

City Analysis Result:

Recommendation: Close operations in KOLKATA

Reason: KOLKATA has high loss ratio and rejection rate, indicating operational inefficiencies.

Metrics:

PUNE:

Claim Count: 37

Total Claim Amount: \$1543919.00

Total Paid Amount: \$1093273.28

Total Premium: \$369254.79

Rejected Count: 3

Loss Ratio: 2.96

Rejection Rate: 8.11%

KOLKATA:

Claim Count: 16

Total Claim Amount: \$847893.00

Total Paid Amount: \$636392.57

Total Premium: \$140279.78

Rejected Count: 0

Loss Ratio: 4.54

Rejection Rate: 0.00%

RANCHI:

Claim Count: 17

Total Claim Amount: \$570328.00

Total Paid Amount: \$401142.67

Total Premium: \$148858.60

Rejected Count: 2

Loss Ratio: 2.69

Rejection Rate: 11.76%

GUWAHATI:

Claim Count: 24

Total Claim Amount: \$1148030.00

Total Paid Amount: \$753189.43

Total Premium: \$261314.84

Rejected Count: 3  
Loss Ratio: 2.88  
Rejection Rate: 12.50%

#### Sample Cleaned Data with Rejection Class

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{'CLAIM\_ID': 'CLM100092', 'CLAIM\_DATE': '2025-04-21', 'CUSTOMER\_ID': 'CUST65606', 'CLAIM\_AMOUNT': 28825.0, 'PREMIUM\_COLLECTED': 15191.11, 'PAID\_AMOUNT': 14906.21, 'CITY': 'GUWAHATI', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100069', 'CLAIM\_DATE': '2025-04-21', 'CUSTOMER\_ID': 'CUST89363', 'CLAIM\_AMOUNT': 4794.0, 'PREMIUM\_COLLECTED': 11519.13, 'PAID\_AMOUNT': 3420.0, 'CITY': 'PUNE', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100082', 'CLAIM\_DATE': '2025-04-21', 'CUSTOMER\_ID': 'CUST26812', 'CLAIM\_AMOUNT': 45035.0, 'PREMIUM\_COLLECTED': 2337.22, 'PAID\_AMOUNT': 37473.96, 'CITY': 'GUWAHATI', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100058', 'CLAIM\_DATE': '2025-04-21', 'CUSTOMER\_ID': 'CUST65550', 'CLAIM\_AMOUNT': 0.0, 'PREMIUM\_COLLECTED': 17190.78, 'PAID\_AMOUNT': 39381.02, 'CITY': 'PUNE', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100087', 'CLAIM\_DATE': '2025-04-21', 'CUSTOMER\_ID': 'CUST75350', 'CLAIM\_AMOUNT': 34255.0, 'PREMIUM\_COLLECTED': 12149.78, 'PAID\_AMOUNT': 24161.34, 'CITY': 'RANCHI', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100031', 'CLAIM\_DATE': '2025-04-22', 'CUSTOMER\_ID': 'CUST72777', 'CLAIM\_AMOUNT': 6543.0, 'PREMIUM\_COLLECTED': 0.0, 'PAID\_AMOUNT': 6149.32, 'CITY': 'PUNE', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100086', 'CLAIM\_DATE': '2025-04-22', 'CUSTOMER\_ID': 'CUST93808', 'CLAIM\_AMOUNT': 97179.0, 'PREMIUM\_COLLECTED': 5383.46, 'PAID\_AMOUNT': 0.0, 'CITY': 'None', 'REJECTION\_REMARKS': 'Case flagged as Policy\_expired during audit.', 'REJECTION\_CLASS': 'Policy Expired'}

{'CLAIM\_ID': 'CLM100020', 'CLAIM\_DATE': '2025-04-22', 'CUSTOMER\_ID': 'CUST15146', 'CLAIM\_AMOUNT': 25955.0, 'PREMIUM\_COLLECTED': 14383.19, 'PAID\_AMOUNT': 19582.9, 'CITY': 'GUWAHATI', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100045', 'CLAIM\_DATE': '2025-04-22', 'CUSTOMER\_ID': 'CUST73630', 'CLAIM\_AMOUNT': 76086.0, 'PREMIUM\_COLLECTED': 0.0, 'PAID\_AMOUNT': 0.0, 'CITY': 'GUWAHATI', 'REJECTION\_REMARKS': 'System flagged this claim: Policy\_expired.', 'REJECTION\_CLASS': 'Policy Expired'}

{'CLAIM\_ID': 'CLM100000', 'CLAIM\_DATE': '2025-04-23', 'CUSTOMER\_ID': 'CUST79897', 'CLAIM\_AMOUNT': 23164.0, 'PREMIUM\_COLLECTED': 10851.42, 'PAID\_AMOUNT': 0.0, 'CITY': None, 'REJECTION\_REMARKS': 'Policy rejected: Fake\_document noted.', 'REJECTION\_CLASS': 'Fake Document'}

{'CLAIM\_ID': 'CLM100049', 'CLAIM\_DATE': '2025-04-23', 'CUSTOMER\_ID': 'CUST46039', 'CLAIM\_AMOUNT': 66543.0, 'PREMIUM\_COLLECTED': 19142.38, 'PAID\_AMOUNT': 34892.81, 'CITY': 'GUWAHATI', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100093', 'CLAIM\_DATE': '2025-04-24', 'CUSTOMER\_ID': 'CUST30745', 'CLAIM\_AMOUNT': 38181.0, 'PREMIUM\_COLLECTED': 12022.08, 'PAID\_AMOUNT': 0.0, 'CITY': 'RANCHI', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100075', 'CLAIM\_DATE': '2025-04-24', 'CUSTOMER\_ID': 'CUST34377', 'CLAIM\_AMOUNT': 43227.0, 'PREMIUM\_COLLECTED': 8453.1, 'PAID\_AMOUNT': 32720.2, 'CITY': None, 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100065', 'CLAIM\_DATE': '2025-04-24', 'CUSTOMER\_ID': 'CUST82241', 'CLAIM\_AMOUNT': 31317.0, 'PREMIUM\_COLLECTED': 6307.06, 'PAID\_AMOUNT': 30244.87, 'CITY': 'PUNE', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100017', 'CLAIM\_DATE': '2025-04-24', 'CUSTOMER\_ID': 'CUST59251', 'CLAIM\_AMOUNT': 58151.0, 'PREMIUM\_COLLECTED': 10626.35, 'PAID\_AMOUNT': 0.0, 'CITY': 'RANCHI', 'REJECTION\_REMARKS': 'Rejection reason: Policy\_expired in verification.', 'REJECTION\_CLASS': 'Policy Expired'}

{'CLAIM\_ID': 'CLM100078', 'CLAIM\_DATE': '2025-04-25', 'CUSTOMER\_ID': 'CUST80454', 'CLAIM\_AMOUNT': 24699.0, 'PREMIUM\_COLLECTED': 5851.0, 'PAID\_AMOUNT': 17885.24, 'CITY': 'RANCHI', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100060', 'CLAIM\_DATE': '2025-04-25', 'CUSTOMER\_ID': 'CUST55798', 'CLAIM\_AMOUNT': 59929.0, 'PREMIUM\_COLLECTED': 13563.37, 'PAID\_AMOUNT': 32968.92, 'CITY': 'PUNE', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100050', 'CLAIM\_DATE': '2025-04-26', 'CUSTOMER\_ID': 'CUST61909', 'CLAIM\_AMOUNT': 64932.0, 'PREMIUM\_COLLECTED': 7251.53, 'PAID\_AMOUNT': 43521.55, 'CITY': 'PUNE', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100016', 'CLAIM\_DATE': '2025-04-26', 'CUSTOMER\_ID': 'CUST36362', 'CLAIM\_AMOUNT': 0.0, 'PREMIUM\_COLLECTED': 14955.09, 'PAID\_AMOUNT': 63099.38, 'CITY': 'RANCHI', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100097', 'CLAIM\_DATE': '2025-04-26', 'CUSTOMER\_ID': 'CUST87865', 'CLAIM\_AMOUNT': 39241.0, 'PREMIUM\_COLLECTED': 0.0, 'PAID\_AMOUNT': 21373.44, 'CITY': 'PUNE', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100026', 'CLAIM\_DATE': '2025-04-27', 'CUSTOMER\_ID': 'CUST93929', 'CLAIM\_AMOUNT': 0.0, 'PREMIUM\_COLLECTED': 15058.27, 'PAID\_AMOUNT': 22922.66, 'CITY': 'KOLKATA', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}



{'CLAIM\_ID': 'CLM100091', 'CLAIM\_DATE': '2025-04-27', 'CUSTOMER\_ID': 'CUST83317', 'CLAIM\_AMOUNT': 51803.0, 'PREMIUM\_COLLECTED': 2229.61, 'PAID\_AMOUNT': 0.0, 'CITY': 'RANCHI', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100095', 'CLAIM\_DATE': '2025-04-27', 'CUSTOMER\_ID': 'CUST65460', 'CLAIM\_AMOUNT': 31381.0, 'PREMIUM\_COLLECTED': 11489.06, 'PAID\_AMOUNT': 24469.29, 'CITY': 'PUNE', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100055', 'CLAIM\_DATE': '2025-04-28', 'CUSTOMER\_ID': 'CUST90265', 'CLAIM\_AMOUNT': 85995.0, 'PREMIUM\_COLLECTED': 12605.77, 'PAID\_AMOUNT': 0.0, 'CITY': 'PUNE', 'REJECTION\_REMARKS': 'Rejection reason: Not\_Covered in verification.', 'REJECTION\_CLASS': 'Not Covered'}

{'CLAIM\_ID': 'CLM100056', 'CLAIM\_DATE': '2025-04-29', 'CUSTOMER\_ID': 'CUST80279', 'CLAIM\_AMOUNT': 21842.0, 'PREMIUM\_COLLECTED': 10931.83, 'PAID\_AMOUNT': 18271.79, 'CITY': 'GUWAHATI', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100043', 'CLAIM\_DATE': '2025-04-29', 'CUSTOMER\_ID': 'CUST13980', 'CLAIM\_AMOUNT': 4418.0, 'PREMIUM\_COLLECTED': 9482.97, 'PAID\_AMOUNT': 0.0, 'CITY': 'GUWAHATI', 'REJECTION\_REMARKS': 'Submission error - Not\_Covered found.', 'REJECTION\_CLASS': 'Not Covered'}

{'CLAIM\_ID': 'CLM100030', 'CLAIM\_DATE': '2025-04-29', 'CUSTOMER\_ID': 'CUST59921', 'CLAIM\_AMOUNT': 73844.0, 'PREMIUM\_COLLECTED': 5869.04, 'PAID\_AMOUNT': 54317.84, 'CITY': 'KOLKATA', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100007', 'CLAIM\_DATE': '2025-04-29', 'CUSTOMER\_ID': 'CUST83981', 'CLAIM\_AMOUNT': 16816.0, 'PREMIUM\_COLLECTED': 6081.99, 'PAID\_AMOUNT': 12221.81, 'CITY': 'PUNE', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}

{'CLAIM\_ID': 'CLM100002', 'CLAIM\_DATE': '2025-04-29', 'CUSTOMER\_ID': 'CUST87852', 'CLAIM\_AMOUNT': 57826.0, 'PREMIUM\_COLLECTED': 9525.69, 'PAID\_AMOUNT': 34702.14, 'CITY': 'PUNE', 'REJECTION\_REMARKS': '', 'REJECTION\_CLASS': 'No Remark'}