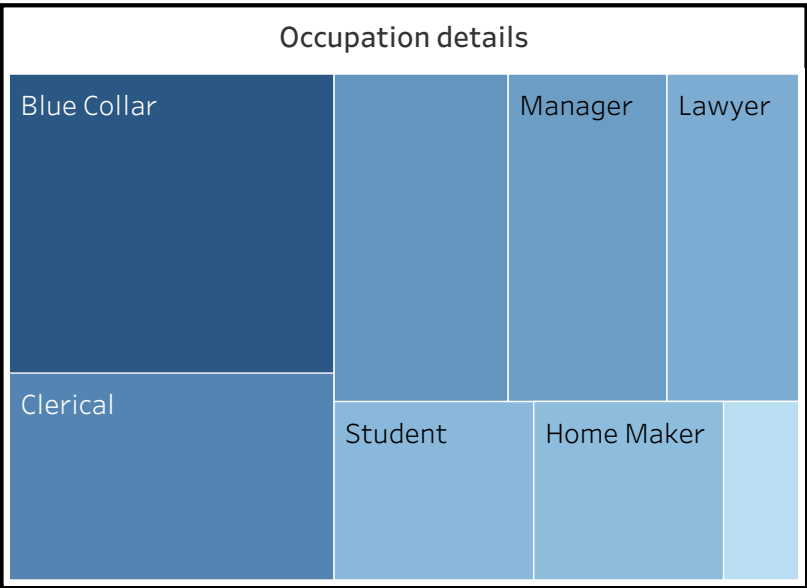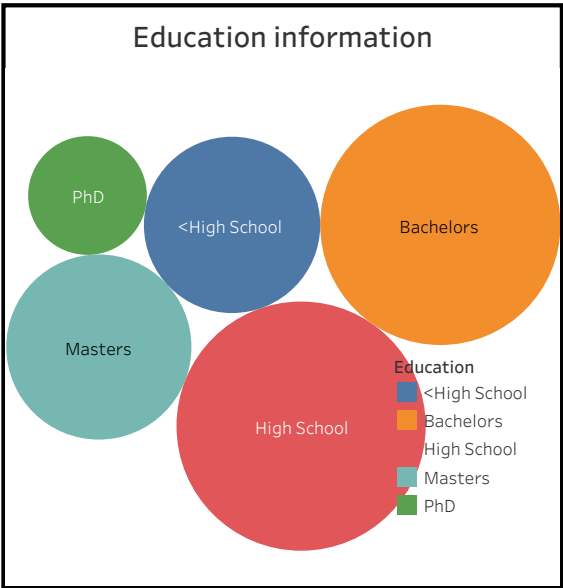# Car Claim Insuarance

Most of the customers are females and majority of customers are married

Females use it for private purpose and males use cars for commercial purposes

High school graduate customers, customers with blue collar occupation, females, SUV owners, Married custo..

Analysis on customers -1

Gender distribution

Gender
- F
- M

3,374

4,273

Marital status

Mstatus

No — 3,076

Yes — 4,571

Count of Data

Education information

PhD

<High School

Bachelors

Masters

High School

Education
- <High School
- Bachelors
- High School
- Masters
- PhD

Occupation details

Blue Collar

Manager

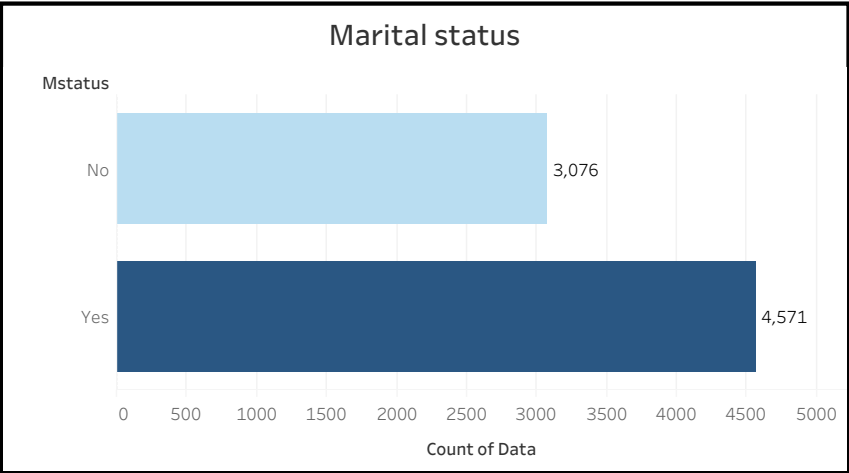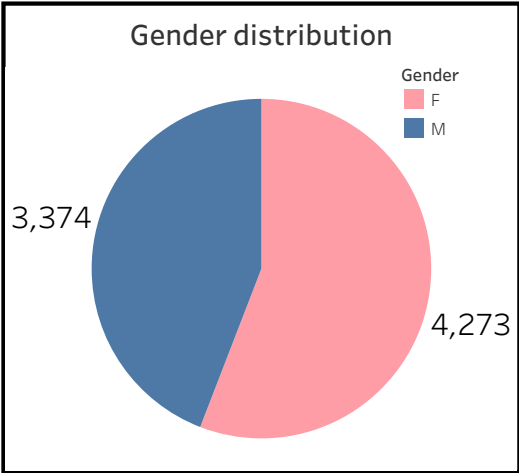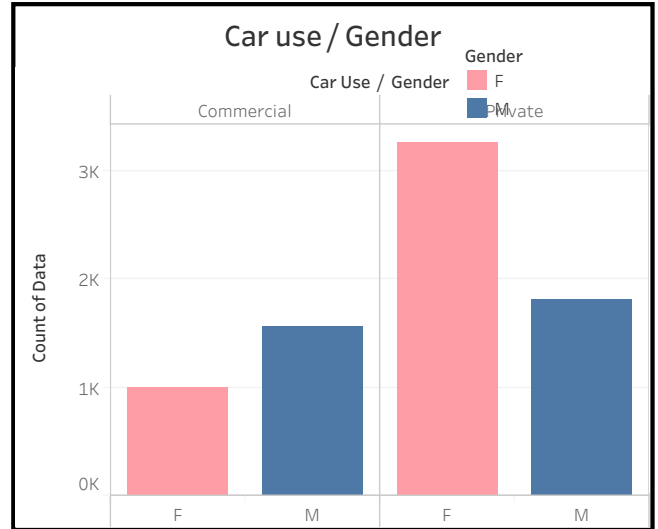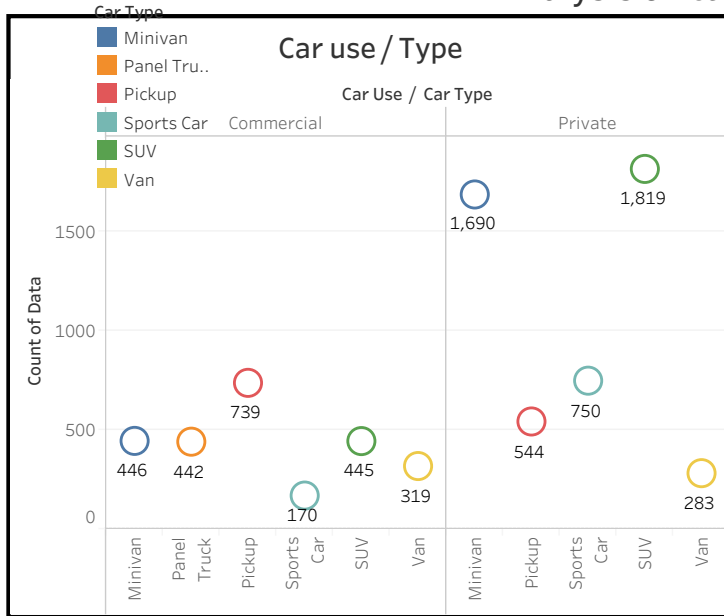Lawyer

Clerical

Student

Home Maker

Car Claim Insuarance

Most of the customers are females and majority of customers are married

Females use it for private purpose and males use cars for commercial purposes
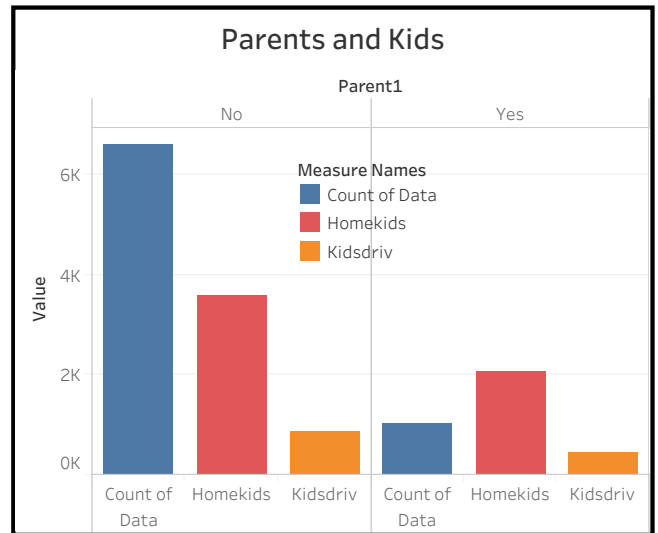
High school graduate customers, customers with blue collar occupation, females, SUV owners, Married custo..

Analysis on customers -2

Car use / Type

Car Type
- Minivan
- Panel Tru..
- Pickup
- Sports Car
- SUV
- Van

Car Use / Car Type

| Commercial | Private |

Count of Data

Commercial: Minivan 446, Panel Truck 442, Pickup 739, Sports Car 170, SUV 445, Van 319

Private: Minivan 1,690, Pickup 544, Sports Car 750, SUV 1,819, Van 283

Car use / Gender

Gender
- F
- M

Car Use / Gender

| Commercial | Private |

Count of Data

Car Type

Car Type	
Minivan	2,136
Panel Truck	442
Pickup	1,283
Sports Car	920
SUV	2,264
Van	602

Parents and Kids

Parent1

| No | Yes |

Measure Names
- Count of Data
- Homekids
- Kidsdriv

Value

No: Count of Data, Homekids, Kidsdriv

Yes: Count of Data, Homekids, Kidsdriv

Car Claim Insuarance

Income and Claim amount based on Urbanicity

All parameters
Urbanicity

% of Customers based on Urbanicity

21.09%
Highly Rural/ Rural

Types under cri..
- Highly Rura..
- Highly Urba..

78.91%
Highly Urban/ Urban

Claim Amount based on Urbanicity

Highly Urban/ Urban

Income

Types under criteria

Car Claim Insuarance

Claim amount based on frequency, Education,Car Age

Claim amount and frequency

Car Age

Car Type
All

Claim amount and freq

Claim amount and Education

Education

Avg. Clm Amt

% of Total Running Sum of Clm Amt

1,838.4 — <High School
1,434.9 — Bachelors
1,813.4 — High School
858.0 — Masters
949.6 — PhD

19.35%
47.39%
85.51%
95.47%
100.00%

Claim amount based on Car Age

Claim amount and freq
Clm Freq

Claim categories
Car Age

Claim amount and freq

Claim based on categ
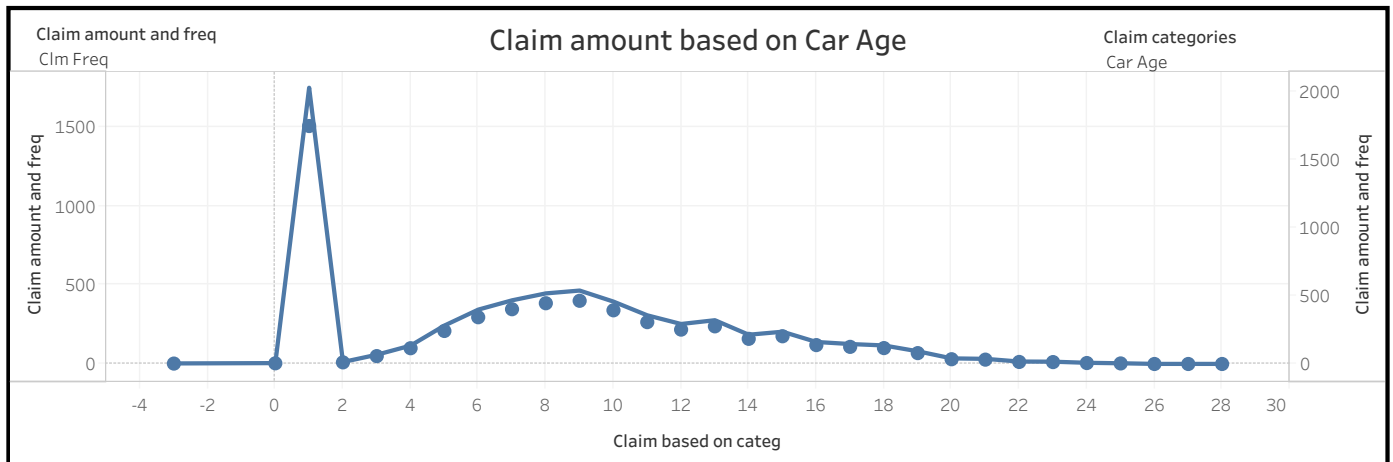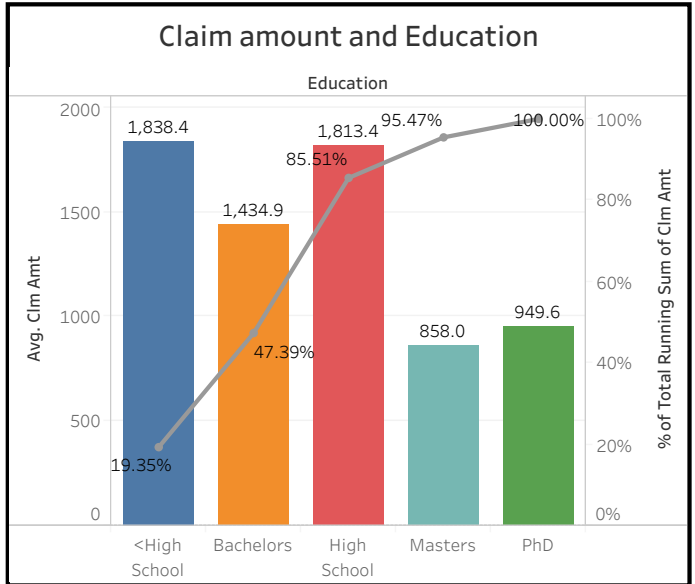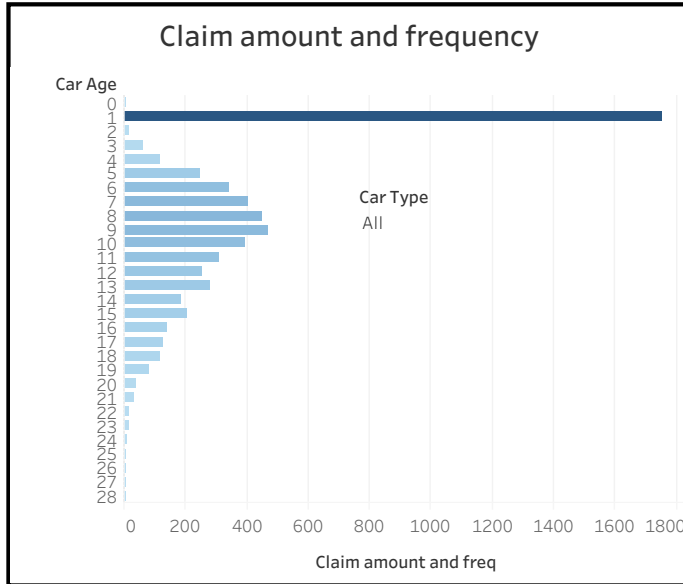
Car Claim Insuarance

Cars that are 1 year old have highest number of claims. Customers who dont have kids are most likely to claim..

PhD graduates earn more than other customers. Top N customers who have claimed for insurance.

Most of the customers do not make claims frequently.

Income and Ranking

Income based on Education

Education

Legend — Education:
- <High School
- Bachelors
- High School
- Masters
- PhD

Bar values (Avg. Income):
- <High School: 25,869
- Bachelors: 65,590
- High School: 39,100
- Masters: 82,923
- PhD: 118,010

TopN

ID
All

Limit

Top customers based o.
10

Ranking

ID

ID	
107090435	
118594334	
195327043	
330860126	
360070906	
360576879	
388849318	
416648514	
573815389	
677647315	

Clm Amt

Car Claim Insuarance

Most of the customers do not make claims frequently.

ID	Education	Occupation	Car Type	Clm Freq 0	1	2	3	4	5
100130023	Masters	Manager	SUV	0					
100263241	Bachelors	Blue Collar	Panel Truck		0				
100321982	PhD	Home Maker	Minivan	0					
100391818	Bachelors	Home Maker	SUV		0				
100549277	High School	Blue Collar	SUV	0					
100550672	<High School	Clerical	Minivan	0					
100560602	Bachelors	Clerical	Pickup	0					
100698866	Bachelors	Manager	Minivan			0			
101131398	Masters	Lawyer	SUV	8,633					
101278471	<High School	Home Maker	SUV	0					
101504483	<High School	Blue Collar	Van				0		
101597061	<High School	Blue Collar	Van			3,428			
101619581	<High School	Student	Minivan	0					
102128945	Bachelors	Blue Collar	Pickup	0					
102133550	High School	Clerical	Panel Truck	0					
102270088	High School	Blue Collar	Van	3,853					
102280835	<High School	Blue Collar	Pickup	0					
102397935	High School	Professional	Van	0					
102512651	Bachelors	Home Maker	SUV				3,235		
102540356	High School	Student	Sports Car	0					
102604051	High School	Clerical	Minivan	0					
102604661	Masters	Lawyer	SUV		0				
102713514	High School	Manager	Minivan	0					
102962150	Bachelors	Manager	Panel Truck			0			
102970449	Bachelors	Blue Collar	SUV	5,704					
103057855	<High School	Blue Collar	Panel Truck		4,212				
103069034	PhD	Professional	Sports Car	4,896					
103155388	Bachelors	Professional	SUV			0			
103170411	Masters	Home Maker	SUV	0					
103299315	<High School	Blue Collar	Van			4,430			
103490683	Bachelors	Professional	Van				3,989		
103642796	<High School	Clerical	Pickup		0				
103651063	Bachelors	Professional	SUV	0					
103716673	High School	Clerical	Pickup	0					
103788606	High School	Blue Collar	Panel Truck	0					
103790027	<High School	Home Maker	SUV		4,212				
103790875	Masters	Lawyer	Sports Car	2,432					
103973147	PhD	Manager	Sports Car	0					

Car Type
All

Occupation
All

Education
All

Car Claim Insuarance

PhD graduates earn more than other customers. Top N customers who have claimed for insurance.

Most of the customers do not make claims frequently.

Summary and business recommendations.

BUSINESS RECOMMENDATIONS

INSIGHTS:

1) People with high income prefer buying panel truck type of car.

2) Married people prefer buying cars.

3) Customers having Blue collar as occupation have claimed high.

4) Customers who have graduated High school as Education have higher average claimed amount

5) Car age of 1 have higher claim amount and frequency.

6) Customers who have completed PhD have more income.

7) Though phd scholars earn high income, they constitute only 7% of overall car buyers

8) Panel trucks gain least claim amount

9) Though panel truck gain least claim amount, it is the most preferred car by high income earners.

ADDITIONAL RECOMMENDATIONS:

1.   Posting new advertisements and promotions for discount and offers will help in retaining the top customers and also improves the number of new customers.

2.   Devalue the car rates according to the age of car inorder to avoid high risk

3.   Targetting customers based on High income, education and profession could increase the business.

SUMMARY

CUSTOMER ANALYSIS :

1) Most of the customers are females

2) Higher % of customers are married

3) Highest level of education of majority of the customers is High school followed by those that have a Bachelor's degree.

4) Blue collar occupation customers are more in number. Doctors are the least

5)Among all the cars, SUV is highly used for private purpose

6)Most of the males use their car for commercial purpose and females use for private purposes.

7) Most preferred car type is SUV.

8) Majority of customers do not have a parent

9) Sports car is least preferref in terms of commercial purposes and van in case of private use.