Below is a list of the databases in Access that this homework will involve.  Again, it’s due 11:59 PM on next Tuesday.

PolicyTable: A list of all the policies in the company

LossTable: A list of claims and amounts of the claims. It only has records for policies that actually have a claim.

You can uniquely identify each policy with POLICY\_NUM.

**Problem 1:**

Use the “PolicyTable” table to output a query that shows the following:

1. State (Group By)
2. Number of Policies
3. Average Rate per Policy = SUM(Rate)/# policy
4. Maximum Rate for a policy in the state
5. Minimum Rate for a policy in the sate

Save the final query as “Problem 1”.

**Problem 2:**

Merge “PolicyTable” and “LossTable” by POLICY\_NUM (you will need to use an outer join, retaining all policy from PolicyTable). Then create a table called “Problem 2” that has the following fields:

1. Deductible (Group By)
2. Number of Policies
3. Total Amount of Premium (Sum of Rate)
4. Total Amount of Loss (Sum of Loss\_Amount)
5. Total Number of claims
6. Loss Ratio = SUM (Loss Amount) / Sum (Rate)
7. Pure Premium = SUM(Loss Amount) / # Policies
8. Claim Severity = SUM(Loss Amount) / # Claims = Average of Loss Amount
9. Claim Frequency = Total Number of claims / Total Number of policies

For #5 - #8, it is possible to do these calculations in one query, you would need to refer to the calculated fields.  Another easier way would be to create an interim table with the first 4 summary fields, then calculate fields 5-8 in a second query that references the first.

Save the final query as “Problem 2”.

**Problem 3**

Create a cross tab query based on the “PolicyTable” table with the following properties:

Row Heading:  Class

Column Heading:  Deductible

Value:  Average Rate

Results should only reflect the following four states:  IL, MI, OH, WI. Hint: the “total” selection should be selecting “where” for variable State. And you can use the in () statement.

Save the final query as “Problem 3”