

## Data Descriptions: Variable Descriptions

<b>Vehicle style</b>	The type of the Vehicle involved in the claim.
<b>Vehicle color</b>	Colour of the Vehicle involved in the claim.
<b>Vehicle Age</b>	Age of the Vehicle involved in the accident, maximum 15 years.
<b>Gender</b>	Gender of the Client (0 is for Male and 1 is for Female).
<b>Marital Status</b>	Marital Status of the Client.
<b>DOB</b>	Date of Birth of the client.
<b>State</b>	Client's Residential State.
<b>Occupation</b>	Client's occupation
<b>License Type</b>	Type of driving licence of the driver (client) involved in the accident.
<b>Drinking-and-Driving</b>	Whether drinking alcohol when car accidents happen (0 means no and 1 means yes).
<b>Collision Types</b>	Type of Collision leading to the car accident.
<b>Accident Reason</b>	Reason or explanation for the accident
<b>Holiday Weeks</b>	Whether car accidents happened during holiday week or not.
<b>Weather</b>	Weather condition when car accidents happen.
<b>Accident Date</b>	Date of accident reported.
<b>Claim Date</b>	Date when the insurance claim was submitted.
<b>Police Notification</b>	Once a car accident happens, whether the driver notices the police. 0 means no. 1 means yes.
<b>Passengers #</b>	Number of passengers in the client's car when accidents happen.
<b>Repair amount</b>	The amount required to repair the damage in the car.
<b>Sum Insured</b>	Repair amount the client can receive from the insurance company. When the repair amount is between \$0-500, the return rate is 0. When the repair amount is between \$500-2000, the return rate is 0.7. When the repair amount is between \$2000-5000, the return rate is 0.8. When the repair amount is between \$5000-7000, the return rate is 0.9.
<b>Previous Claims</b>	Number of claims customer placed before the claim.