

EDA on Vehicle Insurance Data

1. Import library

```
In [2]: import pandas as pd
import numpy as np
import matplotlib.pyplot as pyplot
```

2. Reading data

```
In [3]: df1=pd.read_csv('customer_details.csv')
df2=pd.read_csv('customer_policy_details.csv')
```

```
In [4]: df1.head()
```

```
Out[4]:
```

	0	1	2	3	4	5	6	7
0	1	Male	44	1	21	0	<1 yrs	Yes
1	2	Male	34	1	5	1	>2 yrs	No
2	3	Female	23	1	323	0	>3 yrs	Yes
3	4	Male	54	1	225	1	<1 yrs	Yes
4	5	Female	33	1	87	1	<2 yrs	No

```
In [5]: df2.head()
```

```
Out[5]:
```

	0	1	2	3	4
0	1	23600	11	211	1
1	2	34246	11	112	0
2	3	32732	231	232	1
3	4	32754	122	211	0
4	5	24322	122	99	0

```
In [6]: df1.columns=['customer_id','gender','age','dlp','region code','pi','vehicle a
```

In [7]: df1

Out[7]:

	customer_id	gender	age	dlp	region code	pi	vehicle age	vehicle damage
0	1	Male	44	1	21	0	<1 yrs	Yes
1	2	Male	34	1	5	1	>2 yrs	No
2	3	Female	23	1	323	0	>3 yrs	Yes
3	4	Male	54	1	225	1	<1 yrs	Yes
4	5	Female	33	1	87	1	<2 yrs	No

In [8]: df2.columns=['customer_id','annual premium(in rs)','sc code','vintage','response']

In [9]: df2

Out[9]:

	customer_id	annual premium(in rs)	sc code	vintage	response
0	1	23600	11	211	1
1	2	34246	11	112	0
2	3	32732	231	232	1
3	4	32754	122	211	0
4	5	24322	122	99	0

3. A) Handling Missing data of df1

In [10]: print('null values in customer_id',df1['customer_id'].isnull().sum()) # same as
null values in customer_id 0

In [11]: df1.isnull().sum() #null values for df1 in all columns

Out[11]:

customer_id	0
gender	0
age	0
dlp	0
region code	0
pi	0
vehicle age	0
vehicle damage	0
dtype: int64	

In [12]: df_ci=df1.dropna(subset=['customer_id'])

```
In [13]: print('null values after dropping null values in customer_id',df1['customer_id'].isnull().sum())
```

null values after dropping null values in customer_id 0

```
In [14]: df_ci['gender']=df1['gender'].fillna(df1['gender'].mode()[0])
df_ci['age']=df1['age'].fillna(df1['age'].mean())
df_ci['dlp']=df1['dlp'].fillna(df1['dlp'].mode()[0])
df_ci['region code']=df1['region code'].fillna(df1['region code'].mode()[0])
df_ci['pi']=df1['pi'].fillna(df1['pi'].mode()[0])
df_ci['vehicle age']=df1['vehicle age'].fillna(df1['vehicle age'].mode()[0])
df_ci['vehicle damage']=df1['vehicle damage'].fillna(df1['vehicle damage'].mode()[0])
```

3. B) Handling Missing data of df2

```
In [15]: print('null values in customer_id is',df2['customer_id'].isnull().sum())
```

null values in customer_id is 0

```
In [16]: df2.isnull().sum()
```

```
Out[16]: customer_id          0
annual premium(in rs)      0
sc code                    0
vintage                   0
response                  0
dtype: int64
```

```
In [17]: df_ci2=df2.dropna(subset=['customer_id'])
```

```
In [18]: df_ci2['annual premium(in rs)']=df2['annual premium(in rs)'].fillna(df2['annual premium(in rs)'].mode()[0])
df_ci2['sc code']=df2['sc code'].fillna(df2['sc code'].mode()[0])
df_ci2['vintage']=df2['vintage'].fillna(df2['vintage'].mean())
df_ci2['response']=df2['response'].fillna(df2['response'].mode()[0])
```

4. Outliers

In [19]: `df1.describe()`

Out[19]:

	customer_id	age	dip	region code	pi
count	5.000000	5.000000	5.0	5.000000	5.000000
mean	3.000000	37.600000	1.0	132.200000	0.600000
std	1.581139	11.802542	0.0	137.481635	0.547723
min	1.000000	23.000000	1.0	5.000000	0.000000
25%	2.000000	33.000000	1.0	21.000000	0.000000
50%	3.000000	34.000000	1.0	87.000000	1.000000
75%	4.000000	44.000000	1.0	225.000000	1.000000
max	5.000000	54.000000	1.0	323.000000	1.000000

In [20]: `q1=df1.describe().loc['25%', 'age']`
`q3=df1.describe().loc['75%', 'age']`

In [21]: `iqr=q3-q1`

In [22]: `h1=q1+1.5*iqr`
`l1=q1-1.5*iqr`

In [23]: `print('outlier in higher limit:', df1.loc[df1['age'] > h1, 'age'].count())`
 outlier in higher limit: 1

In [24]: `print('outlier in lower limit:', df1.loc[df1['age'] < l1, 'age'].count())`
 outlier in lower limit: 0

In [25]: `df1.loc[df1['age'] > (h1), 'age'] = df1['age'].mean()`

In [26]: `print('outlier after replacing by mean', df1.loc[df1['age'] > (h1), 'age'].count())`
 outlier after replacing by mean 0

```
In [27]: df2.describe()
```

```
Out[27]:
```

	customer_id	annual premium(in rs)	sc code	vintage	response
count	5.000000	5.000000	5.000000	5.000000	5.000000
mean	3.000000	29530.800000	99.400000	173.000000	0.400000
std	1.581139	5127.762592	92.153676	62.381888	0.547723
min	1.000000	23600.000000	11.000000	99.000000	0.000000
25%	2.000000	24322.000000	11.000000	112.000000	0.000000
50%	3.000000	32732.000000	122.000000	211.000000	0.000000
75%	4.000000	32754.000000	122.000000	211.000000	1.000000
max	5.000000	34246.000000	231.000000	232.000000	1.000000

```
In [28]: q1=df2.describe().loc['25%','annual premium(in rs)']
q3=df2.describe().loc['75%','annual premium(in rs)']
```

```
In [29]: iqr=q3-q1
```

```
In [30]: h1=q1+1.5*iqr
l1=q1-1.5*iqr
```

```
In [31]: print('outlier in higher limit:',df2.loc[df2['annual premium(in rs)']>h1,'annual premium(in rs)'].count())
outlier in higher limit: 0
```

```
In [32]: print('outlier in lower limit:',df2.loc[df2['annual premium(in rs)']<l1,'annual premium(in rs)'].count())
outlier in lower limit: 0
```

```
In [33]: q1=df2.describe().loc['25%','vintage']
q3=df2.describe().loc['75%','vintage']
```

```
In [34]: iqr=q3-q1
```

```
In [35]: h1=q1+1.5*iqr
l1=q1-1.5*iqr
```

```
In [36]: print('outlier in higher limit:',df2.loc[df2['vintage']>h1,'vintage'].count())
print('outlier in lower limit:',df2.loc[df2['vintage']<l1,'vintage'].count())
outlier in higher limit: 0
outlier in lower limit: 0
```

5. Whitespace in df1

```
In [37]: df1['gender']=df1['gender'].str.strip()  
df1['vehicle age']=df1['vehicle age'].str.strip()  
df1['vehicle damage']=df1['vehicle damage'].str.strip()
```

6. Case Correction in df1

```
In [38]: df1['gender']=df1['gender'].str.lower()  
df1['vehicle age']=df1['vehicle age'].str.lower()  
df1['vehicle damage']=df1['vehicle damage'].str.lower()
```

7. Conversion of categorical data in dummy data

```
In [39]: gender_dummy=pd.get_dummies(df1['gender'])  
vehicle_age_dummy=pd.get_dummies(df1['vehicle age'])  
vehicle_damage_dummy=pd.get_dummies(df1['vehicle damage'])  
dlp_dummy=pd.get_dummies(df1['dlp'])  
region_code_dummy=pd.get_dummies(df1['region code'])  
pi_dummy=pd.get_dummies(df1['pi'])
```

```
In [40]: sc_code_dummy=pd.get_dummies(df2['sc code'])  
response_dummy=pd.get_dummies(df2['response'])
```

8. Check Duplicate in df1 and df2

```
In [41]: print('duplicate table in df1:',df1.duplicated().sum())
```

duplicate table in df1: 0

```
In [42]: print('duplicate table in df2:',df2.duplicated().sum())
```

duplicate table in df2: 0

9. Create a Master table

```
In [43]: master_df=pd.merge(df1,df2,on='customer_id')
```

In [44]: master_df

Out[44]:

	customer_id	gender	age	dlp	region code	pi	vehicle age	vehicle damage	annual premium(in rs)	sc code	vintage	res
0	1	male	44.0	1	21	0	<1 yrs	yes	23600	11	211	
1	2	male	34.0	1	5	1	>2 yrs	no	34246	11	112	
2	3	female	23.0	1	323	0	>3 yrs	yes	32732	231	232	
3	4	male	37.6	1	225	1	<1 yrs	yes	32754	122	211	
4	5	female	33.0	1	87	1	<2 yrs	no	24322	122	99	

10. Average annual premium - genderwise,agewise,vehicleagewise

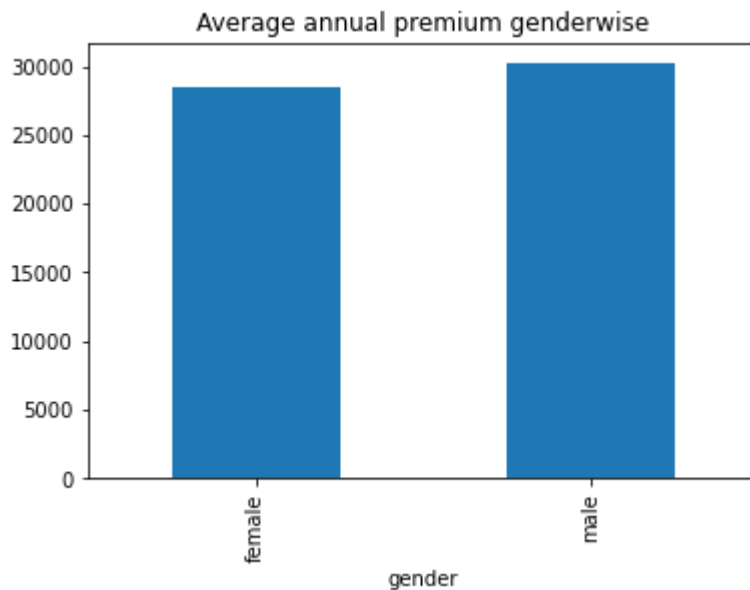
```
In [45]: aap_gw=master_df.groupby(['gender'])['annual premium(in rs)'].mean()
aap_aw=master_df.groupby(['age'])['annual premium(in rs)'].mean()
aap_vaw=master_df.groupby(['vehicle age'])['annual premium(in rs)'].mean()
```

11. Visualization

In [46]: aap_gw

```
Out[46]: gender
female    28527.0
male      30200.0
Name: annual premium(in rs), dtype: float64
```

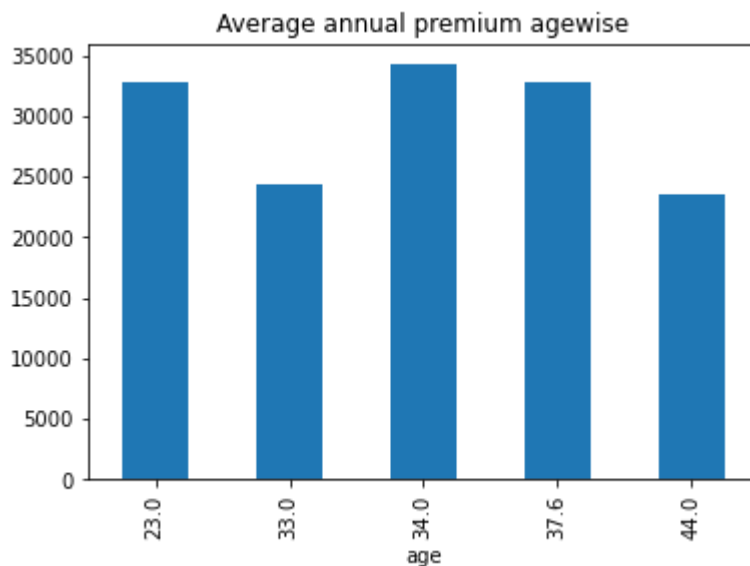
```
In [62]: pyplot.title('Average annual premium genderwise')
aap_gw.plot.bar() #Average annual premium of male is high then female which is
pyplot.show()
```



```
In [54]: aap_aw
```

```
Out[54]: age
23.0     32732.0
33.0     24322.0
34.0     34246.0
37.6     32754.0
44.0     23600.0
Name: annual premium(in rs), dtype: float64
```

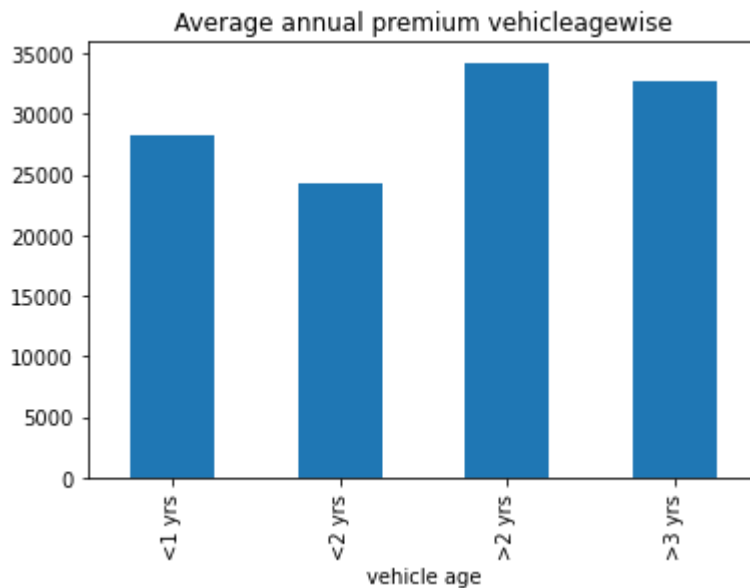
```
In [64]: pyplot.title('Average annual premium agewise')
aap_aw.plot.bar() #Average annual premium at age 34 is high.
pyplot.show()
```



In [65]: aap_vaw

Out[65]: vehicle age
 <1 yrs 28177.0
 <2 yrs 24322.0
 >2 yrs 34246.0
 >3 yrs 32732.0
 Name: annual premium(in rs), dtype: float64

In [67]: `pyplot.title('Average annual premium vehicleage wise')`
`aap_vaw.plot.bar()` *#Average annual premium of vehicleage is high which is green*
`pyplot.show()`



In [68]: `correction_coefficient=master_df['age'].corr(master_df['annual premium(in rs)'])`

In [69]: `n=correction_coefficient`

In [70]: `if n<-0.5:`
 `print('there is strong positive')`
`elif n>0.5:`
 `print('there is strong positive')`
`else:`
 `print('there is no relationship')`

there is no relationship

In []: