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Data Analyst Portfolio | 2025

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Insurance Portfolio Dashboard (Excel)
Claims, Profitability, and Risk Performance Analysis

Overview

This Excel dashboard analyzes insurance portfolio performance by region, policy type, demographics, and time (2022–2024). It measures total premiums, claims, and profit margins to assess underwriting performance and loss trends.

Key Findings

- **Overall Performance:** The portfolio generated **$25.7M in premiums** versus **$41.4M in claims**, yielding a **161% loss ratio** and **–61% profit margin**, signaling heavy underwriting losses.
- **Regional Performance:** Every region was unprofitable, with the **West (–73%)** performing worst and **Midwest (–51%)** least severe, indicating pricing and risk-assessment gaps.
- **Policy Type: Auto (290%)** and **Home (150%)** policies drove the steepest losses, while **Health (13%)** and **Life (0%)** maintained profitability.
- **Demographics:** Profitability rose with age; **females heavily outperformed males** in the 66+ segment, showing stability among older policyholders.

Recommendations

- **Reprice Auto Policies:** Adjust risk scoring, premiums, and deductibles to reduce excessive claims payouts.
- **Regional Focus:** Prioritize **West** and **South** regions for claim audits and pricing revisions.
- **Promote Profitable Products:** Expand **Health** and **Life** policies to stabilize portfolio margins.
- **Refine Demographic Strategy:** Develop retention and loyalty initiatives for **older, low-claim customers**.
- **Predictive Pricing:** Use quarterly loss-ratio data to support dynamic pricing and early risk detection.

Skills Demonstrated

- Insurance Risk & Profitability Analysis
- Excel Dashboard Design & KPI Visualization
- Claims Data Interpretation & Loss Ratio Modeling
- Demographic & Policy-Based Insights