



DATA ANALYTICS



Welkom



Voorstellen



Wonen

1976

010

015

020

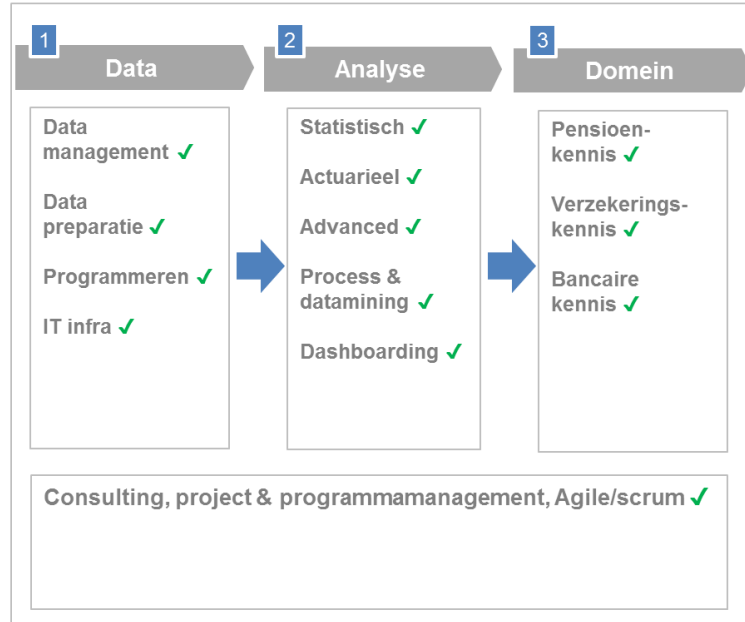
2019

Werken



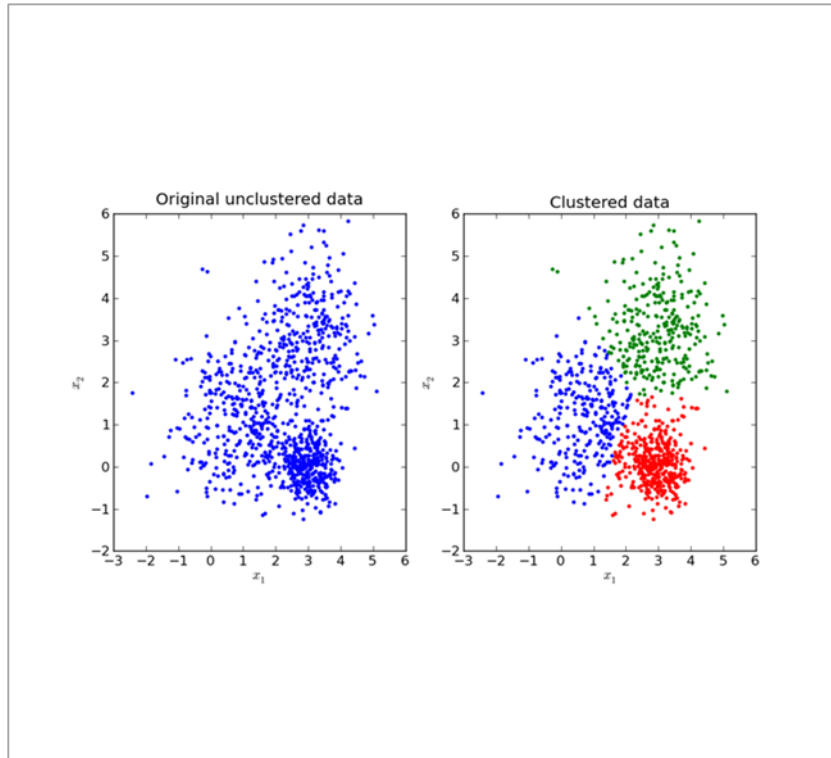
Triple A I Data Analytics

Competenties en kennis van Triple A Data Analytics



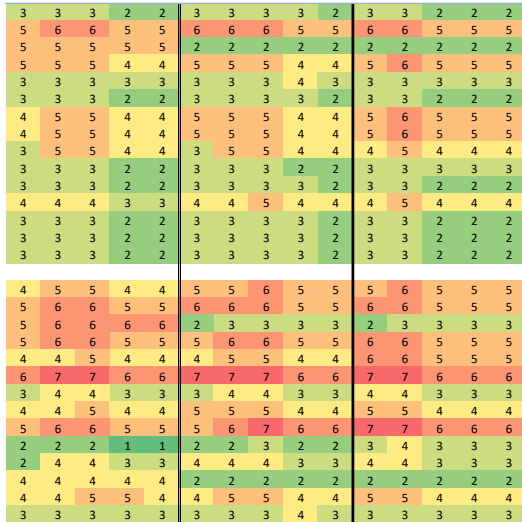
✓ Kennis en ervaring Triple A Data Analytics

Inzet Machine Learning bij pricing AOV



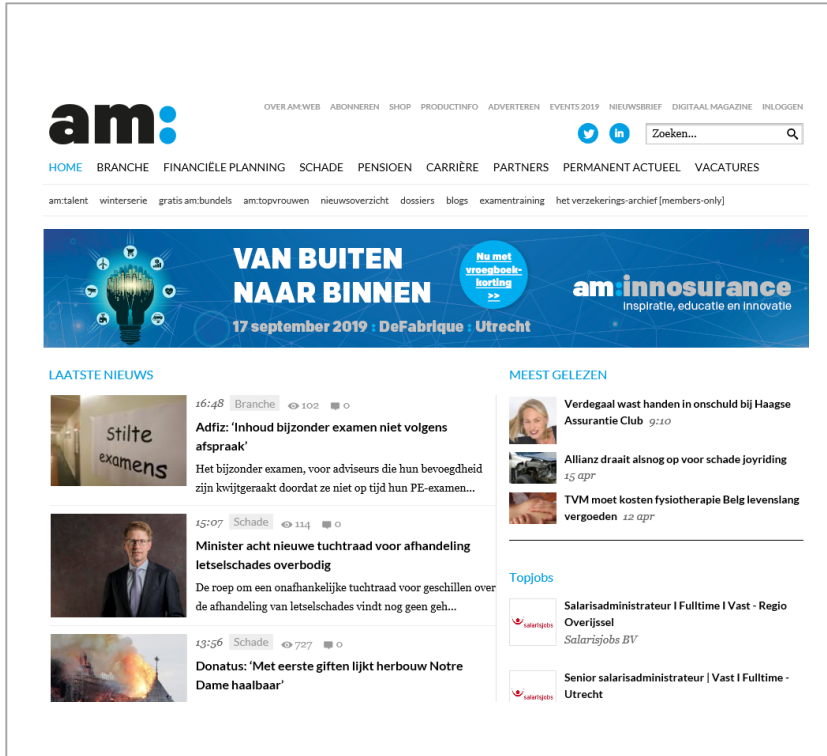
- Standaard aanpak binnen pricing: 4 of 5 beroepsgroepen als input voor model
- Algoritme herkent 20 groepen met vergelijkbare beroepen vanuit de data
- Algoritme maakt interessante – niet door domein experts verwachte groepen op basis van data
- Actuaris en domein expert valideren deze resultaten en groepen
- Dit resulteerde in een beter presterend premiemodel (minder antiselectie, hoger rendement)

Ontwikkelen van heatmaps



- Heatmap AOV pricing gemaakt op basis van externe data
- Inzichten t.o.v. markt op alle belangrijke pricing parameters
- Het bood nieuwe inzichten en legde pijnpunten bloot, hierdoor zijn er direct aanpassingen in de premies gedaan
- Je hebt zeker niet altijd geavanceerde algoritmes nodig om tot waardevolle inzichten te komen

Ontwikkelen van textmining algoritme



The screenshot shows the homepage of am:innosurance. At the top, there is a navigation bar with the logo 'am:' and various menu items like 'HOME', 'BRANCHE', 'FINANCIËLE PLANNING', etc. Below the navigation bar is a search bar and a main banner for an event titled 'VAN BUITEN NAAR BINNEN' on September 17, 2019, in Utrecht. The main content area is divided into two columns: 'LAATSTE NIEUWS' (Latest News) and 'MEEST GELEZEN' (Most Read). The 'LAATSTE NIEUWS' section features three news items with images and titles, such as 'Adfiz: 'Inhoud bijzonder examen niet volgens afspraak'' and 'Minister acht nieuwe tuchtraad voor afhandeling letselschades overbodig'. The 'MEEST GELEZEN' section features a 'Topjobs' list with job titles like 'Salarisadministrateur | Fulltime | Vast - Regio Overijssel' and 'Senior salarisadministrateur | Vast | Fulltime - Utrecht'.

- Showcase: kunnen we berichten in am signalen koppelen aan commercieel resultaat op AOV?
- In een aantal iteraties heel veel leuke verbanden gevonden tussen de aard van nieuwsberichten over AO en de opzeggingen van klanten

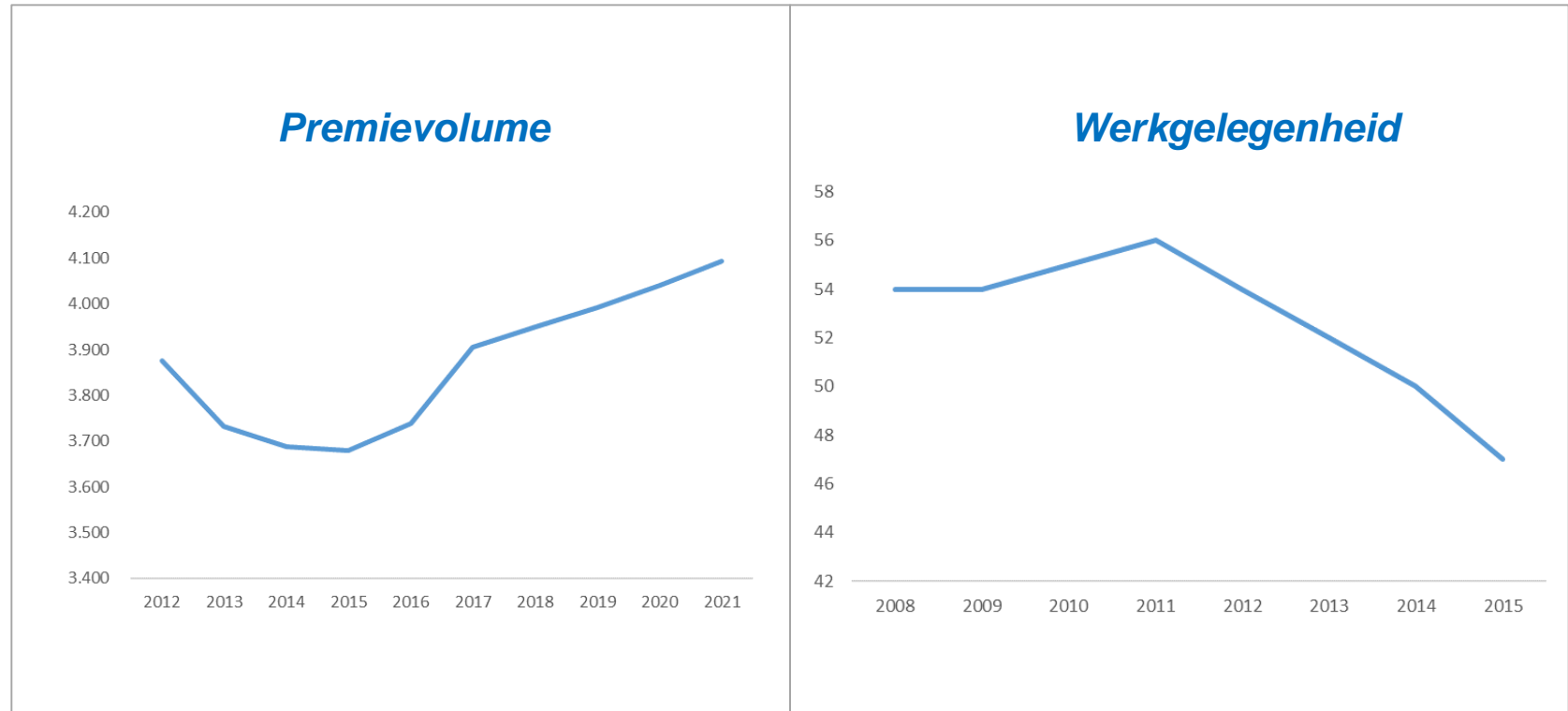
Wat gebeurt er?



Nederlandse verzekeringsmarkt



De transformatie



Hoe maak je de sprong voorwaarts?

Lemonade

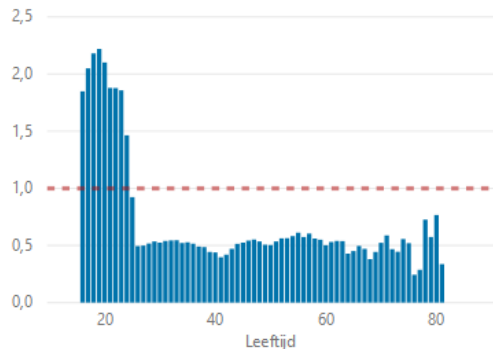


Morgen aan de slag

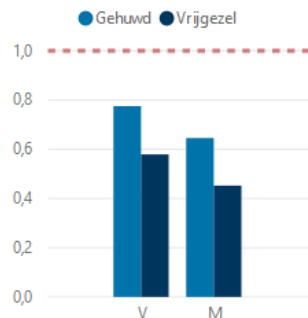




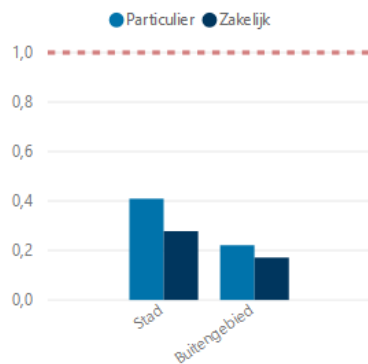
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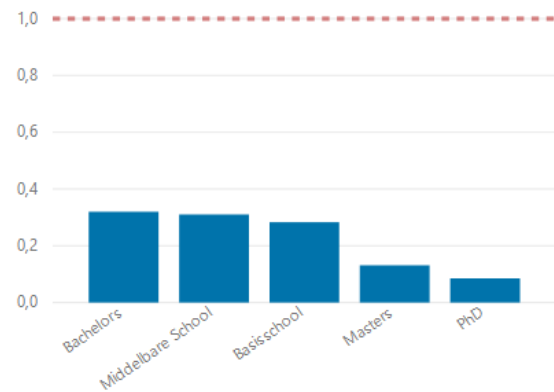
Geslacht



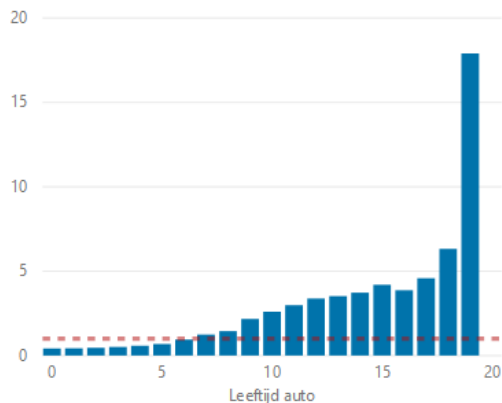
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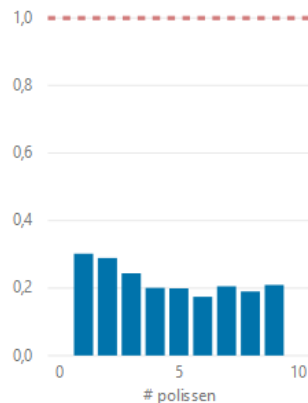
Opleidingsniveau



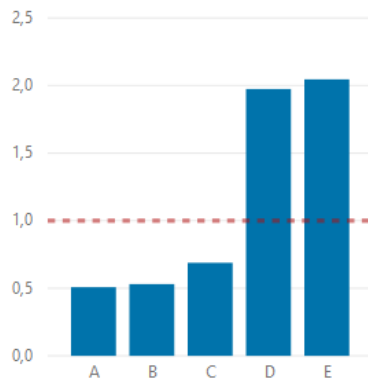
Leeftijd auto



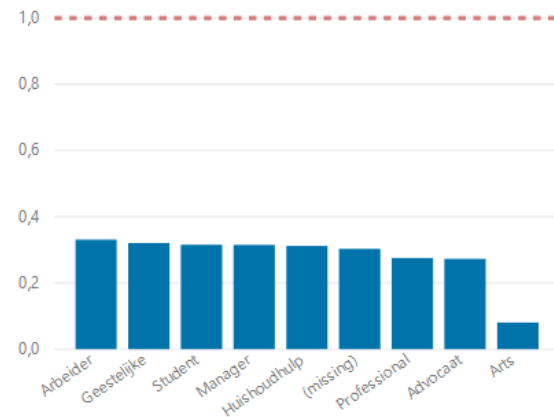
Aantal polissen



Risicoprofiel

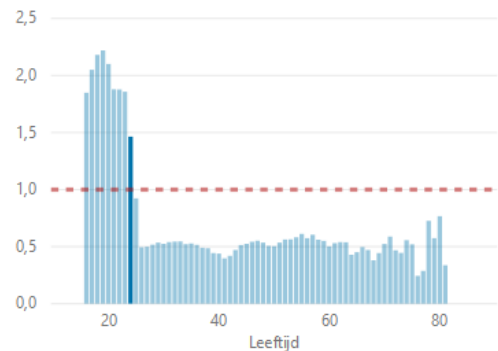


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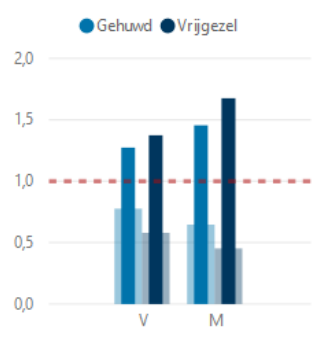




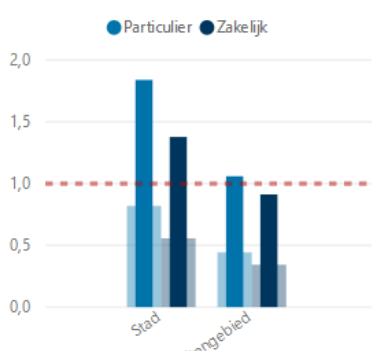
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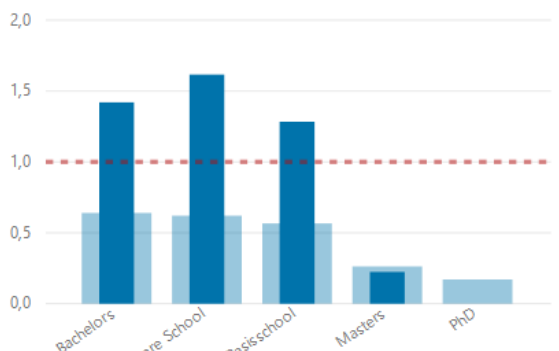
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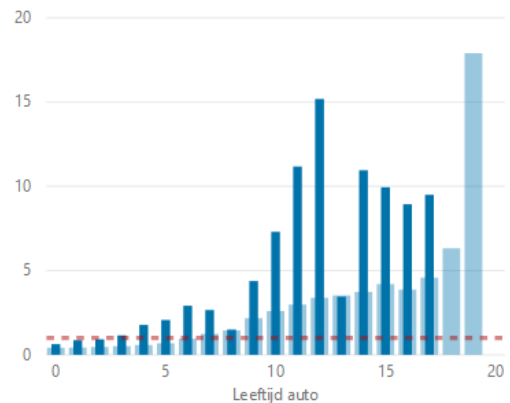
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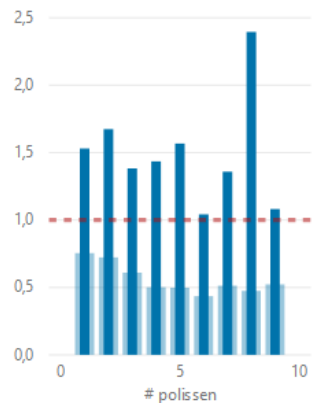
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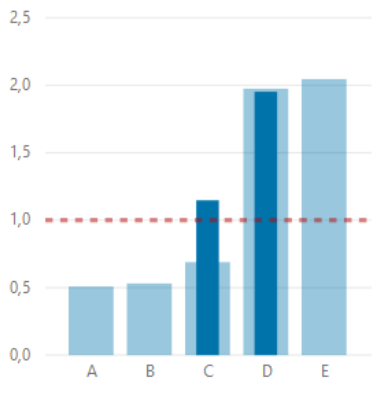
Leeftijd auto



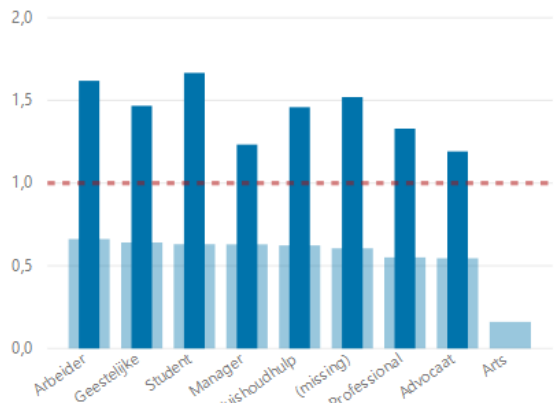
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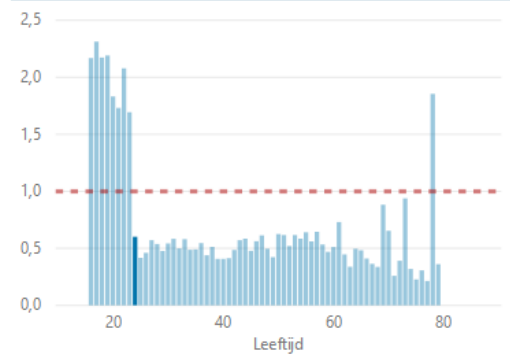
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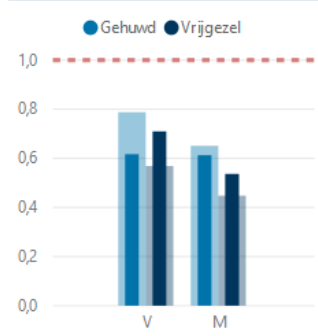
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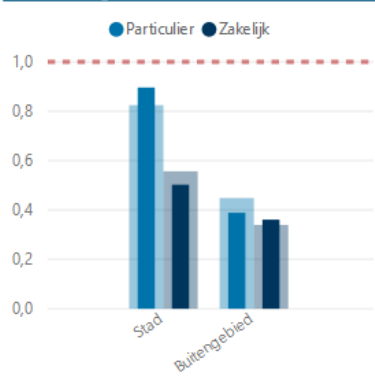
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Geslacht



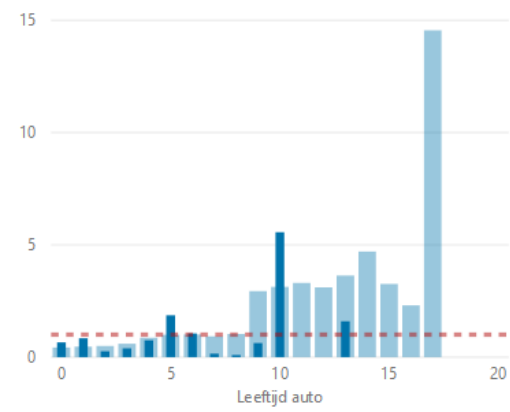
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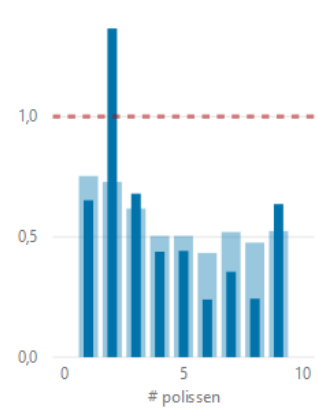
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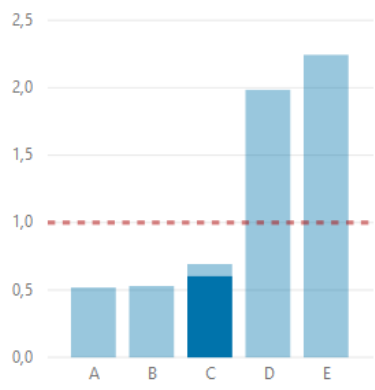
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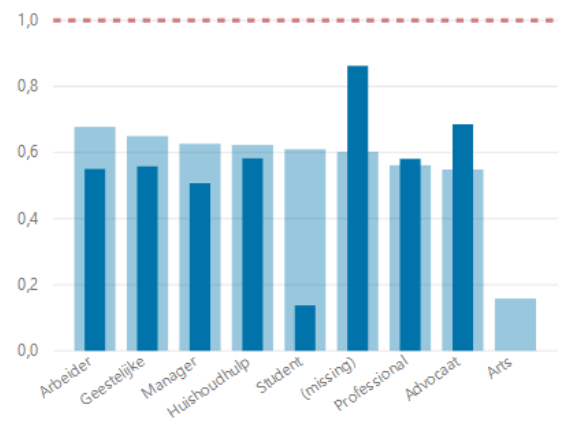
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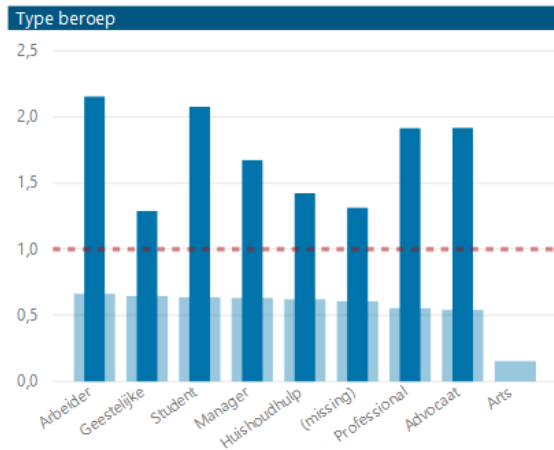
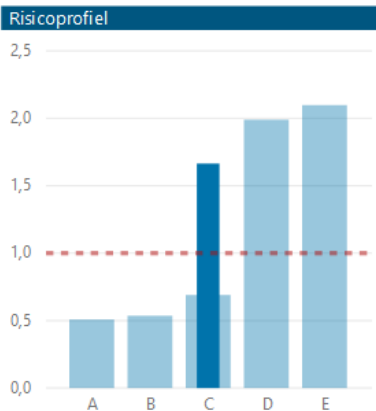
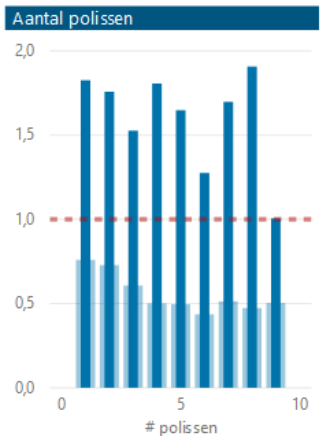
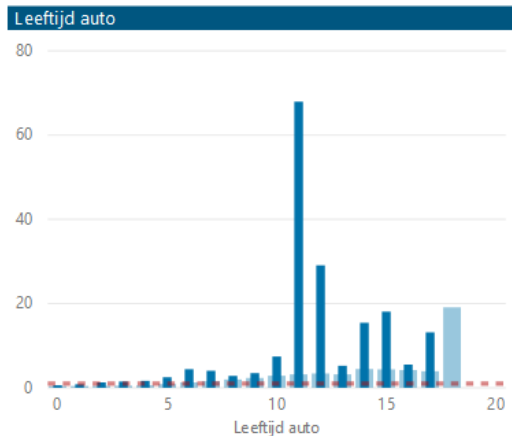
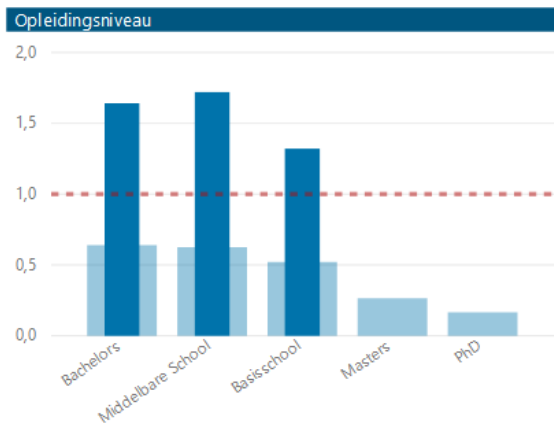
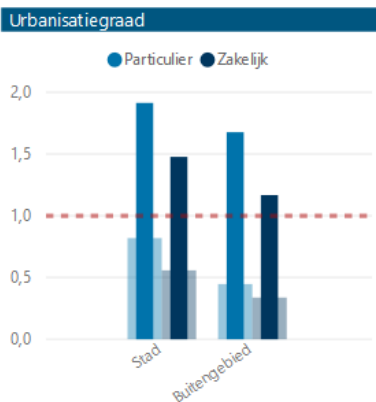
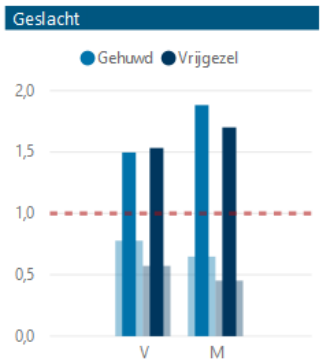
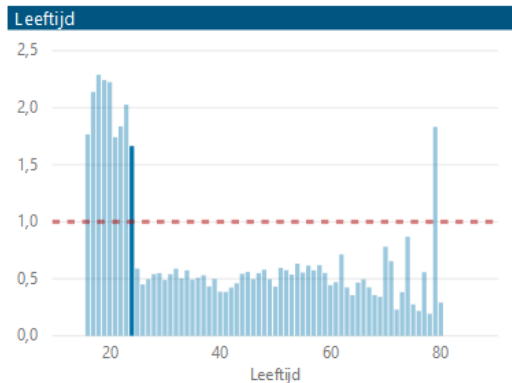


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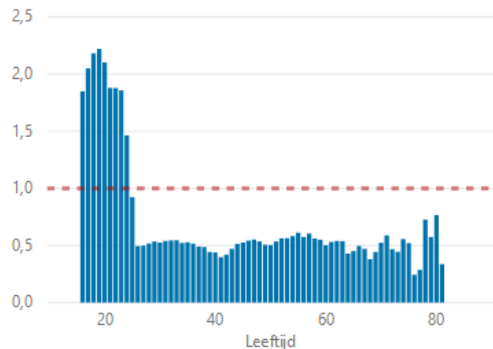
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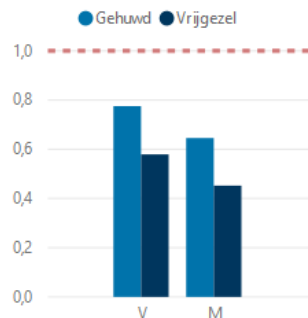




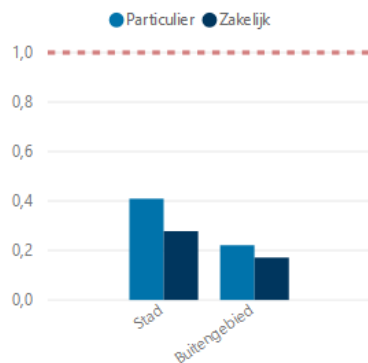
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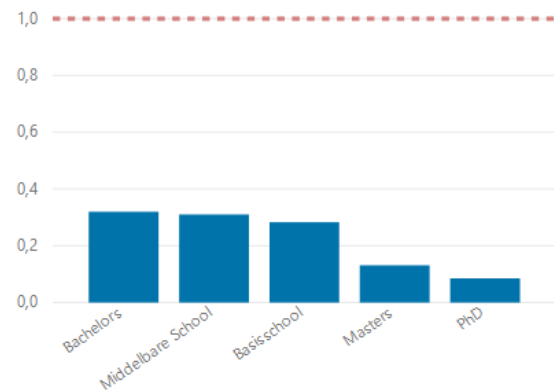
Geslacht



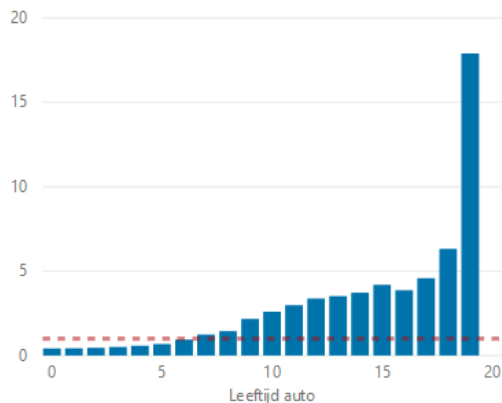
Urbanisatiegraad



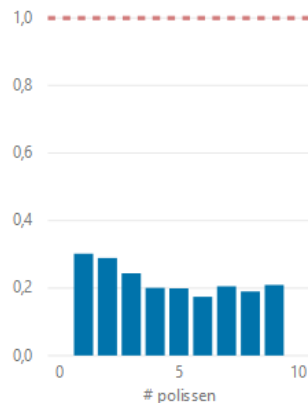
Opleidingsniveau



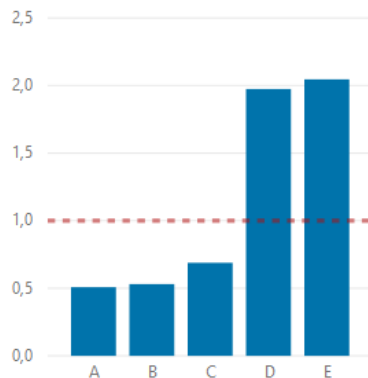
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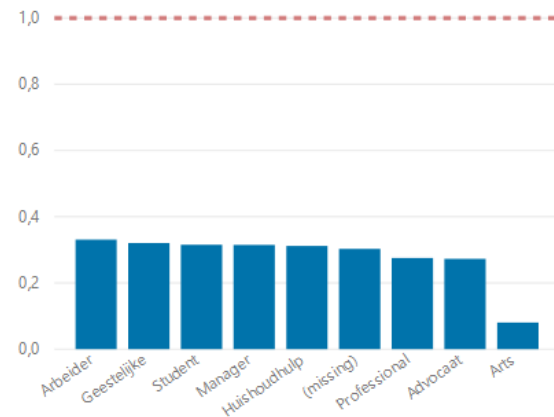
Aantal polissen



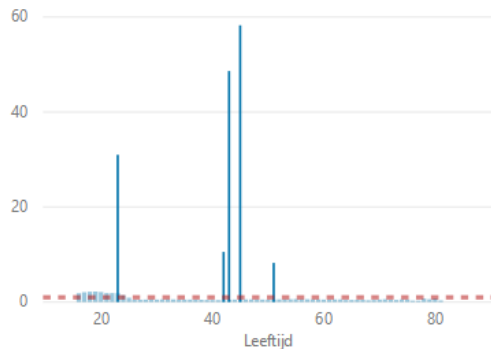
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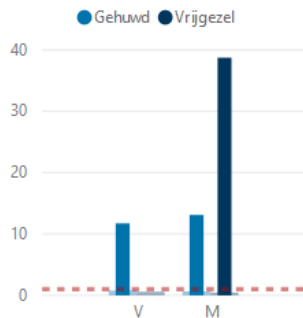
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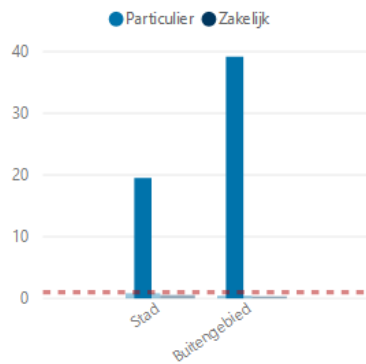
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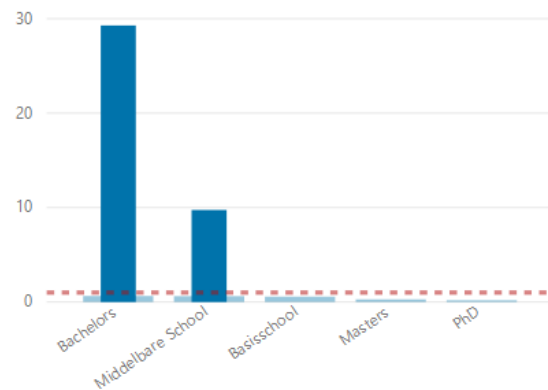
Geslacht



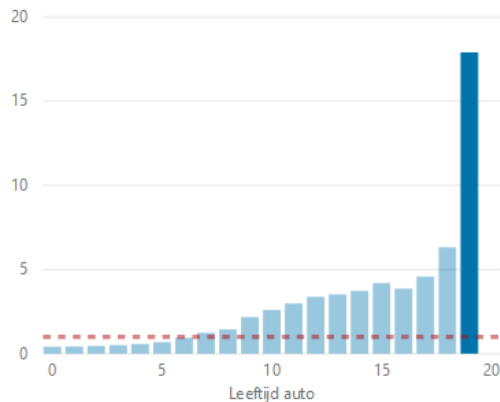
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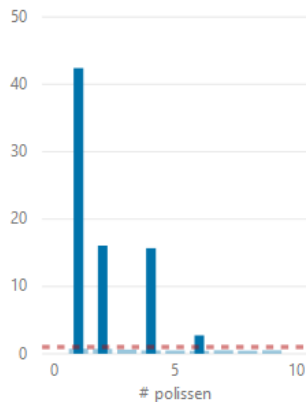
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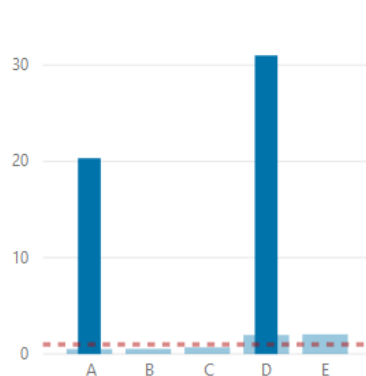
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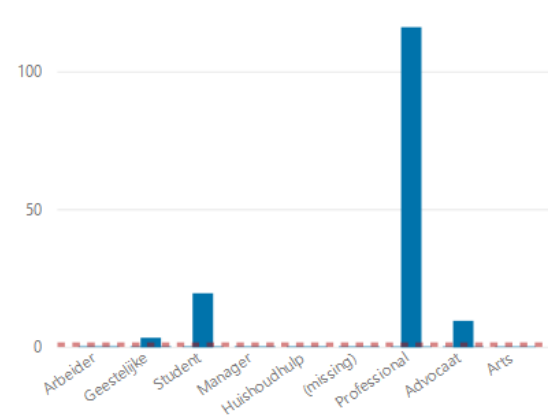
Aantal polissen



Risicoprofiel



Type beroep



Aantal regels Aantal unieke polisinr. Percentage claims Min. Max.

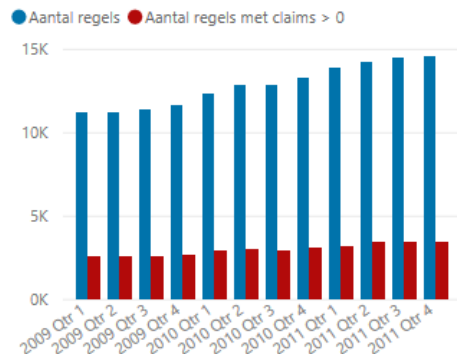
154,203K 57,265K 23,6% € 824,00 € 85.350,00

Jaar

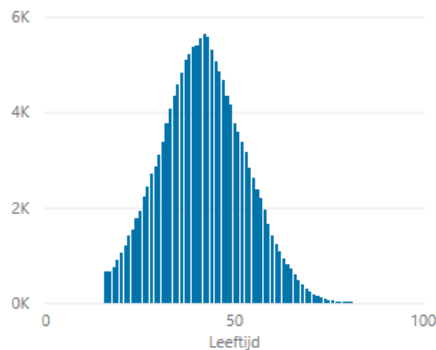
2009 2010 2011



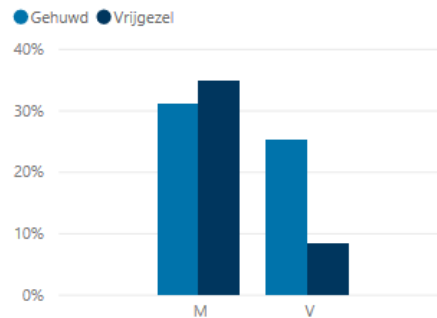
Aantal claims



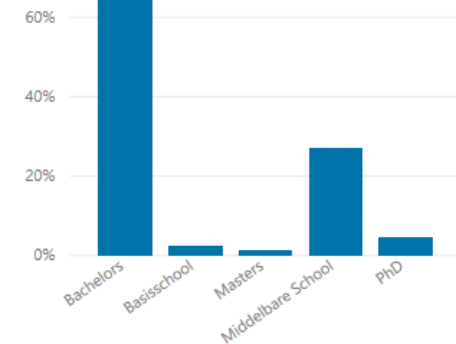
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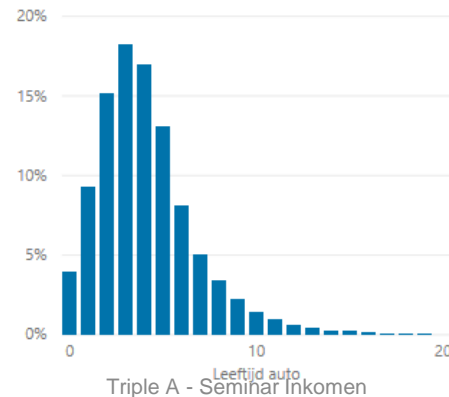
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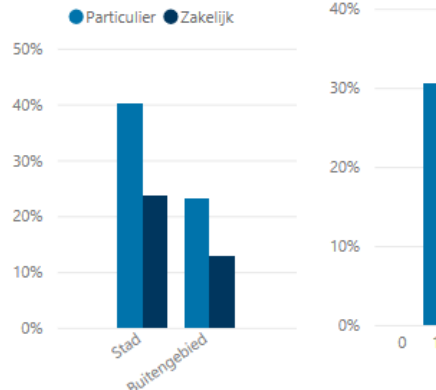
Opleiding



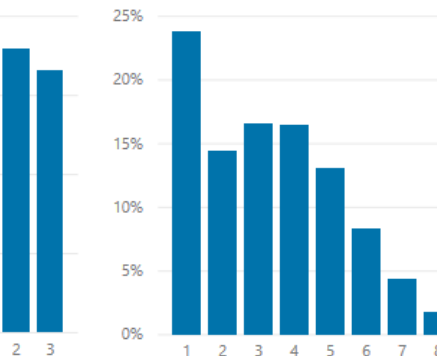
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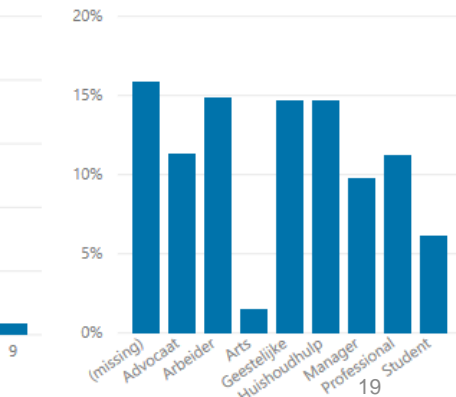
Urbanisatiegraad



Aantal kinderen



Type beroep



Aantal regels 6,951K
 Aantal unieke polisnr. 2,571K

Percentage claims 9,9%
 Min. € 833,00
 Max. € 30.250,00

Jaar

2009

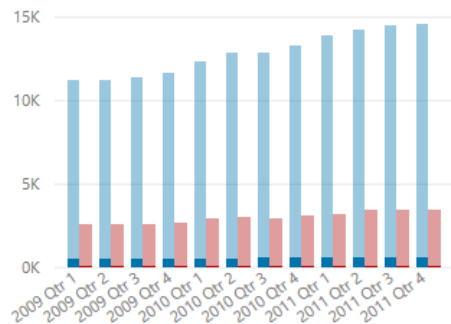
2010

2011

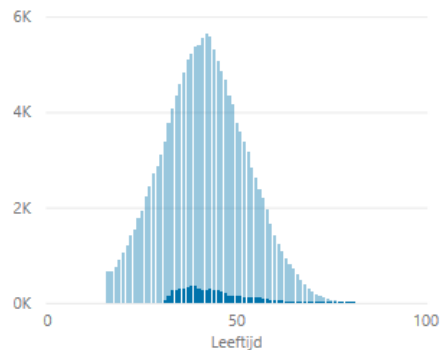


Aantal claims

● Aantal regels ● Aantal regels met claims > 0

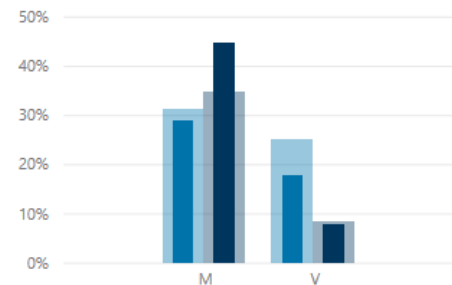


Leeftijd bestuurder

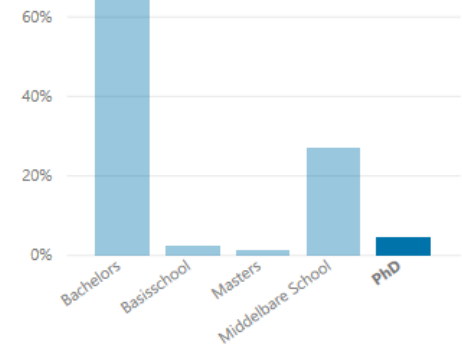


Geslacht

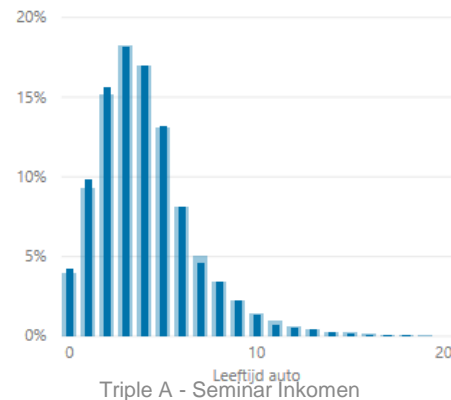
● Gehuwd ● Vrijgezel



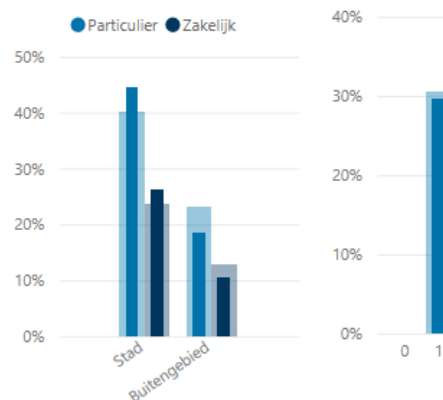
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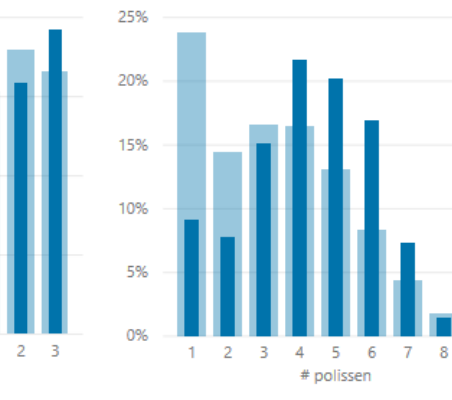
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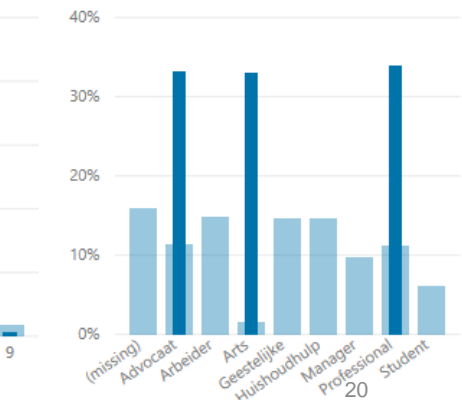
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Aantal kinderen



Type beroep





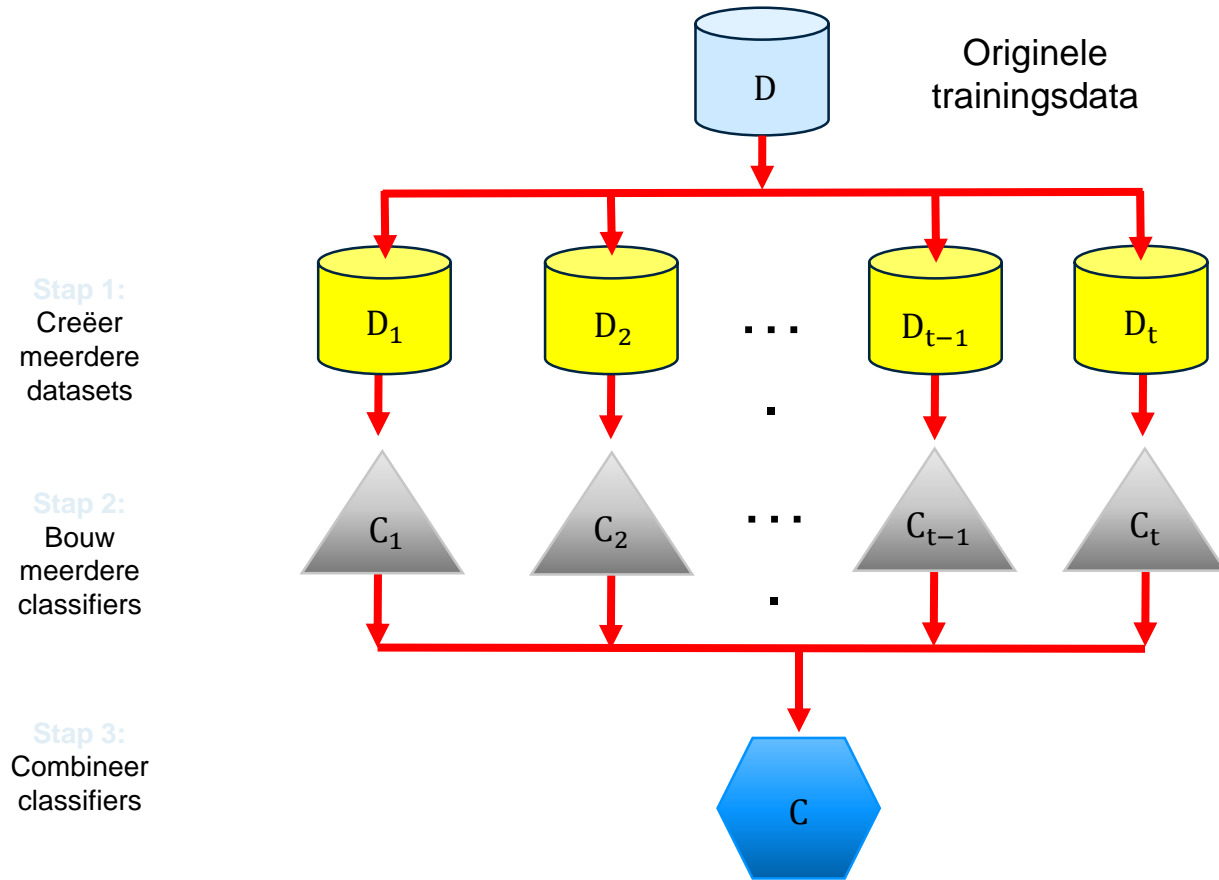
- Veel sneller inzicht
- Over meerdere dimensies
- Mogelijkheden om zelf te downdrillen

Stilstaan bij:

- Datamodellering
- Kennis van het onderliggende businessmodel, overbruggen van gap tussen it en domeinkennis

ML in de praktijk









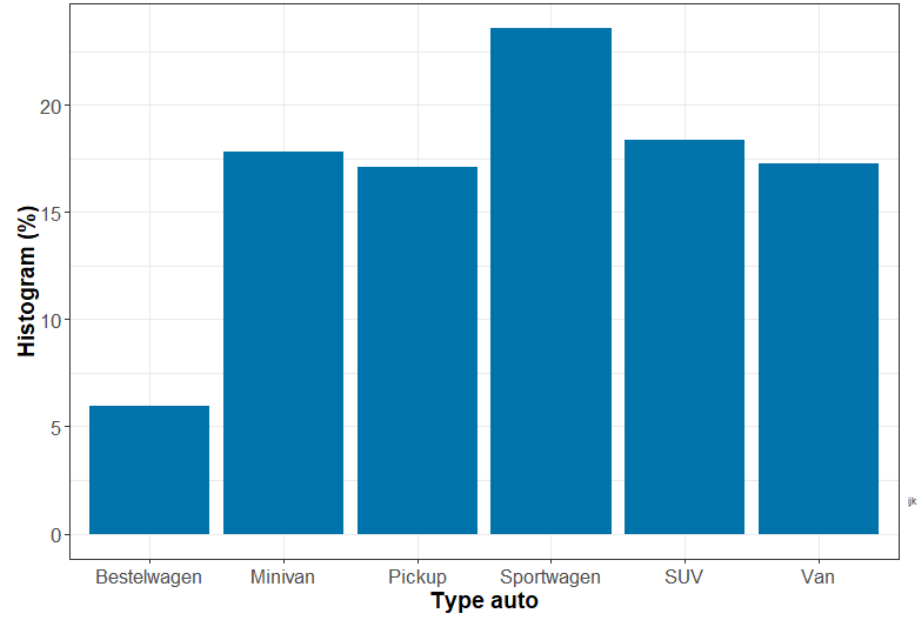
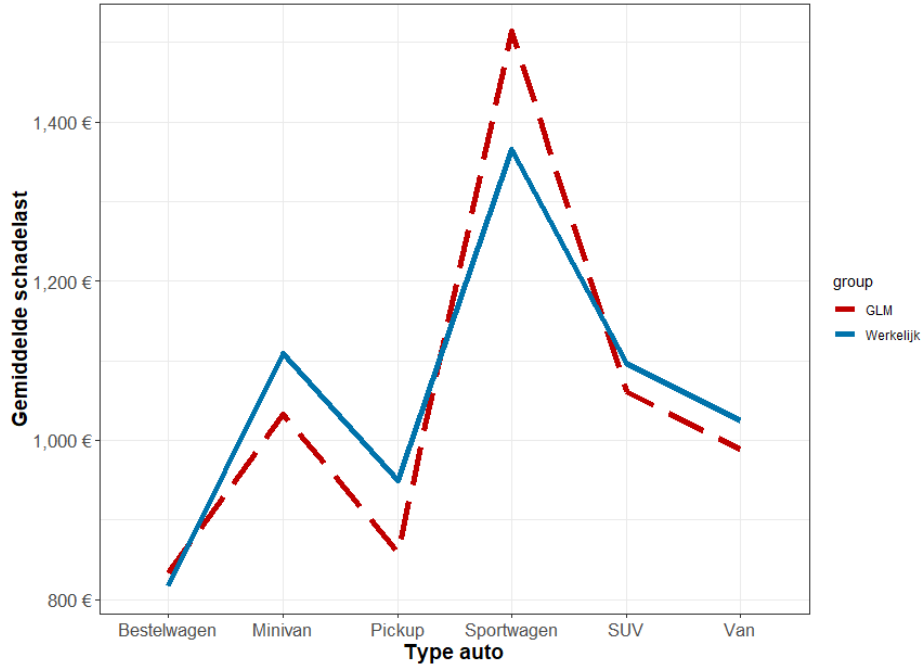
20,0%

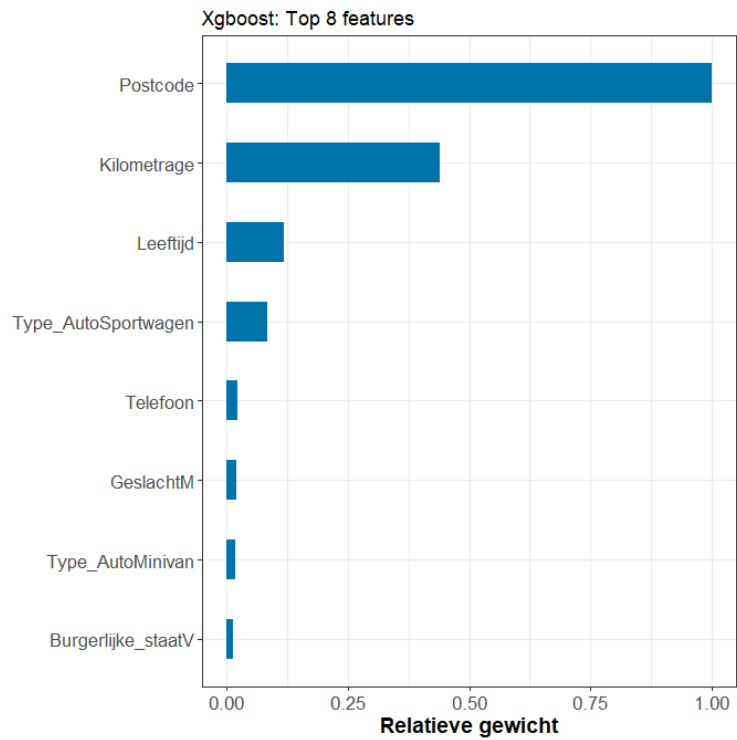


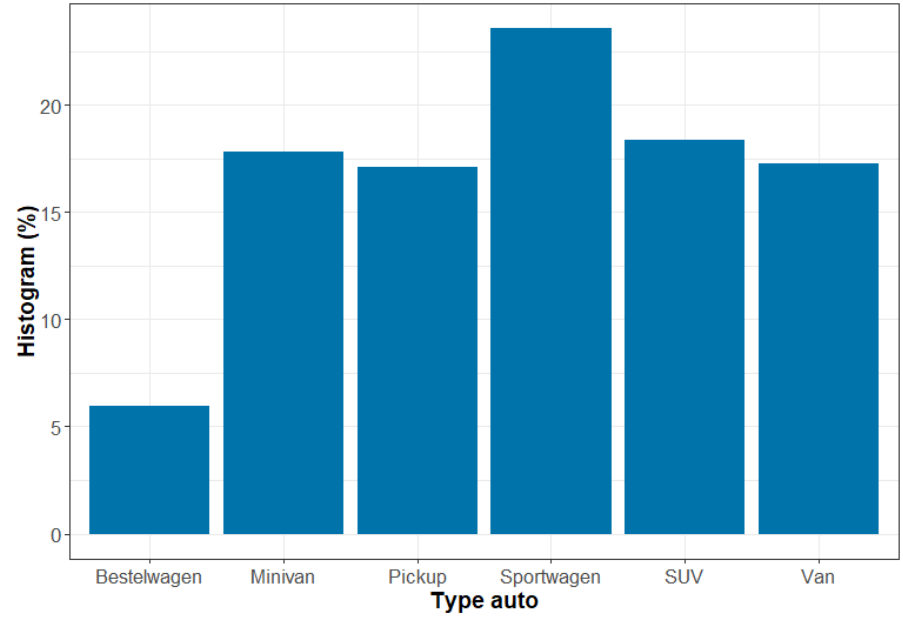
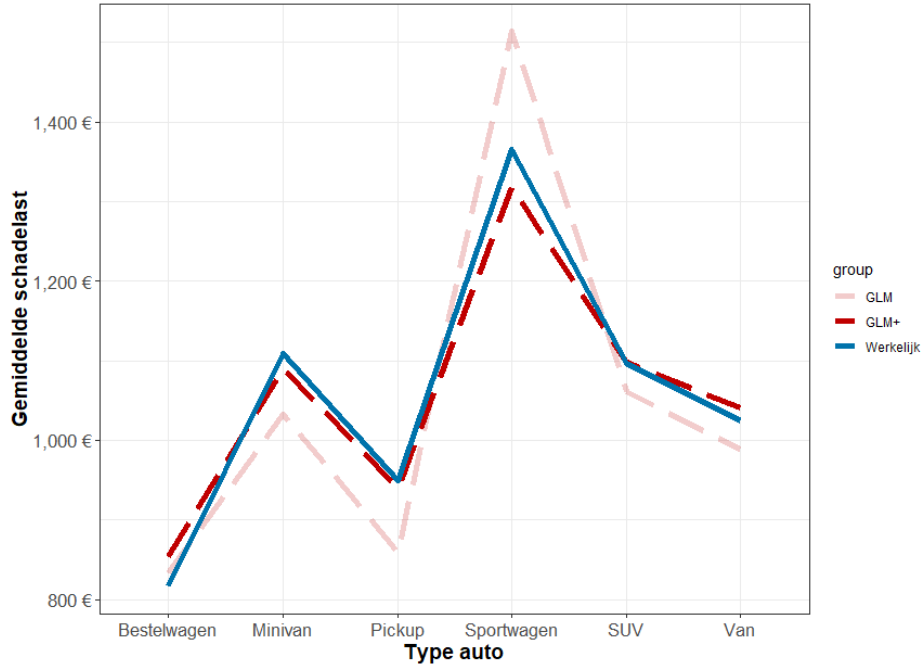
20,0%

↓

10,4%









- We vragen meerdere mensen om de weg
- De combinatie van meerdere inzichten maakt dat voorspellingen beter worden
- Je kunt al direct met ML starten en inzichten combineren met behoud van traditionele methoden

Triple A – Risk Finance B.V.
Hoogoorddreef 54 M
1101 BE Amsterdam Zuidoost

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Practice Lead Data Analytics
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Tel +31 (0) 6 20 50 55 03