

BEHAVIOR DATA OF INSURANCE



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PAI Data Analytic



INTRODUCTION

Let's start talk about the data

Our data talked about consumer behavior from health, smoker, etc. This data split into 2 important part, group and individual consumer.

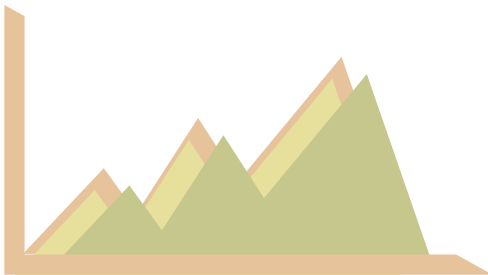


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Our data consist of

1. Consumer personal identity
2. Consumer Insurance identity
3. Consumer behavior
4. Health status
5. Claim status
6. Sum Assured

Not all data are used in our analytic. We only use part of consumer identity, consumer behavior, health status and claim status.





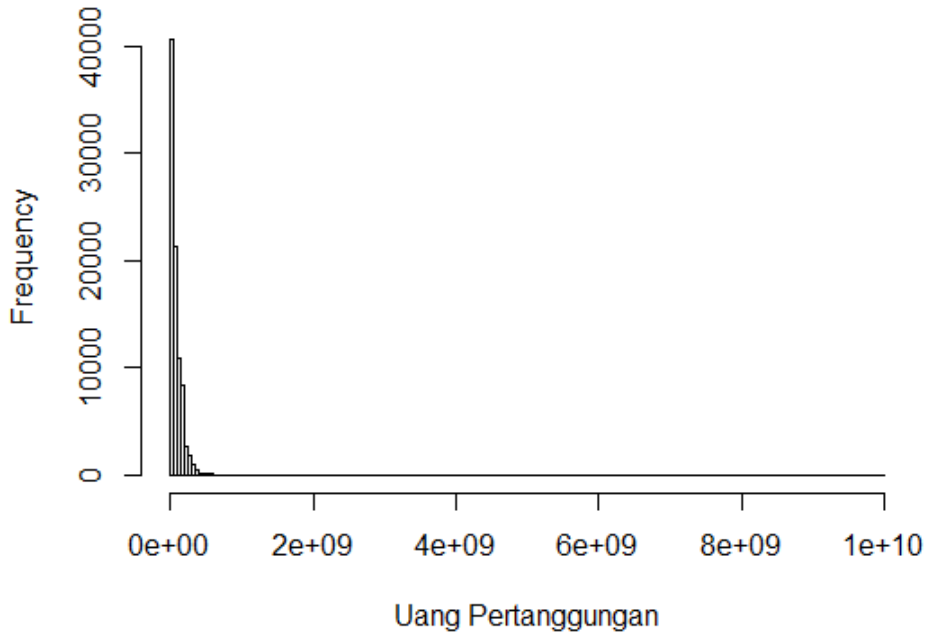
Statistic Descriptive

Let's see the characteristics of data

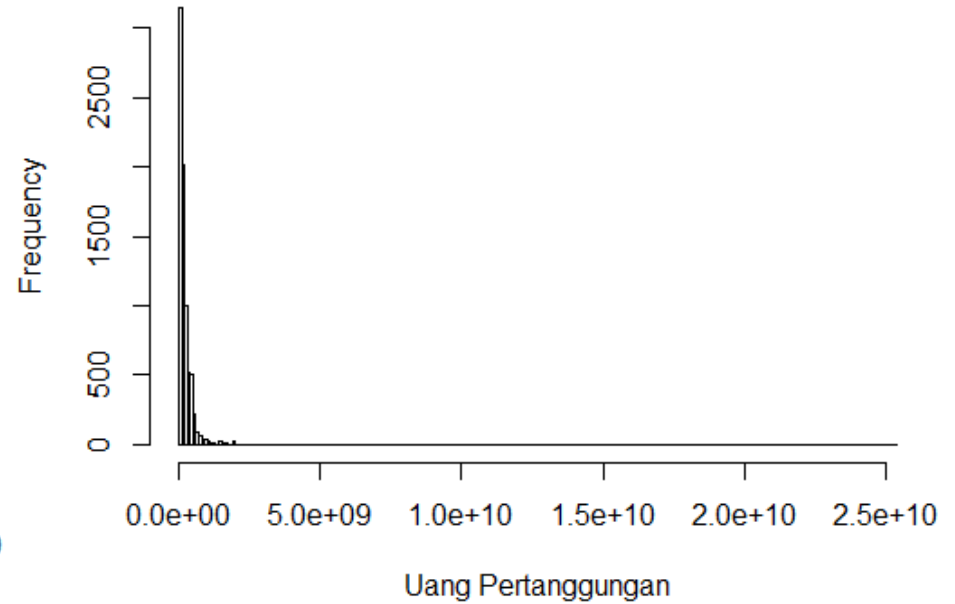
Sum Insured-frequency



Asuransi Group



Asuransi Individu



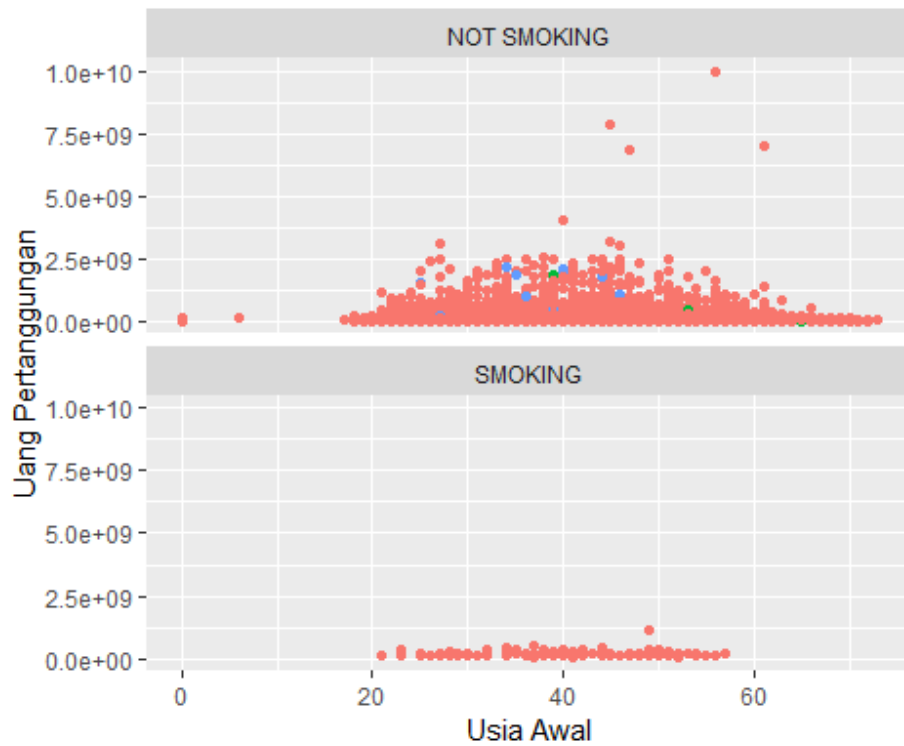
Sum Insured-smoker-age



Group

Asuransi Group

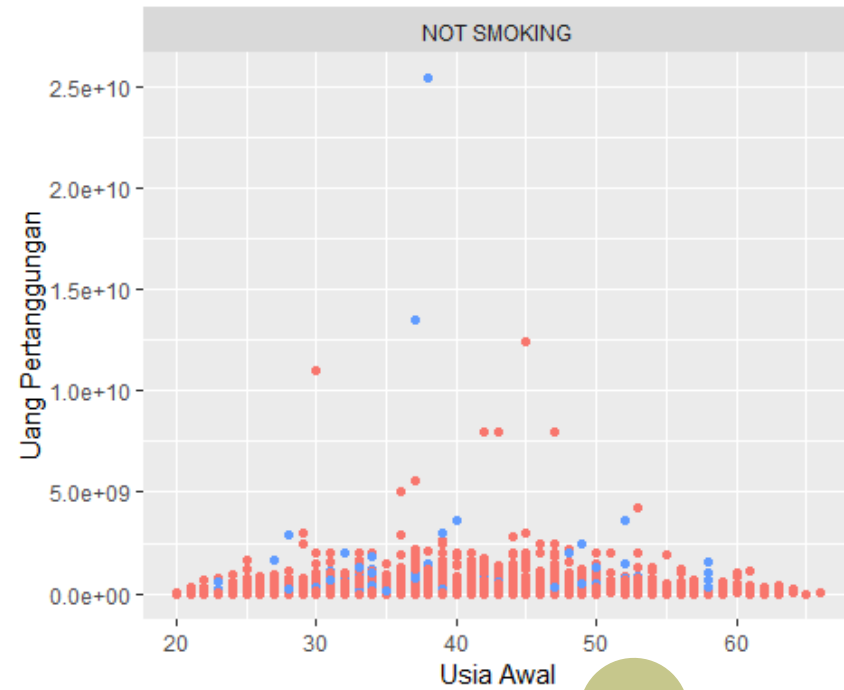
Smoker and Non-Smoker



Individual

Asuransi Individu

Smoker and Non-Smoker



Sum Insured-smoker-sex



Group

Asuransi Group

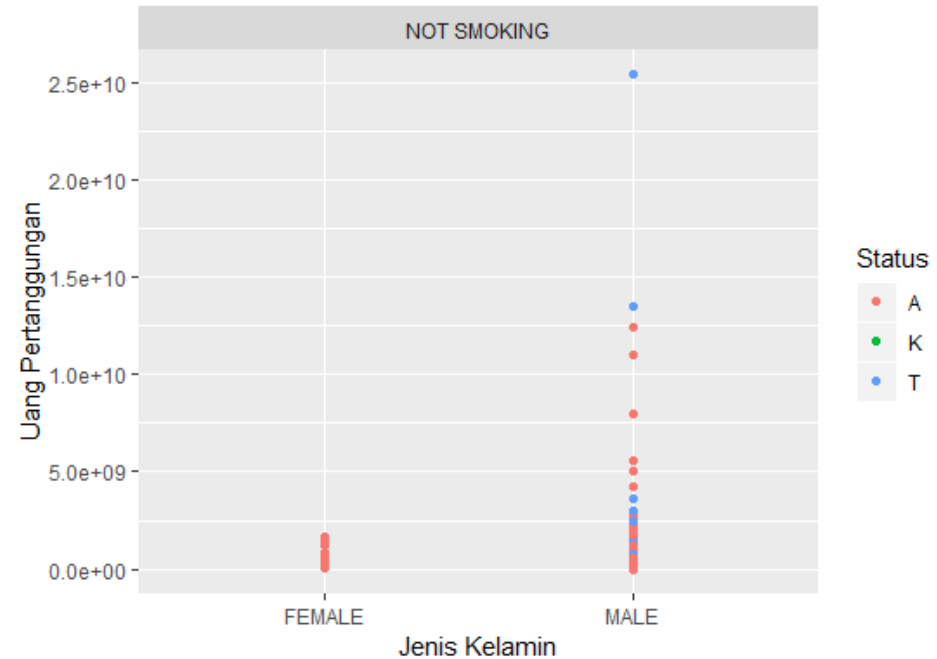
Smoker and Non-Smoker



Individual

Asuransi Individu

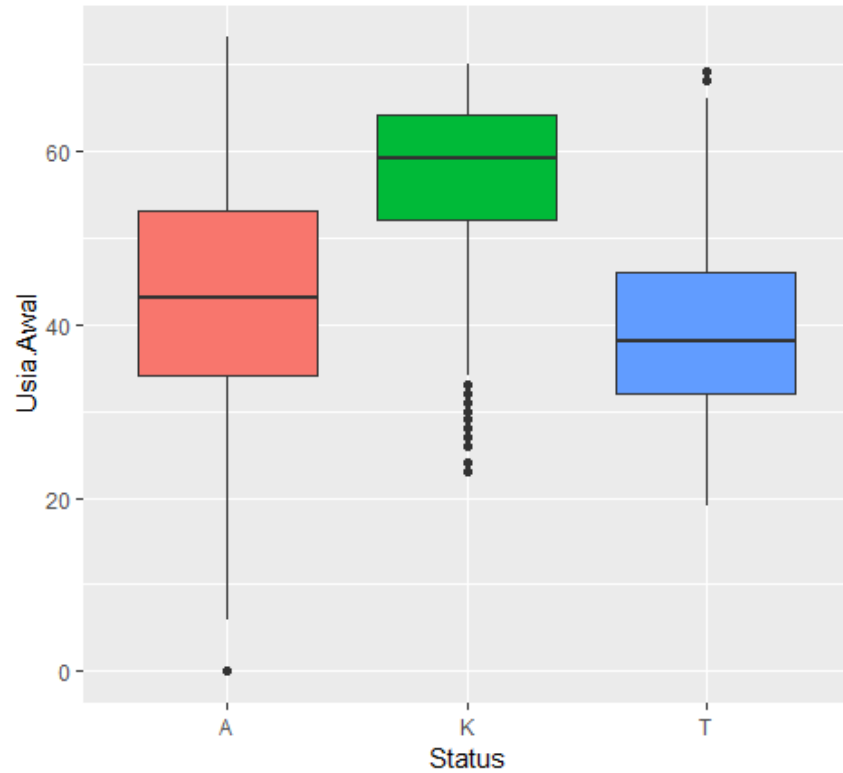
Smoker and Non-Smoker



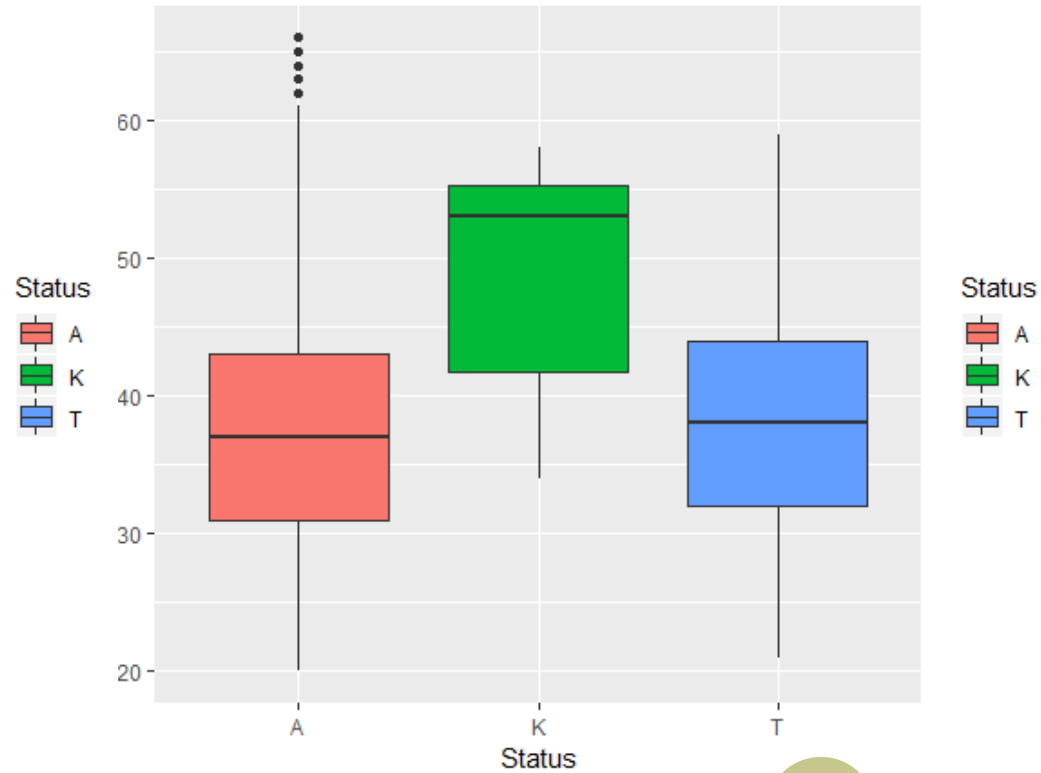
Claim Status - Age



Group



Individual



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ANALYSIS

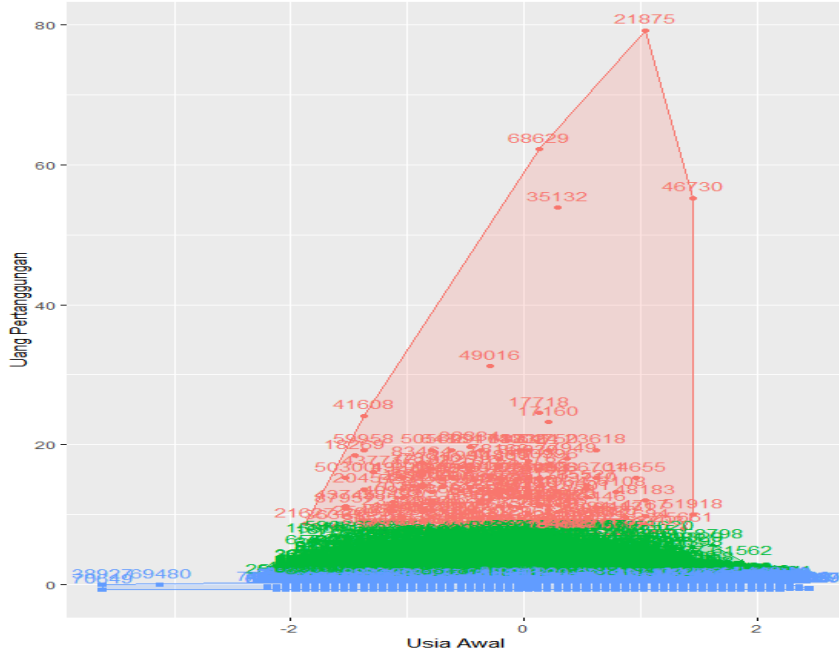
Let's do the analysis method

Cluster of Sum Insured - Age

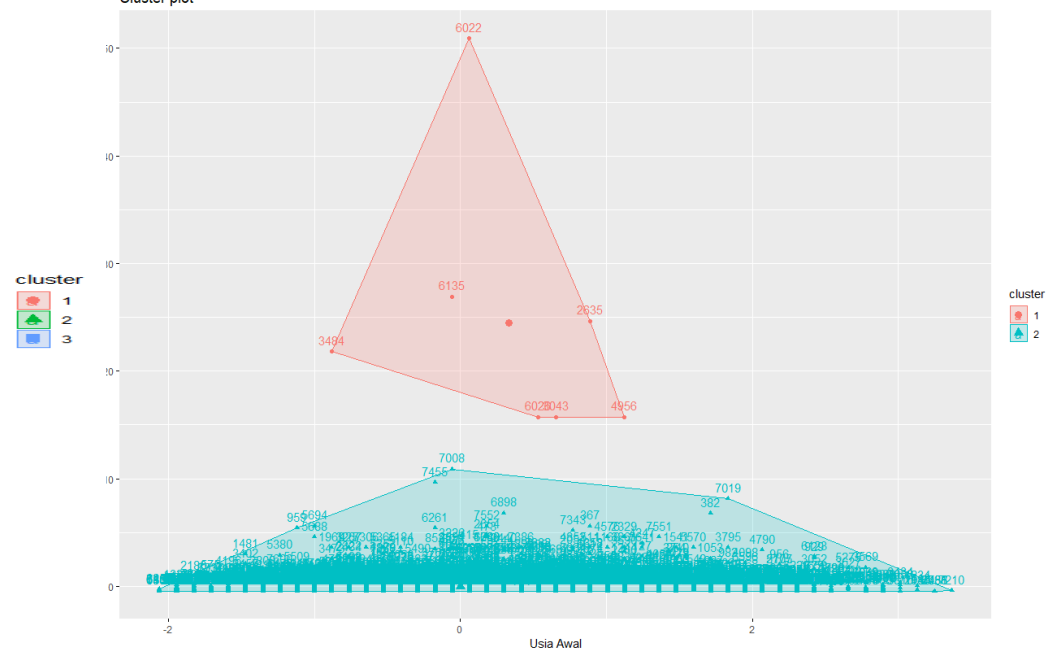
Group

Individual

Cluster plot



Cluster plot

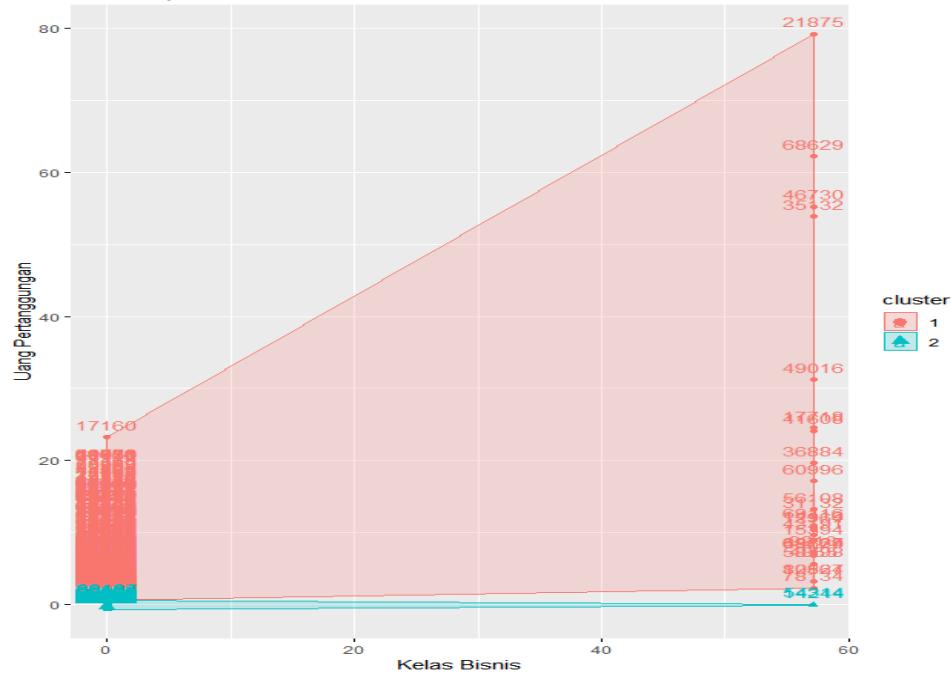


Cluster of Sum Insured - Medical

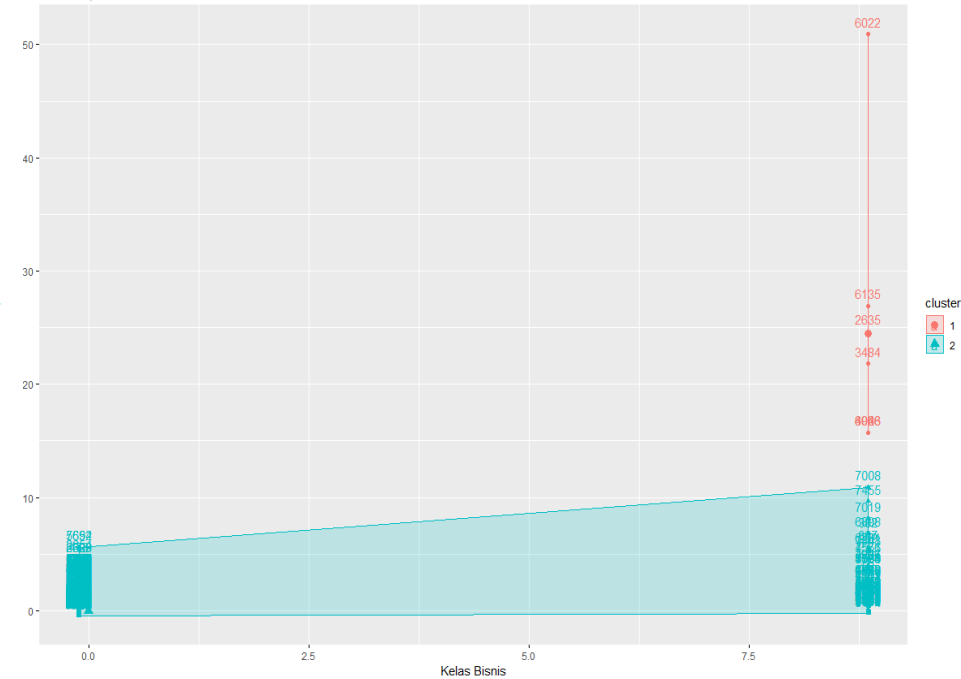
Group

Individual

Cluster plot



Cluster plot



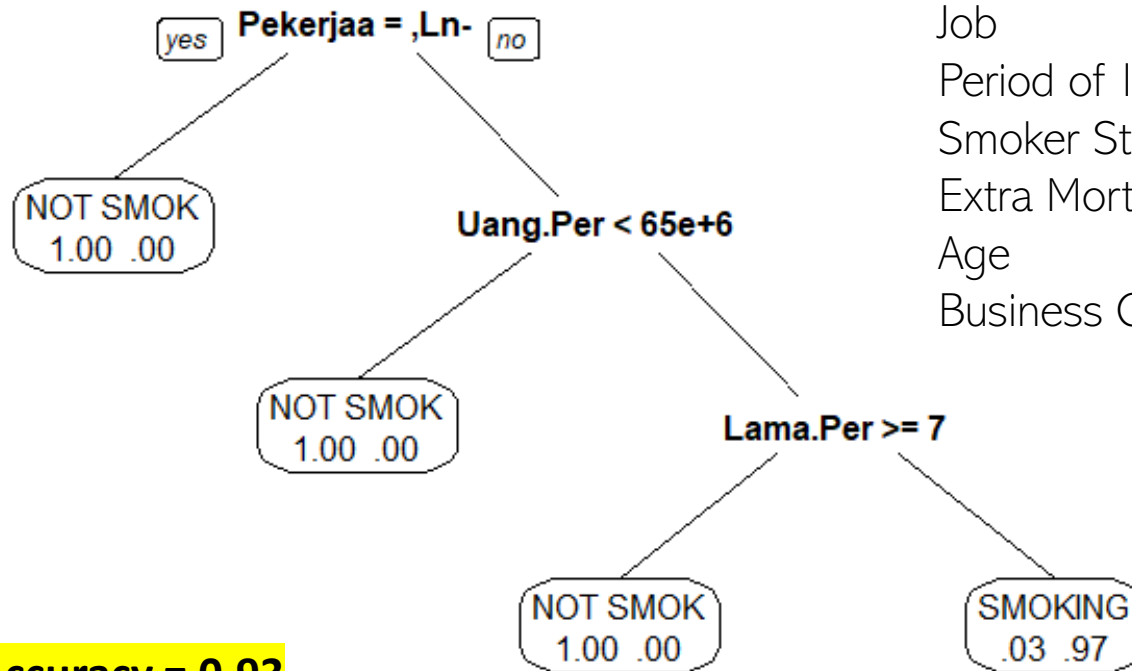
1 : Medical Test

0 : Non-medical test



Decision Tree Group

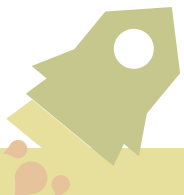
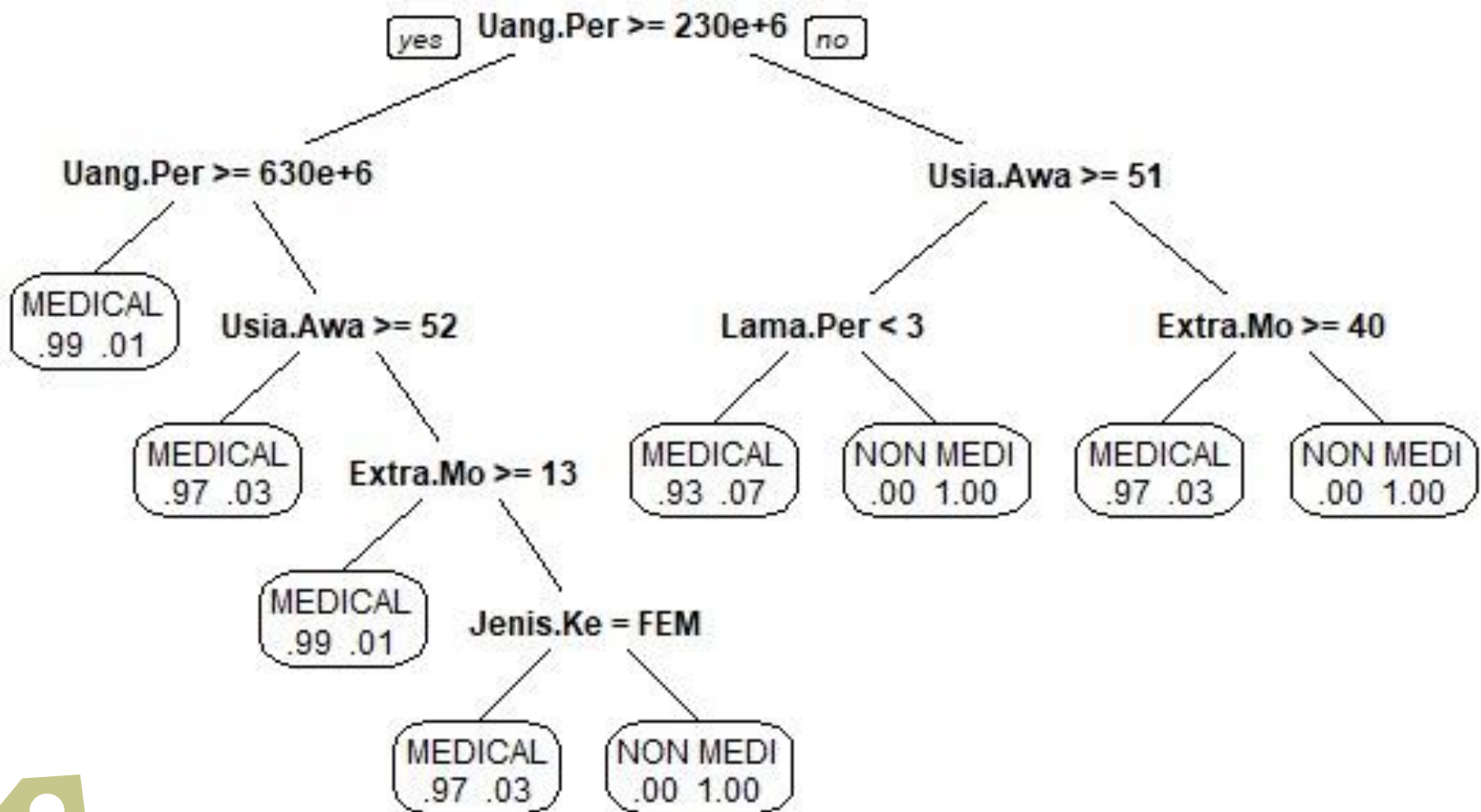
Variable:
Sum Insured
Job
Period of Insured
Smoker Status
Extra Mortality
Age
Business Class



Accuracy = 0.93



Decision Tree Individual





CONCLUSSION



Conclusion

- We use decision tree method to make the other people easy to understand of classification.

Individual consumer not really contributes in percentage of claim

- The decision tree method was chosen to sorted variable data of smoking status groups and business class.

And the results can be used as suggestions to determine insurance products using medical and non-medical.



“Lets use our data to its full potential so we can make better decision”

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THANK YOU



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