Introduction

General Notes

High Level Information about the claimants &..

Age group, Income & Travel Time. Occupati..

Consistent Claims, Cummulative increas... Who (or) Which Car type is claiming high?

Claim Frequency D..

Mohamed Rifaz Ali

Car Insurance Claim Reports



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There are 7647 car insurer details provided in the given dataset. No major abnormalities in the dataset.

Assumptions & Calculated Fields

- 1. Assume the data provided is for **2015**. Because, this forms the minimum & maximum age of a owner is 29 & 85 respectively. High distribution of data is between 50 and 70 which is valid to this dataset.
- 2. Age is calculated using the year 2015-'Birth' field.
- 3. One of the Car Age data is -3, never be the case. So, create a new field named 'Age of Car' & update it to 3.
- 4. Create a new field Total claim amount=Oldclaim+Clm Amt(current)
- 5. Assuming the car owner is still driving and the 'Car Manufacture Year' can be calcualted using 2015-'YOJ' field.
- 6. Assuming number of claims is proportional to the number of accidents.
- 7. Create a new field 'Locale-Parent-Car-Use' field with the below code.

case [Locale-Parent-Use Parameter]
when "UrbanCity" then [UrbanCity]
when "Parent1" then [Parent1]
when "Car Use" then [Car Use]
when "Gender" then [Gender]
END

So, whenever there is a change in the parameter condition, the reports gets pulled based on the field.

- 8. Create a field 'UrbanCity' to classify the data just Urban or Rural.
- 9. Below are the fields created to understand the count of claims

of claims in current year as well as in past --> IF [Oldclaim] != 0 AND [Clm Amt] != 0 THEN 1 ELSE 0 # of current claims --> IF [Clm Amt] = 0 THEN 0 ELSE 1 # of NOT claimed --> IF [Oldclaim] = 0 AND [Clm Amt] = 0 THEN 1 ELSE 0 # of Old claims --> IF [Oldclaim] = 0 THEN 0 ELSE 1

of total claims --> IF [Oldclaim] =0 AND [Clm Amt] =0 THEN 0 ELSE 1 $\,$

Similarly, for the percentage of claims, it can be calculated using appropriate (number of claims/total number of claims)*100 & rounded it to 2 decimals.

- 10. Convert the Measure fields to Dimension as & when required to plot the graph.
- $11.\ Create\ a\ binning\ fields\ appropriately\ for\ Age,\ Travel\ Time\ to\ understand\ the\ distribution.$
- 12. Create the group for Age (group) field to group them in 5 ranges such as 29-35,36-45,46-55,56-70 and 71-85.

Parameters

- 1. Create a parameter 'Top N Claimants' with the current value as 30 & associate it to the "Total Claim Amount" in a descending fashion of customer ID's.
- 2. Create a parameter 'Locale-Parent-Use Parameter' with the string values of UrbanCity, Parent1, Car Use, Gender and associate to the 'Locale-Parent-Car-U..

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Number of Insurers 7,647

Total claimants Number of current claimants Number of Old Cliamants Claimants in the past & now Not claimed 3,770 2,058

2,932

Percentage of Claims		<u>Car Worth Vs Claim Amount</u>											
		Education		Blue Collar	Clerical	Doctor Ho	ome Mak	Lawyer	Manager	Profession	Student	Grand Total	
% of Not claimed	50.70%	Bachelors	Car Worth	\$9,575K	\$2,975K		\$2,332K		\$7,193K	\$12,217K	\$1,264K	\$35,555K	
			Total Claim	\$3,535K	\$1,185K		\$1,054K		\$1,667K	\$4,053K	\$604K	\$12,098K	
% of total claims	49.30%	High School	Car Worth	\$13,005K	\$8,179K		\$2,574K		\$2,220K	\$3,145K	\$3,742K	\$32,866K	
			Total Claim	\$5,295K	\$3,588K		\$1,323K		\$1,005K	\$1,028K	\$2,371K	\$14,610K	
% of old claims	38.34%	Masters	Car Worth	\$26K			\$1,079K	\$12,260K	\$5,418K	\$3,352K		\$22,135K	
			Total Claim	\$0K			\$507K	\$3,347K	\$1,155K	\$982K		\$5,991K	
% of current claims	26.91%	<high schoo<="" td=""><td>Car Worth</td><td>\$5,955K</td><td>\$5,736K</td><td></td><td>\$979K</td><td></td><td>\$53K</td><td>\$22K</td><td>\$2,248K</td><td>\$14,994K</td></high>	Car Worth	\$5,955K	\$5,736K		\$979K		\$53K	\$22K	\$2,248K	\$14,994K	
			Total Claim	\$2,852K	\$2,580K		\$400K		\$15K	\$6K	\$1,265K	\$7,118K	
% of consistent	15.95%	PhD	Car Worth		\$34K	\$5,079K	\$882K	\$1,254K	\$2,867K	\$384K		\$10,500K	
			Total Claim		\$5K	\$914K	\$265K	\$435K	\$608K	\$98K		\$2,325K	

Top claimants								Top Claimants
Index	ID	Occupation	Education	Gender	UrbanCity	Parent1	Mstatus	
1	281417916	Professional	Bachelors	Female	Urban	No	No	\$96K
2	916006924	Clerical	<high school<="" td=""><td>Male</td><td>Rural</td><td>No</td><td>Yes</td><td>\$88K</td></high>	Male	Rural	No	Yes	\$88K
3	467621156	Student	<high school<="" td=""><td>Male</td><td>Urban</td><td>No</td><td>Yes</td><td>\$82K</td></high>	Male	Urban	No	Yes	\$82K
4	821927891	Blue Collar	High School	Male	Urban	No	No	\$74K
5	648220867	Student	High School	Male	Urban	No	Yes	\$70K
6	249402525	Blue Collar	Bachelors	Male	Urban	Yes	No	\$67K
7	528501969	Clerical	High School	Female	Urban	No	Yes	\$66K
8	316713492	Manager	PhD	Female	Urban	No	Yes	\$65K
9	950774930	Blue Collar	High School	Male	Urban	No	No	\$64К
10	555021082	Blue Collar	Bachelors	Male	Rural	No	No	\$64K
11	757975608	Professional	Bachelors	Female	Urban	No	No	\$64K
12	478701858	Clerical	Bachelors	Male	Urban	Yes	No	\$63K
13	221090865	Blue Collar	High School	Female	Urban	No	No	\$62K
14	361291520	Manager	High School	Male	Urban	No	Yes	\$60K
15	888292579	Professional	Bachelors	Male	Urban	No	Yes	\$59K
16	505331576	Home Maker	High School	Famala	Hrhan	No	Vac	¢FOV

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General Notes

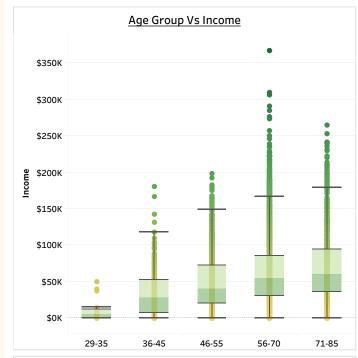
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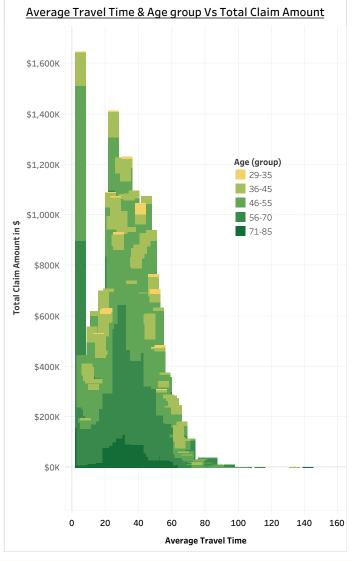




Home Maker Professional

Judent Blue Collar Lawyer

Manager Clerical



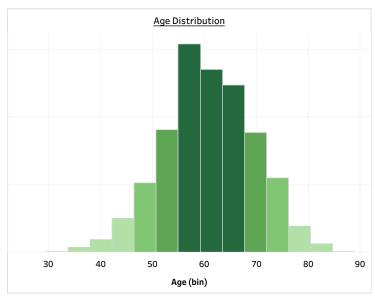
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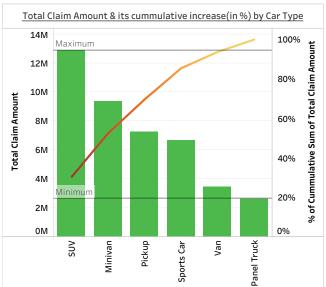
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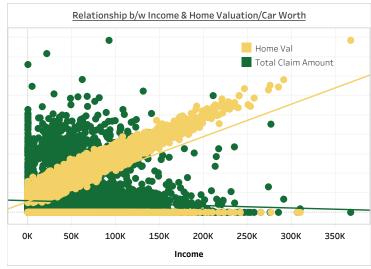
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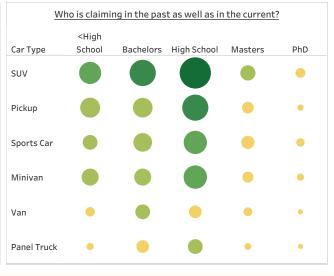
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Claim Frequency Dashboard Who prones to more accidents?









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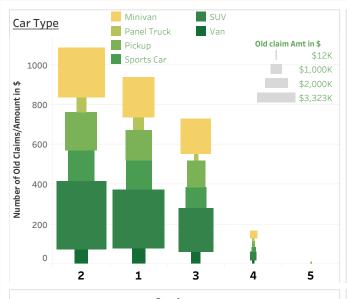


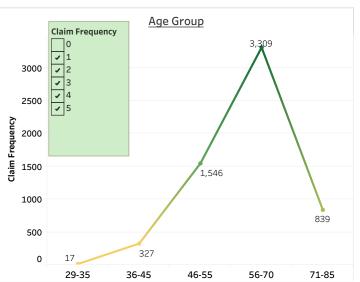
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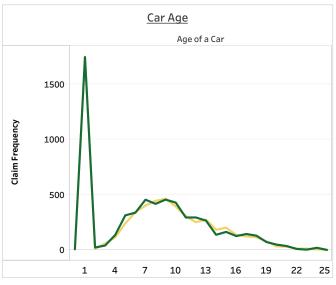
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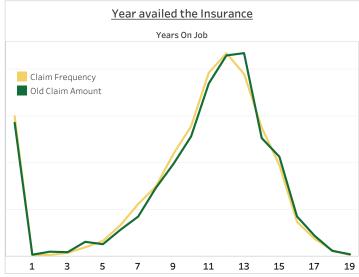
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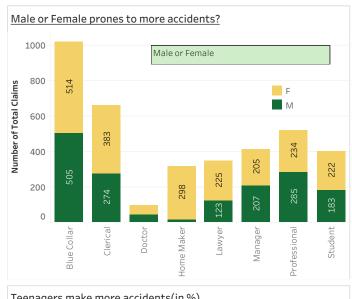
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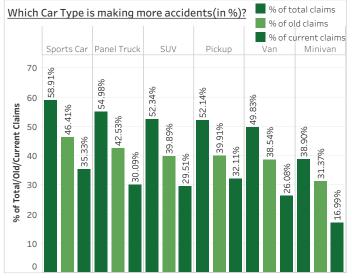
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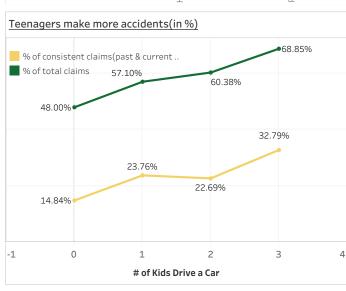
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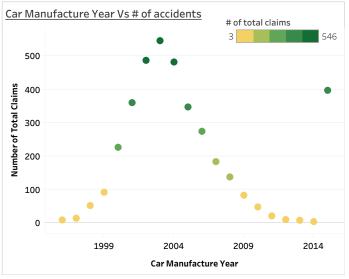
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Click here Go to Main Pa	ge	Driver Deta	Owner's License ID 100130023 100263241 100321982			
Gender Male	Car Age 9	Years On Job 9		100391818 100549277 100550672 100560602 100698866 101131398 101278471		
Sta	Marital Status Yes		Old Claim Amount \$8,207 Claim Frequency	\$8,207 Total Claim Amount \$8K		
Drivers Age 54	Income \$156,060) Car Type Panel Tru	ck Car Use	Car Worth \$25,230	102512651 102540356 102604051 102604661 102713514 102962150 102970449 103057855 103069034	
UrbanCity Urban			Commercia	Home Valuation \$381,438	103155388 103170411 103299315 103490683 103642796 103651063	
# of Kids Drive a Car O		Car Manufacture Year 2006		103651063 103716673 103788606 103790027 103790875 103973147 104155283 104465490 104494728 104551874		