

Stakeholder Insights and Performance Dashboard

1. Purpose







The Stakeholder Insights and Performance Dashboard aims to provide a **comprehensive, real-time view** of key business metrics related to stakeholders, insurers, and policy performance.

It will help stakeholders:





- Monitor premium trends, profitability, and asset distribution.
 - Compare insurer contributions and performance.
 - Analyse stakeholder demographics and shareholding patterns.
 - Make **data-driven strategic decisions** for sustainable business growth.
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2. Requirements






2.1 Charts and Visualizations

-  **Total Value by Insurer** → Compare the total value created across different insurers.
 -  **Premium Trends** → Display premium collection trends over time (monthly/quarterly/yearly).
 -  **Shareholding Patterns** → Showcase stakeholder ownership distribution.
 -  **Cost Ratio vs. Profitability** → Scatter plot to analyse efficiency and profitability.
 -  **Profitability by City & Policy Tenure** → Visualize profit variations by geography and duration.
 -  **Assets Under Management (AUM)** → Represent distribution across stakeholders (Equity, Debt, etc.).
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2.2 Key Performance Indicators (KPIs)

-  **Total Premium Collected** → Overall premium generated.
 -  **Average Age of Stakeholders** → Mean age across all stakeholders.
 -  **Value Created (Equity AUM)** → Highlight value generated when AUM type = "Equity".
 -  **Top Insurer Performance** → Identify insurer with the **highest value creation**.
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3 Filters

-  **City Filter** → Narrow down insights by geographic location.
 -  **Stakeholder Filter** → Focus analysis on specific stakeholders.
 -  **Policy Tenure Slider** → Range filter to compare performance of short vs. long-term policies.
 -  **Date Range Filter** → Custom time window for analysis.
 -  **Gender Filter** → Demographic breakdown for deeper insights.
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


2.4 Interactivity

-  **Cross-Filtering** → Selecting a chart dynamically updates all other visuals.
 -  **Hover Tooltips** → Display additional details on metrics when hovering over charts.
 -  **Dynamic Updates** → KPIs and filters automatically adjust based on user selections.
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2.5 Export Options

-  **PDF Export Button** → One-click export of the dashboard view.
 -  **Full Visual Capture** → Export includes all visible charts, KPIs, and filters.
 -  **Brand Watermark** → Company's light branding watermark on all exports.
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2.6 User Access & Security

-  **Role-Based Access** → Different stakeholders see only the data they are authorized to view.
 -  **Executives** → Full view of KPIs, trends, and financials.
 -  **Department Heads** → Limited to their region/business unit.
 -  **Analysts** → Restricted access for operational analysis.
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3. Dashboard Workflow (Presentation Points)

When presenting today, explain it step by step:

1. **(Purpose)** → "This dashboard enables stakeholders to gain actionable insights on premiums, profitability, and assets."
2. **KPIs First** → Start with high-level numbers: Total Premium, Total Value, Top Insurer.
3. **Charts** → Move to visual insights: Trends, Distributions, Profitability analysis.
4. **Filters** → Show how users can focus on specific cities, stakeholders, or timelines.
5. **Interactivity** → Explain how charts respond dynamically to selections.

- Stakeholder Insights and Performance Dashboard**

Total premium collected: **245.9B** | Average Age of Stakeholders: **34.45** | Equity Value Created Highlight: **230.8B** | Top Insurer Value Created: **49.2M**

Filters: Total Value Created by Insurers.

Premium Type	Profitability
Bancassurance partners	139.91B
Partner branches	60.98B
Broker	33.80B
Corporate agent	7.81B
Employee	2.90B
Lives cover	0.00B

Trends in Premiums Collected Over Time.

Year	Premiums Collected
2014	366
2015	596
2016	732
2017	730
2018	475
2019	365
2020	366
2021	365
2022	365
2023	365
2024	365

Profitability of cities and Policy Tenure Durations.

City	Policy Tenure Duration	Profitability
Bangalore	1 to 3 years	369
Bangalore	3 to 5 years	445
Mangalore	Less than 1 year	157
Jhalna	More than 5 years	1
Pune	Less than 1 year	1,279
Mysore	More than 5 years	335
Mumbai	1 to 3 years	918
Jamshedpur	3 to 5 years	148
Goa	Less than 1 year	3,000
Ahamdabad	More than 5 years	939

Distribution of Assets Under Management Across Stakeholders.

Stakeholder Type	Assets Under Management
People	5,024
Distributors	693
Customers	924
Investors	917
Community	902
Environment	760
Premium	0

Distribution of Shareholding Patterns among Stakeholders.

Shareholding Pattern	Percentage
Retail	3.3%
Promoters	28.2%
DII	30.2%
FI	38.4%

Relationship Between Cost and Profitability.

Metric	Value
Net worth	191.28
Commission ratio	20.48
Opex ratio	22.78
Total cost ratio	22.78

