Data Analyst Intern

About Kroodle

Kroodle is a small innovative insurance company in the Netherlands. Although we are part of a larger organization (Aegon), we do behave like a startup. At Kroodle we don't like long meetings, because we rather make things happen. We like to do things ourselves rather than hiring expensive agencies. And we love data: we make (almost) every decision based on data and it is in the core of our business.

Connected insurances platform

Kroodle believes in new forms of insurance, which are no longer based on traditional risk tables. Every customer gets a personal price, based on real time behavioral data. The customer provides us with data, Kroodle crunches this data and provides the customer with useful insights and financial benefit.

Last year we launched our first product of our 'connected insurance platform', the connected car insurance 'CarKroodle'. An IoT device called the Kroodle stick measures driving behavior. The safer you drive, the lower is your insurance premium.

The next product will be the connected body insurance 'FitKroodle'. This will be a term life insurance with a dynamic price based on data input from your phone or wearable devices like a FitBit or Apple Watch. We analyze this data and predict the customer's life expectancy. The healthier you are, the higher your score and the lower your monthly fee.

Assignment

As you probably assume, we collect lots on interesting data. Your job would be:
- Analyze the collected data so far for CarKroodle. Do we see improved driving behavior? What is the profile of the people that claim, drive bad scores, etc. Are there interesting correlations?
- We are about to go live with FitKroodle. Analyze the first data. What are the first conclusions? Do we miss critical data?
- Optional: improve the FitKroodle algorithm by adding more activity data from wearable devices. This make the algorithm more accurate and improves engagement.
- Optional: improve the CarKroodle algorithm by adding new risk factor based on g-forces (braking, cornering).

We are open to your own suggestions. Together we will make a plan.

What we expect from you:
- Scan scientific papers and best practices in the market to identify relevant risk factors.
- Be able to work independently, be creative and be able to take own initiatives.
- Having a sense of understanding for the business and always putting the customer value first.

What we offer you:
- A cool place to work: De Caballero Fabriek in The Hague
- A paid internship (Aegon terms)
- Knowledge and tooling from Aegon's customer Intelligence team
- High level of responsibility and decision-making in line with the core business values

Skills:
- You are a statistics mastermind (background: math, statistics, econometrics or similar field)
- Experience with, and comfortable using tools for advanced simulations like MATLAB.
- Easily handles large data sets
- Basic understanding of programming concepts
- Good communication skills

If you are interested in this position, please apply with an email to kees.veldhuizen@aegon.nl.