**Code**:

Insurance <- read.csv ("D:/Simplilearn/ProjectDataSets/4/1559641988\_insurance\_factor\_identification/Insurance.csv")

View (Insurance)

# To know each field of the data collected

summary (Insurance)

# Descriptive Analysis

lm1 <- lm (Insurance$Payment~Insurance$Claims+Insurance$Insured)

lm1

summary(lm1)

# To find the relation between the number of claims and the

# the number of insured policy years

cor (Insurance$Claims, Insurance$Payment)

cor (Insurance$Insured, Insurance$Payment)

# To visualize the results for better understanding

library(ggplot2)

plot (Insurance$Insured, Insurance$Payment)

plot (Insurance$Payment, Insurance$Insured)

# To find which terms are affecting the payment

lm2 <- lm (Insurance$Payment~., data = Insurance)

lm2

# To establish a new branch office

new\_branch <- apply (Insurance [, c (5,6,7)], 2,

function(x) tapply (x, Insurance$Zone, mean))

new\_branch

# To find at what location, kilometre, and bonus level their

# insured amount, claims, and payment gets increased.

high\_claims <- apply (Insurance [, c (5,6,7)],2,

function(x)tapply (x, Insurance$Kilometres, mean))

high\_claims

max\_pay <- apply (Insurance [, c (5,6,7)],2,

function(x)tapply (x, Insurance$Bonus, mean))

max\_pay

# To understand which affects their claim rates

affect\_claim <- lm (Claims~Kilometres+Zone+Bonus+Make+Insured,

data = Insurance)

summary(affect\_claim)