

Swedish Motor Insurance

Zone Level Loss Performance and Recommended Pricing Actions

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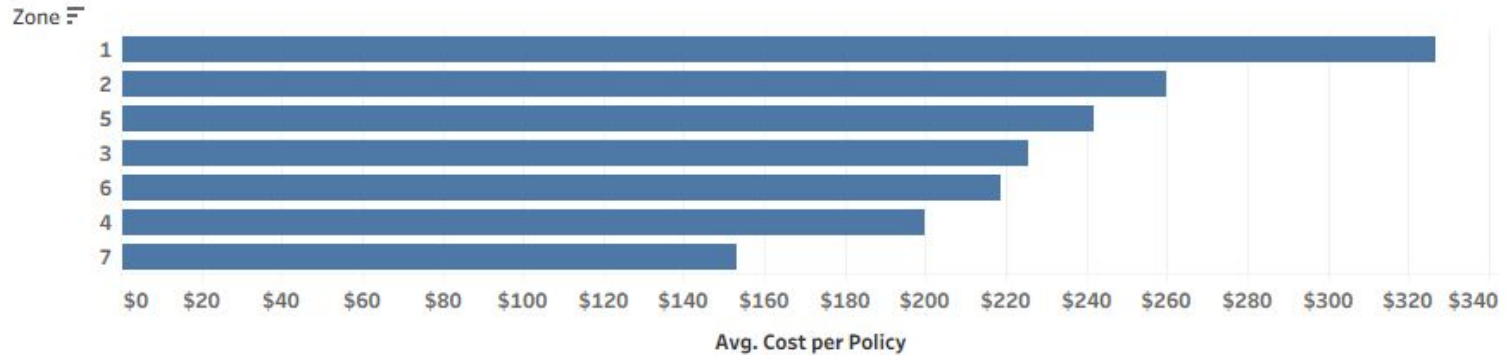
SAS Studio X Tableau Workflow

Questions to Answer

- What zones have the highest average cost per policy?
- Where are claims most frequent?
- Which zones have high frequency and severity?
- What premium multipliers are appropriate based on risk segmentation?
- How can we visualize zone-level performance to support pricing decisions?
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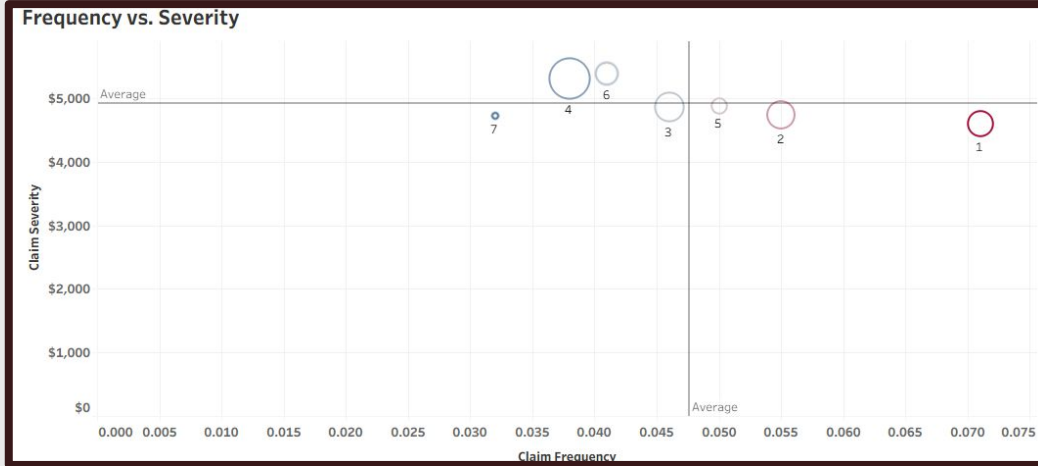
Avg. Cost per Policy Zone

Avg. Cost per Policy by Zone



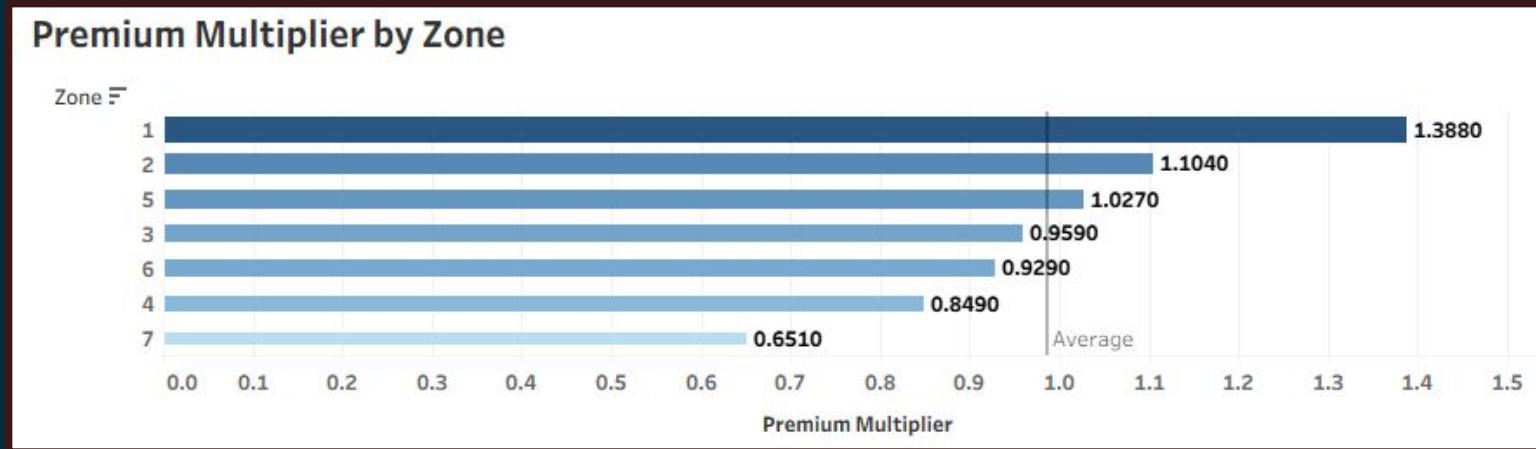
- Zones 1 and 2 sit far above the portfolio average.
- Zone 1 costing ~\$327 per policy - 40 % above portfolio mean.
- Zones 4 - 7 are well below average and could merit credits.

Frequency vs. Severity



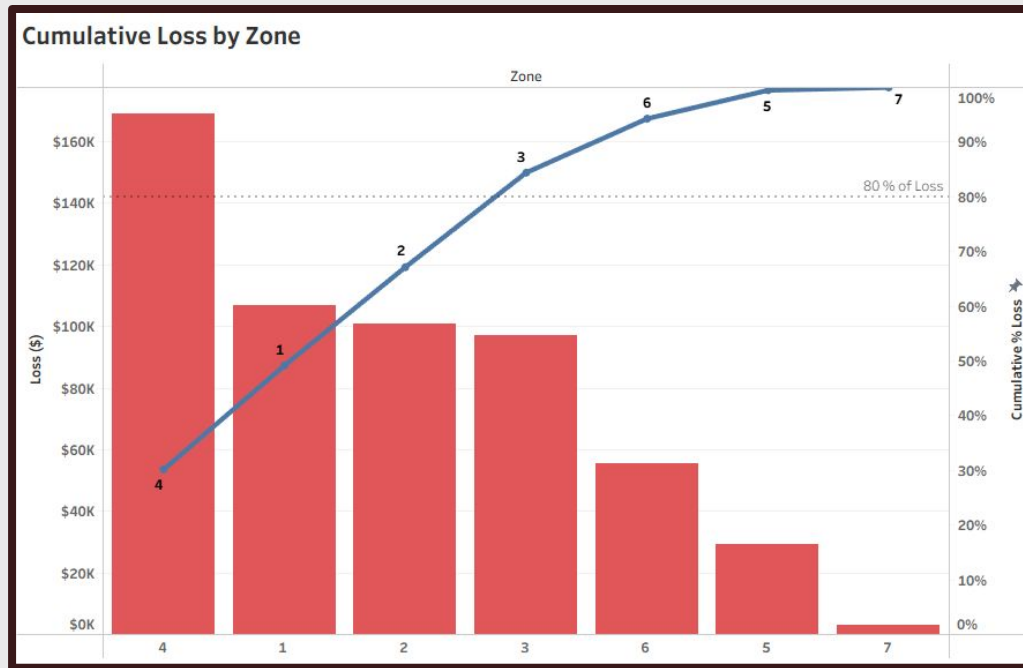
- Large red bubbles in the upper-right quadrant (Zones 1 & 2) show the perfect storm: lots of claims and costly.
- Blue bubbles in the lower-left (Zones 4 & 6) confirm profitable, low-risk areas.
- Bubble size reminds us Zone 1 also carries huge exposure, magnifying impact.

Premium Multiplier by Zone



- Zone 1 needs a ~39 % surcharge (1.39×)
- Zone 2 about +10 %.
- Zones 4, 6, 7 deserve 15–35 % credits. The 1.00 reference line makes over-charged vs. under-charged territories obvious.

Cumulative Loss by Zone



- Just three zones (4 1 & 2) account for ~80 % of total loss
- Visualised where the line crosses the 80 % dashed line.
- Targeting rating and underwriting changes at these zones captures the bulk of improvement potential.

Recommendations

Territorial Price Realignment

- Apply +10–40 % surcharges in loss-heavy Zones 1–2 and –15–35 % credits in profitable Zones 4, 6 & 7.

Focused Underwriting & Claims Controls

- Tighten acceptance criteria, require loss-control inspections, and deploy early-intervention claims triage in Zones 1–2.

See full recommendations in final pdf report

Thank You

Scripts and Data on Github

Resume

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