Feedback for Project Number 21

**What is their topic on?**  
\* *Is the title consistent with the topic?*  
\* *In other words does the title make sense for the project?*

The topic is on the impact of catastrophes on the insurance industry, and the title briefly describes the main goal of the topic.

**Are the objectives of the project clearly identifiable?**  
\* *What are they wanting to study?*  
\* *What is the motivation of this project?*  
\* *What does the presenter hope to accomplish with this project?*

The project aims to study the impact of the increase in catastrophic events on the property and casualty (P&C) insurance industry, the insights we can get regarding customer premiums, company expenses, company profits and other financial metrics, and the ratio of uninsured vs insured losses. It is motivated by the increasingly frequent catastrophic events in recent years caused by constant and rapid climate change. The presenter hope to find a solution to reduce uninsured areas as well as reduce the losses against catastrophes.

**What data are used?**

* *What website(s) are scraped?*
* *Are other data brought in from outside sources?*
* *If so, what are they and how do they add to the project?*

The project used data scraped from the Insurance Information Institute website and PR Newswire website. No other data are brought in from outside sources.

**What is your overall impression of the project?**

I find this topic interesting and heuristic. The presenter gathered information from the websites, then analyzed financial metrics for the insurance industry (losses & expenses, net premiums gathered, revenue and income), insurance loss information related to catastrophes, the projected increase of P&C insurance premiums in the future, and the industry loss ratio. With these visualized data, the presenter listed challenges for science and insurance underwriting, and then came to a conclusion. It not only serves the P&C insurance industry but also benefits everyone. For example, I’ll probably check my insurance policy to make sure I’m not under-insured.

**Other encouragements/critiques you would like to provide to your colleague in order for them to have a more refined project.**

First, the investigation time frame from 2015 to 2020 seems not long enough for a persuasive conclusion. I suggest at least 10 years of data being statistically analyzed. Second, I would recommend using *Ctrl+Shift+R* to create R code sections for convenient searching and reading. Finally, I would like slides with fewer words which are more concise and readable.