



Policy Year

- 2014
- 2015
- 2016
- 2017
- 2018

Policies Opened

57K

Total Premium

\$384M

Total Claims

\$337M

Premium to Claim...

114%

Avg. Premium

\$7K

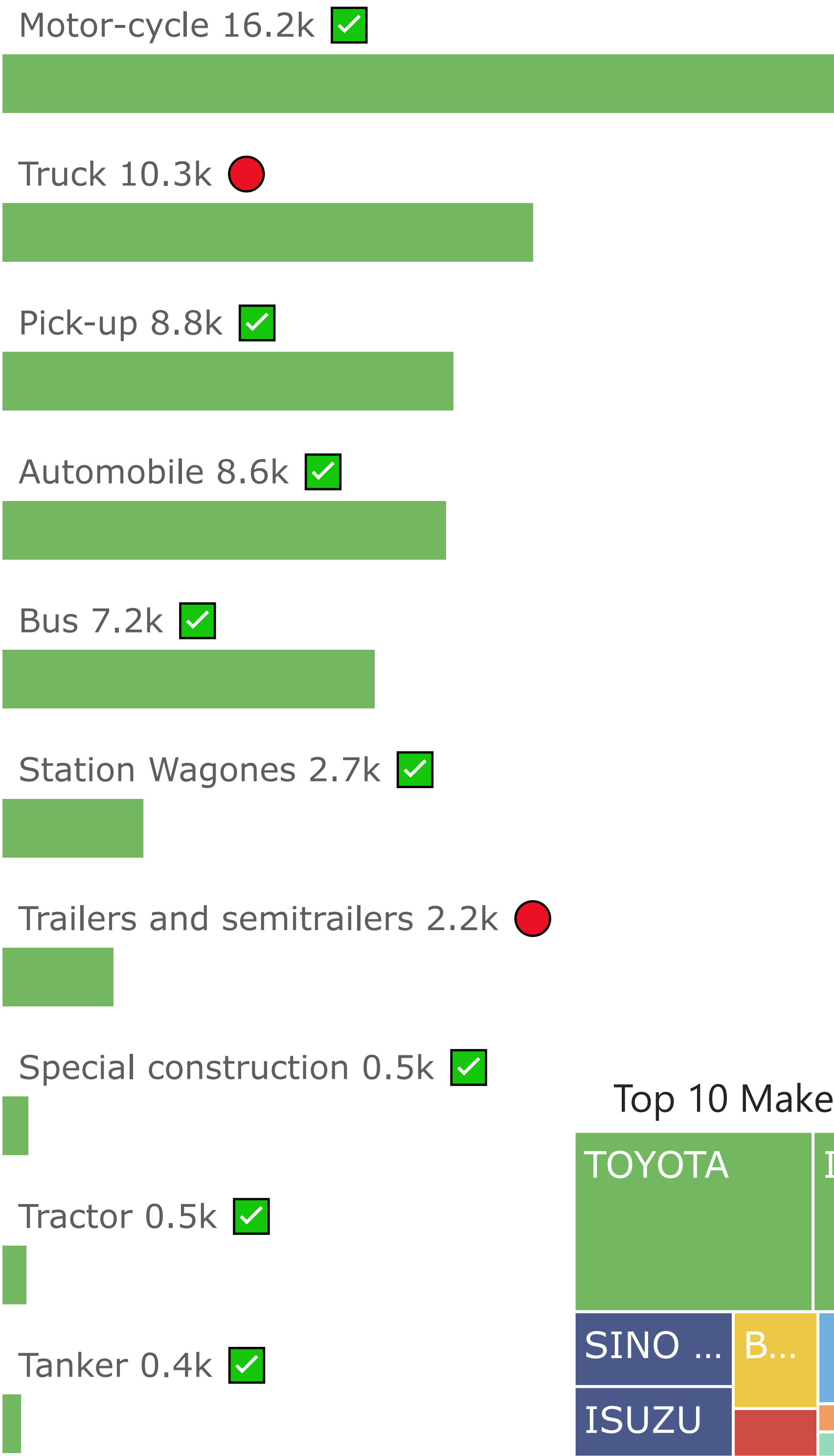
Avg. Claim2

\$6K

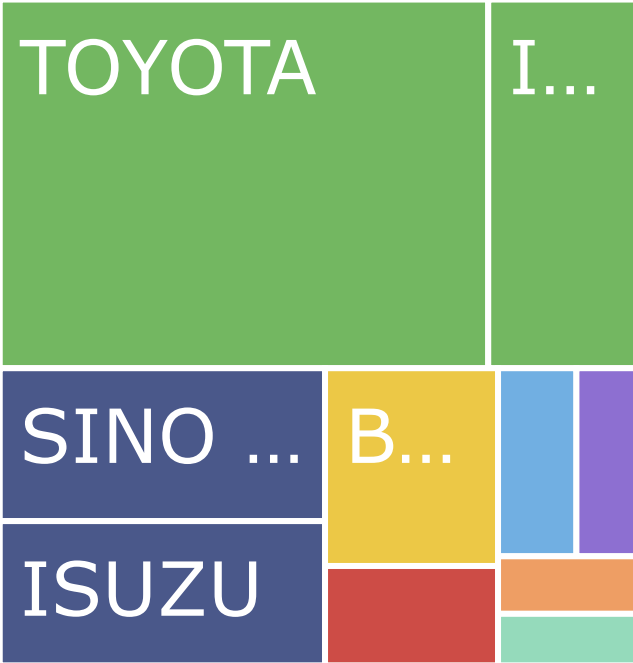
Claim Count

2K

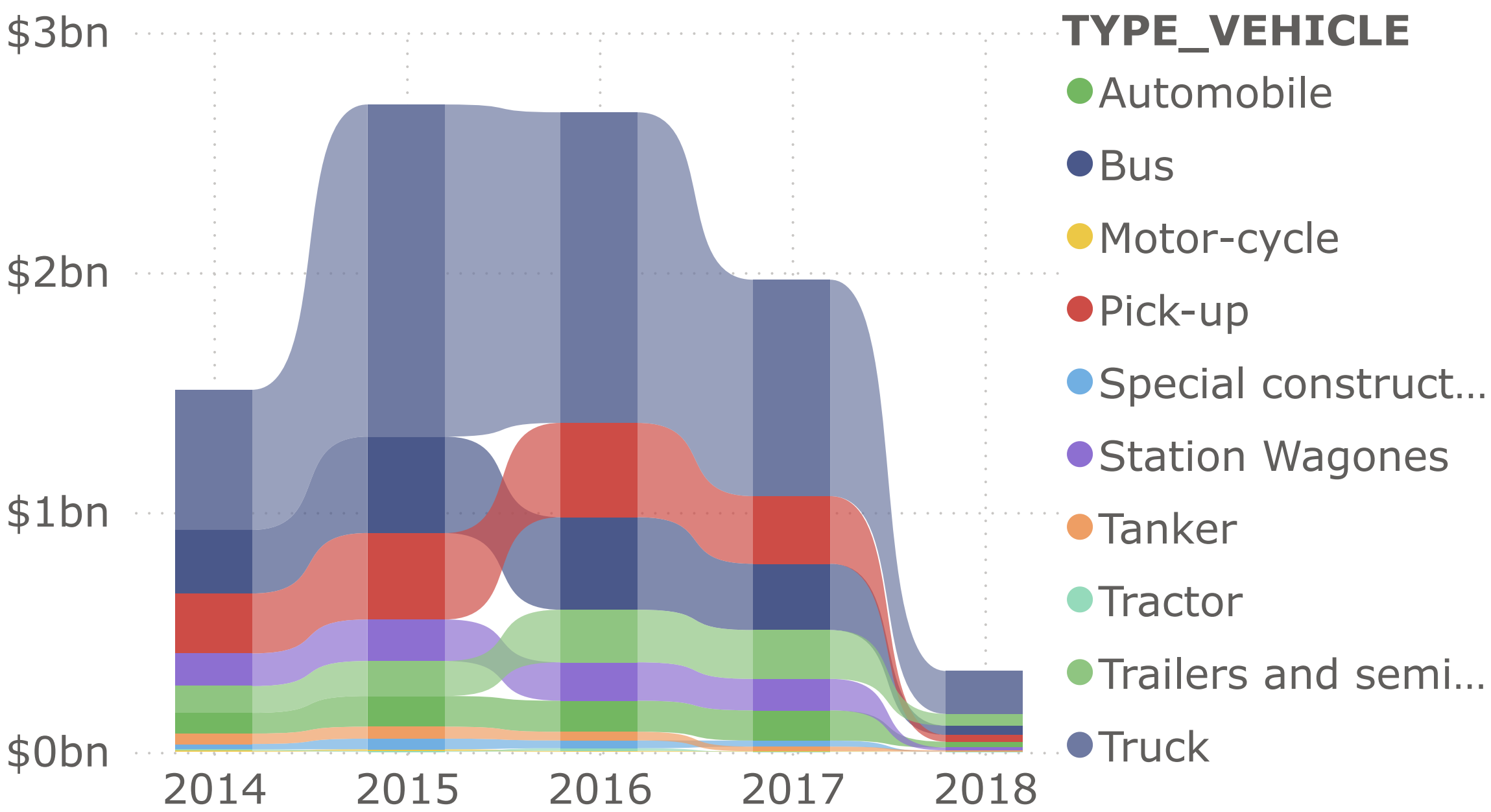
Who is buying our policies?



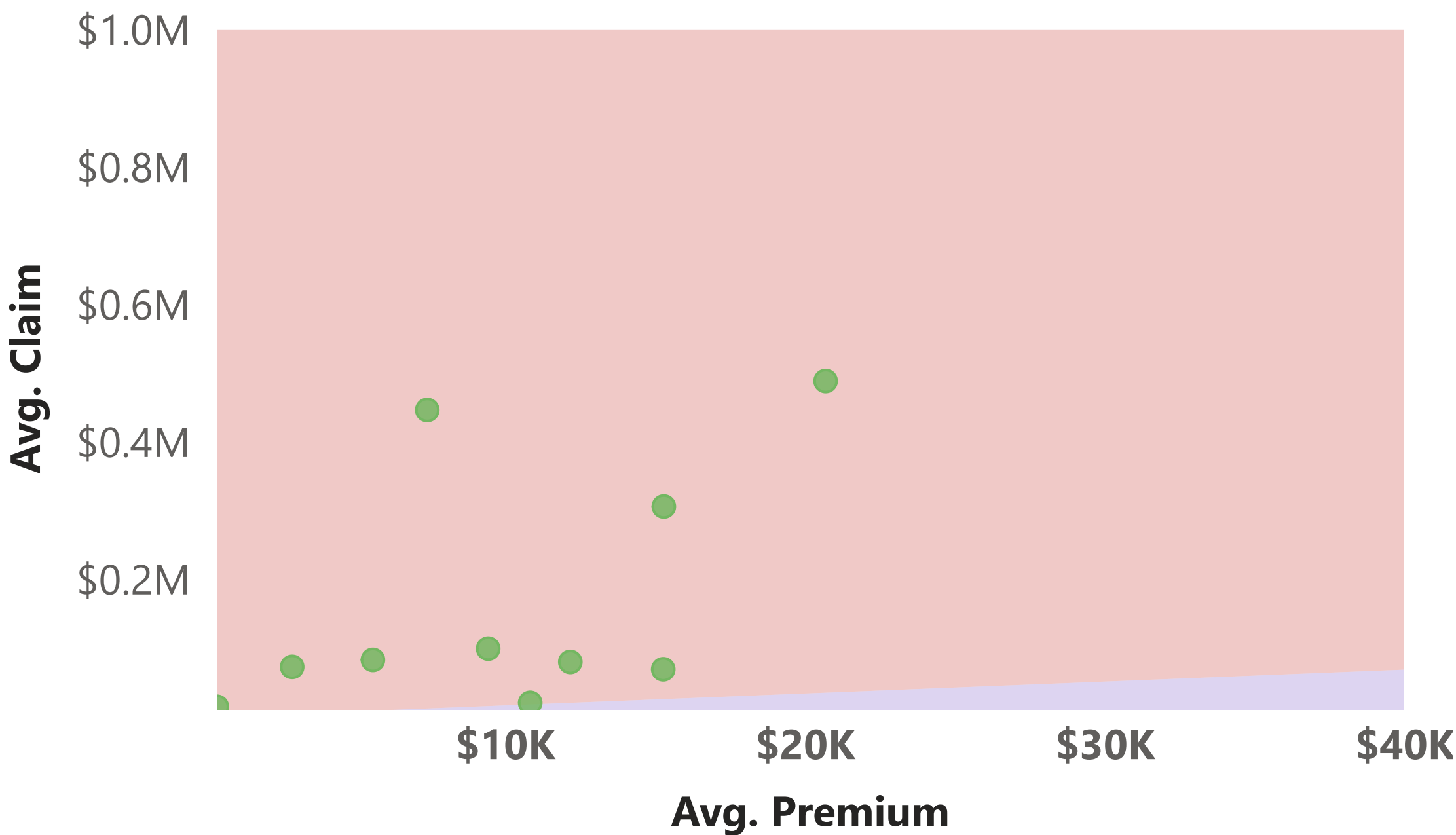
Top 10 Makes



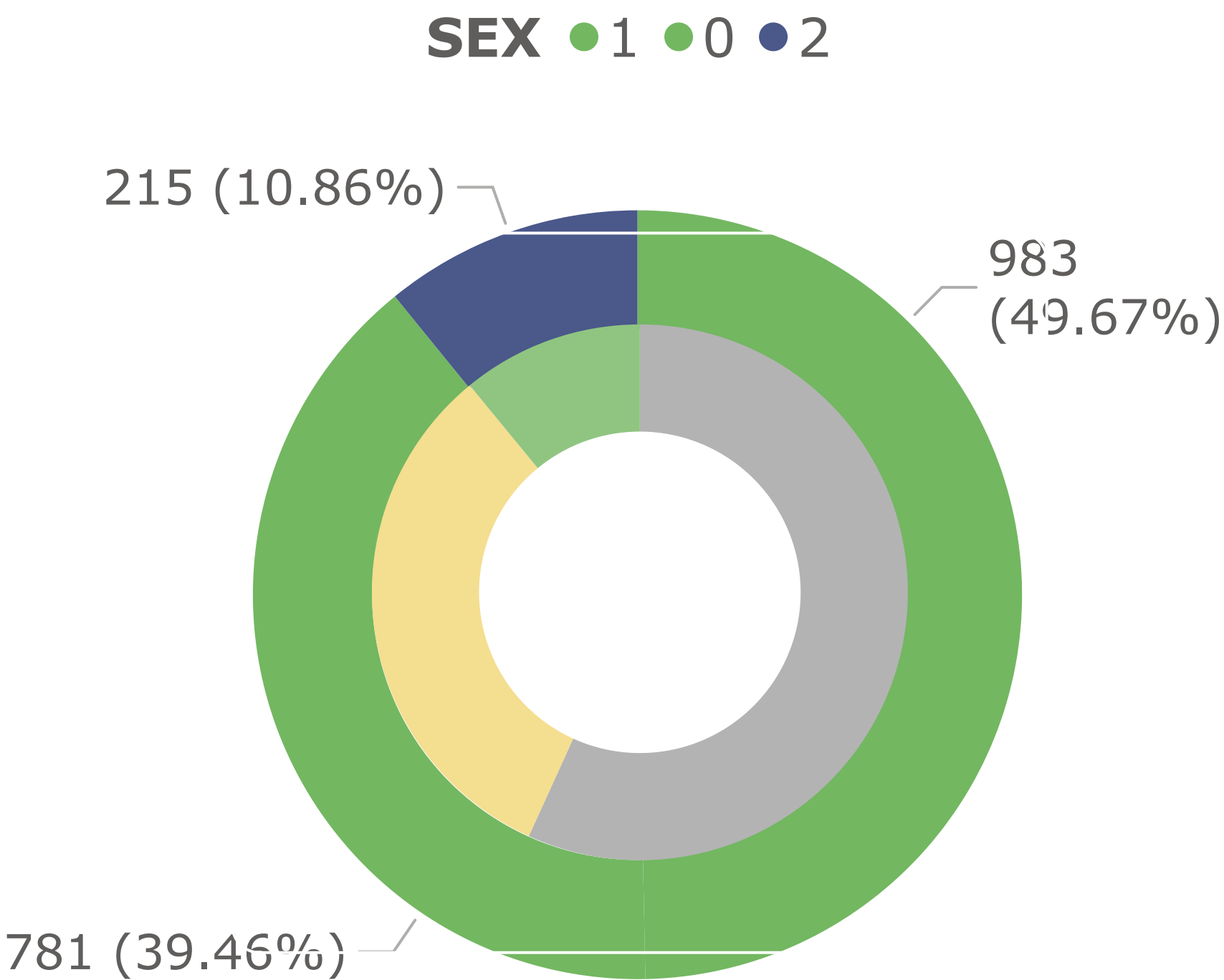
Who Claims Most?



Premium vs. Claim (Average)



Sex 0 has more claims



Profitable Segments

USAGE	2014	2015	2016	2017	2018
Agricultural Any Farm	687%	205%	101%	2309%	6115%
Agricultural Own Farm	129%	1263%	219%	4644%	2956...
Ambulance	50%	63%	56%	78%	554%
Car Hires	37%	157%	94%	280%	662%
Fare Paying Passengers	32%	34%	38%	54%	167%
General Cartage	21%	20%	24%	34%	70%
Learnes	39%	478%	69%	33%	1157%
Others	6%	139%	1259%	315%	5191%
Own Goods	40%	48%	52%	89%	197%
Own service	83%	88%	84%	139%	271%

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Policies Opened

508K

Avg. Premium

\$8K

Avg. Claim

\$243K

P/C Ratio

44%