**Key Findings Insurance and Claim Incident Analysis:**

1. High-Risk Hobbies Strongly Linked to Fraud  
   Claims involving base-jumping, skydiving, bungie-jumping, yachting, and paintball are disproportionately marked as fraudulent. These hobbies often correlate with inflated or suspicious claims.
2. “Total Loss” + No Serious Injuries = Red Flag  
   Many fraudulent claims report “Total Loss” vehicle damage but no ambulance called, no serious injuries, or no police report—which is unusual and suspicious.
3. Single-Vehicle Collisions Are High-Risk  
   Fraud is more common in single-vehicle incidents (harder to verify) compared to multi-vehicle crashes with witnesses.
4. Older Luxury or SUV Models Appear Frequently in Fraud  
   Vehicles like Mercedes E400, BMW X5/X6, Audi A5, and Dodge RAM (older models) show up often in fraudulent claims—possibly due to high claimed values vs. actual worth.
5. Missing or Inconsistent Documentation  
   Fraudulent claims frequently lack police reports or have inconsistent details (e.g., “Total Loss” but trivial injury claims).

**Recommendations:**

1. Flag High-Risk Applications at Underwriting
   * Ask about hobbies during policy application.
   * Apply higher scrutiny or premiums for high-risk activities (e.g., base-jumping).
2. Automate Fraud Detection Rules  
   Create alerts for combinations like:
   * Hobby = risky + Incident = Single Vehicle + Severity = Total Loss + Police Report = NO
3. Require Mandatory Documentation
   * Enforce police/ambulance reports for claims over a certain amount or labeled “Total Loss.”
4. Train Claims Adjusters  
   Focus training on spotting inconsistencies (e.g., luxury car “stolen” with no security features, or “total loss” with minimal medical claims).
5. Review Pricing for High-Risk Profiles  
   Consider adjusting premiums for customers with high-risk hobbies, older luxury vehicles, or history of single-vehicle claims.