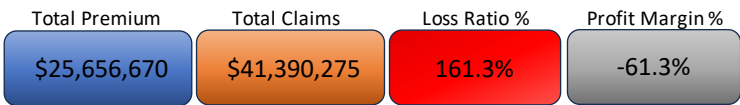
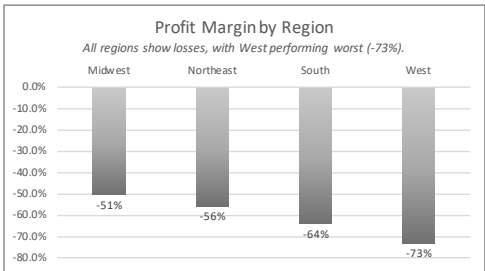


# Insurance Portfolio Dashboard

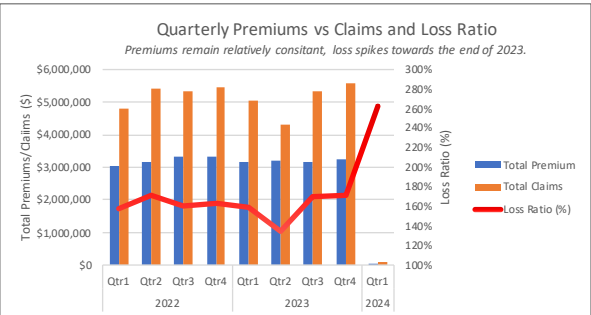
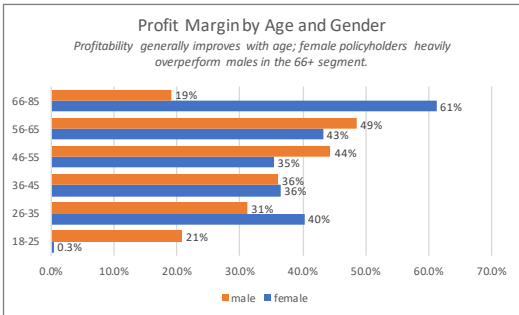
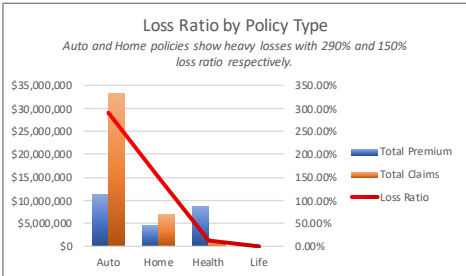


Performance overview by region, policy type, demographics, and time (2022-2024)



Region	Profit Margin (%)
Midwest	-50.5%
Northeast	-55.8%
South	-64.1%
West	-73.1%
Grand Total	-61.3%

Policy Type	Loss Ratio
Auto	290.09%
Home	150.95%
Health	12.58%
Life	0.03%
Grand Total	161.32%



## Key Insights

- Overall Performance:** The portfolio shows **\$25.7 M in premiums** versus **\$41.4 M in claims**, yielding a **161% loss ratio** and **-61% profit margin**, confirming severe underwriting losses.
- Regional Performance:** Every region is unprofitable, with the **West (-73%)** worst and **Midwest (-51%)** least severe, revealing pricing and risk-assessment gaps.
- Policy Trends:** **Auto (290%)** and **Home (150%)** drive the steepest losses; **Health (13%)** and **Life (0%)** maintain positive margins.
- Demographics:** Profitability rises with age; **males perform well overall**, though **females overperform in the 66+ segment**.
- Time Trends:** Claims have increased through **2023-2024**, while premiums stayed flat—widening the loss-ratio gap.

## Key Takeaways

- Reprice Auto Policies:** Adjust risk scoring, premiums, and deductibles to reduce excessive payouts.
- Regional Focus:** Prioritize **West** and **South** regions for claim audits and revised modeling.
- Promote Profitable Options:** Grow **Health** and **Life** products for long-term portfolio stability.
- Refine Demographic Strategy:** Create retention programs for **older policyholders** based on risk profiles.
- Claims Oversight:** Expand fraud detection and claims-severity controls, especially in Auto & Home.
- Predictive Pricing:** Use quarterly loss-ratio trends for dynamic pricing and early deficit