

# Insurance Risk Analytics Dashboard | Claims & Risk Drivers

DATABUZZ

Navigation

Overview

**Claims**

DeepDive



**30K**

Total Claims Count

**₹ 214.2K**

Claim Severity

**59.9%**

Claim Frequency

**95.7%**

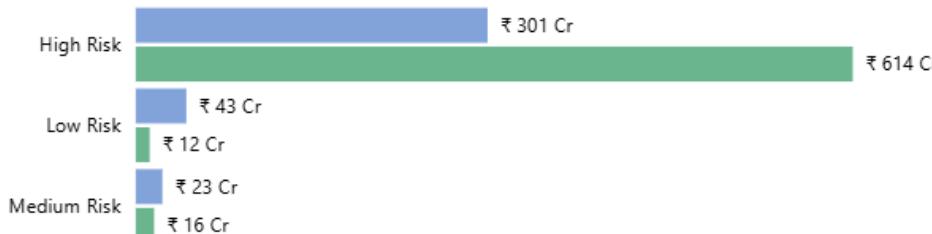
High Risk Claim %

**64.1%**

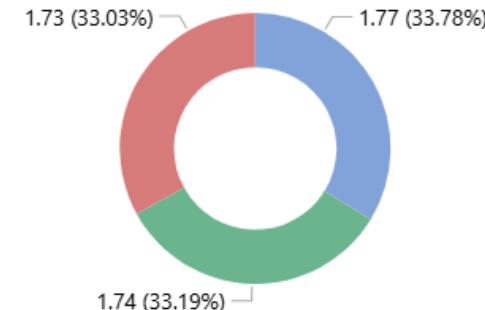
High Risk Claim Frequency

## Premium and Claims by RiskCategory

Total Premium   Total Claims



## Loss Ratio by Income Band

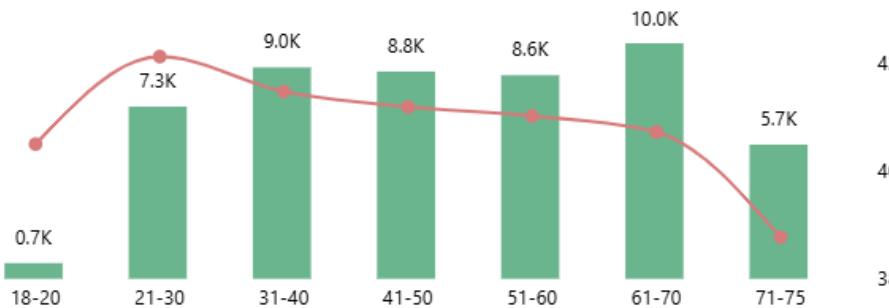


**IncomeBand**

- Medium
- Low
- High

## Age Band Risk Profile

Total Customers   Avg Risk Score



## High-Risk Customer Details

CustomerID	RiskScore	Total Claims	Total Premium
457	99	₹ 162.63K	₹ 118.98K
1164	99	₹ 270.49K	₹ 130.28K
1193	99	₹ 257.49K	₹ 122.70K
1929	99	₹ 143.28K	₹ 114.24K
2100	99	₹ 267.73K	₹ 111.41K
2363	99	₹ 153.33K	₹ 114.50K
3108	99	₹ 248.19K	₹ 128.50K
4098	99	₹ 295.17K	₹ 117.39K
4381	99	₹ 140.76K	₹ 139.98K
EAC1	99	₹ 242.60K	₹ 124.77K
<b>Total</b>		<b>₹ 64,12,732.25K</b>	<b>₹ 36,73,094.25K</b>

# Insurance Risk Analytics Dashboard | Risk Portfolio Overview

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DeepDive



**50K**  
Total Policies

**₹ 367 Cr**  
Total Premium

**40.96**  
Avg Risk Score

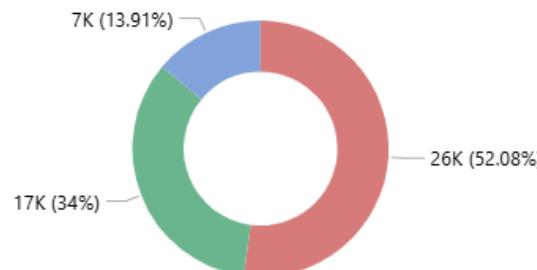
**52.08%**  
High Risk %

**1.75**  
Loss Ratio

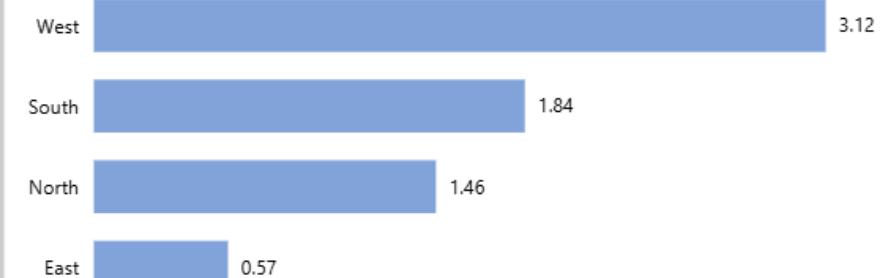
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## Policy Distribution by Risk Category

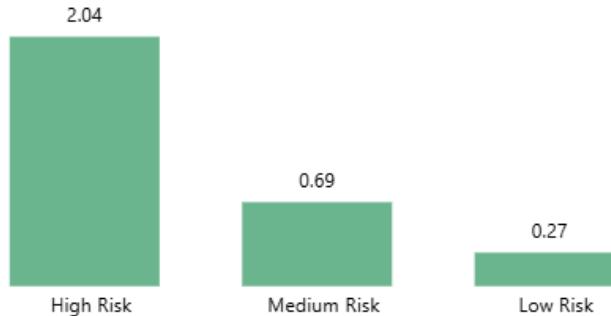
● High Risk ● Low Risk ● Medium Risk



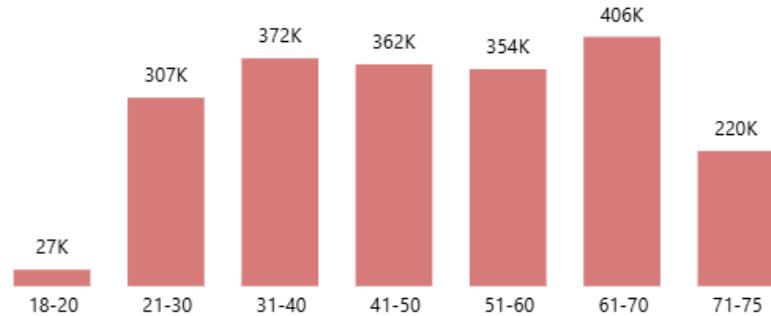
## Loss Ratio by Region



## Loss Ratio by Risk Category



## Risk Score by Age Band



# Insurance Risk Analytics Dashboard | High Risk Deep Dive

DATABUZZ

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Claims

DeepDive



PolicyID	CustomerID	Gender	Age Band	Driving Experience Band	Smoker	Risk Score	Loss Ratio	ClaimsCount	Total Premium	Total Claims
100001	1	Female	51-60	21+   Veteran Driver	No	25	1.20	0	₹ 6.34K	₹ 7.57K
100002	2	Male	61-70	21+   Veteran Driver	No	56	0.68	1	₹ 339.56K	₹ 230.06K
100003	3	Female	41-50	3-5   Early Stage	Yes	68	2.26	1	₹ 71.68K	₹ 161.87K
100004	4	Male	31-40	6-10   Experienced	Yes	31	1.56	0	₹ 13.44K	₹ 20.98K
100005	5	Male	51-60	6-10   Experienced	Yes	70	3.73	0	₹ 55.90K	₹ 208.23K
100006	6	Female	21-30	11-20   Highly Experienced	No	34	0.99	0	₹ 12.51K	₹ 12.37K
100007	7	Female	31-40	21+   Veteran Driver	Yes	64	4.62	0	₹ 44.85K	₹ 207.24K
100008	8	Female	51-60	21+   Veteran Driver	No	5	1.16	0	₹ 7.81K	₹ 9.09K
100009	9	Male	31-40	3-5   Early Stage	No	68	4.20	0	₹ 45.43K	₹ 191.04K
100010	10	Male	31-40	21+   Veteran Driver	No	42	1.45	0	₹ 12.69K	₹ 18.36K
100011	11	Female	21-30	11-20   Highly Experienced	No	61	2.56	1	₹ 89.59K	₹ 228.93K
100012	12	Female	21-30	21+   Veteran Driver	No	3	2.34	0	₹ 4.03K	₹ 9.41K
100013	13	Male	41-50	11-20   Highly Experienced	No	8	1.26	1	₹ 5.36K	₹ 6.78K
100014	14	Female	61-70	11-20   Highly Experienced	No	51	1.75	2	₹ 192.94K	₹ 337.89K
100015	15	Female	51-60	21+   Veteran Driver	No	60	4.33	0	₹ 74.44K	₹ 322.58K
100016	16	Male	51-60	11-20   Highly Experienced	Yes	24	0.66	1	₹ 6.95K	₹ 4.60K
100017	17	Female	41-50	11-20   Highly Experienced	No	53	2.55	0	₹ 83.71K	₹ 213.06K
100018	18	Male	61-70	21+   Veteran Driver	No	3	1.15	0	₹ 7.08K	₹ 8.15K
100019	19	Male	31-40	11-20   Highly Experienced	Yes	61	2.21	0	₹ 88.95K	₹ 196.23K
100020	20	Female	61-70	6-10   Experienced	Yes	0	0.04	1	₹ 218.67K	₹ 7.69K
100021	21	Female	71-75	11-20   Highly Experienced	No	11	0.02	0	₹ 327.71K	₹ 8.02K
100022	22	Female	41-50	21+   Veteran Driver	No	31	2.14	0	₹ 15.23K	₹ 32.60K
100023	23	Male	61-70	6-10   Experienced	No	45	4.66	0	₹ 41.53K	₹ 193.71K