

Slide Comments

Slide 1: It would be good to compare the findings with Indonesian data. You can get try getting the report from the actuaries. Is there any reason for the increase in the year? Normally, as an analyst, you will have to find out the reason and tell the story.

Slide 2: Loss ratio: You can try to get the Gross Earned Premium from the actuaries since it is difficult to compute.

Slide 3: Claim ratio: You have to show some findings and give a story line for the claims ratio.

Profitability

- Look at why there is a drop in GWP in 2015? Try to see which segment has the biggest drop.
- Vehicle type contributes to the renewal business. Claims amount of each segment.
- Try to calculate the average price drop
- Missing in profitability.
- Do a proxy and forecast the claims of the immature policies to show the profitability

Others

- Why is the trucks loss ratio so high?
- Tree map is a subset of decision tree.
- Orix Finance: Why is there a spike? Could it be because the premiums had been matured and there are substantial renewals at that period?

Predictive Analytics

- Possible avenues for time series: Linear regression, decision tree, Partition tree
- Possible dependent variables to look into: Region, vehicle type, vintage
- Segment the claims into categories like vehicle type? He can't help in our time lapse model.
- The presentation should show summary data. There is not much shown currently. He is afraid that the profitability has more noise.
- Predictive analytics of claim rate (Claim or don't claim): Try to segment by vehicle type, area and branch. Delete data that have not matured policies in terms of claims. You can target customers that are more likely to not claim. A decision tree can tell you the type of variables that can be used.
- You should investigate the cumulative lift curve and ROC curve. The types of model will be dependent on the data set and the different type of models.