

Data Mining For Car Insurance Claims Prediction

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How it ' s using big data: Via its proprietary app, this insurance company tracks drivers ' turns (for smoothness) and frequency at the wheel (less time driving means cheaper insurance) for a two- to three-week test period before offering a car insurance quote. That means it collects a lot of consumer data, including sensor data that's so nuanced, it can tell the company whether a phone is located in the driver's or passenger's seat.

21 [Big Data Insurance Companies You Should Know | Built In](#)
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AI software could help insurance companies mine data from insurance applications or claims forms. Insurance adjusters usually inspect property damage or personal injury claims to determine the payout to policyholders. It is common practice for these adjusters to keep notes on their inspections.

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The data consist of automobile insurance claims from the Allstate Insurance Company, and were posted for the Kaggle competition called the "Claim Prediction Challenge", which was run from July 13 to October 12 2011.

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Allowing insurance companies to identify, investigate, report, and prevent insurance fraud. Data mining software allows MetLife Insurance Company to identify policyholders who are committing rate evasion by lying about where they live or where they garage their cars in order to pay a lower premium (Lampe, J. C., & Garcia, A.).

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Insurers are relying heavily on big data as the number of insurance policyholders also grow. Big data analytics can help solve a lot of data issues that insurance companies face, but the process is a bit daunting. It can be challenging for insurance companies who have not adjusted to this just yet. The National Association of Insurance Commissioners has talked about the applications of big data in the insurance industry.

[Why Data Analytics In The Insurance Industry Is A Major ...](#)
by Asena Atilla Saunders. Since the insurance industry is founded on estimating future events and measuring the risk/value of these events; volume, velocity, veracity and variety of massive datasets has become an essential tool for insurers. With new data sources such as telematics, sensors, government, customer interactions and social media, the opportunity to utilize big data is more appealing across new areas of this industry nowadays.

[Top 7 Big Data Use Cases in Insurance Industry — Exastax](#)
Robert Hunter, CFA ' s director of insurance, says price optimization is a data mining tool that lets insurance companies figure out which groups of customers are more likely to accept a price...

[Data mining is now used to set insurance rates; critics ...](#)
contribute to easier decision-making and risk assessment in car insurance. Data mining is capable of extracting this important information and it can also justify the investments of insurance companies in data. Standard methods for risk classification in car insurance are usually based on risk factors such as type of vehicle, age, region, etc.

[A nonparametric data mining approach for risk prediction ...](#)
Offerings such as [Data Mining Technologies ' new eNuggets](#) and [Nuggets@ products](#) offer insurance companies thee opportunity to significantly reduce the costs and technical complexity that are usually associated with the implementation and operations of such technology while offering other substantial benefits not available in other alternatives.

[Data Mining in Insurance Claims Fraud | Data Mining ...](#)
Technology has a big impact on the way the insurance sector does business. Although big data analytics as a service is still fairly new, insurers rely on it heavily. As companies increase the...

[6 Ways Big Data Analytics Change the Insurance Industry ...](#)
Data collected and coded by the MIB Inc. may include medical conditions, driving records, credit history (finances), criminal activity, tobacco usage, alcoholism, drug addiction, participation in...

[How insurance companies invented the data-mining of ...](#)
[Data Mining](#) : The analysis of large amounts of data to find new amounts of data to find new relationships and patterns that will assist in developing business solutions.This technique can be used to identify previously unknown factors that are common to an insurer's most profitable auto insurance customers. Also find innovative ways to market to those customers.

[AIDA 181 - Big Data Analytics for Risk and Insurance ...](#)
Text mining is a challenging research field. Issues range from the need to analyze very large quantities of data, the unstructured nature of and the complexity text data finding keys to in standardize language for inferential purposes. For example, in the case of insurance companies, text data varies from colloquial to formal language.

[Text Mining In Insurance: From Unstructured Data To Meaning](#)
R data mining for insurance retention modeling R in Insurance conference CASS Business School London 14th 2014 [Giorgio Alfredo Spedicato Ph.D C.Stat ACAS UnipolSai Assicurazioni Reserach And Development 14th July 2014](#) [Spedicato G.A.R in Insurance, 14 July 2014](#), [UnipolSai R&D R data mining for insurance retention modeling](#)