



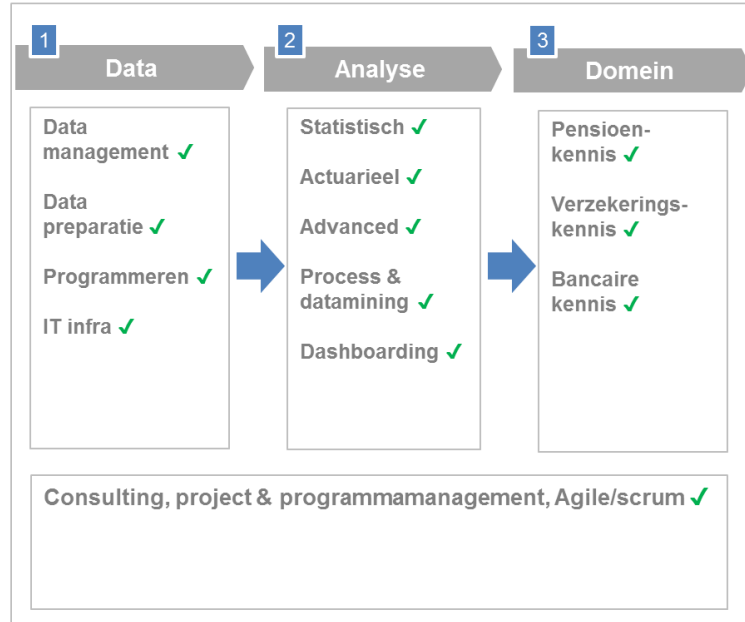
# DATA ANALYTICS VOOR VERZEKERAARS, INTERMEDIARIS EN VOLMACHTBEDRIJVEN

# Welkom



# Triple A I Data Analytics

## Competenties en kennis van Triple A Data Analytics



✓ Kennis en ervaring Triple A Data Analytics

# Triple A | Data Analytics



Hylke Niermeijer



Joris Brehm



Daan Nijssen



Joey de Mol



Sophie Heethuis



Jasper Rouschop



Pieter Marres



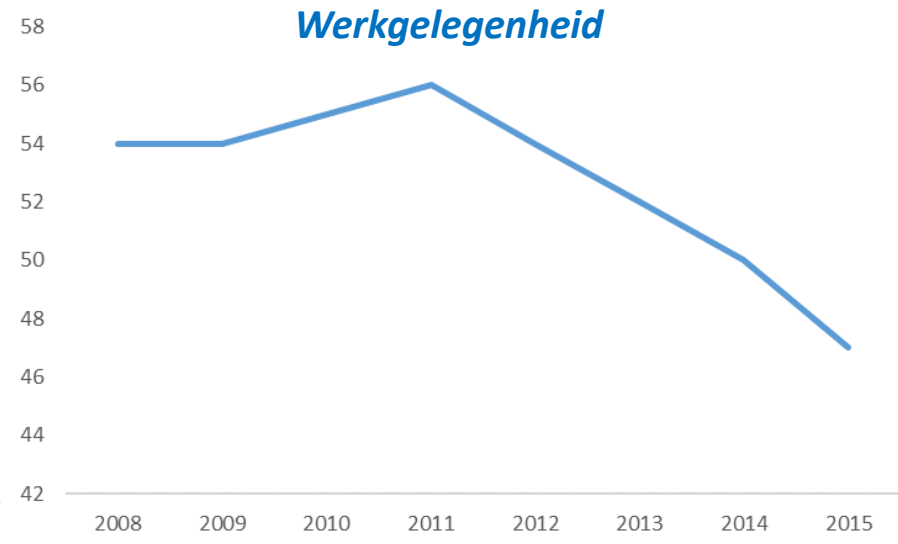
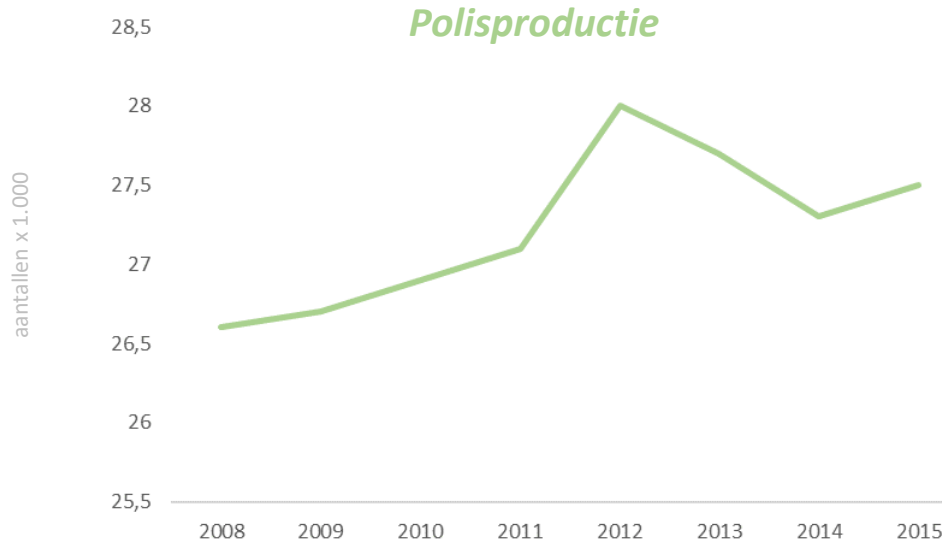
# Wat gebeurt er?



# Nederlandse verzekeringsmarkt



# De transformatie



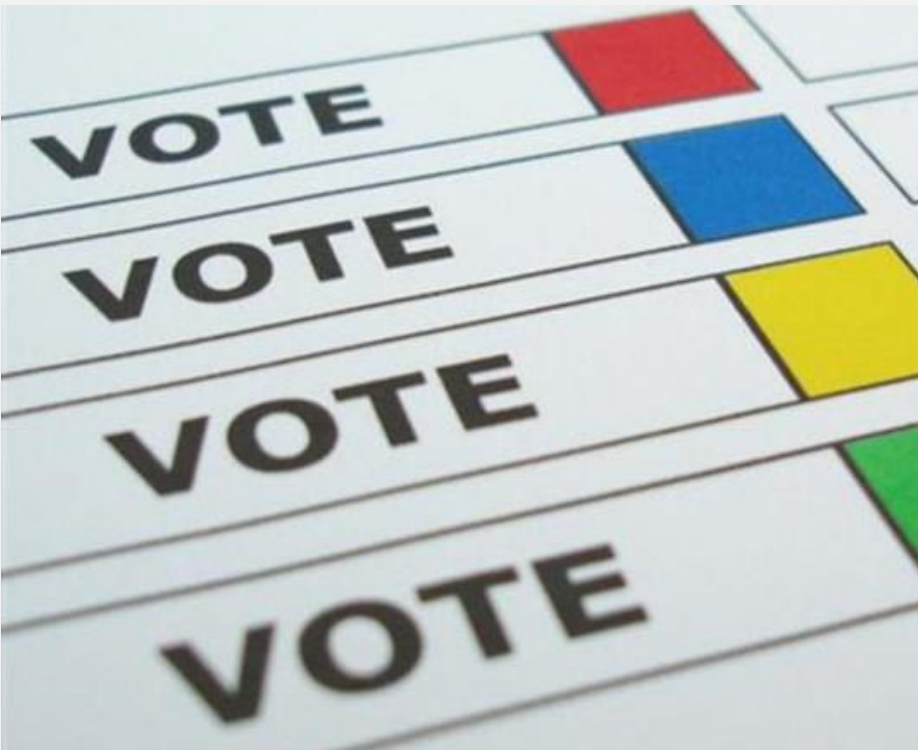
Hoe maak je de sprong voorwaarts?

*Lemonade*





# Morgen aan de slag

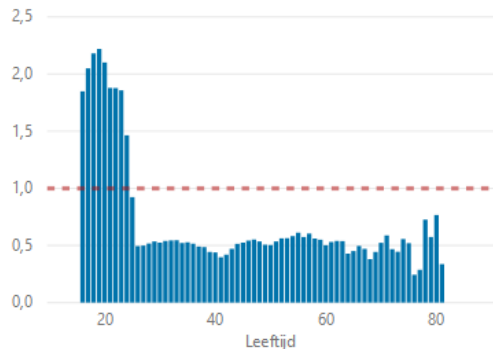


## Waarom beginnen?

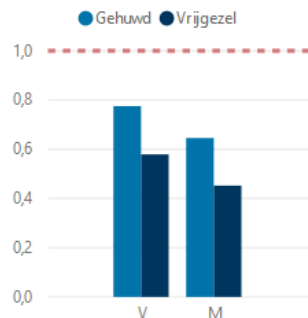
- 1<sup>e</sup> Poll
  - Sneller inzicht
  - Inzicht van lagere granulariteit
  - Betere voorspellingen
  - Combinatie van bovenstaande



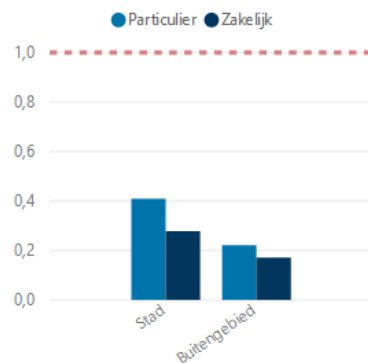
Leeftijd



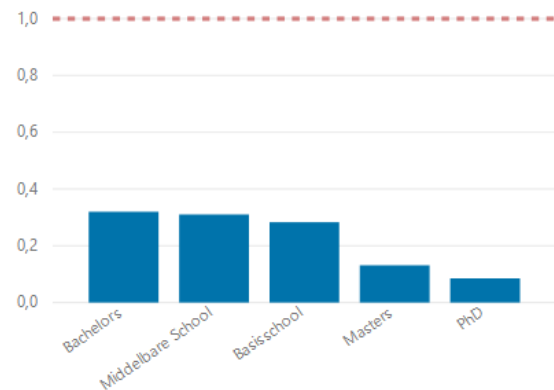
Geslacht



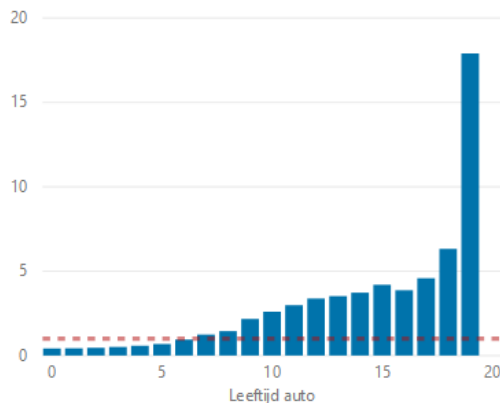
Urbanisatiegraad



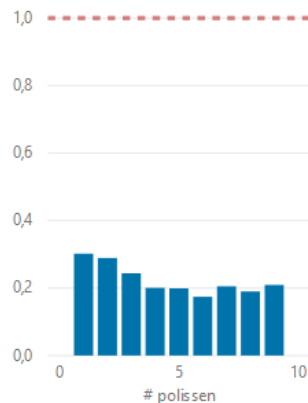
Opleidingsniveau



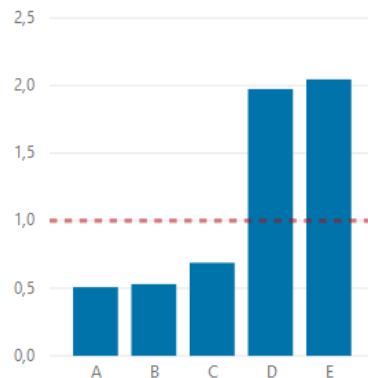
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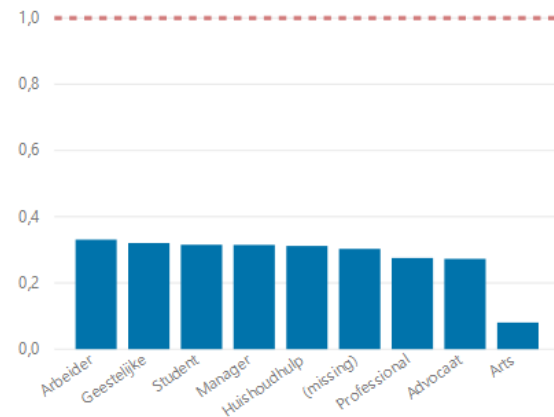
Aantal polissen



Risicoprofiel

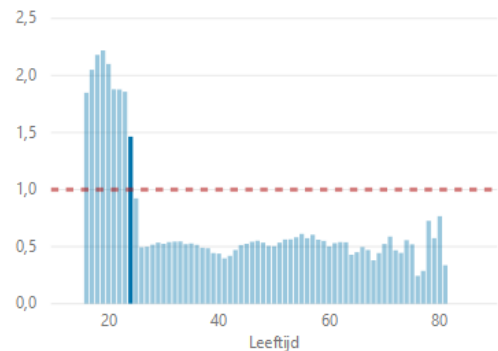


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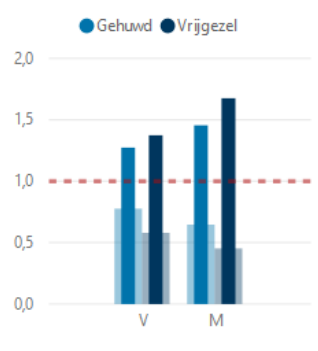




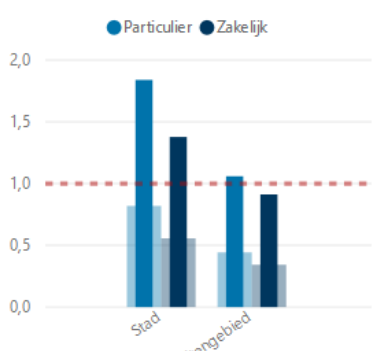
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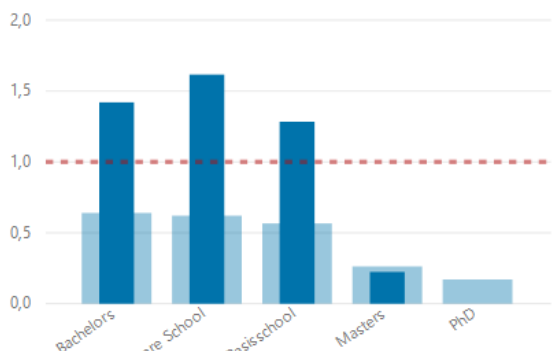
## Geslacht



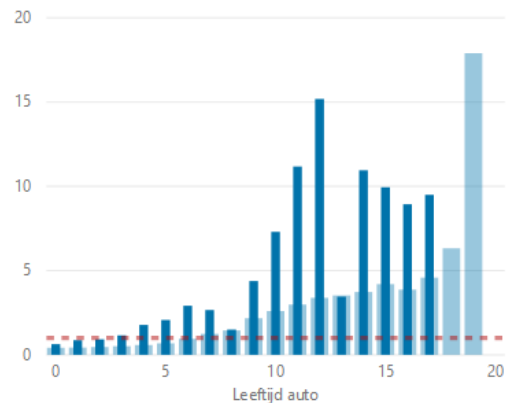
## Urbanisatiegraad



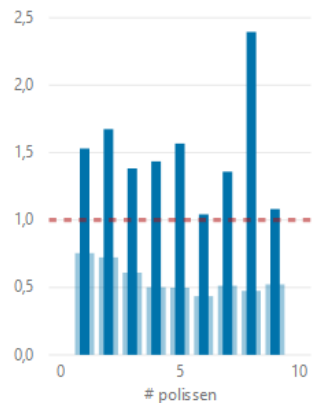
## Opleidingsniveau



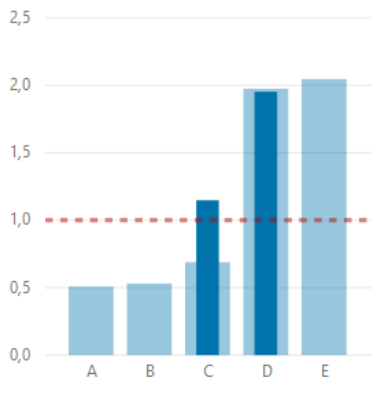
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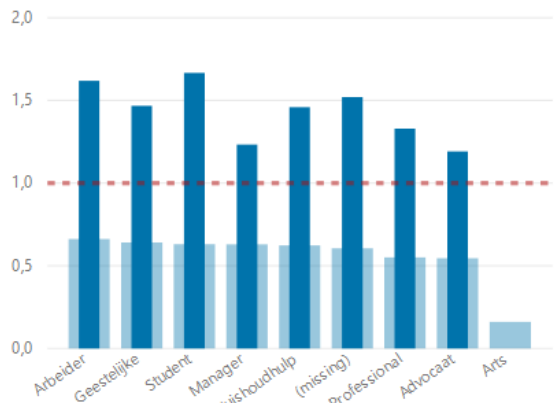
## Aantal polissen



## Risicoprofiel

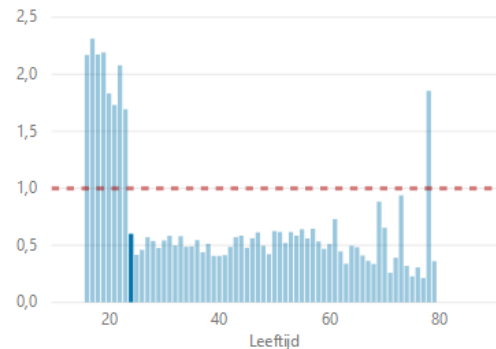


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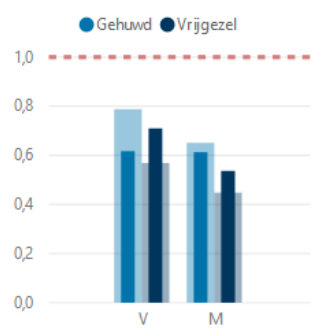




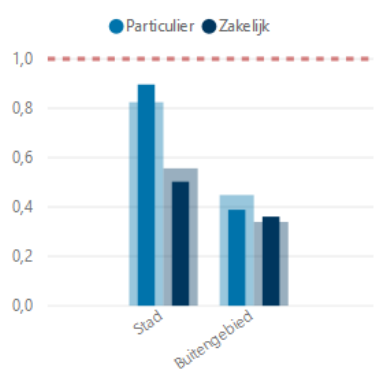
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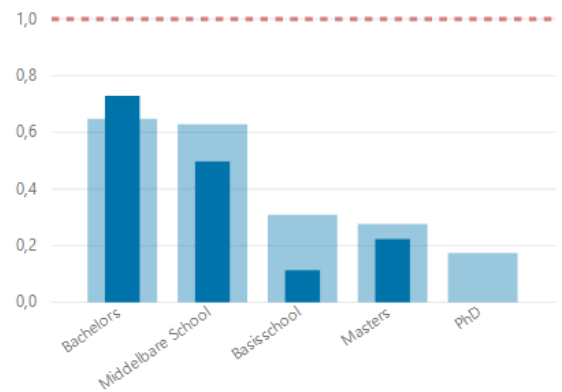
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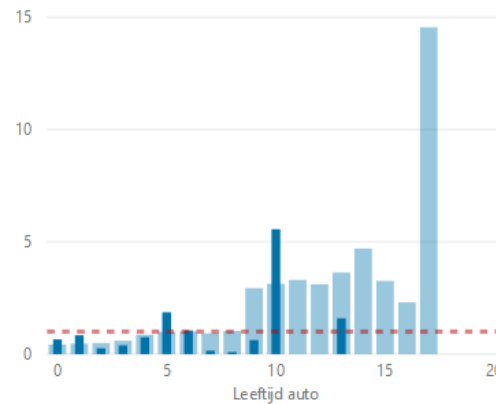
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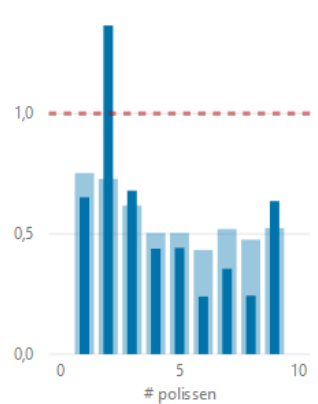
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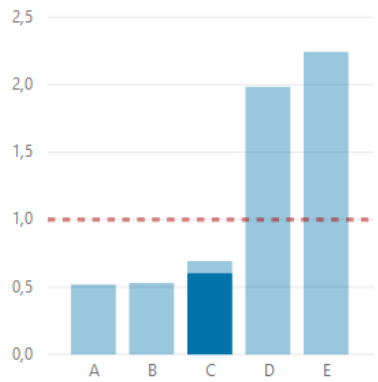
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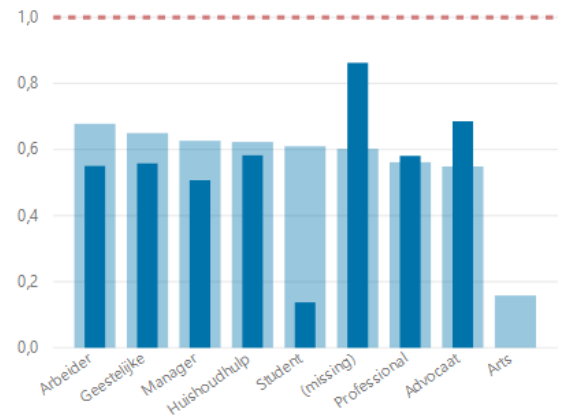
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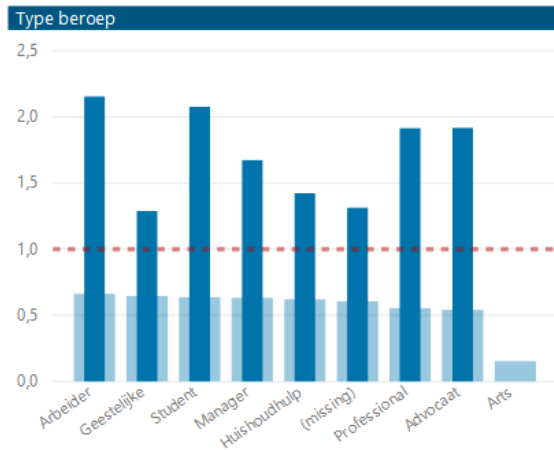
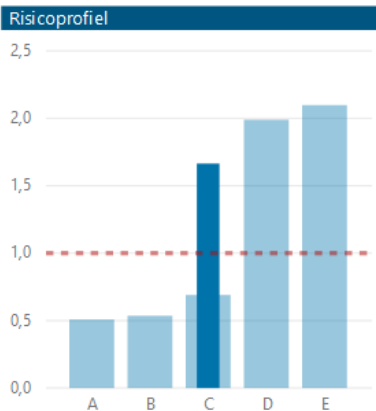
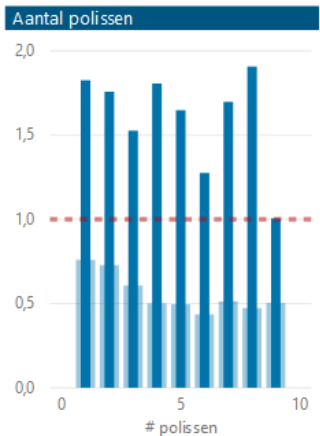
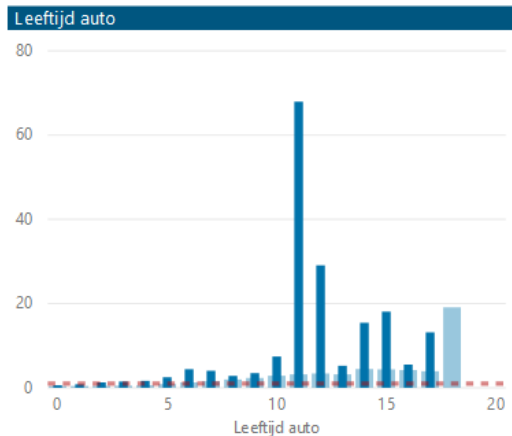
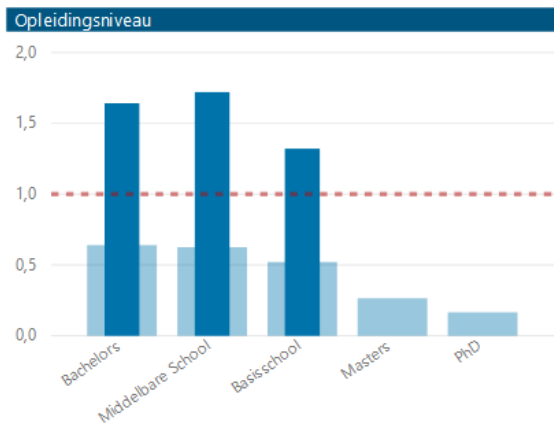
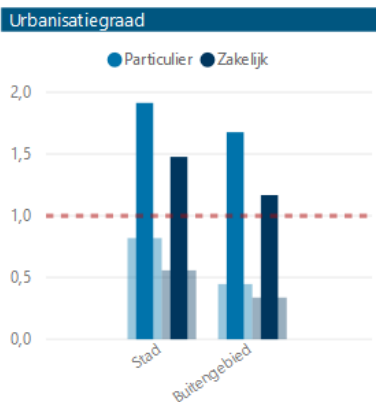
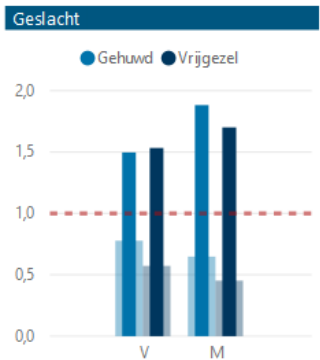
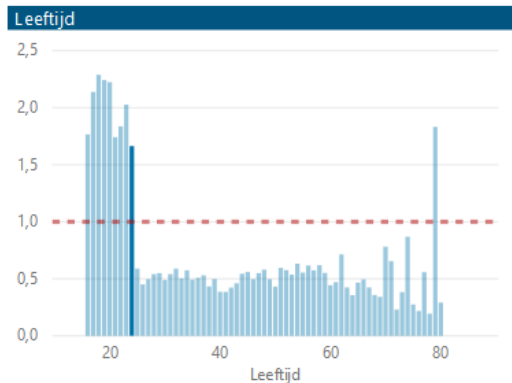


## Risicoprofiel



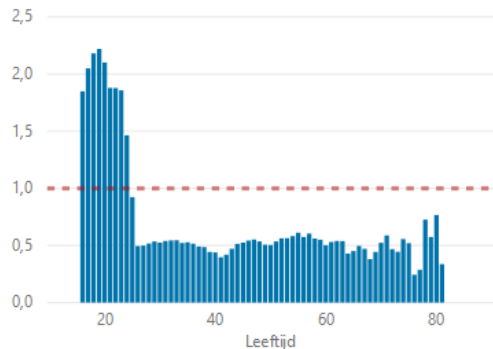
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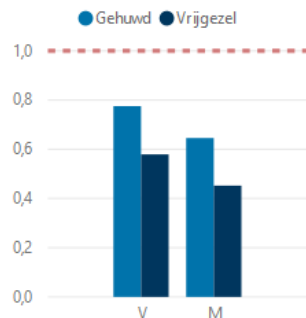




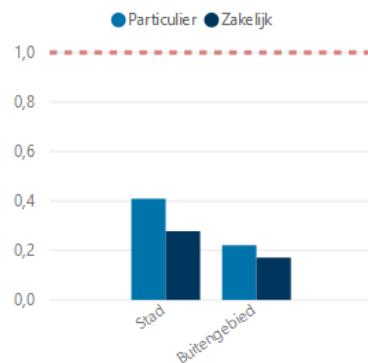
Leeftijd



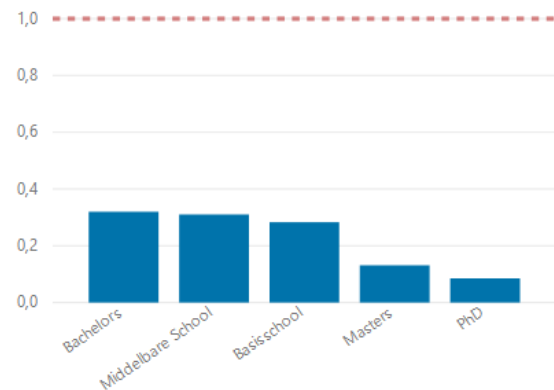
Geslacht



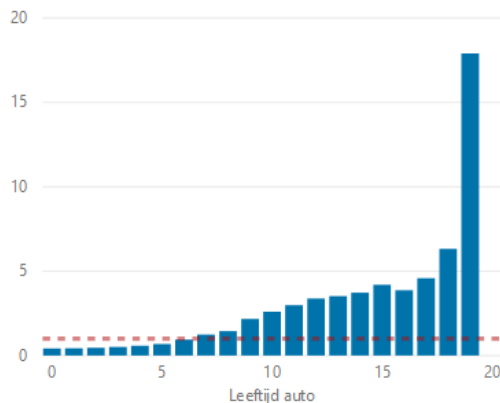
Urbanisatiegraad



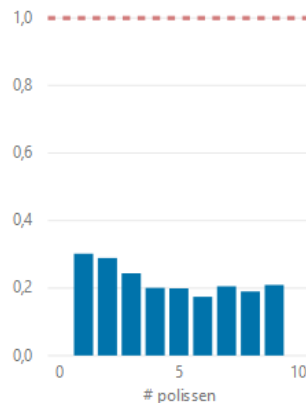
Opleidingsniveau



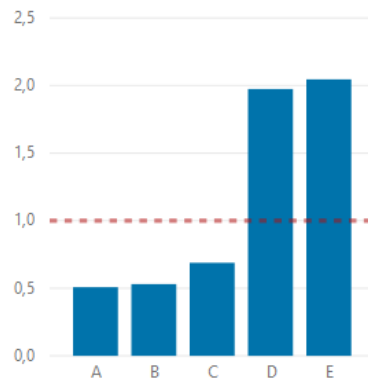
Leeftijd auto



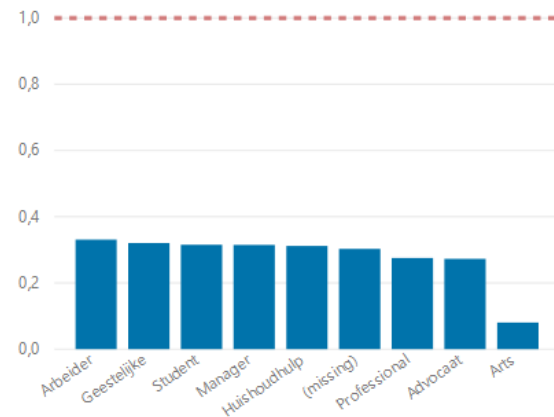
Aantal polissen



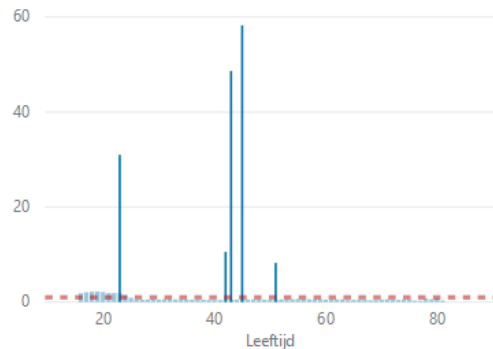
Risicoprofiel



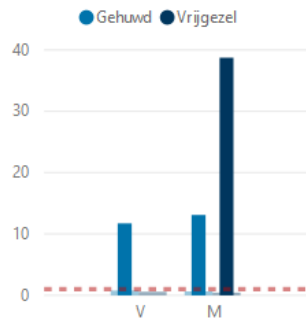
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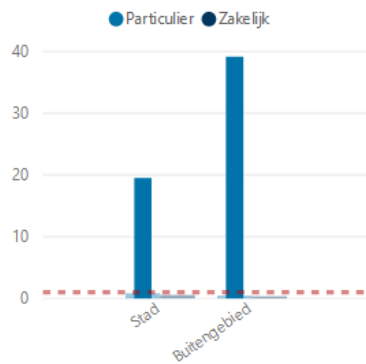
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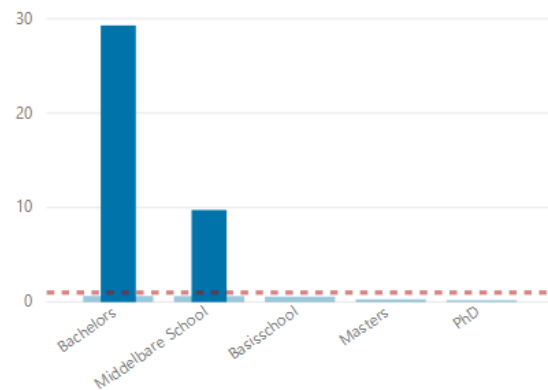
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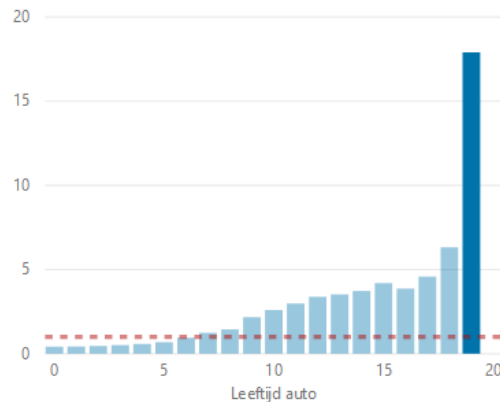
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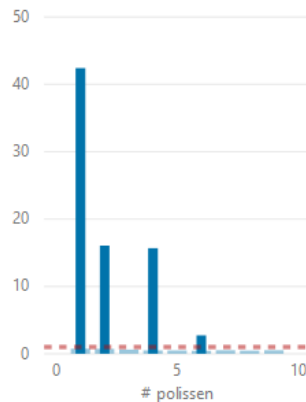
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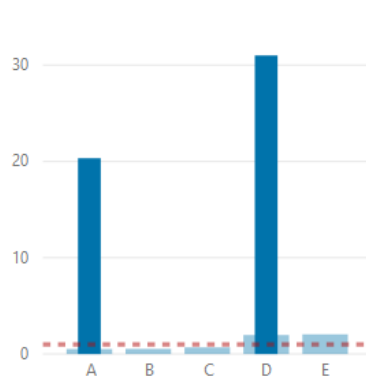
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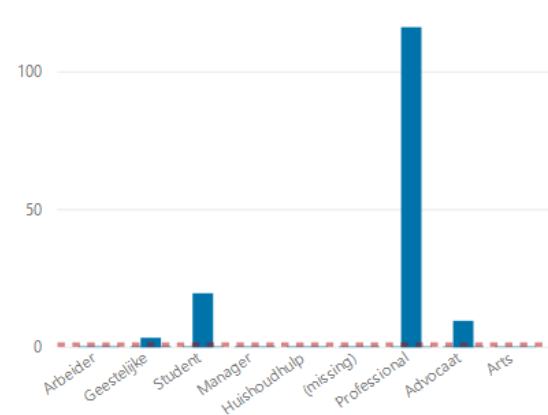
Aantal polissen



Risicoprofiel



Type beroep



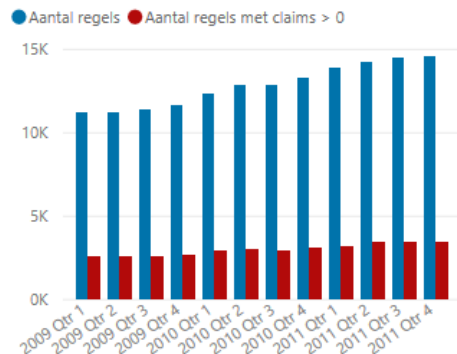


Aantal regels 54,203K  
 Aantal unieke polissnr. 57,265K  
 Percentage claims 23,6%  
 Min. € 824,00  
 Max. € 85.350,00

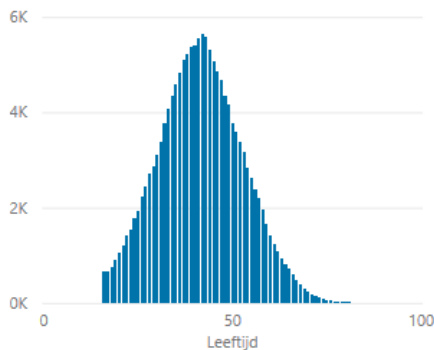
Jaar  
 2009 2010 2011



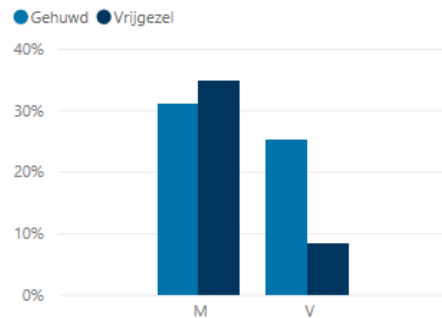
### Aantal claims



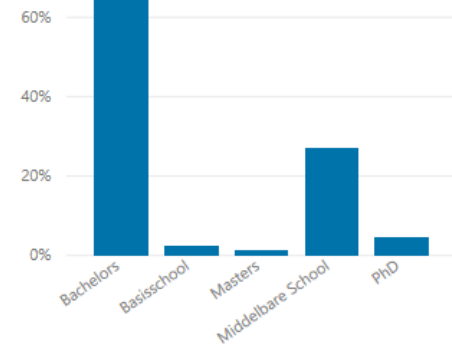
### Leeftijd bestuurder



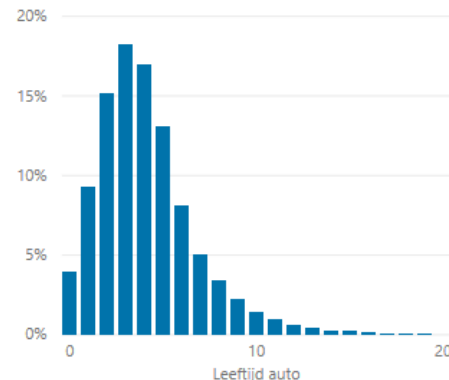
### Geslacht



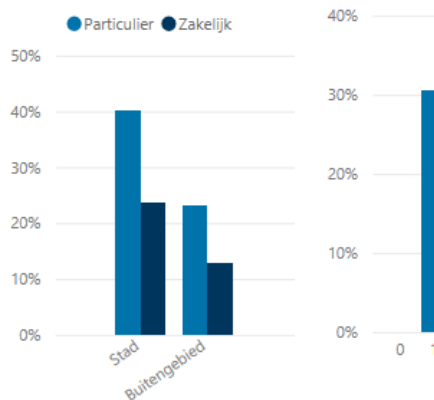
### Opleiding



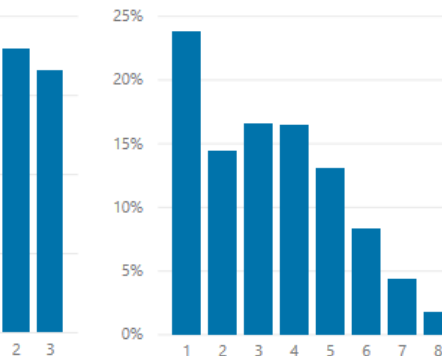
### Leeftijd auto



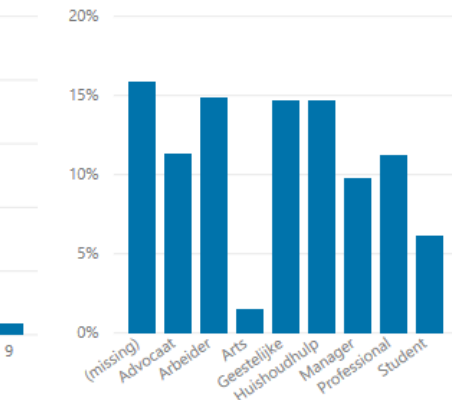
### Urbanisatiegraad



### Aantal kinderen



### Aantal polissen



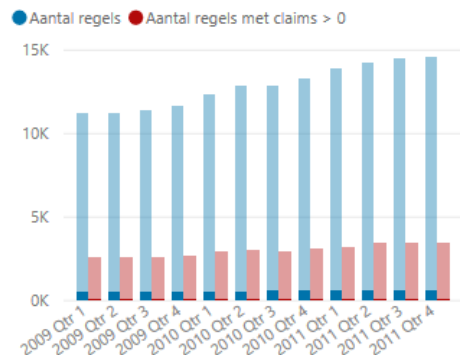
Aantal regels 6,951K  
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Percentage claims 9,9%  
 Min. € 833,00  
 Max. € 30.250,00

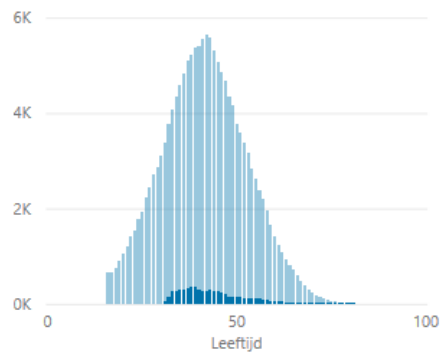
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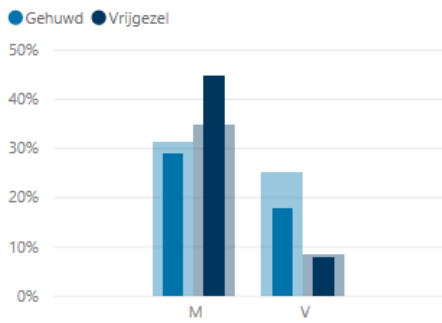
**Aantal claims**



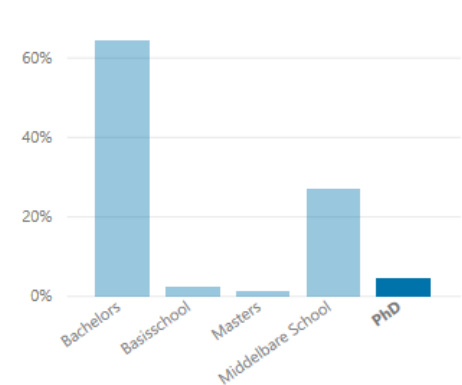
**Leeftijd bestuurder**



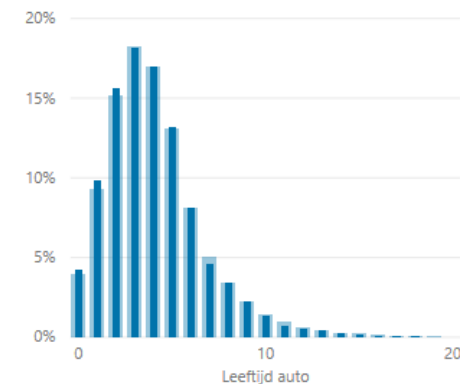
**Geslacht**



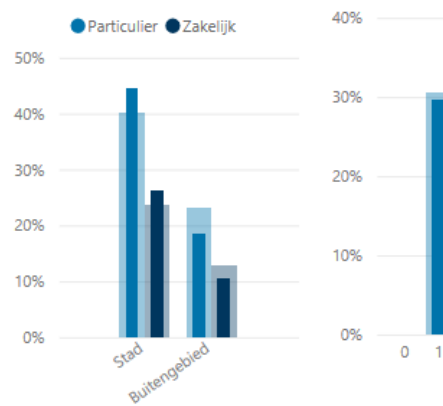
**Opleiding**



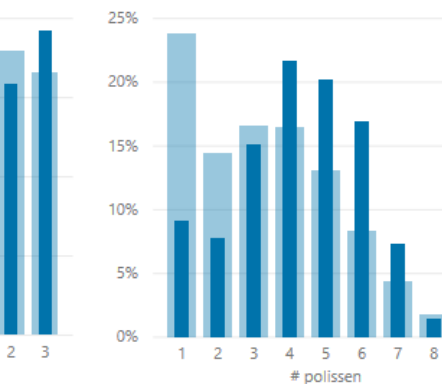
**Leeftijd auto**



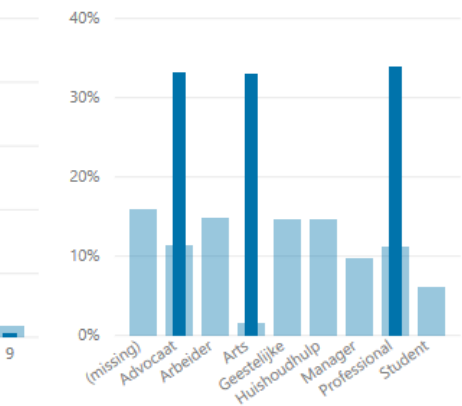
**Urbanisatiegraad**



**Aantal kinderen**



**Type beroep**



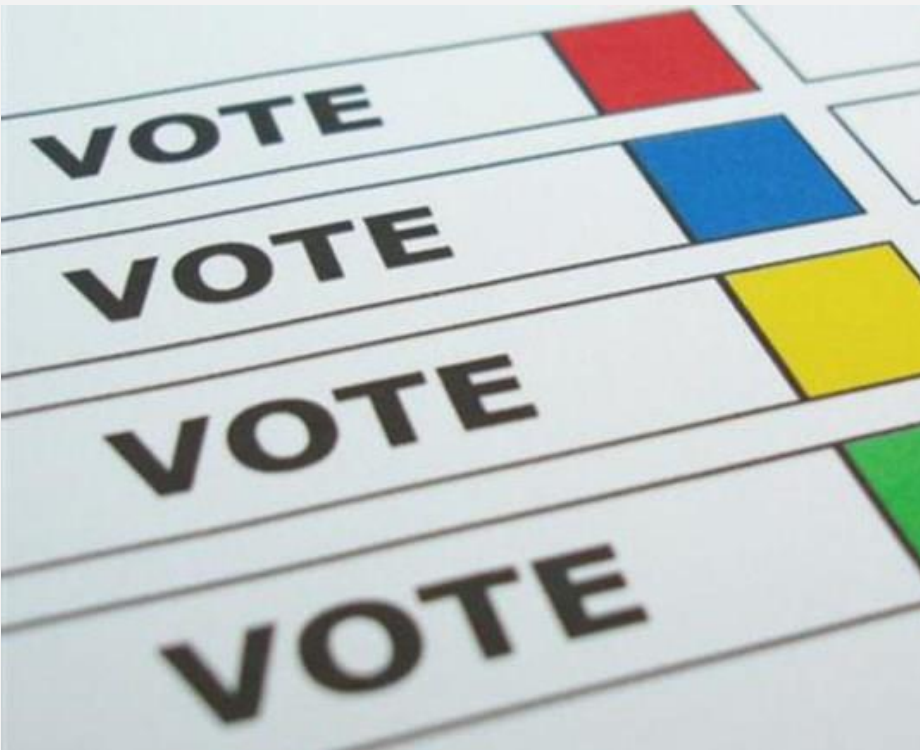


- Veel sneller inzicht
- Over meerdere dimensies
- Mogelijkheden om zelf te downdrillen

Stilstaan bij:

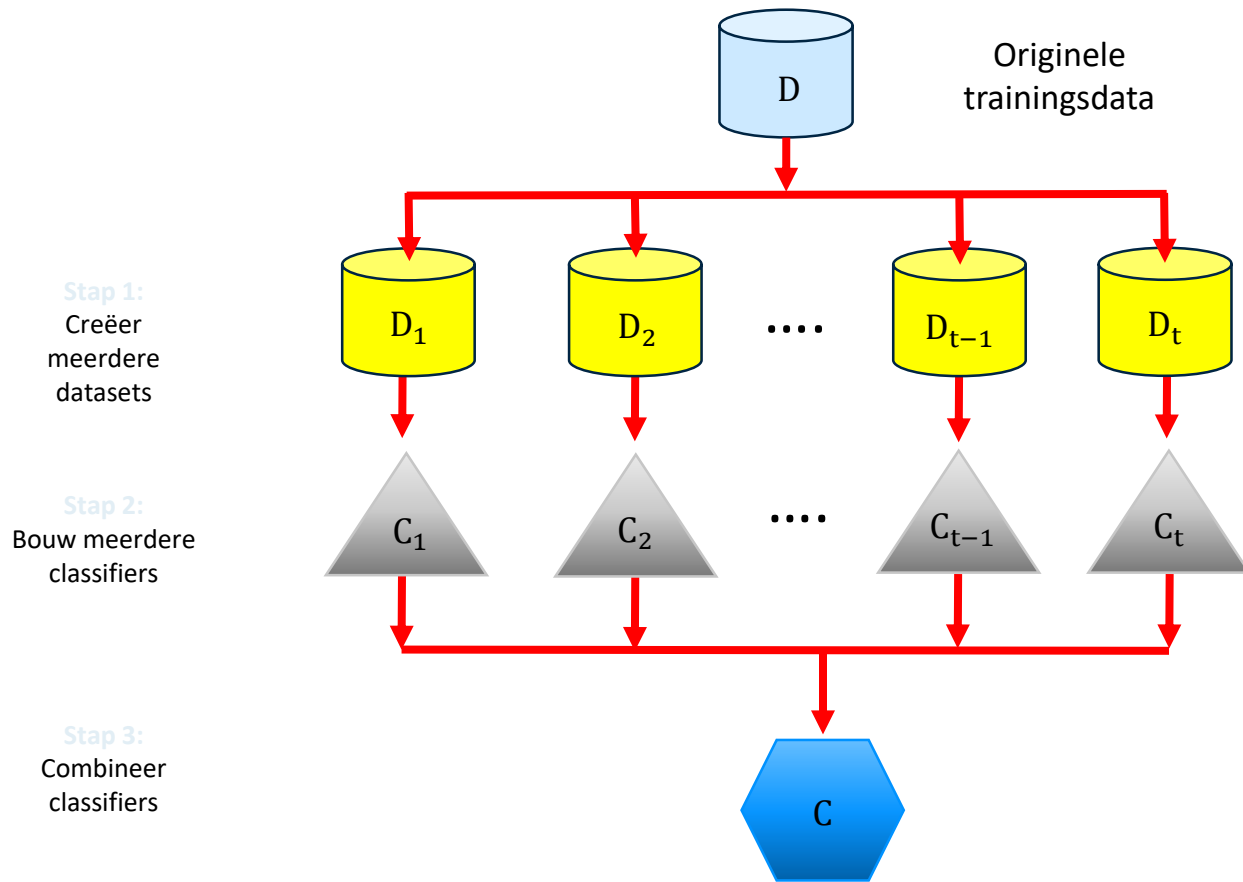
- Datamodellering
- Kennis van het onderliggende businessmodel, overbruggen van gap tussen it en domeinkennis

# ML in de praktijk



## Waarom Machine Learning?

- 2<sup>e</sup> Poll
  - We gebruiken het nog niet en zijn het ook niet van plan
  - We gebruiken steeds meer data, ML helpt om ons unieker inzicht te krijgen
  - We willen beslissingen kunnen automatiseren en dat lukt niet zonder ML







20,0%

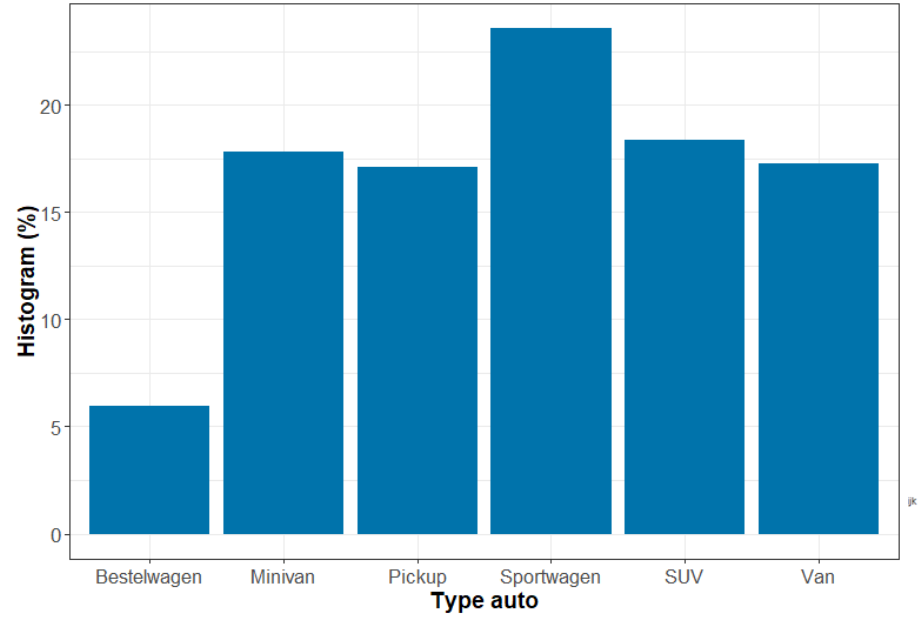
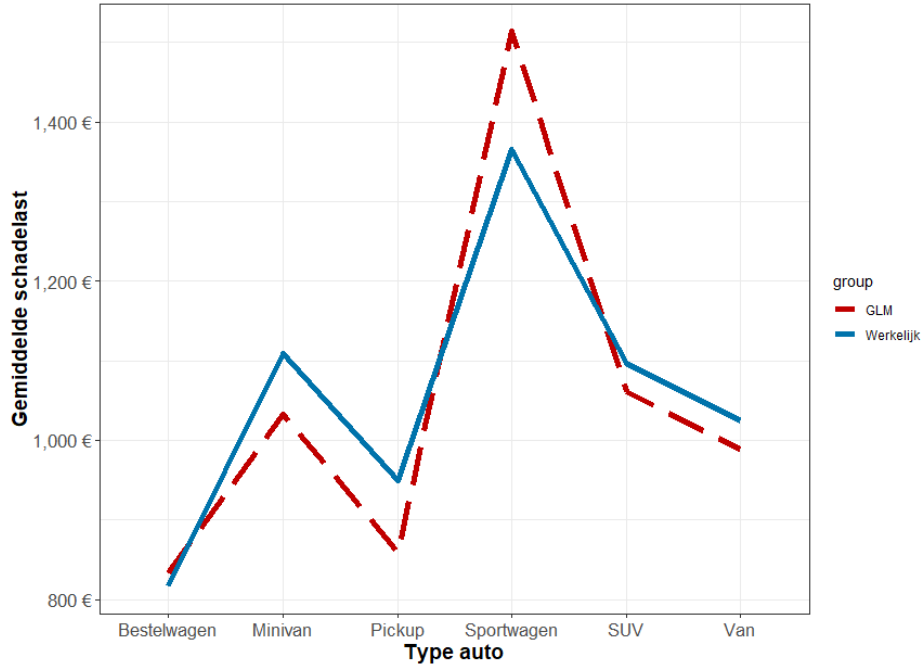


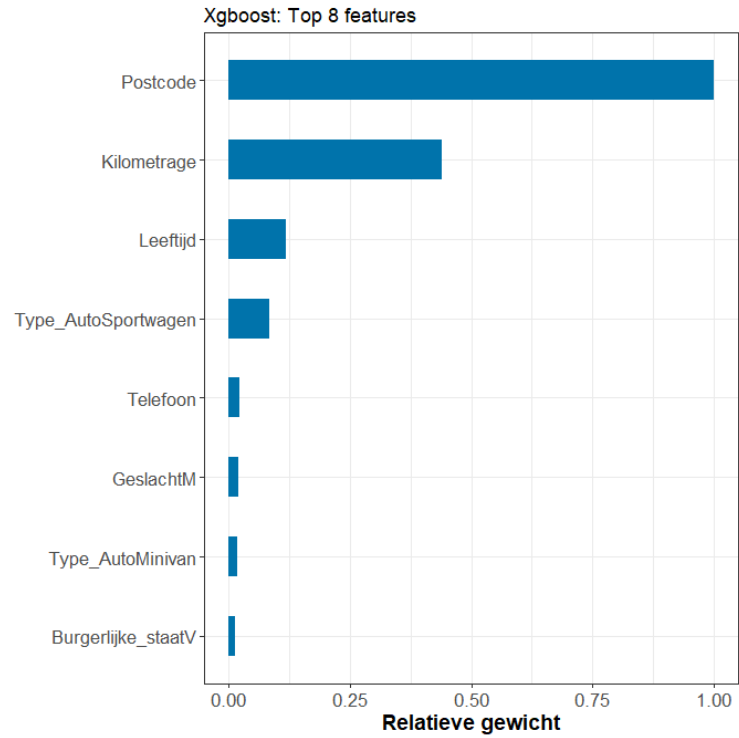


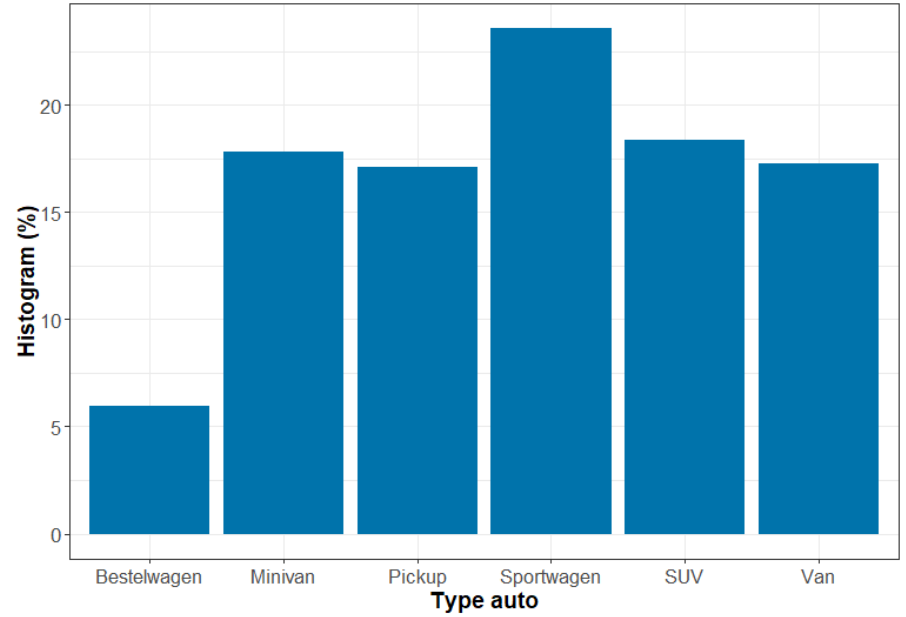
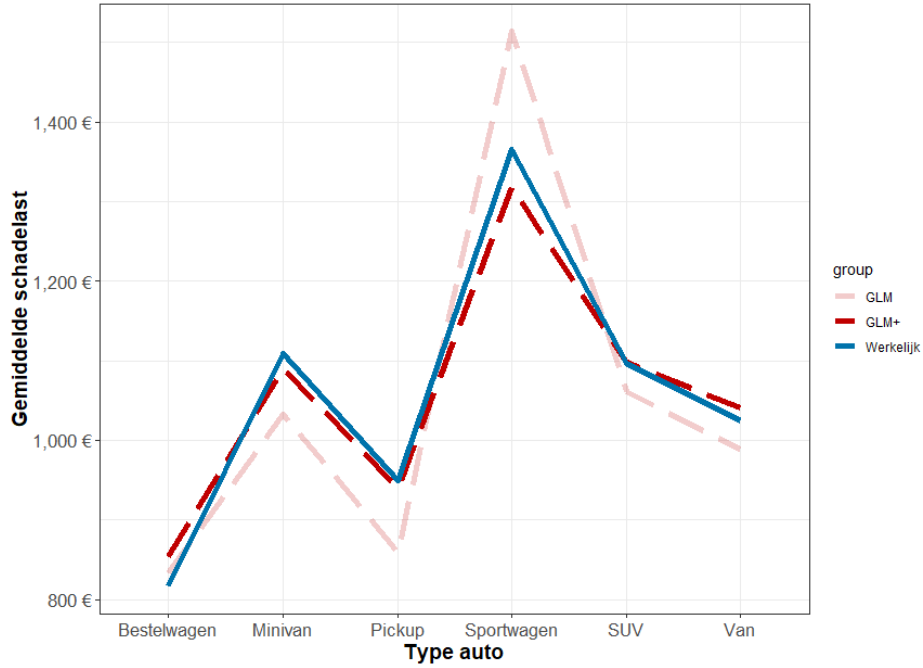
20,0%



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



- Sneller inzicht
- Betere voorspellingen

2 uur gratis consult? Bel ons

- 06 20 50 55 03
- [hylke.niermeijer@aaa-riskfinance.nl](mailto:hylke.niermeijer@aaa-riskfinance.nl)

We verloten en maken uitslag bekend onder de kijkers

**Triple A – Risk Finance B.V.**

Hoogoorddreef 54 M

1101 BE Amsterdam Zuidoost

Hylke Niermeijer

Practice Lead Data Analytics

**[hylke.niermeijer@aaa-riskfinance.nl](mailto:hylke.niermeijer@aaa-riskfinance.nl)**

Tel +31 (0) 6 20 50 55 03