

```
import pandas as pd
import numpy as np
import seaborn as sns
import matplotlib.pyplot as plt
import warnings
warnings.filterwarnings('ignore')
```

```
df=pd.read_csv(r"D:\Data Analyst Assignments & Project\ML and Stats\VehicleInsuranceData.csv\VehicleInsuranceData.csv")
```

```
df.head()
```

|                    | Unnamed: 0 | clv          | Response | Coverage | Education |
|--------------------|------------|--------------|----------|----------|-----------|
| EmploymentStatus \ |            |              |          |          |           |
| 0                  | 1          | 2763.519279  | No       | Basic    | Bachelor  |
| Employed           |            |              |          |          |           |
| 1                  | 2          | 6979.535903  | No       | Extended | Bachelor  |
| Unemployed         |            |              |          |          |           |
| 2                  | 3          | 12887.431650 | No       | Premium  | Bachelor  |
| Employed           |            |              |          |          |           |
| 3                  | 4          | 7645.861827  | No       | Basic    | Bachelor  |
| Unemployed         |            |              |          |          |           |
| 4                  | 5          | 2813.692575  | No       | Basic    | Bachelor  |
| Employed           |            |              |          |          |           |

|   | Gender | Income | Location.Code | Marital.Status | ... | \ |
|---|--------|--------|---------------|----------------|-----|---|
| 0 | F      | 56274  | Suburban      | Married        | ... |   |
| 1 | F      | 0      | Suburban      | Single         | ... |   |
| 2 | F      | 48767  | Suburban      | Married        | ... |   |
| 3 | M      | 0      | Suburban      | Married        | ... |   |
| 4 | M      | 43836  | Rural         | Single         | ... |   |

|   | Months.Since.Policy.Inception | Number.of.Open.Complaints | \ |
|---|-------------------------------|---------------------------|---|
| 0 | 5                             | 0                         |   |
| 1 | 42                            | 0                         |   |
| 2 | 38                            | 0                         |   |
| 3 | 65                            | 0                         |   |
| 4 | 44                            | 0                         |   |

|                    | Number.of.Policies | Policy.Type    | Policy              |
|--------------------|--------------------|----------------|---------------------|
| Renew.Offer.Type \ |                    |                |                     |
| 0                  | 1                  | Corporate Auto | Corporate L3 Offer1 |
| 1                  | 8                  | Personal Auto  | Personal L3 Offer3  |
| 2                  | 2                  | Personal Auto  | Personal L3 Offer1  |
| 3                  | 7                  | Corporate Auto | Corporate L2 Offer1 |
| 4                  | 1                  | Personal Auto  | Personal L1 Offer1  |

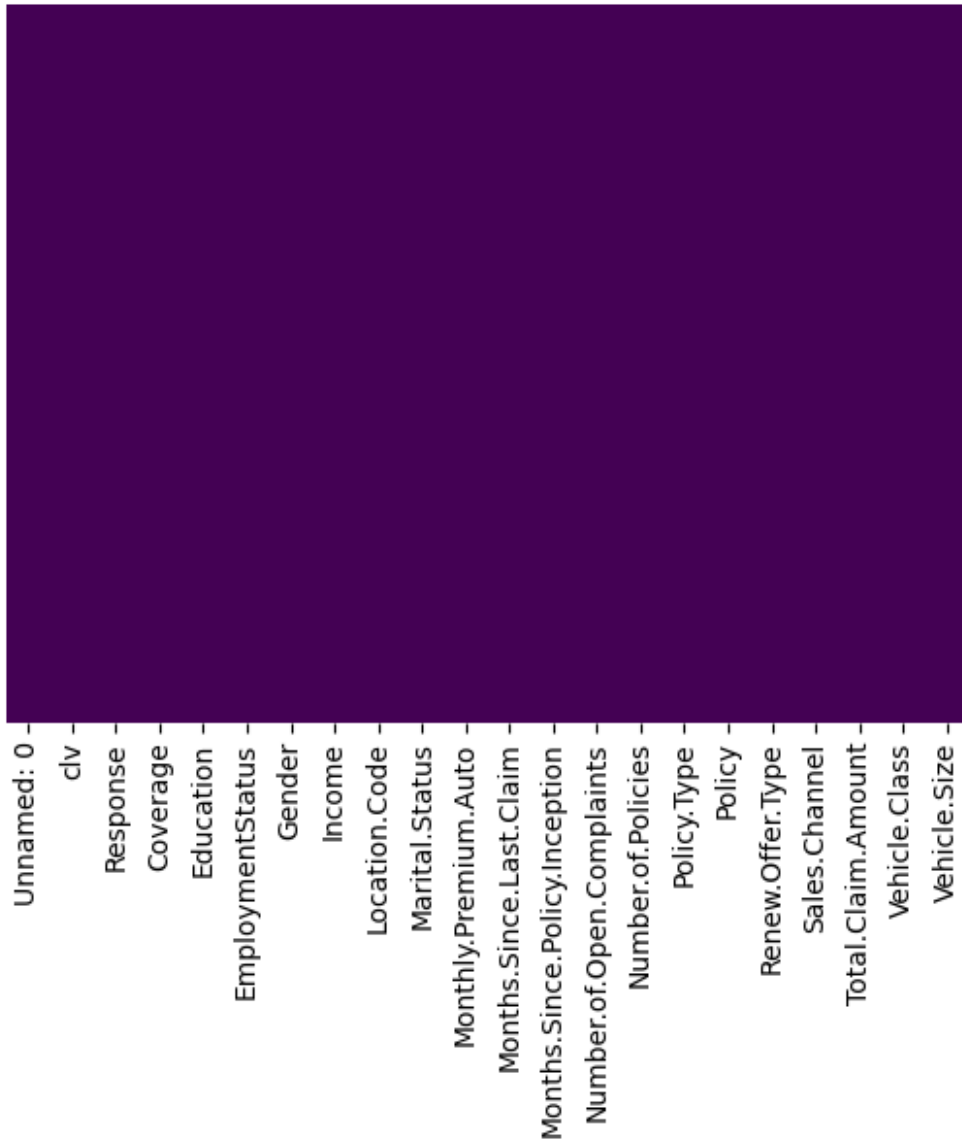
|   | Sales.Channel | Total.Claim.Amount | Vehicle.Class | Vehicle.Size |
|---|---------------|--------------------|---------------|--------------|
| 0 | Agent         | 384.811147         | Two-Door Car  | Medsized     |
| 1 | Agent         | 1131.464935        | Four-Door Car | Medsized     |
| 2 | Agent         | 566.472247         | Two-Door Car  | Medsized     |
| 3 | Call Center   | 529.881344         | SUV           | Medsized     |
| 4 | Agent         | 138.130879         | Four-Door Car | Medsized     |

[5 rows x 22 columns]

## Check for Missing values

```
sns.heatmap(df.isnull(), yticklabels=False, cbar=False, cmap='viridis')
```

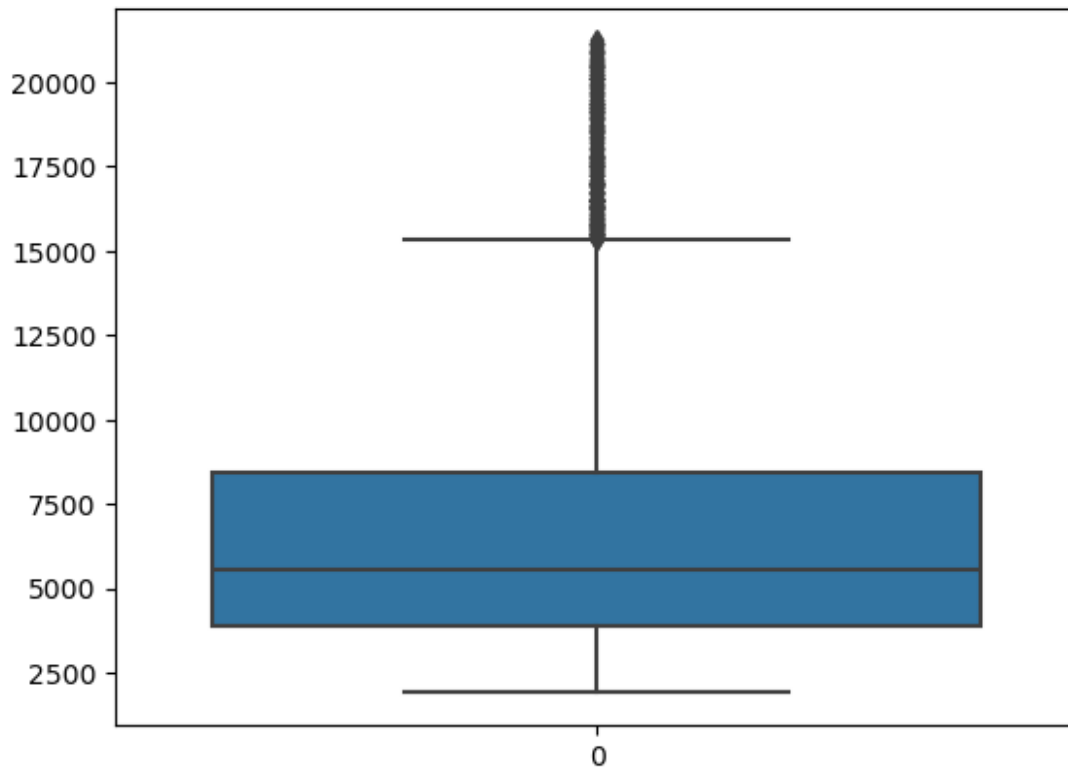
<Axes: >



## Check for Outliers

```
sns.boxplot(df.clv)
```

```
<Axes: >
```



```
df= df[(df.clv>2500) & (df.clv < 15000)]  
# according to boxplot any data below or above, Q1 or Q3 respectively  
are outliers.
```

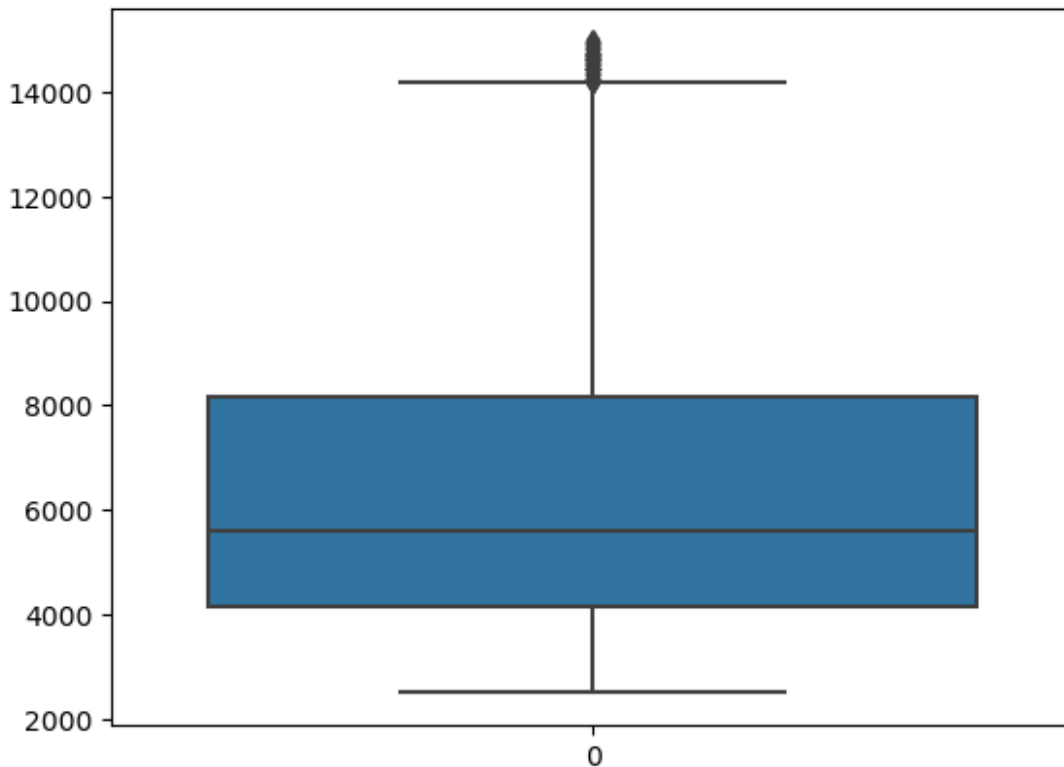
```
df.shape
```

```
(7639, 22)
```

```
#Removed almost all Outliers
```

```
sns.boxplot(df.clv)
```

```
<Axes: >
```



## Using Encoder

To convert categorical features into continuous features. This step is necessary for different statistical tools, transformation and model.

```
from sklearn import preprocessing

encoder = preprocessing.LabelEncoder()

for i in df.columns:
    if isinstance(df[i][0], str):
        df[i] = encoder.fit_transform(df[i])
```

```
df.head()
```

|   | Unnamed: 0 | clv          | Response | Coverage | Education |
|---|------------|--------------|----------|----------|-----------|
| 0 | 1          | 2763.519279  | 0        | 0        | 0         |
| 1 |            |              |          |          |           |
| 1 | 2          | 6979.535903  | 0        | 1        | 0         |
| 4 |            |              |          |          |           |
| 2 | 3          | 12887.431650 | 0        | 2        | 0         |
| 1 |            |              |          |          |           |
| 3 | 4          | 7645.861827  | 0        | 0        | 0         |
| 4 |            |              |          |          |           |

```

4          5    2813.692575          0          0          0
1
Gender    Income    Location.Code    Marital.Status    ... \
0         0     56274             1             1    ...
1         0         0             1             2    ...
2         0     48767             1             1    ...
3         1         0             1             1    ...
4         1     43836             0             2    ...

Months.Since.Policy.Inception    Number.of.Open.Complaints \
0                               5                          0
1                              42                          0
2                              38                          0
3                              65                          0
4                              44                          0

Number.of.Policies    Policy.Type    Policy    Renew.Offer.Type
Sales.Channel \
0                   1              0        2              0
0
1                   8              1        5              2
0
2                   2              1        5              0
0
3                   7              0        1              0
2
4                   1              1        3              0
0

Total.Claim.Amount    Vehicle.Class    Vehicle.Size
0          384.811147             5          1
1          1131.464935             0          1
2          566.472247             5          1
3          529.881344             3          1
4          138.130879             0          1

[5 rows x 22 columns]

```

## Calculating VIF and Correlation coefficients

```

from statsmodels.stats.outliers_influence import
variance_inflation_factor
from statsmodels.tools.tools import add_constant

X_vif = add_constant(df)

pd.Series([variance_inflation_factor(X_vif.values, i)
           for i in range(X_vif.shape[1])],
           index=X_vif.columns)

```

|                               |           |
|-------------------------------|-----------|
| const                         | 56.887859 |
| Unnamed: 0                    | 1.004274  |
| clv                           | 1.304703  |
| Response                      | 1.044686  |
| Coverage                      | 1.284325  |
| Education                     | 1.005855  |
| EmploymentStatus              | 2.229367  |
| Gender                        | 1.017301  |
| Income                        | 2.208245  |
| Location.Code                 | 1.163676  |
| Marital.Status                | 1.141383  |
| Monthly.Premium.Auto          | 2.425323  |
| Months.Since.Last.Claim       | 1.006818  |
| Months.Since.Policy.Inception | 1.013995  |
| Number.of.Open.Complaints     | 1.005079  |
| Number.of.Policies            | 1.106330  |
| Policy.Type                   | 4.409892  |
| Policy                        | 4.411223  |
| Renew.Offer.Type              | 1.111983  |
| Sales.Channel                 | 1.026581  |
| Total.Claim.Amount            | 2.457669  |
| Vehicle.Class                 | 1.064218  |
| Vehicle.Size                  | 1.020116  |
| dtype:                        | float64   |

*#get correlations of each features in dataset*

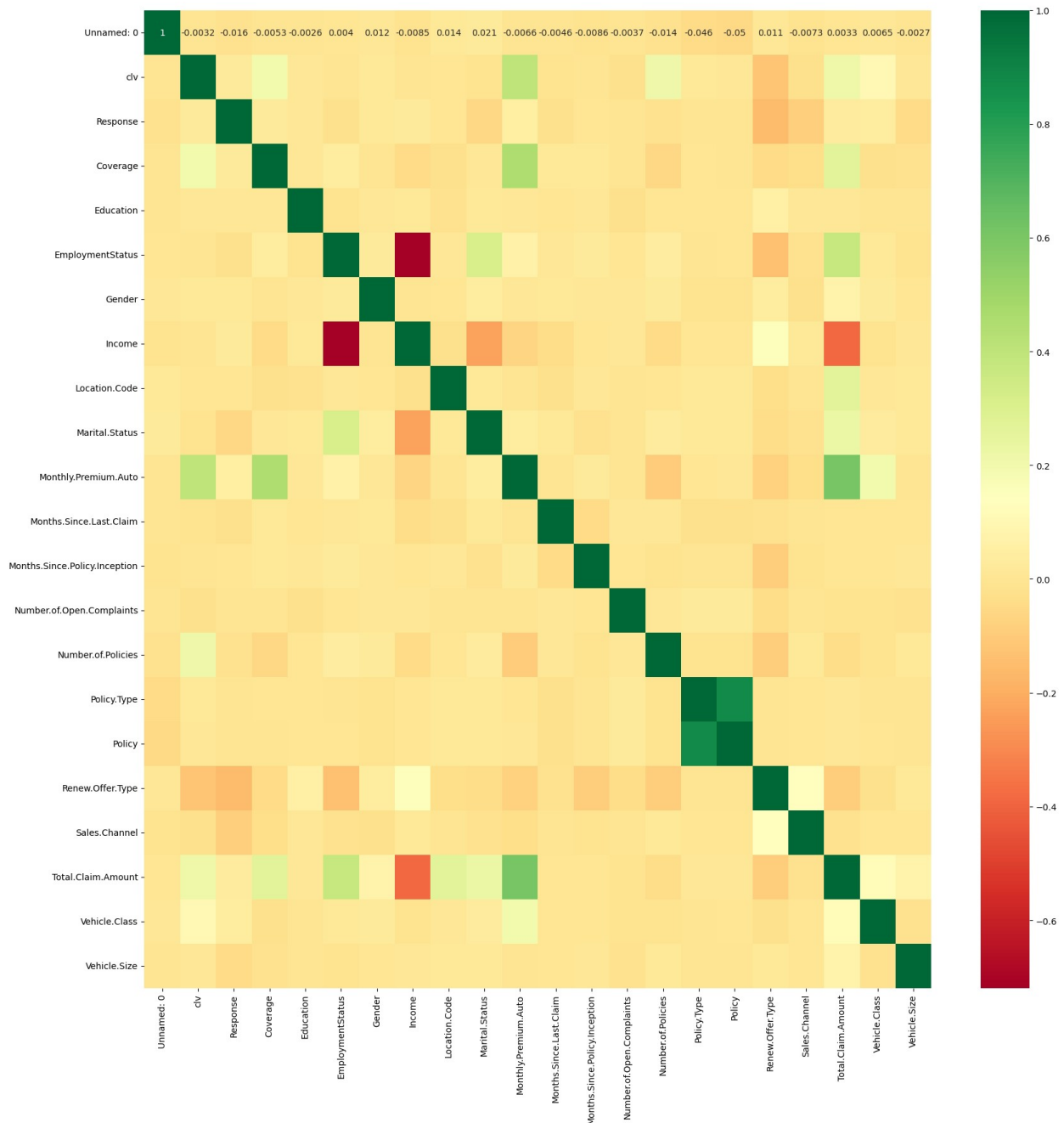
```
corrmat = df.corr()
```

```
top_corr_features = corrmat.index
```

```
plt.figure(figsize=(20,20))
```

*#plot heat map*

```
g=sns.heatmap(df[top_corr_features].corr(),annot=True,cmap="RdYlGn")
```



## Features selection and recognizing the target(label)

We selected features based on VIF and correlation coefficients

```
X =
df[['Coverage', 'Monthly.Premium.Auto', 'Number.of.Policies', 'Renew.Offer.Type', 'Total.Claim.Amount', 'Vehicle.Class']]

y = df['clv']
```



## Log transformation and normalization

```
drake= np.log(X+1)

from sklearn.preprocessing import StandardScaler

scalar = StandardScaler()

scalar.fit(drake)
scaled_data = scalar.transform(drake)

kiki = np.log(y)

scaled_data = pd.DataFrame(data=scaled_data, columns=['Coverage',
'Monthly.Premium.Auto', 'Number.of.Policies',
'Renew.Offer.Type', 'Total.Claim.Amount', 'Vehicle.Class'])
```

## Test train split

```
from sklearn.model_selection import train_test_split

X_train, X_test, y_train, y_test = train_test_split(scaled_data ,
kiki, test_size=0.3, random_state=200)
```

## Applying different regression techniques

### Linear regression

```
from sklearn.linear_model import LinearRegression

lm = LinearRegression()

lm.fit(X_train,y_train)

LinearRegression()

print('Training accuracy=',lm.score(X_train,y_train)*100)

Training accuracy= 38.49004520519345

pred = lm.predict(X_test)

from sklearn import metrics
from sklearn.metrics import accuracy_score
print('Prediction accuracy =',metrics.explained_variance_score(y_test,
pred)*100)

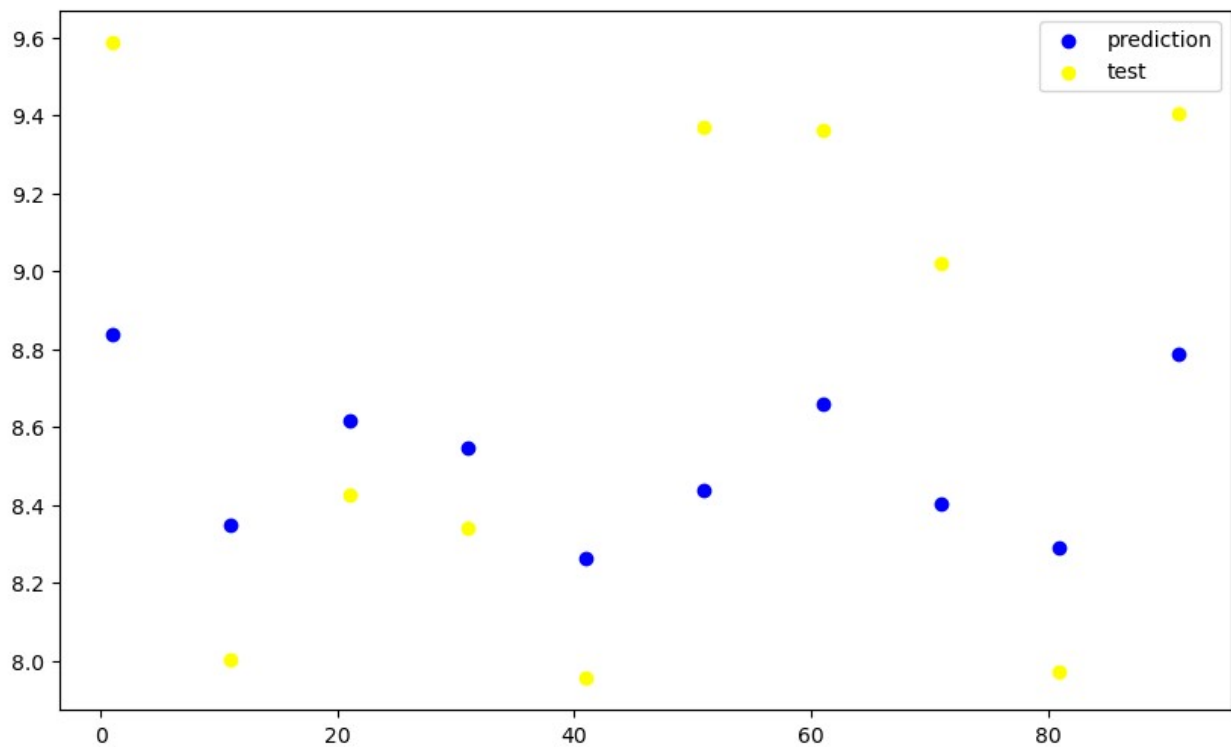
Prediction accuracy = 40.23383956080414

print('MAE:', metrics.mean_absolute_error(y_test, pred))
print('MSE:', metrics.mean_squared_error(y_test, pred))
print('RMSE:',np.sqrt(metrics.mean_squared_error(y_test, pred)))
```

```
MAE: 0.29047073348793256
MSE: 0.13108797940600547
RMSE: 0.3620607399401452
```

```
fig=plt.figure(figsize=(10,6))
plt.scatter(np.arange(1,100,10),pred[0:100:10],color='blue')
plt.scatter(np.arange(1,100,10),y_test[0:100:10],color='yellow')

plt.legend(['prediction','test'])
<matplotlib.legend.Legend at 0x20f74e5dc90>
```



```
cdf = pd.DataFrame(lm.coef_,X.columns,columns=['coeff'])
cdf
```

|                      | coeff     |
|----------------------|-----------|
| Coverage             | 0.003024  |
| Monthly.Premium.Auto | 0.208378  |
| Number.of.Policies   | 0.216943  |
| Renew.Offer.Type     | -0.025572 |
| Total.Claim.Amount   | -0.006620 |
| Vehicle.Class        | -0.000231 |

# Polynomial Regression

```
from sklearn.preprocessing import PolynomialFeatures
poly = PolynomialFeatures(degree = 3)
X_poly = poly.fit_transform(scaled_data.iloc[:,0].values.reshape(-1,1))

lin2 = LinearRegression()
lin2.fit(X_poly, y)

LinearRegression()

X_poly.shape
(7639, 4)

from sklearn.preprocessing import PolynomialFeatures
def check_exp(inp,degree,out):

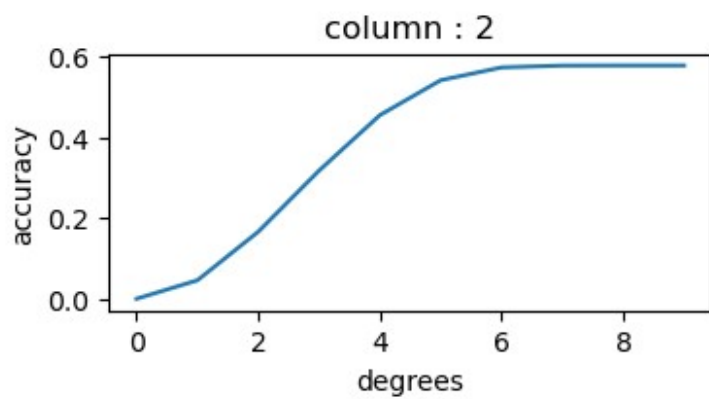
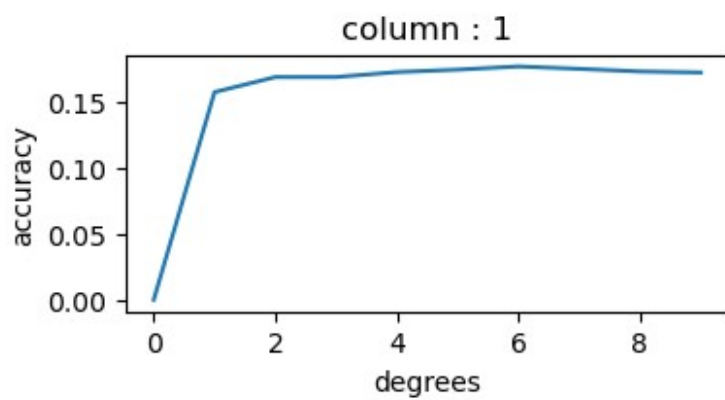
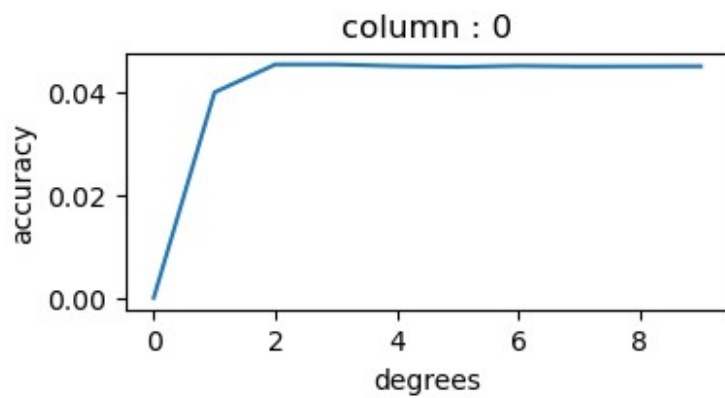
    poly = PolynomialFeatures(degree = degree)
    X_poly = poly.fit_transform(inp)

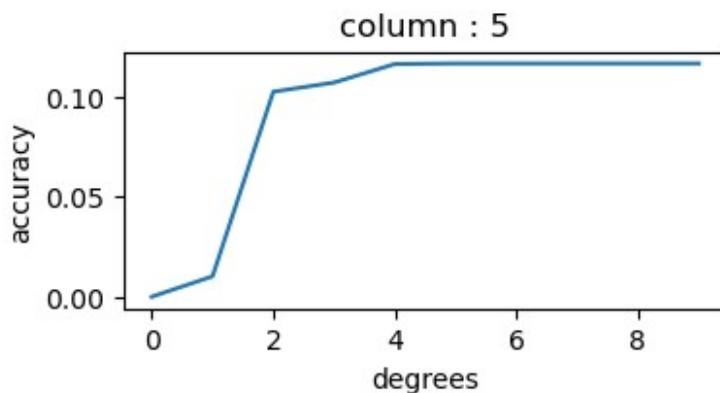
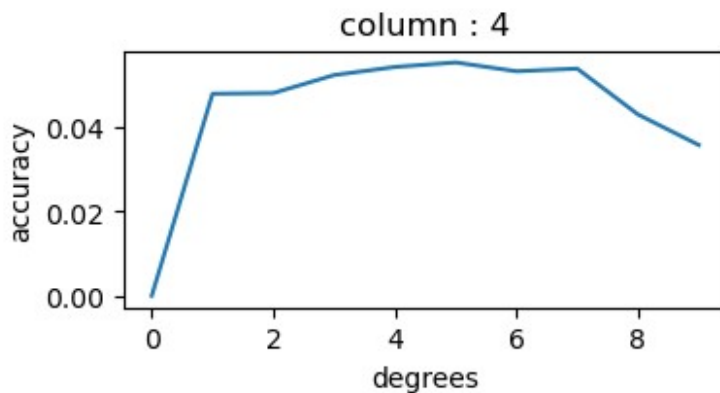
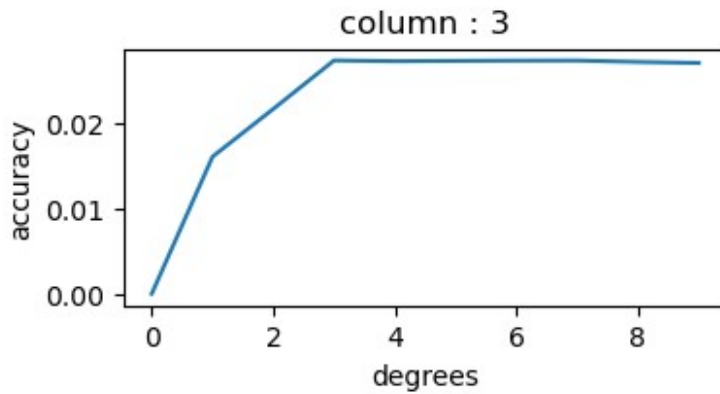
    lin2 = LinearRegression()
    lin2.fit(X_poly, out)

    return lin2.score(X_poly, out)

for a in range(X.shape[1]):
    acc= []
    for i in range(10):
        acc.append(check_exp(X.iloc[:,a].values.reshape(-1,1), i, y))

    import matplotlib.pyplot as plt
    plt.figure(figsize=(4,X.shape[1]*2))
    sb = (X.shape[1]*10+1)*10+(a+1)
    plt.subplot(sb)
    plt.title('column : '+str(a))
    plt.xlabel('degrees')
    plt.ylabel('accuracy')
    plt.plot(acc)
```





```
poly=PolynomialFeatures(degree=1)
X_poly= poly.fit_transform(X.iloc[:,0].values.reshape(-1,1)) #0

poly=PolynomialFeatures(degree=1)
X_poly1= poly.fit_transform(X.iloc[:,1].values.reshape(-1,1)) #1

poly=PolynomialFeatures(degree=4)
X_poly2= poly.fit_transform(X.iloc[:,2].values.reshape(-1,1)) #2

poly=PolynomialFeatures(degree=2)
X_poly3= poly.fit_transform(X.iloc[:,3].values.reshape(-1,1)) #3
```

```

poly=PolynomialFeatures(degree=1)
X_poly4= poly.fit_transform(X.iloc[:,4].values.reshape(-1,1)) #4

poly=PolynomialFeatures(degree=2)
X_poly5= poly.fit_transform(X.iloc[:,5].values.reshape(-1,1)) #5

Xo = np.concatenate((X_poly,X_poly1,X_poly2,X_poly3,X_poly4,X_poly5),
axis=1)

```

Xo.shape

```
(7639, 17)
```

Xo

```

array([[ 1.,  0.,  1., ...,  1.,  5., 25.],
       [ 1.,  1.,  1., ...,  1.,  0.,  0.],
       [ 1.,  2.,  1., ...,  1.,  5., 25.],
       ...,
       [ 1.,  1.,  1., ...,  1.,  0.,  0.],
       [ 1.,  1.,  1., ...,  1.,  0.,  0.],
       [ 1.,  1.,  1., ...,  1.,  5., 25.]])

```

```

X_train, X_test, y_train, y_test = train_test_split(Xo, kiki,
test_size=0.33, random_state=42)

```

```

lm.fit(X_train,y_train)
print('Training score =',lm.score(X_train,y_train)*100,'%')

```

Training score = 84.0449465067606 %

```
pred = lm.predict(X_test)
```

```

from sklearn.metrics import accuracy_score
print ('Prediction accuracy
=',metrics.explained_variance_score(y_test, pred)*100,'%')

```

Prediction accuracy = 83.99017554361804 %

```

cdf = pd.DataFrame(lm.coef_,columns=['coeff'])
cdf

```

|   | coeff         |
|---|---------------|
| 0 | 0.000000e+00  |
| 1 | 6.789980e-02  |
| 2 | 2.225130e-14  |
| 3 | 7.227431e-03  |
| 4 | 7.334411e-15  |
| 5 | 3.554717e+00  |
| 6 | -1.255252e+00 |
| 7 | 1.725073e-01  |
| 8 | -8.085933e-03 |

```
9 -8.881784e-16
10 1.629735e-03
11 -1.530777e-03
12 0.000000e+00
13 -1.139954e-04
14 -3.363116e-44
15 1.010660e-01
16 -1.984651e-02
```

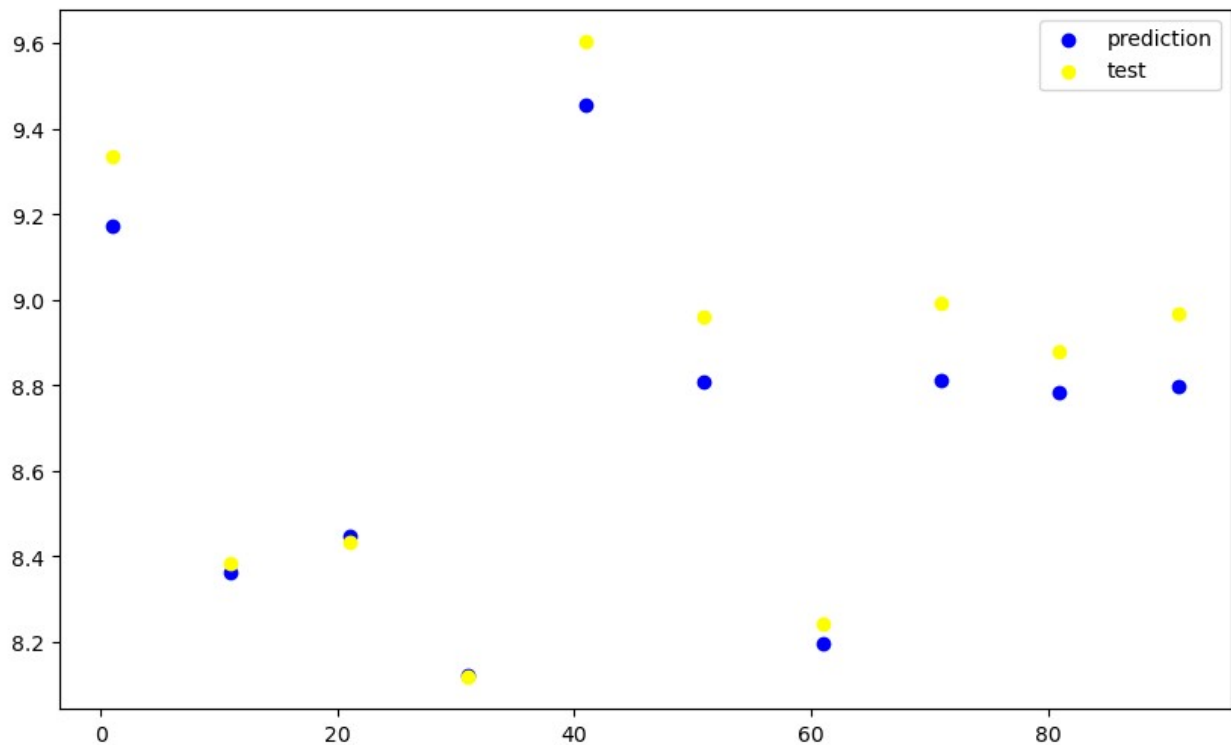
```
print('MAE:', metrics.mean_absolute_error(y_test, pred))
print('MSE:', metrics.mean_squared_error(y_test, pred))
print('RMSE:', np.sqrt(metrics.mean_squared_error(y_test, pred)))
```

```
MAE: 0.13968762870765508
MSE: 0.034432890644754056
RMSE: 0.18556101596174251
```

```
fig=plt.figure(figsize=(10,6))
plt.scatter(np.arange(1,100,10),pred[0:100:10],color='blue')
plt.scatter(np.arange(1,100,10),y_test[0:100:10],color='yellow')

plt.legend(['prediction','test'])
```

```
<matplotlib.legend.Legend at 0x20f75614250>
```



## XGBoost Regressor

```
X_train, X_test, y_train, y_test = train_test_split(scaled_data, kiki,  
test_size=0.3, random_state=42)
```

```
pip install xgboost
```

```
Collecting xgboost
```

```
  Downloading xgboost-2.0.3-py3-none-win_amd64.whl.metadata (2.0 kB)  
Requirement already satisfied: numpy in c:\users\victus\anaconda3\lib\  
site-packages (from xgboost) (1.26.4)
```

```
Requirement already satisfied: scipy in c:\users\victus\anaconda3\lib\  
site-packages (from xgboost) (1.11.4)
```

```
Downloading xgboost-2.0.3-py3-none-win_amd64.whl (99.8 MB)
```

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----- 0.0/99.8 MB ? eta -:--:--  
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0:05:12  
----- 0.1/99.8 MB 651.6 kB/s eta  
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```



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| -       | ----- | 4.7/99.8 | MB | 3.9 | MB/s | eta |
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| -       | ----- | 4.9/99.8 | MB | 3.9 | MB/s | eta |
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| -       | ----- | 5.0/99.8 | MB | 3.9 | MB/s | eta |
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| -       | ----- | 5.4/99.8 | MB | 3.9 | MB/s | eta |
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| -       | ----- | 5.8/99.8 | MB | 3.9 | MB/s | eta |
| 0:00:24 |       |          |    |     |      |     |
| -       | ----- | 5.9/99.8 | MB | 3.9 | MB/s | eta |
| 0:00:24 |       |          |    |     |      |     |
| -       | ----- | 6.1/99.8 | MB | 3.9 | MB/s | eta |
| 0:00:24 |       |          |    |     |      |     |
| -       | ----- | 6.3/99.8 | MB | 3.9 | MB/s | eta |
| 0:00:25 |       |          |    |     |      |     |
| -       | ----- | 6.5/99.8 | MB | 3.9 | MB/s | eta |
| 0:00:24 |       |          |    |     |      |     |
| -       | ----- | 6.7/99.8 | MB | 3.9 | MB/s | eta |
| 0:00:24 |       |          |    |     |      |     |
| -       | ----- | 6.9/99.8 | MB | 3.9 | MB/s | eta |
| 0:00:24 |       |          |    |     |      |     |
| -       | ----- | 7.0/99.8 | MB | 3.9 | MB/s | eta |
| 0:00:24 |       |          |    |     |      |     |
| -       | ----- | 7.2/99.8 | MB | 3.9 | MB/s | eta |
| 0:00:24 |       |          |    |     |      |     |
| -       | ----- | 7.4/99.8 | MB | 3.9 | MB/s | eta |
| 0:00:24 |       |          |    |     |      |     |
| -       | ----- | 7.6/99.8 | MB | 3.9 | MB/s | eta |
| 0:00:24 |       |          |    |     |      |     |
| -       | ----- | 7.8/99.8 | MB | 3.9 | MB/s | eta |

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0:00:24
- - - - - 8.7/99.8 MB 3.9 MB/s eta
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- - - - - 8.9/99.8 MB 3.9 MB/s eta
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Installing collected packages: xgboost
Successfully installed xgboost-2.0.3
Note: you may need to restart the kernel to use updated packages.

from xgboost import XGBRegressor

my_model = XGBRegressor(n_estimators=1000, learning_rate=0.1)
my_model.fit(X_train, y_train, early_stopping_rounds = 5,
             eval_set=[(X_train, y_train)], verbose=False)

XGBRegressor(base_score=None, booster=None, callbacks=None,
             colsample_bylevel=None, colsample_bynode=None,
             colsample_bytree=None, device=None,
             early_stopping_rounds=None,
             enable_categorical=False, eval_metric=None,
             feature_types=None,
             gamma=None, grow_policy=None, importance_type=None,
             interaction_constraints=None, learning_rate=0.1,
             max_bin=None,
             max_cat_threshold=None, max_cat_to_onehot=None,
             max_delta_step=None, max_depth=None, max_leaves=None,
             min_child_weight=None, missing=nan,
             monotone_constraints=None,
             multi_strategy=None, n_estimators=1000, n_jobs=None,
             num_parallel_tree=None, random_state=None, ...)

my_model.score(X_train, y_train)*100
99.32169096894242

pred = my_model.predict(X_test)

print('Prediction accuracy =', metrics.explained_variance_score(y_test,
pred)*100)

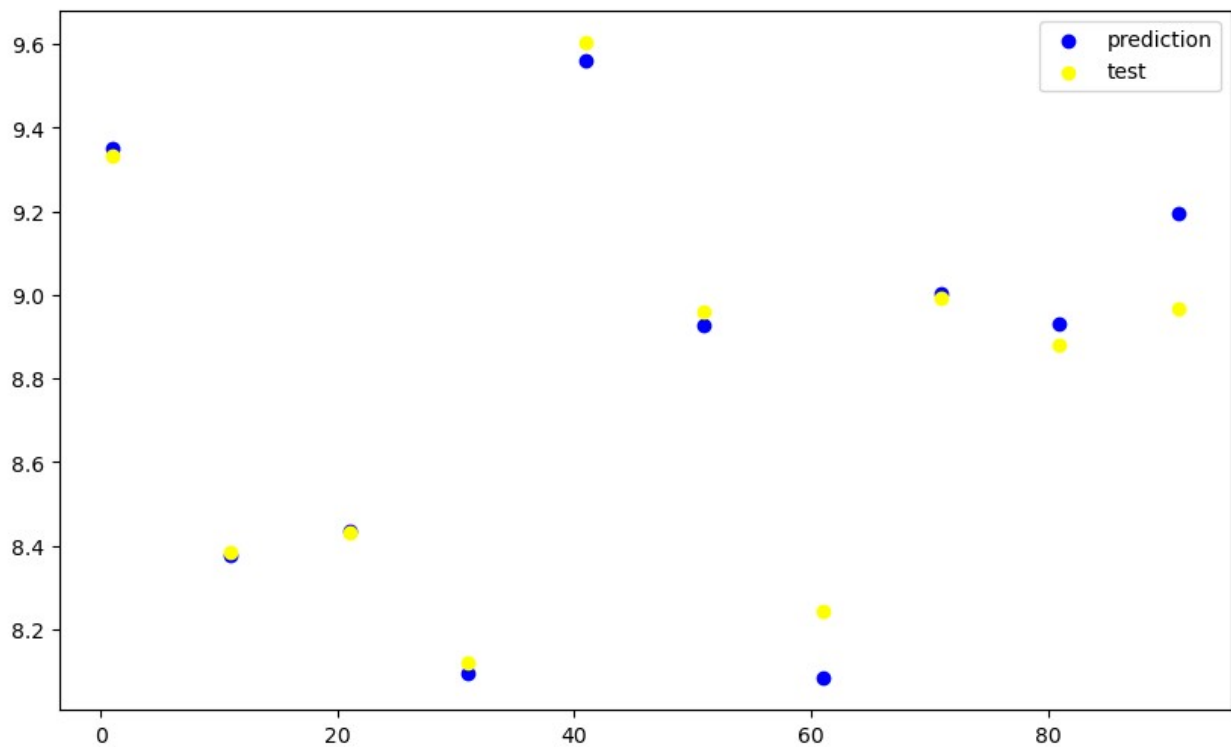
Prediction accuracy = 96.39412478664737

print('MAE:', metrics.mean_absolute_error(y_test, pred))
print('MSE:', metrics.mean_squared_error(y_test, pred))
print('RMSE:', np.sqrt(metrics.mean_squared_error(y_test, pred)))

```

```
MAE: 0.051231594615346356  
MSE: 0.007794409835467751  
RMSE: 0.08828595491621388
```

```
fig=plt.figure(figsize=(10,6))  
plt.scatter(np.arange(1,100,10),pred[0:100:10],color='blue')  
plt.scatter(np.arange(1,100,10),y_test[0:100:10],color='yellow')  
  
plt.legend(['prediction','test'])  
<matplotlib.legend.Legend at 0x20f74a1b810>
```



The End