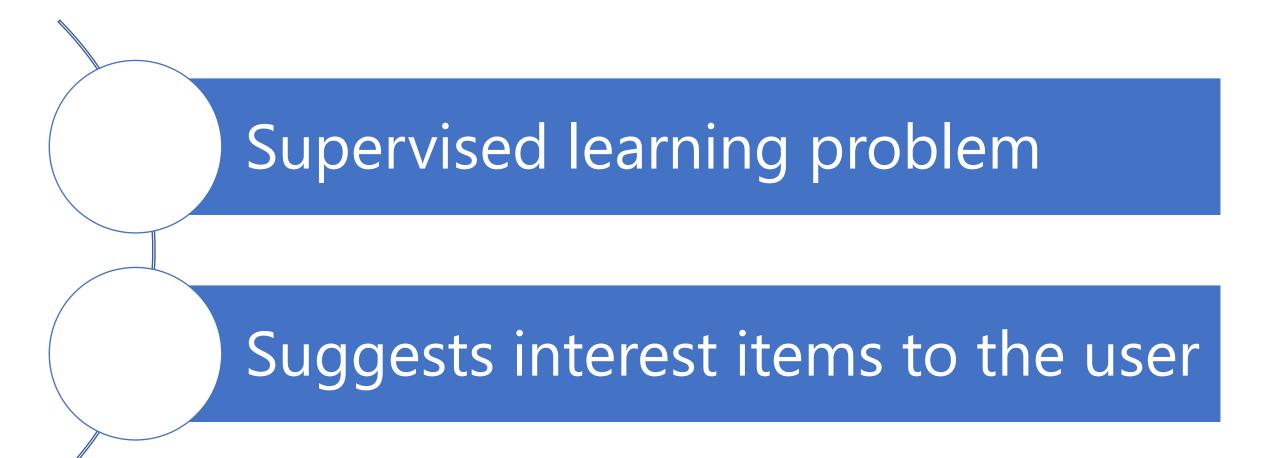
A custom dashboard for insurance agents



Recommender Systems - Typology

Content Based

- Knowledge Base
- Cosine similarity

Collaborative Filtering

- Memory Based (neighborhood)
- Model Based

Hybrid

Combination of Content Based and Collaborative Filtering



SVD – Singular Value Decomposition Matrix

Latent Factor

Recommender System – *Matrix Users-items*

	i_I	i_2	iз	<i>i</i> 4	i_5	i_6
u_I		5			3	
u_2	1			3		4
u_3		2			2	
и4	4			3		
и5		4	3			5

«A» is a matrix of rank $(m \times n)$

«M» indicates the users of systems

«N» indicates the items of systems

«A[i, j]», 1 < = i < = m, 1 < = j < = n indicates the preference value of user i for item j

Recommender System – SVD Singular Value Decomposition

A

Initial users-items matrix

U

• Matrix with the first K vectors relating to users

Σ

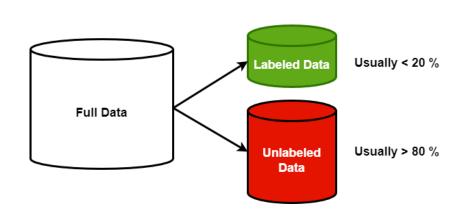
• Diagonal matrix with increasing values $\sigma_1 <= \sigma_2 <= ... <= \sigma_n$ (i = 1..n)

VI

• Transposed matrix with the first H vectors relating to items



Recommender System – Semi-supervised learning



Partially labeled data

Data distribution high unbalanced or not uniform

Need for resources with specific and high skills

Combine two or more supervised learning alghoritm

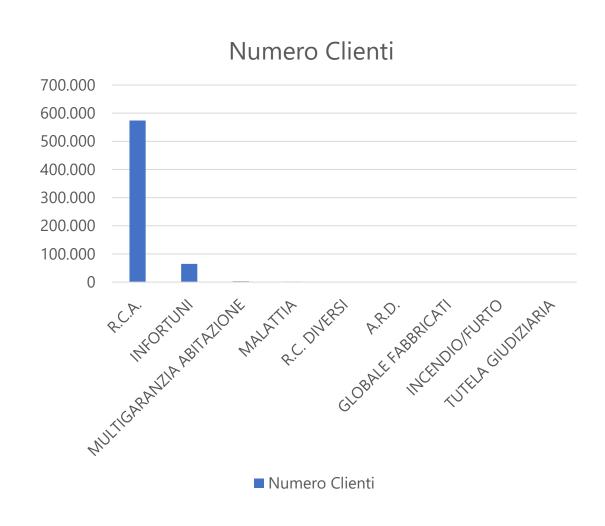
Recommender System – Semi-supervised Hybrid approach

A is a high sparse matrix

A is very unbalanced matrix

Missing exiplicit rating value

Recommender System – Distribution Items



Nome Polizza	Numero Clienti	Percentuale
R.C.A.	573.87	6 89,4675
INFORTUNI	64.26	6 10,0191
MULTIGARANZIA ABITAZIONE	2.41	3 0,3762
MALATTIA	76	6 0,1194
R.C. DIVERSI	7	8 0,0122
A.R.D.	2	2 0,0034
GLOBALE FABBRICATI		8 0,0012
INCENDIO/FURTO		4 0,0006
TUTELA GIUDIZIARIA		2 0,0003

Recommender System – Semi-supervised Hybrid approach

Starting point

- •Sparse Matrix > 85 %
- Unbalanced Matrix
- Missing explicit rating value

Define knowledge base

- Features of the articles
- Features of the users

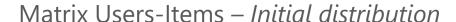
Content boosted

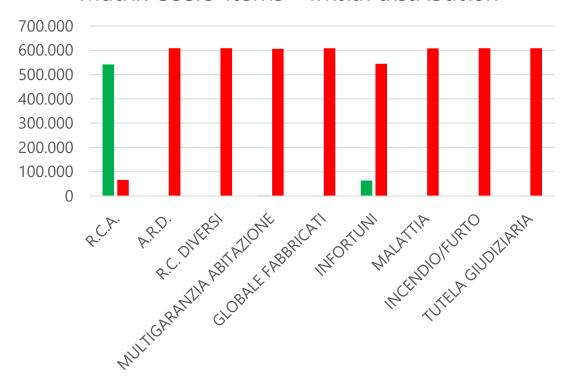
- •Calculate the forecast value for all items for all users
- •Change the scale for all ratings, I used the percent scale
- •Add random bias to all ratings value

Improve recommendations

- •Initial value of MSE is <= 0,5
- •Final value of MSE is > 0,9

Recommender System – Experimental results compared





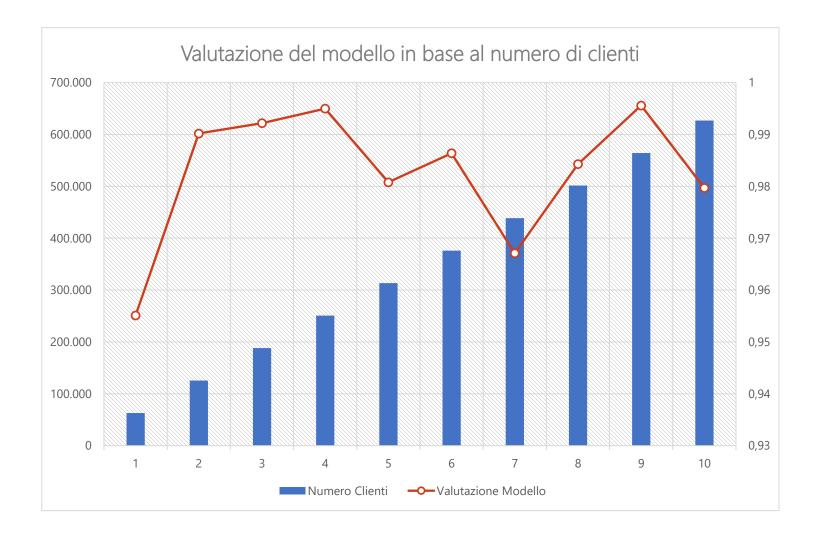
- Clienti con celle con valore 1 per polizza
- Clienti con celle con valore 0 per polizza

Matrix Users-Items – Final distribution



- Clienti con celle con valore 1 per polizza
- Clienti con celle con valore calcolato per polizza

Recommender System – Experimental results valutation



Numero Clienti	Valutazione Modello
62.693	0,9551
125.386	0,9902
188.079	0,9922
250.772	0,9951
313.465	0,9808
376.158	0,9864
438.851	0,9671
501.544	0,9843
564.237	0,9643
626.929	0,9797