

NEW PRODUCT LINE	Vanguard Life Insurance – Protecting Families From Future's "What IFs?"
CUSTOMERS	Who should we offer this new product to?
FINANCIALS	How can we make this product enticing to potential clients and still be profitable?
COSTS	What disease should we be focus on that could potentially cost our company?

RECAP

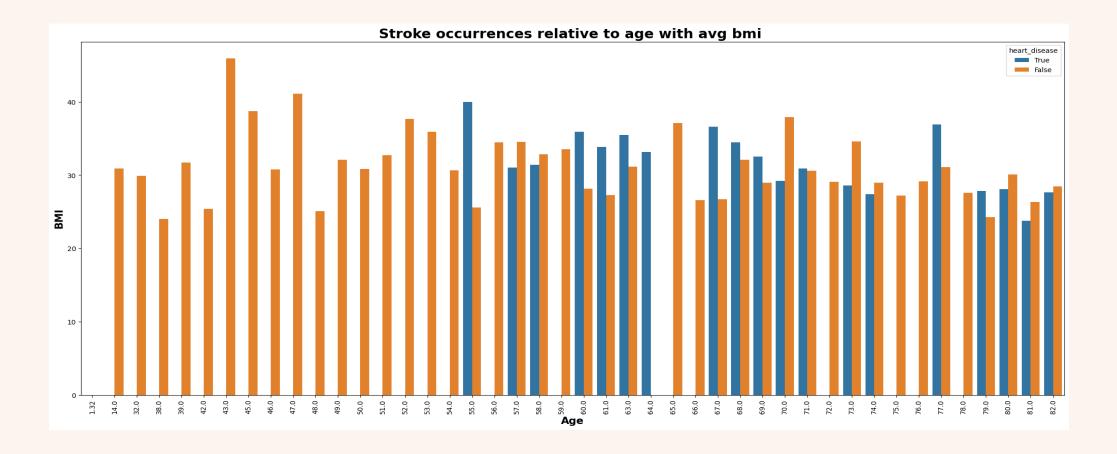
# ABOUT OUR DATA

We gathered some data from our existing product `Helping Hand Health Insurance` Client's

TOP 3 Insurance claims:

- Heart Disease
- Hypertension
- Stroke





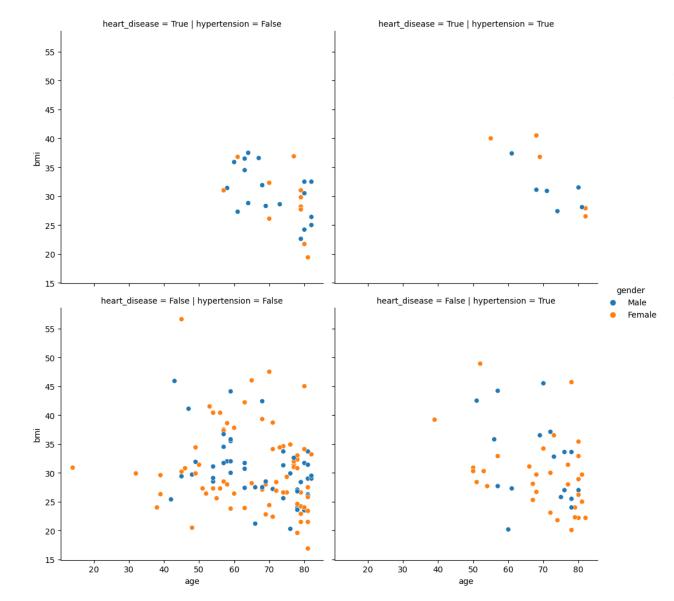
According to Centers for Disease Control and Prevention

- Heart Disease is one of the leading cause of stroke

The Graph above shows only our clients with History of stroke and if they also have Heart Disease or not and at what age were they diagnosed.

### STROKE RISK ANALYSIS FOR BOTH MALE AND FEMALE

Top-Left:
Clients that had
stroke and with Heart
Disease history



### Top-Right:

Client that had stroke and have history of both Heart Disease and Hypertension

> Bottom-Left: Clients that had stroke and with History of Hypertension

Bottom-Left: Clients that had stroke and No History of Heart Disease or

Hypertension

## **ANSWERS**

# Key things to consider based on our Dataset:

- Female 58%
- Male 42%

#### COST SAVINGS AND PROFIT MARGIN

We can bundle both `Helping Hand Health Insurance` and `Vanguard Life Insurance`

Incentivize if Both Husband and Wife avail both products

#### TARGET AUDIENCE

Our target audience is 18-40 years old

Mostly Male married and with Family

#### RISKS

We should increase the premium for Age brackets 41-55 years old and be extra cautious of new potential clients with ages 56-80 years old.

## PREDICTIVE MODEL EVALUATION

#### **STRENGTH**

6 OUT OF 10 NEW POTENTIAL
CLIENTS WILL BE PROPERLY
ASSESS AND PROVIDE LIFE
INSURANCE QUOTE
ACCURATELY

73%
ACCURATELY PREDICTED WILL NOT HAVE STROKE

27%

FALSELY PREDICTED WILL HAVE STROKE

#### Weakness

1 out of 3 Client will have uncalculated risk of stroke and adds to company expenses

1 out of 4 Potential Client will have risk of being charge a premium rate and might get discourage to move forward purchasing our product due to getting more expensive quote than what they're supposed to 37%
FALSELY PREDICTED WILL NOT HAVE STROKE





# THANK YOU

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