

Shield Insurance Analysis

Key Metrics & Insights from Power BI Dashboard

Company Overview

Shield Insurance Company provides reliable and comprehensive insurance plans for individuals and businesses, ensuring protection from various risks. Known for its commitment to customer care and security, Shield stands out in the market for its focus on coverage reliability, helping customers feel safe and secure.



Objective

- Present key metrics including total customers, total revenue, daily revenue and customer growth, and month-over-month percentage change.
- Analyze customer segmentation by age groups, cities, and sales modes to identify revenue and customer trends.
- Showcase trends for customer and revenue growth with a toggle between graphs, and apply filters on key dimensions like sales mode, age group, city, and month.
- Provide detailed analysis of sales mode trends, customer distribution, and revenue percentages by age group, city, and sales mode.
- Explore age group behavior concerning sales mode preferences, policy preferences, and expected settlements for further business insights.



Performance Snapshot

| |
|-----------------|
| Total Revenue |
| \$989.3M |
| LM: 836M |
| % Chg: 18.4% |

| |
|-----------------|
| Total Customers |
| 26.8K |
| LM: 23K |
| % Chg: 18.3% |

| |
|----------------------|
| Daily Revenue Growth |
| \$5.2M |
| LM: 8M |
| % Chg: -- |

| |
|-----------------------|
| Daily Customer Growth |
| 115 |
| LM: 225 |
| % Chg: -- |

- Total Revenue: **\$989.3M**
- Total Customers: **26.8K**
- Daily Revenue Growth (DRG): **\$5.2M**
- Daily Customer Growth (DCG): **115**

The current metrics reflect strong financial growth and robust customer acquisition, with an **18.4%** increase in total revenue and an **18.3%** rise in total customers compared to the last month. However, the daily revenue and daily customer growth rates show a decline from the previous period, highlighting an opportunity to optimize short-term performance and sustain the positive momentum.



Customer & Revenue Insights by Age Group

- The **31-40 age group** is the top revenue generator, contributing **\$311.1M** from **10,460 customers**.
- The **41-50 age group** follows with a strong contribution of **\$226.5M** from **6,031 customers**.
- The **65+ age group**, despite having only **2,235 customers**, generates a significant **\$203.9M** in revenue, indicating a highly valuable customer segment.
- Additionally, the **18-24** and **25-30** groups show moderate engagement, contributing **\$25.3M** and **\$56.7M** respectively, suggesting potential growth opportunities among younger demographics.

| Customer Split | | |
|----------------|--------------|-----------------|
| Age Group | Customers | Revenue |
| 18-24 | 1844 | \$25.3M |
| 25-30 | 3194 | \$56.7M |
| 31-40 | 10460 | \$311.1M |
| 41-50 | 6031 | \$226.5M |
| 51-65 | 3077 | \$165.6M |
| 65+ | 2235 | \$203.9M |
| Total | 26841 | \$989.3M |



Regional Breakdown of Revenue and Customers

- **Delhi NCR** is the top revenue contributor, generating **\$401.6M** from **11,007 customers**, establishing it as the most profitable region.
- **Mumbai** ranks second with **\$239.5M** revenue from **6,432 customers**, indicating strong customer engagement in metropolitan areas.
- **Hyderabad** and **Chennai** also show notable contributions, recording **\$160.5M** and **\$106.3M** respectively, reflecting regional diversity and strong demand.
- **Indore**, with **\$81.3M** from **2,096 customers**, highlights potential for deeper market expansion despite a smaller customer base.

| Revenue Split | | |
|---------------|--------------|-----------------|
| city | Customers | Revenue |
| Chennai | 2966 | \$106.3M |
| Delhi NCR | 11007 | \$401.6M |
| Hyderabad | 4340 | \$160.5M |
| Indore | 2096 | \$81.3M |
| Mumbai | 6432 | \$239.5M |
| Total | 26841 | \$989.3M |

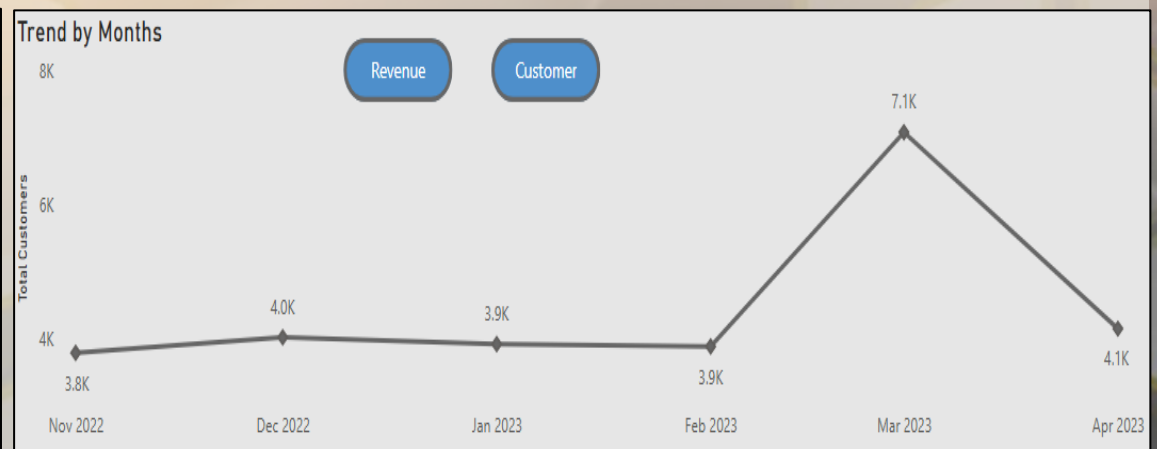
Monthly Trends in Revenue and Customer Growth

- **Monthly Revenue:** Fluctuations are observed with a peak of **\$264M in March 2023**, followed by a sharp decline to **\$154M in April 2023**. Revenue remained relatively stable around **\$141M-\$143M** during January and February 2023, highlighting volatility early in the year.
- **Trend Insights:** The significant spike in March revenue suggests seasonal factors or promotional events boosting sales, while the steep drop in April indicates possible external market influences or shifts in operational dynamics impacting revenue stability.
- **Customer Trend:** A similar pattern is reflected in customer acquisition — rising sharply from **3.9K customers in February** to **7.1K in March**, then falling back to **4.1K in April**. This suggests that both customer growth and revenue movement were aligned, emphasizing the need to stabilize customer retention and acquisition strategies post-peak.

Revenue Trend



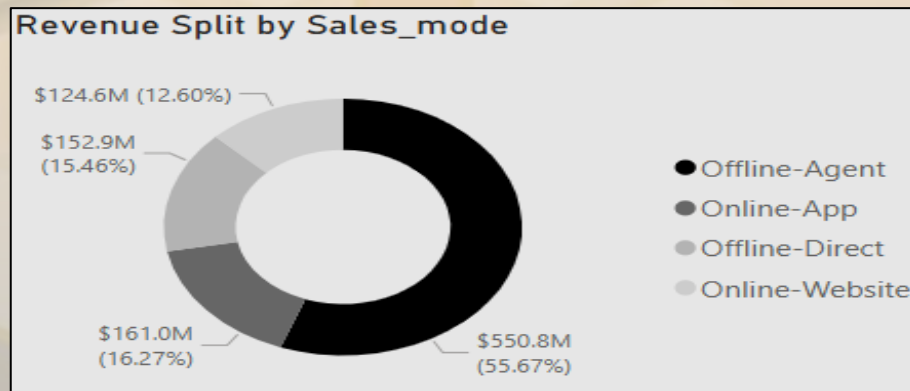
Customer Trend



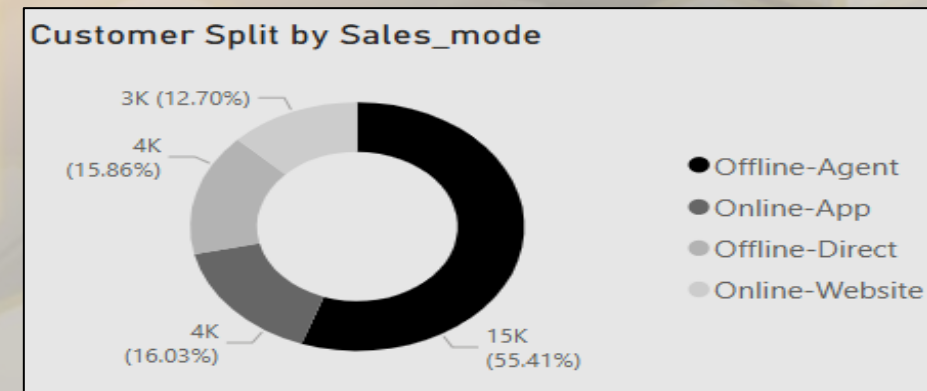
Sales Mode Contribution Analysis

- **Offline-Agent** remains the dominant sales channel, contributing **55.41%** of total customers and **55.67%** of total revenue — highlighting the continued strong reliance on agent-driven sales.
- Other Channels:
 - ✓ **Online-App** accounts for **16.03%** of customers and **16.27%** of revenue, indicating a growing preference for digital engagement through apps.
 - ✓ **Offline-Direct** contributes **15.86%** of customers and **15.46%** of revenue, maintaining a solid offline footprint.
 - ✓ **Online-Website** lags slightly behind, representing **12.70%** of customers and **12.60%** of revenue.
- Key Insights:
 - ✓ Offline channels (Agent and Direct) together dominate the market, contributing over **70%** of customer acquisitions and revenue combined.
 - ✓ Despite digital adoption, traditional offline methods are still the primary drivers of Shield Insurance's business, indicating trust and preference for human interaction during policy purchase decisions.

Revenue Trend

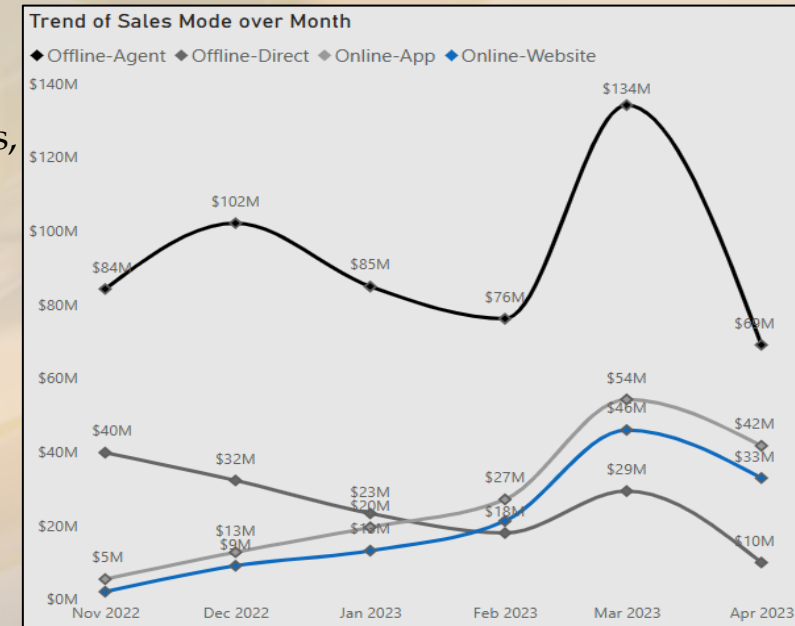


Customer Trend



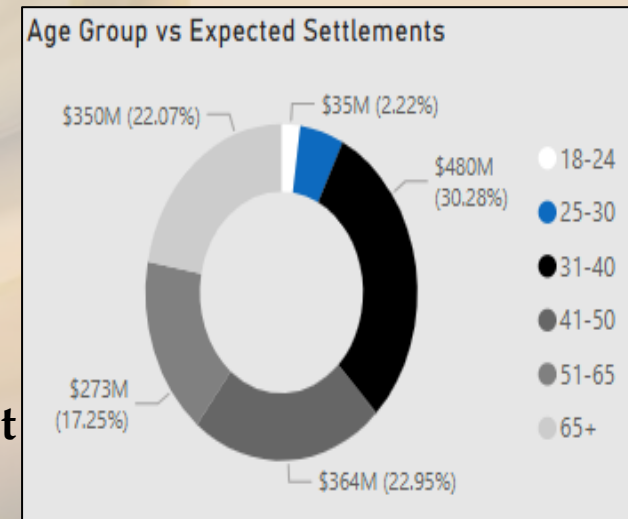
Sales Mode Performance Over Time

- **Offline-Agent sales peaked in March 2023** at \$134M, highlighting a potential high season or successful campaign during that period.
- Following the March peak, there was a **sharp decline**, with revenue falling to **\$69M by April 2023**, indicating possible seasonality effects, reduced demand, or changing customer behavior post-peak.
- **Online-App and Online-Website channels showed strong growth**, steadily climbing from November 2022 to March 2023, reflecting increasing customer adoption of digital platforms.
- **Offline-Direct mode, however, declined consistently** over time, dropping from **\$40M in November 2022 to \$10M by April 2023**, suggesting a shift away from traditional direct offline sales.
- **Key Insight:**
 - ✓ Digital sales channels (App and Website) are becoming increasingly important, and strengthening these platforms could help balance the offline revenue drop during off-peak periods.



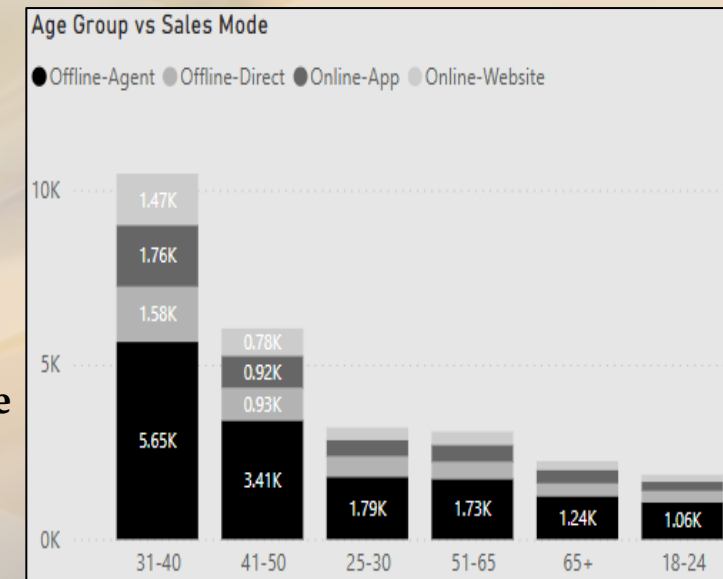
Expected Settlements by Age Group

- The **31–40 age group** accounts for the **highest expected settlement value at \$480M (30.28%)**, suggesting this segment experiences the **most claim activity or holds higher-value policies**.
- The **51–65 age group** follows with **\$364M (22.95%)**, indicating significant settlement expectations as policyholders approach or enter retirement.
- The **18–24 and 41–50 groups** also show considerable settlement values at **\$350M (22.07%)** and **\$273M (17.25%)** respectively, highlighting a **broad distribution of settlement needs across age ranges**.
- On the lower end, the **25–30 age group** shows only **\$35M (2.22%)**, which could reflect fewer policies or lower-risk coverage among younger customers.



Sales Mode Preferences by Age Group

- **Offline-Agent sales** dominate across all age groups, with the **31–40 segment leading significantly at 5.65K**, underscoring the continued trust in agent-led interactions for policy decisions.
- The **41–50 age group** also shows a strong agent presence at **3.41K**, with moderate uptake in digital channels like App and Website, indicating growing multichannel behavior.
- While **younger customers (18–24 and 25–30)** show comparatively lower adoption across all channels, there is a **noticeable preference for online channels (App & Website)** within these age brackets, suggesting rising comfort with digital insurance journeys.
- **Online-App and Website sales modes** contribute meaningfully across all age groups, especially in **mid-age brackets (31–50)**, highlighting an ongoing digital shift.



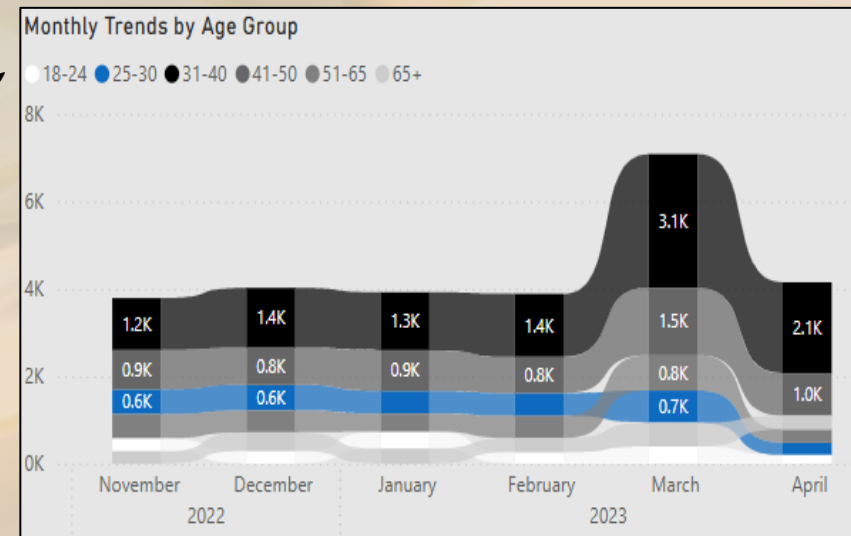
Policy Preference Across Age Group

- Policies are fairly distributed across all age groups, with the **31–40 age group** showing the **highest overall policy adoption** (10,460 customers), making it the most engaged segment.
- **POL3309HEL** and **POL4321HEL** emerge as the **most preferred policies** among the 31–40 group with **1,836** and **1,526** customers respectively, highlighting these plans as key drivers of interest.
- **The 41–50 and 51–65** groups also demonstrate notable adoption, especially for **POL3309HEL** and **POL6093HEL**, suggesting consistent demand across middle-aged demographics.
- **Interestingly, POL2005HEL** sees **significant uptake in the 65+ group (618 customers)**, indicating a possible senior-friendly policy offering.
- **Younger demographics (18–30)** prefer **POL4321HEL** and **POL4331HEL**, showing early interest in secure health policies but with more selective preferences.

| Age Group vs Policy Preference | | | | | | |
|--------------------------------|-------|-------|-------|-------|-------|------|
| policy_id | 18-24 | 25-30 | 31-40 | 41-50 | 51-65 | 65+ |
| POL1048HEL | 30 | 102 | 594 | 366 | 259 | 317 |
| POL2005HEL | 32 | 81 | 499 | 373 | 365 | 618 |
| POL3309HEL | 231 | 441 | 1836 | 858 | 318 | 145 |
| POL4321HEL | 847 | 1152 | 1526 | 561 | 235 | 113 |
| POL4331HEL | 379 | 630 | 1644 | 692 | 242 | 148 |
| POL5319HEL | 93 | 269 | 1414 | 949 | 425 | 179 |
| POL6093HEL | 74 | 185 | 966 | 724 | 369 | 225 |
| POL6303HEL | 94 | 224 | 1202 | 897 | 421 | 179 |
| POL9221HEL | 64 | 110 | 779 | 611 | 443 | 311 |
| Total | 1844 | 3194 | 10460 | 6031 | 3077 | 2235 |

Monthly Trends Across Age Group

- **31–40 age group** dominates monthly trends, peaking at **3.1K** in **March 2023**.
- A **spike in March** is visible across most age groups, likely due to a campaign or seasonal effect.
- **25–30** and **31–40** groups remained strong even in April, showing consistent interest.
- **41–50** and **51–65** show steady engagement and retention potential.
- **18–24 group** remains low — needs targeted activation.
- **65+ group** is consistent but underutilized — offers growth potential in niche policies.



Strategic Recommendations

- **Customer Growth & Stability:**
Leverage **predictive analytics** to mitigate revenue volatility observed in monthly trends.
Focus marketing and onboarding efforts on **younger (18–24)** and **senior (65+)** demographics—currently underrepresented yet showing strong revenue potential.
- **Age Group Optimization:**
Prioritize **retention and upselling** within the **31–40 age group**, the top contributor in both revenue and customer volume.
Consider launching **premium and bundled policy offerings** specifically for this segment to strengthen long-term engagement.
- **Geographic Expansion Strategy:**
Delhi NCR leads in revenue and customer base—its success model can be **replicated in Mumbai and Hyderabad**.
Use regional insights to **localize campaigns** and tap into underperforming cities.
- **Sales Channel Optimization:**
The **Offline-Agent** channel dominates (55%+ revenue and customer share), but younger groups are drawn to **online modes (App & Website)**.
Invest in **user experience improvements** and targeted outreach through **digital platforms** to balance acquisition across age groups.
- **Policy & Risk Management:**
Age groups **31–40, 25–30, and 41–50** exhibit higher expected settlements.
Develop **risk-adjusted pricing strategies**, strengthen policy clauses, and enhance **customer support workflows** for these segments to manage liability.
- **Product & Personalization Strategy:**
Customer preferences differ across age groups and cities.
Introduce **age-personalized policy bundles**, and integrate **AI-driven recommendations** to match products with user needs more accurately.
- **Sales Mode Trend Monitoring:**
Monitor shifting revenue contributions across **sales modes** monthly.
March saw a sharp spike in Offline-Agent sales—analyze **campaign or seasonal factors** behind this and consider replicating similar strategies in future quarters.
- **Policy Engagement Strategy:**
Top-performing policies like **POL3309HEL** and **POL4321HEL** should be promoted as flagship offerings.
For policies with high uptake in older demographics (e.g., **POL2005HEL** in 65+), build **support packages and trust-based outreach** to maintain loyalty.

The background features a complex, layered design. A grid of hexagons in various shades of yellow, orange, and grey is visible. Overlaid on this is a translucent, flowing ribbon or liquid-like shape that moves from the top right towards the bottom left, adding a sense of motion to the static geometric pattern.

Thank You!