

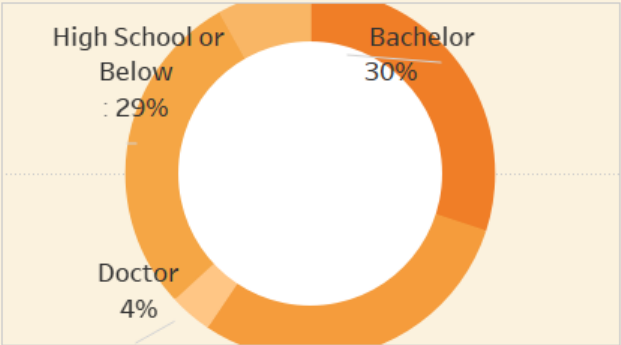
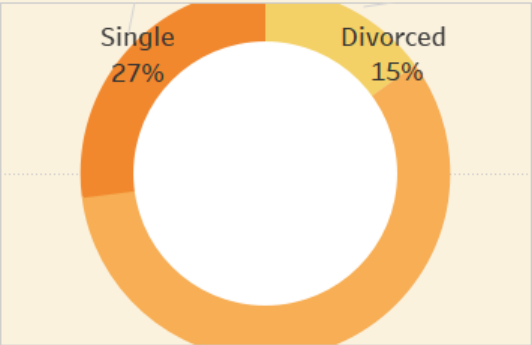
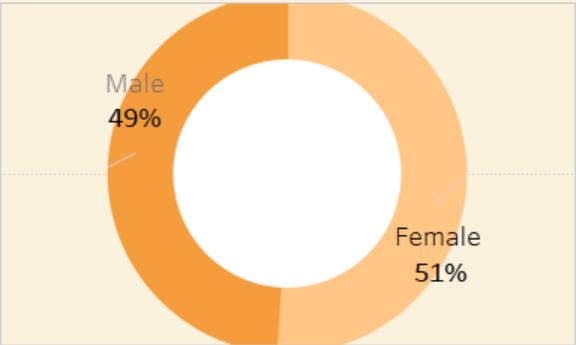
Auto Insurance Analysis

Insurance Company Overview	Customer Demographics	Vehicle, Policy and Loss Ratio Analysis	Sales Channels and Customer Complaints
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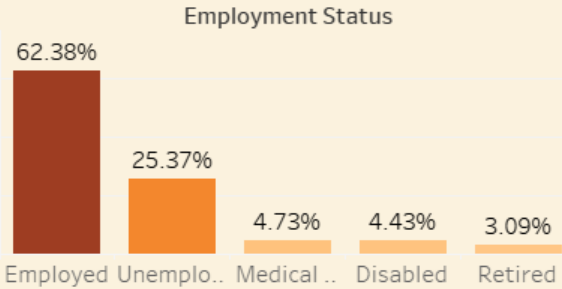


Auto Insurance Analysis

Insurance Company Overview	Customer Demographics	Vehicle, Policy and Loss Ratio Analysis	Sales Channels and Customer Complaints
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Customer Employment status

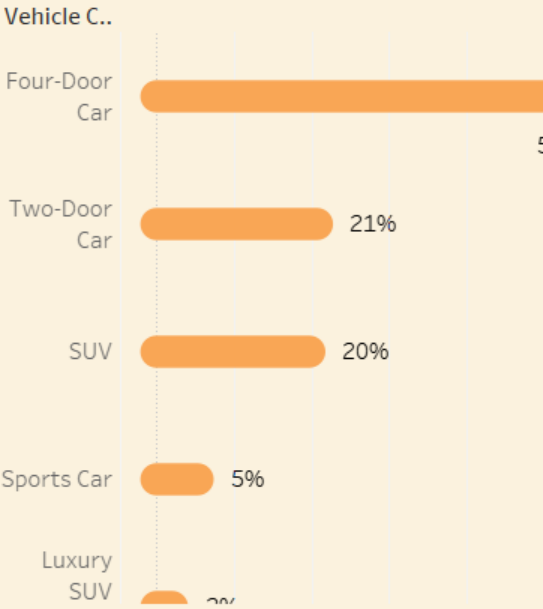


Sales Channel
All

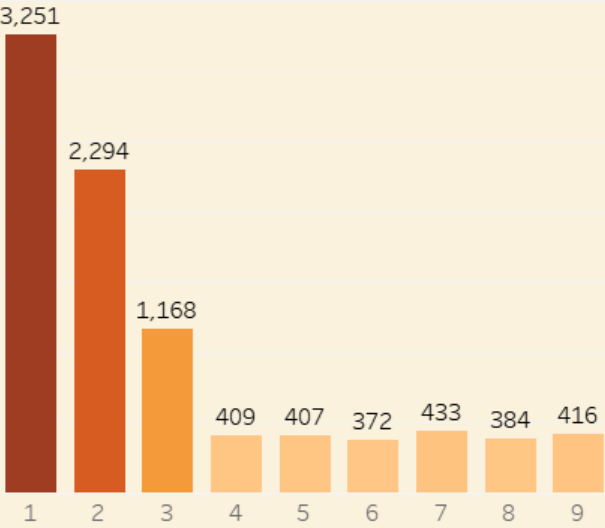
Response
All

Policy Type
All

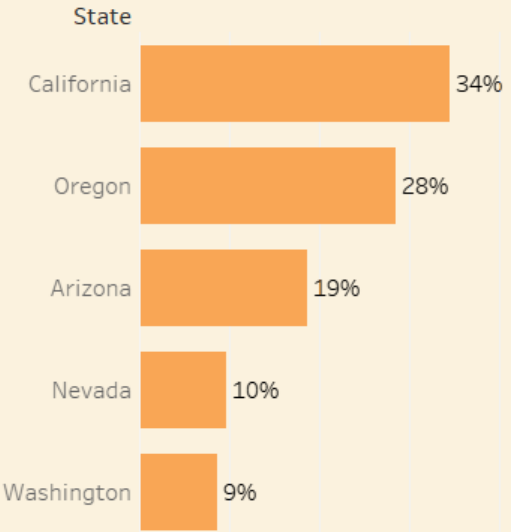
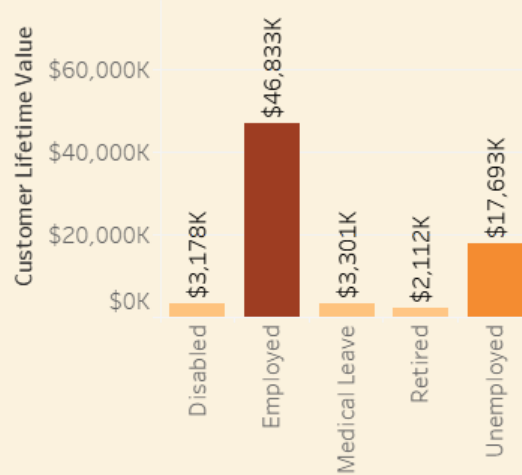
Customers
9,134



Customers with multiple Policies



CLV based on Employment Status



Customer Segment
9,134

Customer Segment
Employment

State
All

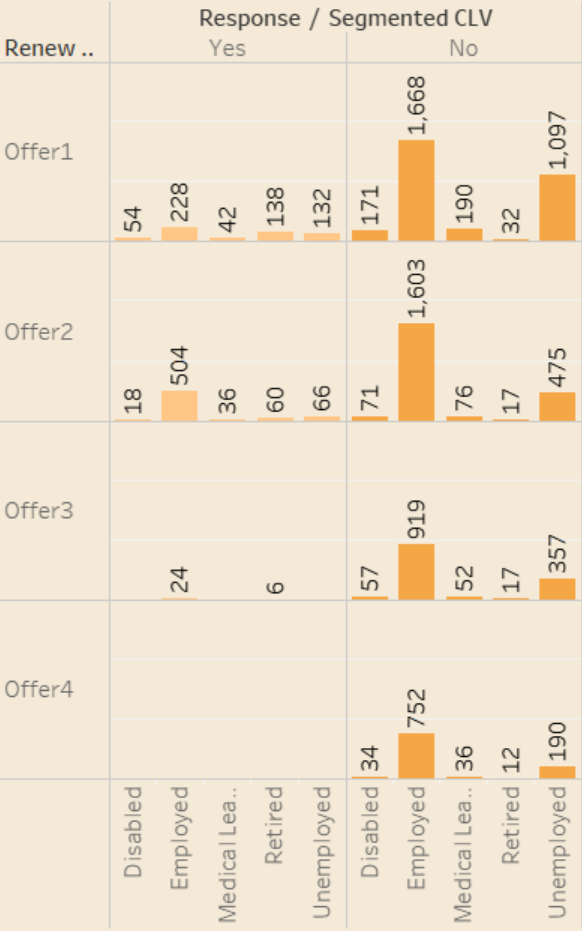
Employment
All

Education
All

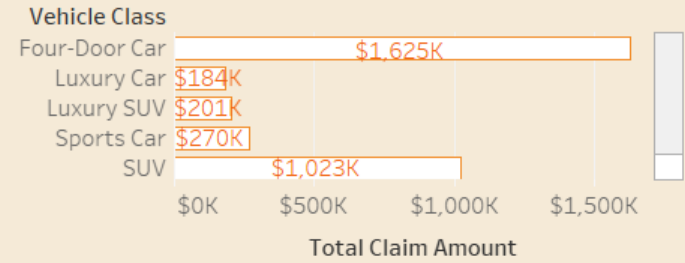
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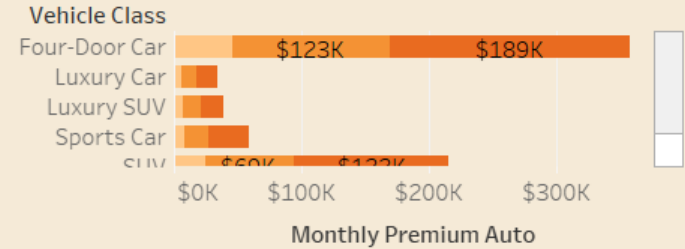
Responses for Renew Offer



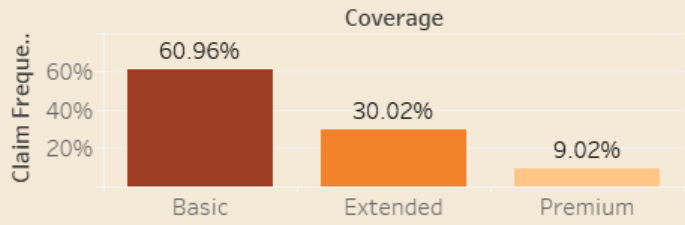
Vehicle class Vs Claim



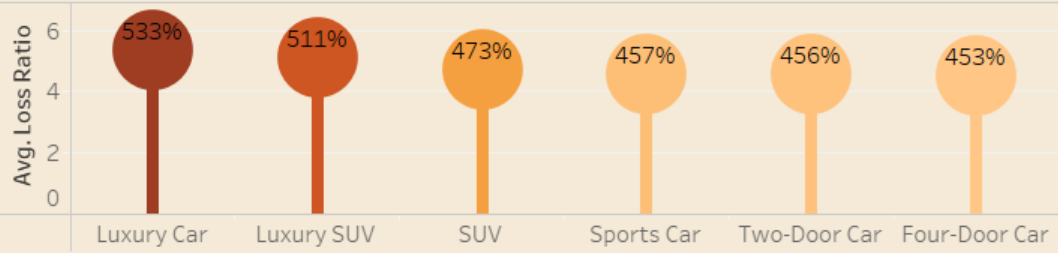
Vehicle class vs monthly premium



Claim Frequency



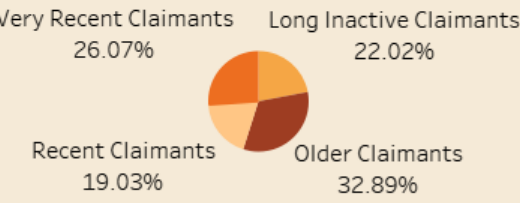
Loss Ratio Vs Vehicle class



Claim Frequency by State



Customer segmentation based on claims



Policy All

Policy Type All

Customer .. Employm..

Vehicle Cl.. All

Coverage All

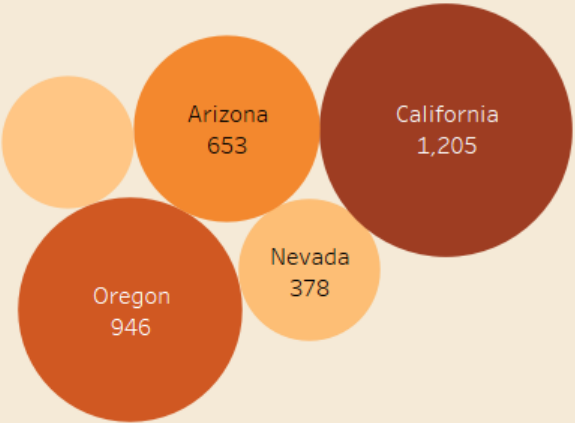
Auto Insurance Analysis

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Sales channel Vs Response Rate

Response	Sales Channel			
	Agent	Branch	Call Center	Web
Yes	50.92%	22.48%	14.68%	11.93%
No	35.92%	29.04%	20.10%	14.94%

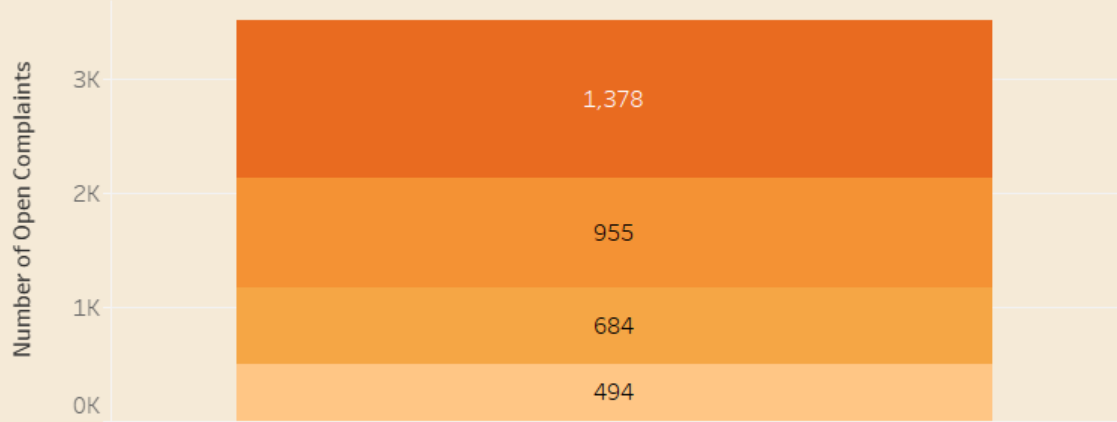
Complaints vs State



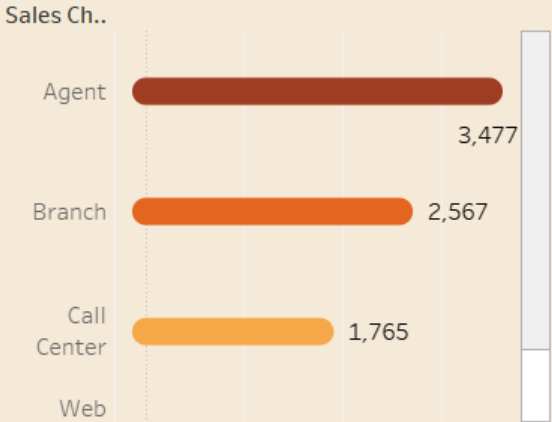
Policy Type
All

State
All

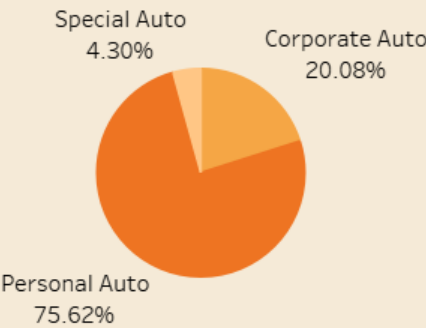
Complaints vs Sales channel



Sales channel



Complaints vs Policy Type



Summary:

Customer Base and Demographics:

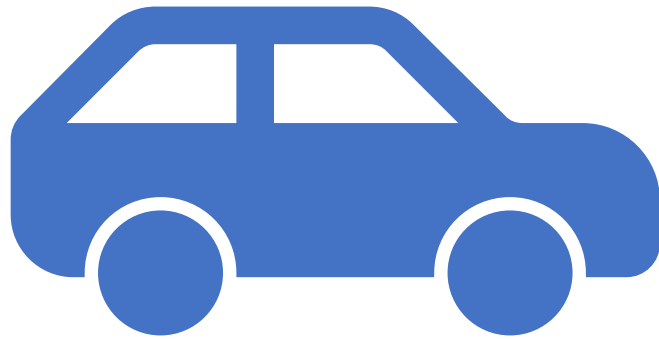
- The insurance company serves a diverse customer base with a slightly higher proportion of female customers (51%) compared to male (49%).
- The majority of customers are married (58%), with singles (27%) and divorced individuals (15%) making up the rest. Education levels vary, with Bachelor's degree holders (30%), College graduates (29%), and those with High School or Below education (29%) forming the majority.
- The customer base is primarily employed (62.38%), with a significant portion unemployed (25.37%).



VEHICLE AND POLICY
DISTRIBUTION:



FOUR-DOOR CARS ARE THE
MOST COMMON VEHICLE TYPE
(51%), FOLLOWED BY TWO-
DOOR CARS (21%) AND SUVS
(20%).



-
- Claims and Risk: Four-Door Cars have the highest total claim amount, but Luxury Cars show the highest loss ratio (533%), suggesting they are the riskiest category. The Customer Lifetime Value (CLV) is highest for employed customers. Basic coverage policies have the highest claim frequency (60.96%), which could indicate a need for policy adjustments or pricing reviews.



Sales Channels and Customer Satisfaction:

- Agents are the most effective sales channel, with the highest response rate (50.92%) and the most policies sold (3,477). However, they also generate the most complaints (1,378), suggesting potential issues with service quality or customer expectations. California has the highest number of complaints (1,205), followed by Oregon (946).



Recommendations

Risk Management and Pricing:

- Review and potentially adjust pricing for Luxury Car policies to address the high loss ratio.
- Analyze the factors contributing to the high claim frequency in Basic coverage policies and consider adjusting coverage terms or pricing.

Customer Retention and Upselling:

- Develop targeted retention programs for employed customers, who have the highest CLV.
- Create incentives for customers to add multiple policies, focusing on the large segment with only 1-2 policies.



Product Development:

- Given the popularity of Four-Door Cars, develop specialized products or add-ons for this vehicle type to increase policy value and customer satisfaction.

Geographic Focus:

- Develop tailored strategies for California and Oregon to address the high number of complaints in these states.
- Consider expansion opportunities in Nevada and Washington, which currently have lower market shares.