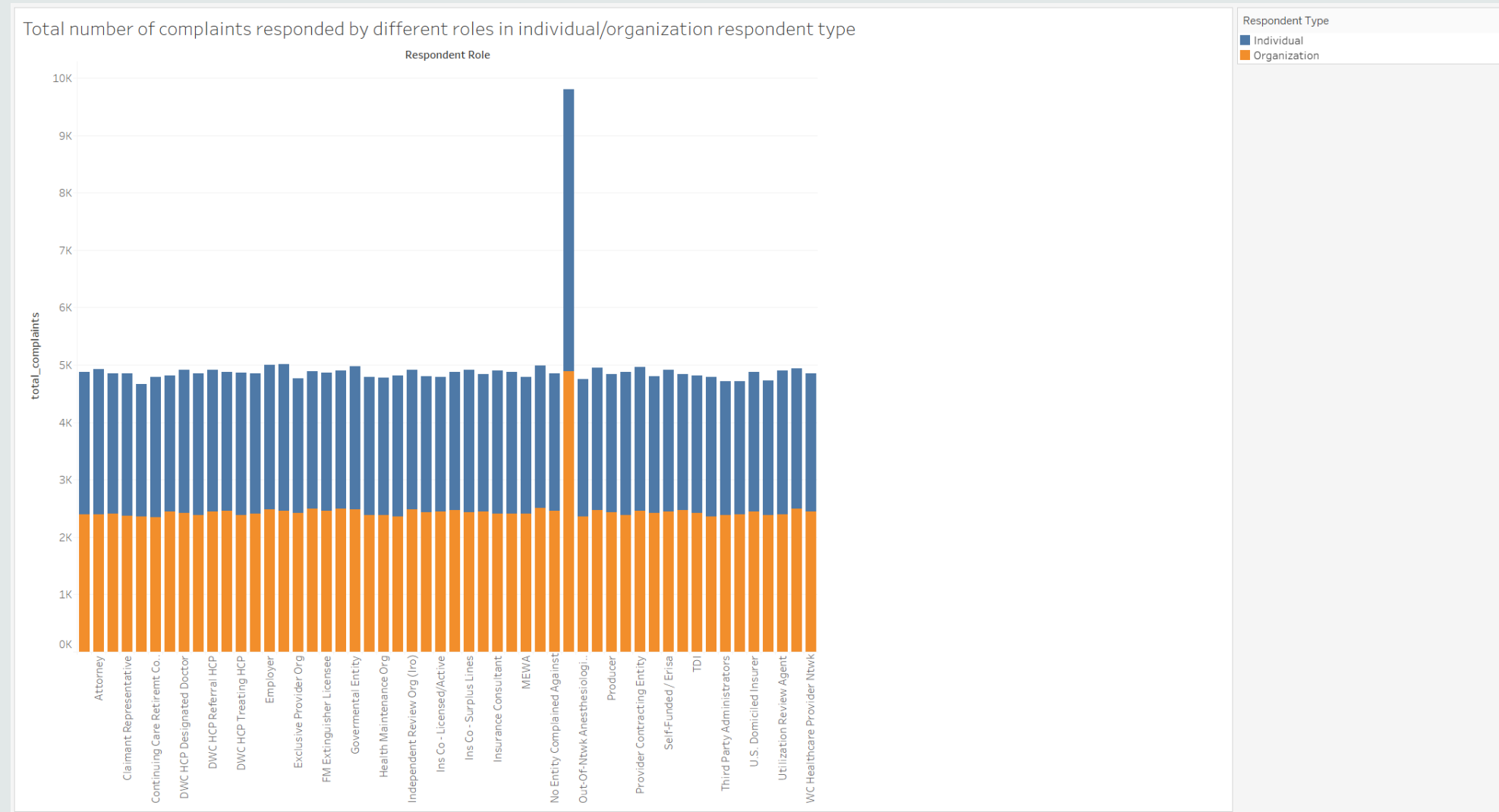
Reports

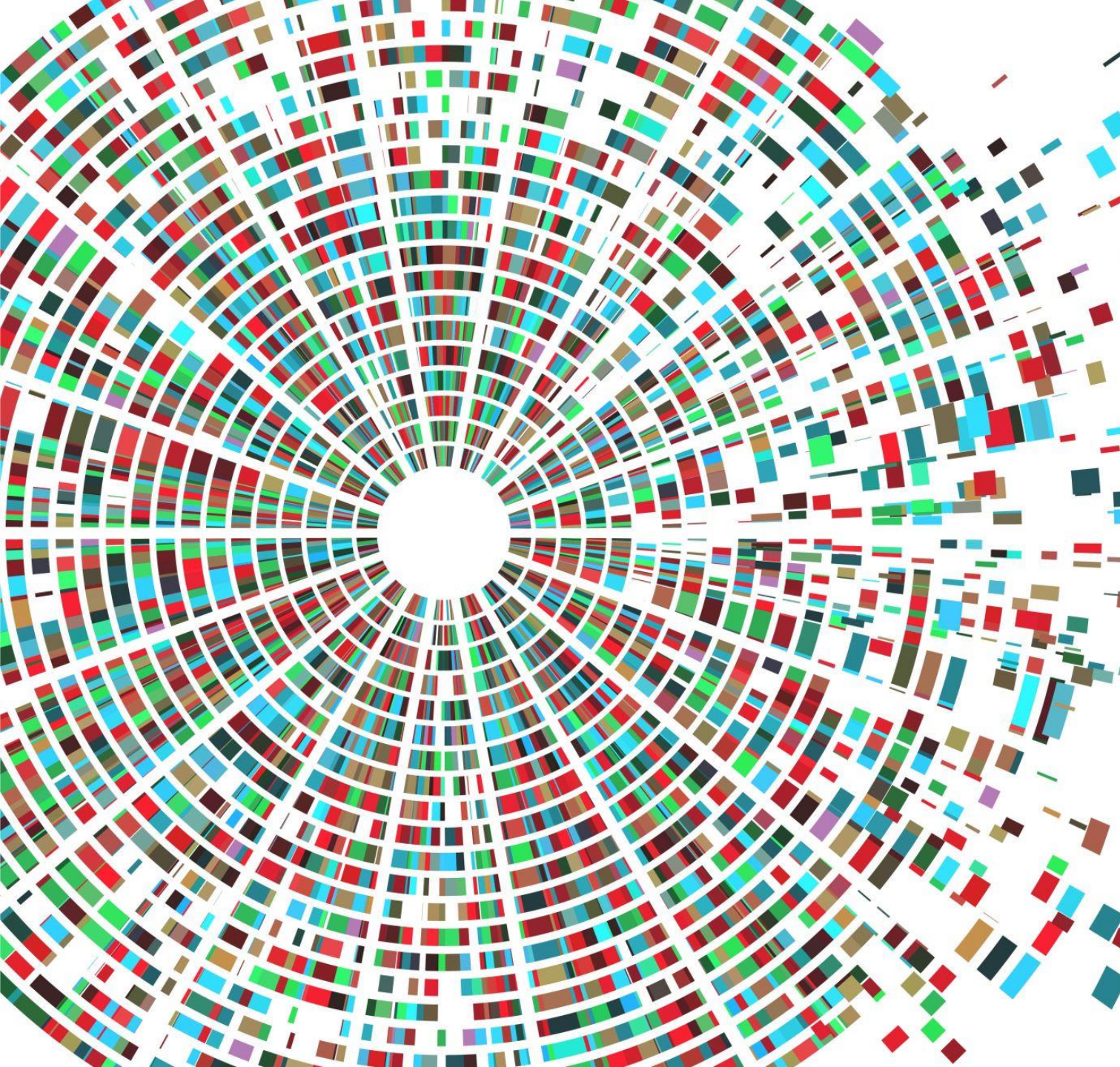
Which coverage type has the highest complaints registered?



Reports

- How many complaints resolved by an organization respondent?





Thank you
