

This data set is based on one-year vehicle insurance policies taken out in 2004 or 2005. There are 67856 policies, of which 4624 (6.8%) had at least one claim.

Variables:

veh_value	vehicle value, in \$10,000s
exposure	0-1
clm	occurrence of claim (0 = no, 1 = yes)
numclaims	number of claims
claimcst0	claim amount (0 if no claim)
veh_body	vehicle body, coded as
	BUS
	CONVT = convertible
	COUPE
	HBACK = hatchback
	HDTOP = hardtop
	MCARA = motorized caravan
	MIBUS = minibus
	PANVN = panel van
	RDSTR = roadster
	SEDAN
	STNWG = station wagon
	TRUCK
	UTE - utility
veh_age	age of vehicle: 1 (youngest), 2, 3, 4
gender	gender of driver: M, F
area	driver's area of residence: A, B, C, D, E, F
agecat	driver's age category: 1 (youngest), 2, 3, 4, 5, 6