

INTRODUCTION

Bussiness problem

Find out if there is any factor or combination of factors that imply the severity of an accident, which we classify as injury to person or damage only to the car.

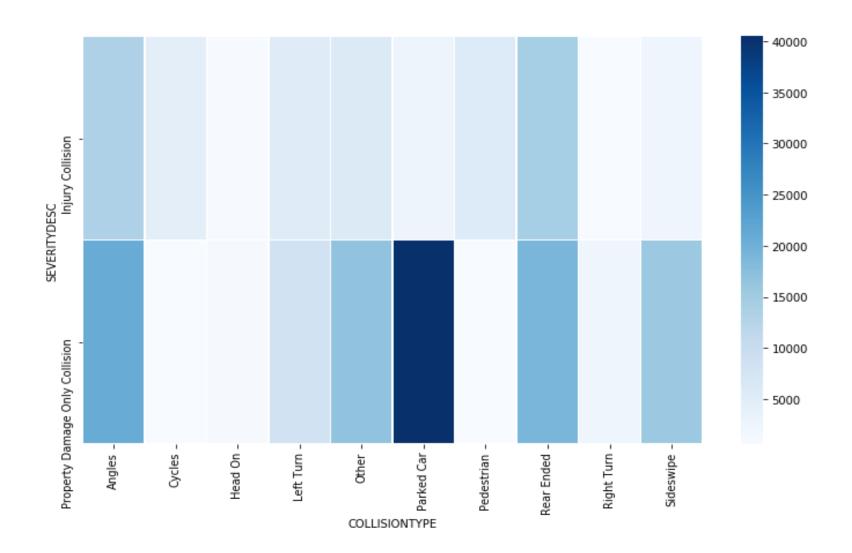
Stakeholder

The interested party is a US auto insurance company, which is GEICO.



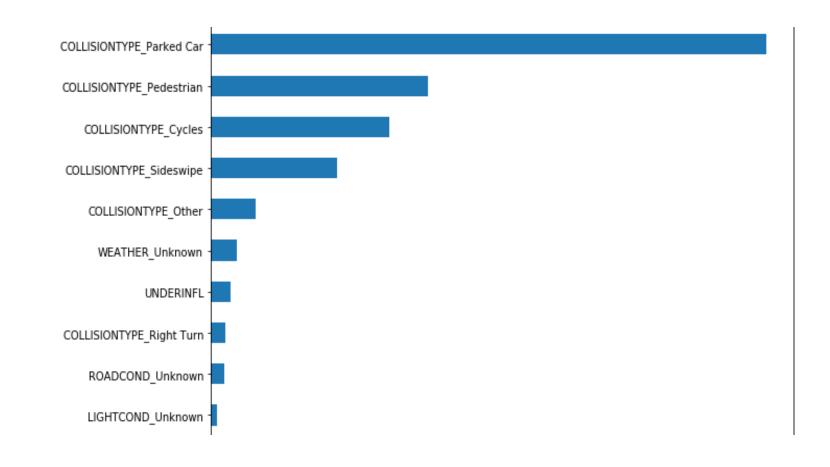
COLLISION TYPE VS SEVERITY DESCRIPTION

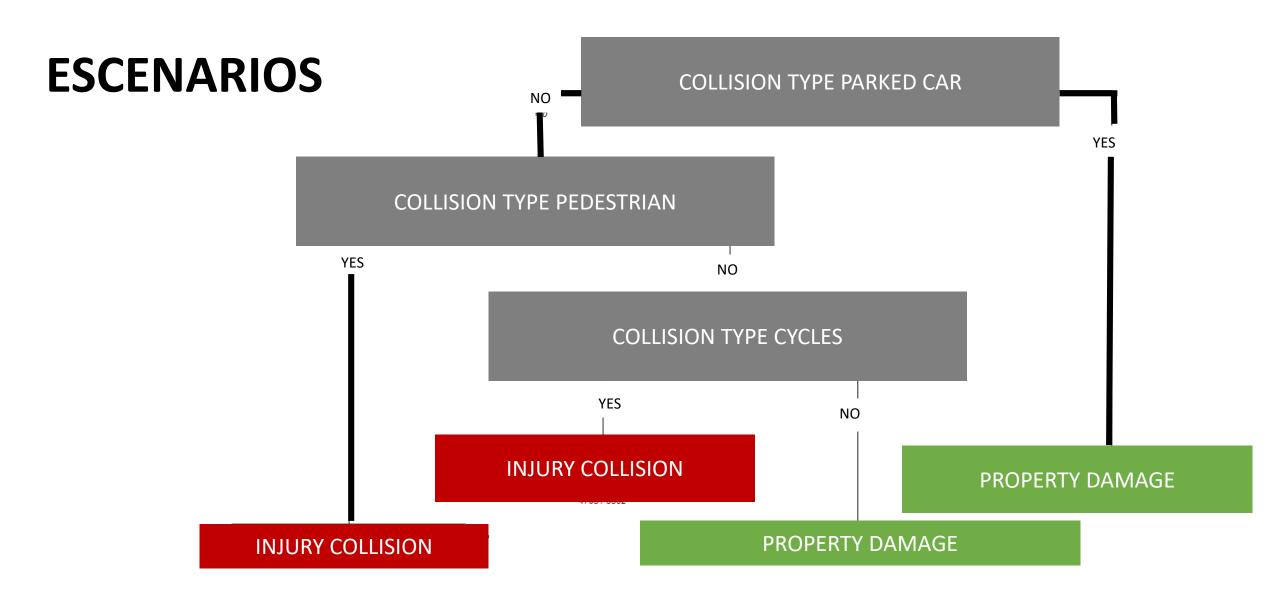
When the collision is against a parked car, in 90% of the cases it represents damage only to the vehicle.



VARIABLE IMPORTANCE BY DECITION TREE MODEL

All the variables were put into a decision tree to see which are the most significant, and this was what was obtained:





CONCLUSIONS

We have a good discovery, as there are a large number of cases in which the collision was against a parked car and this implied damage to the vehicle, then a special offer could be generated for these cases and even generate advertising focused on this type of cases with the objective of winning the market.