

INSURANCE PREMIUM POLICY INSIGHT

This project analyses insurance customer patterns to uncover the key factors influencing policy uptake and annual premium levels. Using a clean Power BI dashboard, I transformed raw insurance records into interactive insights that help insurers understand customer behaviour, risk distribution, and revenue patterns.

Objectives

- Identify demographic and socioeconomic characteristics of insured customers.
- Analyse average policy premiums across age groups, gender, and work status.
- Understand customer loyalty through average months as policyholders.
- Explore relationships between customer profiles and insurance pricing.

Key Insights

- A total of **499 customers** were analysed with an average premium of KSH **1.25K**.
- **Males (67%)** were insured more than females (33%).
- **Employed customers** formed the largest segment (69%), showing higher insurance uptake but the unemployed had the highest average premium policy.
- Customer tenure varied across demographics, with male customers maintaining longer policy periods.
- A clear positive trend was observed between **age** and **likelihood of taking insurance**.

Skills Demonstrated

- Data cleaning and transformation in Power Query
- Building dynamic visuals and KPIs
- Designing interactive dashboards
- Creating meaningful storytelling for business decision-making
- Applying analytical techniques to understand customer segmentation

Tools Used

- **Power BI** (DAX, Visualizations, Data Modelling)
- **Excel** for initial dataset preparation

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Data Source: Kaggle datasets