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# Telematics Insurance (PAYD/PHYD) — Minimal POC

## 3) Risk scoring and premiums

### Last training metrics:

```
▼ {
  "logreg" : {
    "accuracy" : 0.776
    "auc" : 0.5533873343151694
  }
  "gradboost" : {
    "accuracy" : 0.76
    "auc" : 0.4863770250368188
  }
}
```

Choose model

gradboost

Base premium (\$)

800.00

Coverage multiplier

1.00

Deductible multiplier

1.00

Safe-driver threshold (risk)

0.20

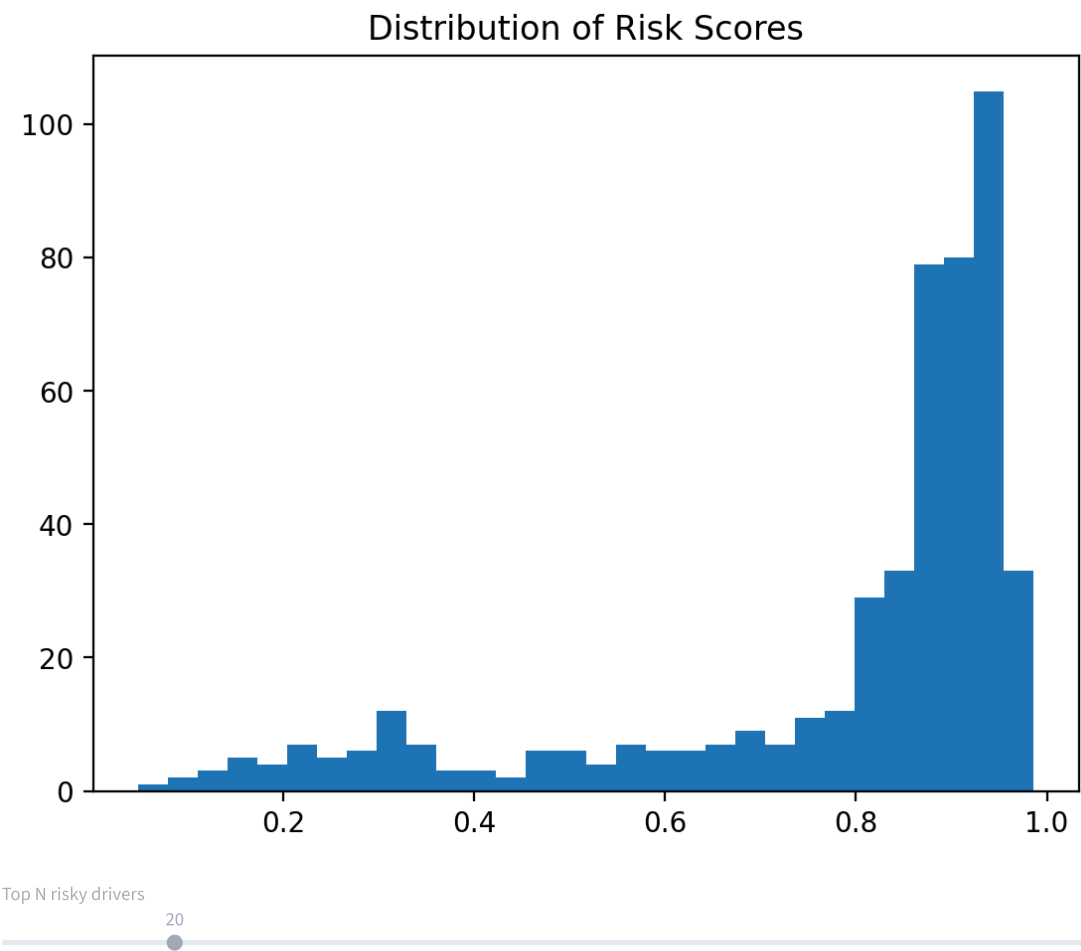
Safe-driver discount (%)

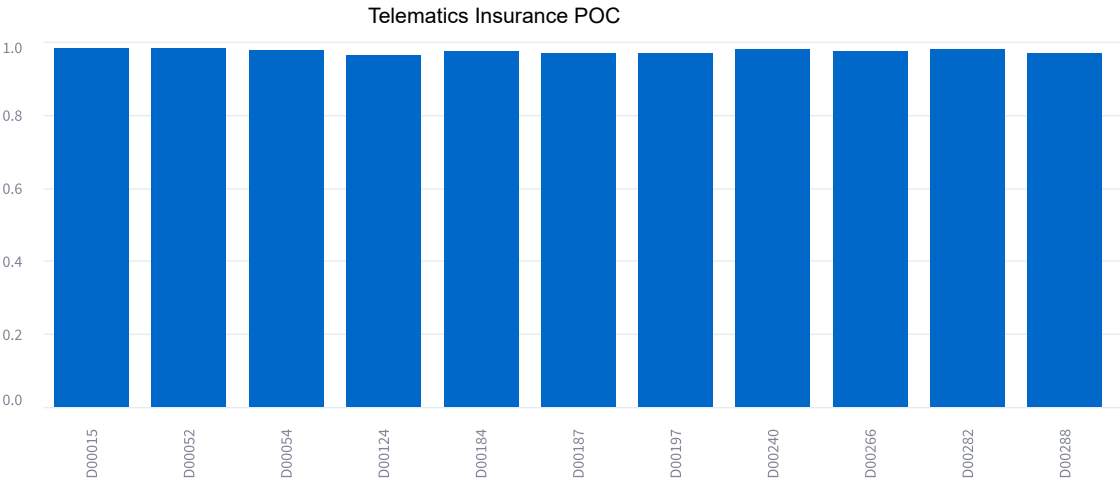
0.10

## Driver Scores & Premiums

	driver_id	risk_score	premium	harsh_rate
483	D00483	0.9864	1589.1136	0.0
52	D00052	0.9815	1585.2393	0.1
15	D00015	0.98	1584.0148	0.0
282	D00282	0.9796	1583.7103	0.1
318	D00318	0.9784	1582.7345	0.0
240	D00240	0.9776	1582.094	0.1
54	D00054	0.9754	1580.2838	0.1
364	D00364	0.9747	1579.7488	0.1
184	D00184	0.9741	1579.241	0.0
266	D00266	0.9727	1578.1386	0.1

Visualizations





Premium breakdown (single driver)

Driver

D00000

`{`

`"driver_id" : "D00000"`

`"risk_score" : 0.9290058287399778`

`"base_x_(1+risk)" : 1543.2046629919823`

`"after_coverage_deductible" : 1543.2046629919823`

`"safe_discount_amount" : 0`

`"final_premium" : 1543.2046629919823`

`}`

Export priced\_table.csv