car-insurance-prediction

April 29, 2023

[1]: import pandas as pd

```
import numpy as np
     import matplotlib.pyplot as plt
     import seaborn as sns
     import warnings
     warnings.filterwarnings('ignore')
[2]: df=pd.read_csv("D:\\projects\\DS Internship datasets\\project_\
      →2\\Car_Insurance_Claim.csv")
[3]: df.head()
                                   RACE DRIVING_EXPERIENCE
[3]:
            ID
                  AGE
                       GENDER
                                                               EDUCATION \
     0
       569520
                  65+
                       female majority
                                                       0-9y high school
     1 750365 16-25
                         male majority
                                                       0-9y
                                                                    none
     2 199901
                16-25 female majority
                                                       0-9y high school
                16-25
                                                       0-9y
     3 478866
                         male
                               majority
                                                              university
     4 731664 26-39
                                                     10-19y
                         male
                               majority
                                                                    none
               INCOME
                       CREDIT_SCORE
                                     VEHICLE_OWNERSHIP VEHICLE_YEAR
                                                                      MARRIED
     0
          upper class
                           0.629027
                                                    1.0
                                                          after 2015
                                                                          0.0
              poverty
                           0.357757
                                                    0.0 before 2015
                                                                          0.0
     1
     2 working class
                           0.493146
                                                    1.0 before 2015
                                                                          0.0
     3 working class
                           0.206013
                                                    1.0 before 2015
                                                                          0.0
     4 working class
                           0.388366
                                                    1.0 before 2015
                                                                          0.0
                 POSTAL CODE ANNUAL MILEAGE VEHICLE TYPE
        CHILDREN
                                                             SPEEDING VIOLATIONS
     0
             1.0
                        10238
                                       12000.0
                                                      sedan
     1
             0.0
                        10238
                                       16000.0
                                                      sedan
                                                                                0
             0.0
     2
                        10238
                                       11000.0
                                                      sedan
                                                                                0
     3
             1.0
                        32765
                                       11000.0
                                                      sedan
                                                                                0
     4
             0.0
                        32765
                                       12000.0
                                                      sedan
                                                                                2
        DUIS PAST_ACCIDENTS
                              OUTCOME
     0
                                  0.0
           0
                           0
           0
                                  1.0
     1
                           0
           0
                           0
                                  0.0
```

```
4
           0
                             1
                                    1.0
[4]: df.tail()
[4]:
                ID
                      AGE
                           GENDER
                                        RACE DRIVING_EXPERIENCE
                                                                     EDUCATION
           323164
                    26-39
                           female majority
     9995
                                                           10-19y
                                                                    university
     9996
           910346
                    26-39
                                    majority
                                                           10-19y
                           female
                                                                           none
     9997
           468409
                    26 - 39
                                                             0-9y
                                                                   high school
                              male
                                    majority
     9998
           903459
                    26-39
                           female
                                    majority
                                                           10-19y
                                                                   high school
     9999
           442696
                    26 - 39
                                    majority
                                                             0-9v
                           female
                                                                           none
                   INCOME
                           CREDIT_SCORE
                                          VEHICLE_OWNERSHIP VEHICLE_YEAR
                                                                             MARRIED
     9995
             upper class
                                0.582787
                                                          1.0 before 2015
                                                                                 0.0
     9996
            middle class
                                0.522231
                                                          1.0
                                                                after 2015
                                                                                 0.0
     9997
            middle class
                                0.470940
                                                          1.0 before 2015
                                                                                 0.0
     9998
                  poverty
                                                          0.0 before 2015
                                0.364185
                                                                                 0.0
     9999
           working class
                                0.435225
                                                          1.0 before 2015
                                                                                 1.0
           CHILDREN
                      POSTAL_CODE
                                    ANNUAL_MILEAGE VEHICLE_TYPE
                                                                   SPEEDING VIOLATIONS
     9995
                 0.0
                             10238
                                            16000.0
                                                            sedan
     9996
                 1.0
                             32765
                                                NaN
                                                            sedan
                                                                                       1
     9997
                 1.0
                             10238
                                            14000.0
                                                            sedan
                                                                                       0
     9998
                                                                                       2
                 1.0
                             10238
                                            13000.0
                                                            sedan
     9999
                 1.0
                             10238
                                            13000.0
                                                            sedan
                                                                                       0
                  PAST_ACCIDENTS
                                   OUTCOME
           DUIS
     9995
              0
                                       0.0
                                0
     9996
              0
                                       0.0
     9997
              0
                                0
                                       0.0
     9998
              0
                                1
                                       1.0
     9999
              0
                                0
                                       0.0
[5]:
     df.describe()
                                            VEHICLE_OWNERSHIP
[5]:
                        ID
                             CREDIT_SCORE
                                                                     MARRIED
             10000.000000
                              9018.000000
                                                 10000.000000
                                                                10000.000000
     count
            500521.906800
                                                     0.697000
                                                                     0.498200
     mean
                                 0.515813
     std
            290030.768758
                                 0.137688
                                                     0.459578
                                                                    0.500022
     min
                101.000000
                                 0.053358
                                                     0.000000
                                                                    0.00000
     25%
            249638.500000
                                 0.417191
                                                     0.000000
                                                                    0.00000
     50%
            501777.000000
                                 0.525033
                                                     1.000000
                                                                    0.000000
     75%
            753974.500000
                                 0.618312
                                                     1.000000
                                                                     1.000000
     max
            999976.000000
                                 0.960819
                                                     1.000000
                                                                     1.000000
                 CHILDREN
                            POSTAL_CODE
                                          ANNUAL_MILEAGE SPEEDING_VIOLATIONS
                                              9043.000000
            10000.000000
                           10000.000000
                                                                   10000.000000
     count
```

0.0

0

3

0

```
0.688800
                           19864.548400
                                            11697.003207
                                                                       1.482900
     mean
                 0.463008
                           18915.613855
                                                                       2.241966
     std
                                             2818.434528
     min
                 0.000000
                           10238.000000
                                             2000.000000
                                                                       0.000000
     25%
                 0.000000
                           10238.000000
                                            10000.000000
                                                                       0.000000
     50%
                 1.000000
                           10238.000000
                                            12000.000000
                                                                       0.000000
     75%
                 1.000000
                           32765.000000
                                            14000.000000
                                                                       2.000000
                           92101.000000
                                                                      22.000000
     max
                 1.000000
                                            22000.000000
                          PAST_ACCIDENTS
                                                 OUTCOME
                    DUIS
            10000.00000
                            10000.000000
                                           10000.000000
     count
     mean
                 0.23920
                                 1.056300
                                               0.313300
     std
                 0.55499
                                 1.652454
                                               0.463858
     min
                 0.00000
                                 0.000000
                                               0.000000
     25%
                 0.00000
                                 0.000000
                                               0.000000
     50%
                 0.00000
                                 0.000000
                                               0.000000
     75%
                 0.00000
                                 2.000000
                                               1.000000
                 6.00000
                                15.000000
                                                1.000000
     max
    df.isnull().any().sum()
[6]: 2
[7]:
    df.isnull().sum()
[7]: ID
                               0
                                0
     AGE
     GENDER
                               0
     RACE
                                0
     DRIVING_EXPERIENCE
                                0
     EDUCATION
                                0
     INCOME
                                0
     CREDIT_SCORE
                             982
     VEHICLE_OWNERSHIP
                               0
                               0
     VEHICLE_YEAR
                                0
     MARRIED
     CHILDREN
                                0
     POSTAL_CODE
                                0
```

[8]: df.shape

DUIS

OUTCOME

ANNUAL_MILEAGE VEHICLE_TYPE

PAST_ACCIDENTS

dtype: int64

SPEEDING_VIOLATIONS

957

0

0

0

0

[8]: (10000, 19) [9]: df.info() <class 'pano

<class 'pandas.core.frame.DataFrame'>
RangeIndex: 10000 entries, 0 to 9999

Data columns (total 19 columns):

#	Column	Non-Null Count	Dtype	
0	ID	10000 non-null	int64	
1	AGE	10000 non-null	object	
2	GENDER	10000 non-null	object	
3	RACE	10000 non-null	object	
4	DRIVING_EXPERIENCE	10000 non-null	object	
5	EDUCATION	10000 non-null	object	
6	INCOME	10000 non-null	object	
7	CREDIT_SCORE	9018 non-null	float64	
8	VEHICLE_OWNERSHIP	10000 non-null	float64	
9	VEHICLE_YEAR	10000 non-null	object	
10	MARRIED	10000 non-null	float64	
11	CHILDREN	10000 non-null	float64	
12	POSTAL_CODE	10000 non-null	int64	
13	ANNUAL_MILEAGE	9043 non-null	float64	
14	VEHICLE_TYPE	10000 non-null	object	
15	SPEEDING_VIOLATIONS	10000 non-null	int64	
16	DUIS	10000 non-null	int64	
17	PAST_ACCIDENTS	10000 non-null	int64	
18	OUTCOME	10000 non-null	float64	
dt.vn	es: float64(6) int64	(5) object(8)		

dtypes: float64(6), int64(5), object(8)

memory usage: 1.4+ MB

[10]: df[df.isnull().any(axis=1)]

[10]:		ID	AGE	GENDER	RACE	DRIVING_EXPERIENCE	EDUCATION	\
1	.3	569640	16-25	female	${\tt majority}$	0-9y	university	
1	.5	906223	26-39	female	${\tt majority}$	0-9y	high school	
1	.6	517747	65+	male	majority	30y+	university	
1	.7	24851	16-25	male	majority	0-9y	none	
1	.8	104086	26-39	female	majority	0-9y	university	
•••			•••	•••				
9	977	794068	65+	male	minority	0-9y	none	
9	981	366048	26-39	male	majority	0-9y	high school	
9	985	595418	16-25	male	minority	0-9y	high school	
9	988	479789	26-39	male	majority	10-19y	high school	
9	996	910346	26-39	female	majority	10-19y	none	

INCOME CREDIT_SCORE VEHICLE_OWNERSHIP VEHICLE_YEAR MARRIED \

13	upper	class	0.5	91260		1.0	before	2015	0.0	
15	upper	class	0.7	62798		0.0	after	2015	1.0	
16	upper	class	0.7	96175		1.0	before	2015	1.0	
17	po	overty		NaN		0.0	before	2015	1.0	
18	upper	class	0.6	80594		1.0	before	2015	0.0	
•••		•••	•••		••	•	•••	•••		
997	7 upper	class	0.7	10640		1.0	after	2015	0.0	
998	31 working	class		NaN		1.0	before	2015	0.0	
998	35 working	class		NaN		1.0	before	2015	0.0	
998	88 po	overty		NaN		0.0	before	2015	0.0	
999	96 middle	class	0.5	22231		1.0	after	2015	0.0	
	CHILDRE			ANNUAL				EEDING_	_VIOLATIONS	\
13	1.0		10238		NaN		dan		0	
15	0.0		10238		NaN		dan		0	
16	1.0		32765		NaN		dan		10	
17	0.0		32765		12000.0	se	dan		0	
18	1.0	0	32765		NaN	se	dan		0	
•••	•••		•••	•••		•••				
997			32765		NaN		dan		0	
998			10238		11000.0		dan		0	
998			10238		11000.0		dan		0	
998			10238		NaN		dan		1	
999	96 1.0)	32765		NaN	se	dan		1	
		AST_ACC		OUTCOME						
13	0		0	0.0						
15	0		0	0.0						
16	2		1	0.0						
17	0		0	1.0						
18	0		0	1.0						
	•••	•								
997			0	0.0						
998			0	0.0						
998			0	0.0						
998			2	1.0						
999	0 0		0	0.0						

[1851 rows x 19 columns]

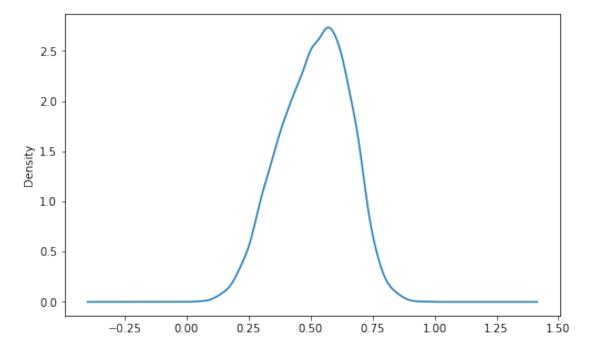
[11]: df[df["CREDIT_SCORE"].isnull()]

[11]:		ID	AGE	GENDER	RACE	DRIVING_EXPERIENCE	EDUCATION	\
	17	24851	16-25	male	majority	0-9у	none	
	23	217	16-25	male	majority	0-9у	none	
	37	511757	40-64	female	majority	10-19y	none	
	38	429947	65+	male	maiority	30v+	university	

47	921097	40-64	female	majori	ty	20-	-29y	univers	ity		
•••			•••		•	•	•••				
9952	870405		female	Ū	•		•	univers	•		
9967	27406		female	Ū	•		•	igh sch			
9981	366048		male	Ū	•		•	igh sch			
9985	595418		male		•		•	igh sch			
9988	479789	26-39	male	majori	.ty	10-	·19y h	igh sch	ool.		
		INCOME	CREDIT	SCUBE	VEHICLE (OWNERSHIP	VEHTCI	F VFAR	MARRIFD	\	
17		overty	OILLDII.	_bcontL NaN	VEIITOEE_(e 2015	1.0	`	
23	-	overty		NaN				e 2015			
37	middle	•		NaN				e 2015	1.0		
38	upper			NaN				r 2015			
47	upper			NaN		1.0		r 2015	1.0		
	аррог			i.u.i.					1.0		
9952	upper	class		NaN	•	1.0	afte	r 2015	1.0		
9967	middle			NaN				e 2015	0.0		
9981	working			NaN				e 2015	0.0		
9985	working			NaN				e 2015	0.0		
9988	_	overty		NaN		0.0		e 2015	0.0		
	1	J									
	CHILDRE	N POST	AL_CODE	ANNUAL	_MILEAGE	VEHICLE_T	YPE S	SPEEDING	_VIOLATIO	NS	\
17	0.0	0	32765		12000.0	se	edan			0	
23	0.0	0	10238		17000.0	se	edan			0	
37	1.0	0	10238		11000.0	se	edan			2	
38	1.0	0	10238		12000.0	sports	car			6	
47	1.0	0	92101		11000.0	se	edan			3	
•••	•••		•••		•	•••		•••			
9952	1.0	0	32765		5000.0	se	edan			1	
9967	0.0	0	92101		13000.0	se	edan			1	
9981	1.0)	10238		11000.0	se	edan			0	
9985	1.0		10238		11000.0		edan			0	
9988	0.0)	10238		NaN	se	edan			1	
	DUIS PA	AST ACC	TDFNTS	OUTCOME	,						
17	0	nb1_hoo	0	1.0							
23	0		0	0.0							
37	0		1	0.0							
38	0		5	0.0							
47	0		2	0.0							
				0.0	,						
 9952		•••	0	0.0)						
9967	0		0	0.0							
9981	0		0	0.0							
9985	0		0	0.0							
9988	0		2	1.0							
	·		_								

[982 rows x 19 columns]

```
[12]: plt.figure(figsize=(8,5))
   df['CREDIT_SCORE'].plot(kind='kde')
   plt.show()
```



```
[13]: df["CREDIT_SCORE"].fillna(df["CREDIT_SCORE"].median(),inplace=True)
[14]: df["ANNUAL_MILEAGE"].fillna(df["ANNUAL_MILEAGE"].median(),inplace=True)
[15]: df.isna().sum()
[15]: ID
                              0
                              0
      AGE
      GENDER
                              0
                              0
      RACE
      DRIVING_EXPERIENCE
                              0
      EDUCATION
                              0
      INCOME
                              0
      CREDIT_SCORE
                              0
      VEHICLE_OWNERSHIP
                              0
      VEHICLE_YEAR
                              0
                              0
      MARRIED
                              0
      CHILDREN
      POSTAL_CODE
```

```
ANNUAL_MILEAGE
                             0
      VEHICLE_TYPE
                             0
      SPEEDING_VIOLATIONS
                             0
                             0
      DUIS
      PAST_ACCIDENTS
                             0
      OUTCOME
                             0
      dtype: int64
[16]: df.drop(["ID"],axis=1,inplace=True)
[17]: df.head()
[17]:
           AGE GENDER
                            RACE DRIVING EXPERIENCE
                                                        EDUCATION
                                                                          INCOME \
                                                                     upper class
      0
           65+
                female majority
                                                0-9y high school
      1
       16-25
                  male
                        majority
                                                0-9y
                                                             none
                                                                         poverty
      2 16-25 female majority
                                                0-9y
                                                     high school working class
      3 16-25
                                                0-9y
                  male
                        majority
                                                       university
                                                                   working class
      4 26-39
                  male
                        majority
                                              10-19y
                                                             none working class
         CREDIT_SCORE VEHICLE_OWNERSHIP VEHICLE_YEAR MARRIED
                                                                 CHILDREN \
      0
             0.629027
                                            after 2015
                                                            0.0
                                     1.0
                                                                      1.0
                                     0.0 before 2015
                                                            0.0
                                                                      0.0
      1
             0.357757
      2
             0.493146
                                     1.0 before 2015
                                                            0.0
                                                                      0.0
      3
                                     1.0 before 2015
                                                            0.0
                                                                      1.0
             0.206013
             0.388366
      4
                                     1.0 before 2015
                                                            0.0
                                                                      0.0
         POSTAL_CODE ANNUAL_MILEAGE VEHICLE_TYPE SPEEDING_VIOLATIONS
                                                                         DUIS
      0
               10238
                             12000.0
                                             sedan
                                                                      0
                                                                            0
               10238
                             16000.0
                                             sedan
                                                                      0
                                                                            0
      1
                                                                      0
      2
               10238
                             11000.0
                                             sedan
                                                                            0
      3
               32765
                             11000.0
                                             sedan
                                                                      0
                                                                            0
      4
                                                                      2
                                                                            0
               32765
                             12000.0
                                             sedan
                         OUTCOME
         PAST_ACCIDENTS
      0
                      0
                             0.0
      1
                      0
                             1.0
      2
                      0
                             0.0
      3
                      0
                             0.0
      4
                      1
                             1.0
[18]: df["AGE"].unique()#discrete
[18]: array(['65+', '16-25', '26-39', '40-64'], dtype=object)
[19]: df["GENDER"].unique()#nominal
[19]: array(['female', 'male'], dtype=object)
```

```
[20]: df["RACE"].unique()#nominal
[20]: array(['majority', 'minority'], dtype=object)
[21]: df["DRIVING EXPERIENCE"].unique()#discrete
[21]: array(['0-9y', '10-19y', '20-29y', '30y+'], dtype=object)
[22]: df ["EDUCATION"].unique()#ordinal
[22]: array(['high school', 'none', 'university'], dtype=object)
[23]: df["INCOME"].unique()#ordinal
[23]: array(['upper class', 'poverty', 'working class', 'middle class'],
            dtype=object)
[24]: df["CREDIT_SCORE"].unique()#continous
[24]: array([0.62902731, 0.35775712, 0.49314579, ..., 0.47094023, 0.36418478,
             0.435224781)
[25]: df["VEHICLE_OWNERSHIP"].unique()#discrete
[25]: array([1., 0.])
[26]: df["VEHICLE_YEAR"].unique()#nominal
[26]: array(['after 2015', 'before 2015'], dtype=object)
[27]: df["MARRIED"].unique()#discrete
[27]: array([0., 1.])
[28]: df["CHILDREN"].unique()#discrete
[28]: array([1., 0.])
[29]: df["POSTAL_CODE"].unique()#nominal
[29]: array([10238, 32765, 92101, 21217], dtype=int64)
[30]: df["ANNUAL_MILEAGE"].unique()#discrete
[30]: array([12000., 16000., 11000., 13000., 14000., 10000., 8000., 18000.,
             17000., 7000., 15000., 9000., 5000., 6000., 19000., 4000.,
              3000., 2000., 20000., 21000., 22000.])
```

```
[31]: df["VEHICLE_TYPE"].unique()#nominal
```

[31]: array(['sedan', 'sports car'], dtype=object)

[32]: df["SPEEDING_VIOLATIONS"].unique()#continous

[32]: array([0, 2, 3, 7, 6, 4, 10, 13, 1, 5, 9, 8, 12, 11, 15, 17, 19, 18, 16, 14, 22], dtype=int64)

[33]: df["DUIS"].unique()#continous

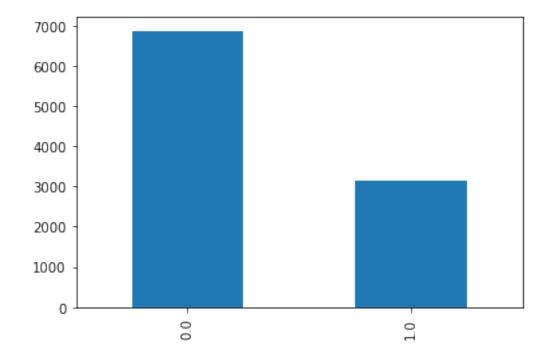
[33]: array([0, 2, 1, 3, 4, 5, 6], dtype=int64)

[34]: df["PAST_ACCIDENTS"].unique()#continous

[34]: array([0, 1, 3, 7, 2, 5, 4, 6, 8, 10, 11, 9, 12, 14, 15], dtype=int64)

[35]: df["OUTCOME"].value_counts().plot(kind='bar')#discrete

[35]: <AxesSubplot:>

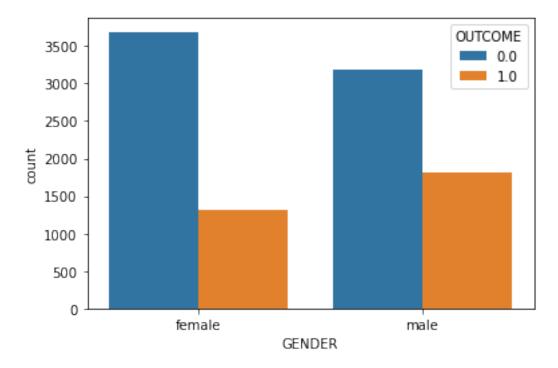


[36]: df["GENDER"].value_counts()

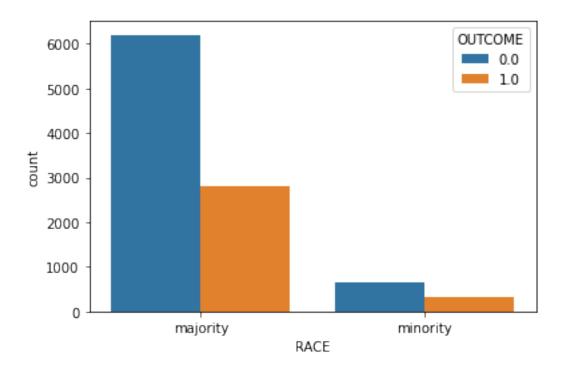
[36]: female 5010 male 4990

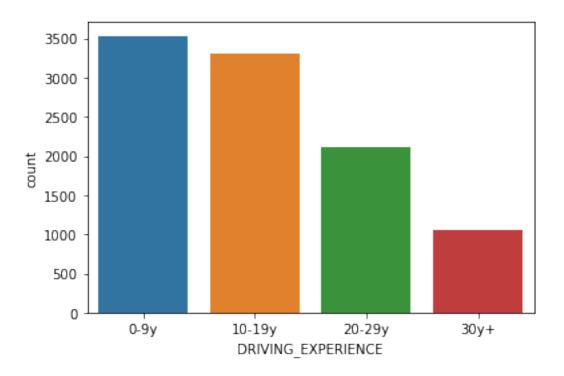
Name: GENDER, dtype: int64

[37]: sns.countplot(data=df,x="GENDER",hue="OUTCOME")
plt.show()

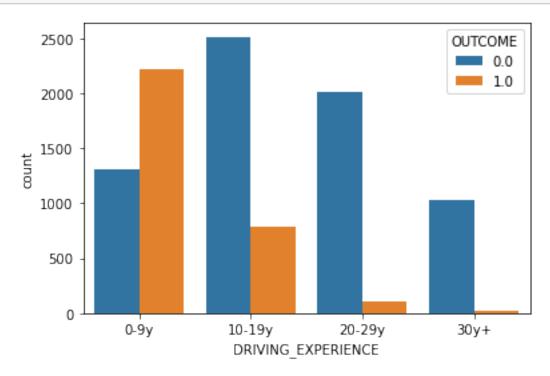


```
[38]: sns.countplot(data=df,x="RACE",hue="OUTCOME")
plt.show()
```





[41]: sns.countplot(data=df,x="DRIVING_EXPERIENCE",hue="OUTCOME") plt.show()

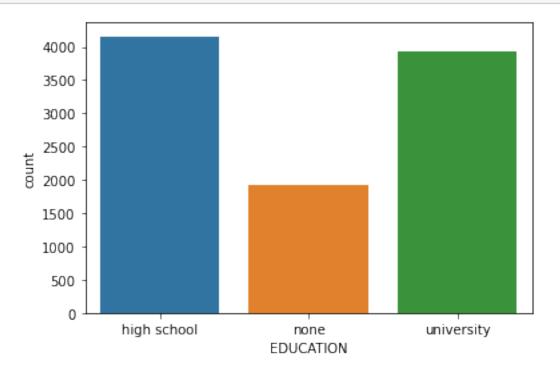


[42]: df["EDUCATION"].value_counts()

[42]: high school 4157 university 3928 none 1915

Name: EDUCATION, dtype: int64

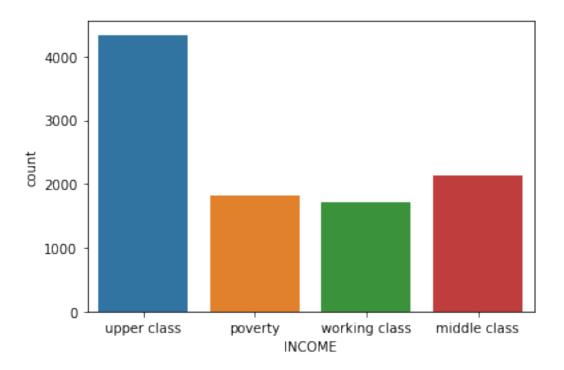
[43]: sns.countplot(df["EDUCATION"]) plt.show()



middle class 2138 poverty 1814 working class 1712

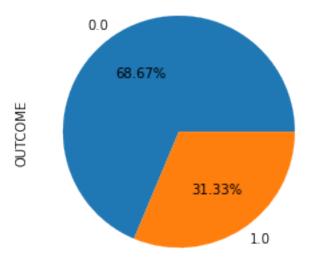
Name: INCOME, dtype: int64

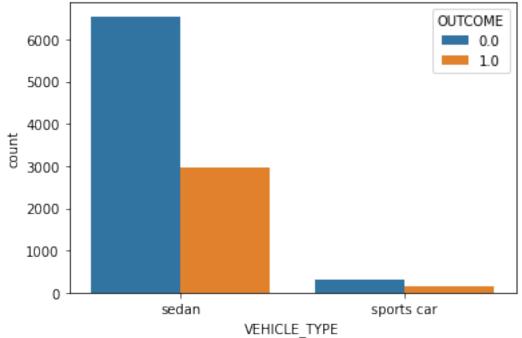
[45]: sns.countplot(df["INCOME"]) plt.show()



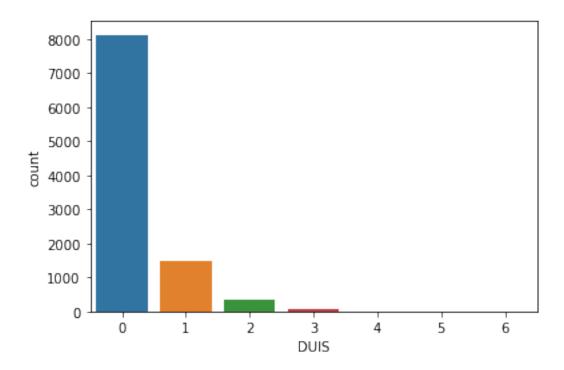
[46]: df["OUTCOME"].value_counts().plot(kind='pie',autopct="%0.2f%%")

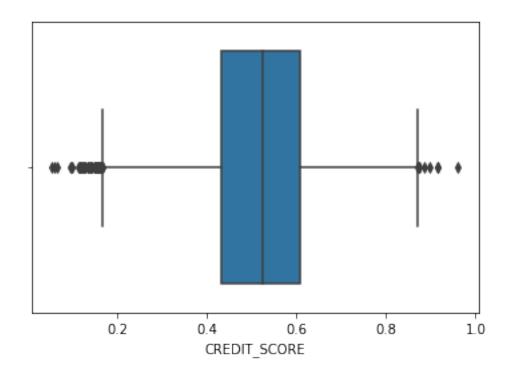
[46]: <AxesSubplot:ylabel='OUTCOME'>

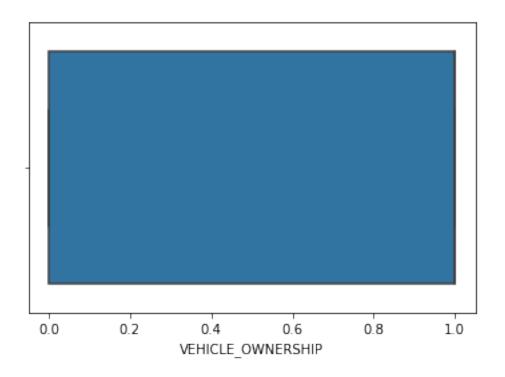


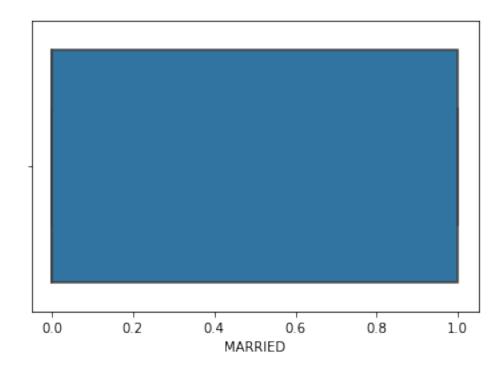


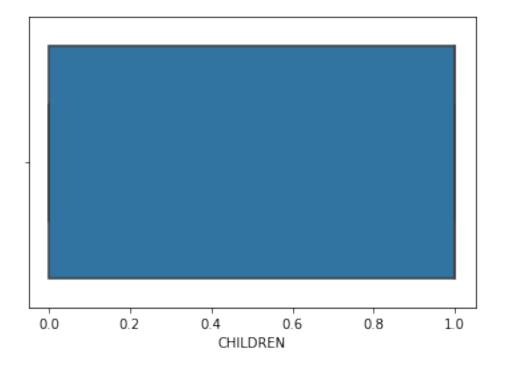
```
[49]: df["DUIS"].value_counts()
[49]: 0
           8118
           1470
      1
      2
            331
      3
             68
      4
             10
      5
              2
              1
      Name: DUIS, dtype: int64
[50]: sns.countplot(df["DUIS"])
      plt.show()
```

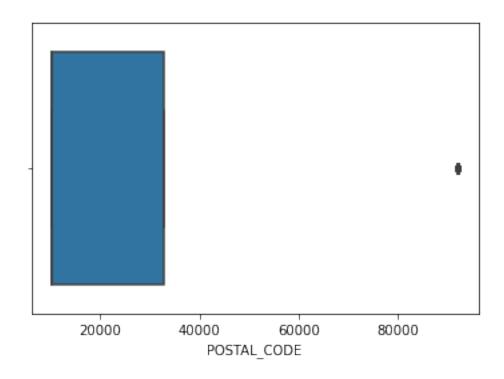


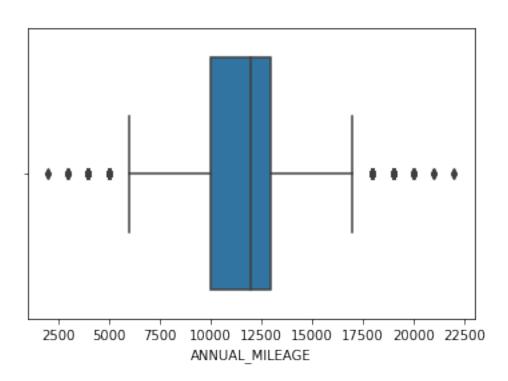


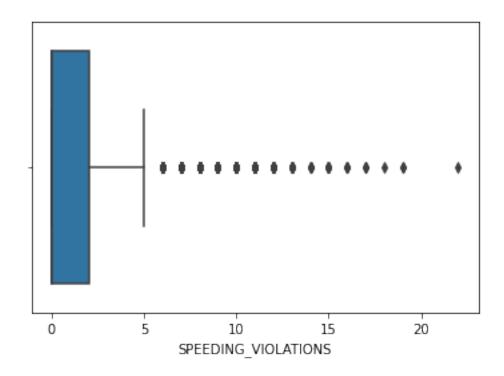


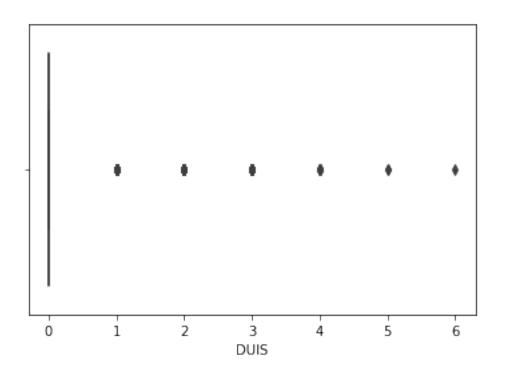


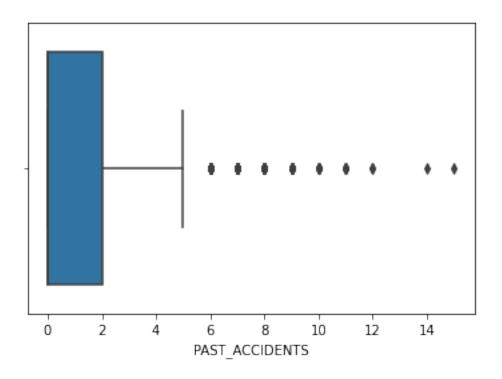


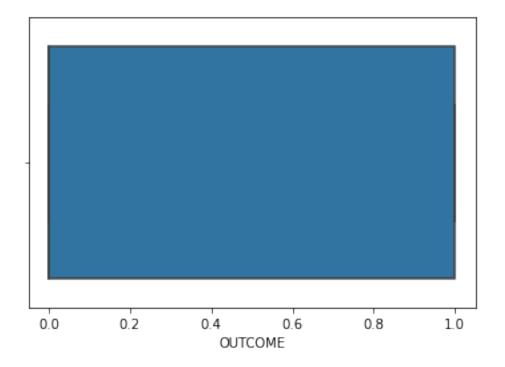












[53]: df.dtypes

```
object
[53]: AGE
      GENDER
                               object
      RACE
                               object
      DRIVING_EXPERIENCE
                               object
      EDUCATION
                               object
      INCOME
                               object
      CREDIT SCORE
                              float64
                              float64
      VEHICLE_OWNERSHIP
      VEHICLE_YEAR
                               object
      MARRIED
                              float64
      CHILDREN
                              float64
      POSTAL_CODE
                                int64
      ANNUAL_MILEAGE
                              float64
      VEHICLE_TYPE
                               object
      SPEEDING_VIOLATIONS
                                int64
                                int64
      PAST_ACCIDENTS
                                int64
      OUTCOME
                              float64
      dtype: object
[54]: from sklearn.preprocessing import LabelEncoder
      lr=LabelEncoder()
[55]: df['AGE']=lr.fit_transform(df['AGE'])
      df['GENDER']=lr.fit_transform(df['GENDER'])
      df['RACE']=lr.fit_transform(df['RACE'])
      df['DRIVING EXPERIENCE'] = lr.fit_transform(df['DRIVING EXPERIENCE'])
      df['EDUCATION']=lr.fit_transform(df['EDUCATION'])
      df['INCOME']=lr.fit_transform(df['INCOME'])
      df['VEHICLE_YEAR']=lr.fit_transform(df['VEHICLE_YEAR'])
      df['VEHICLE_TYPE'] = lr.fit_transform(df['VEHICLE_TYPE'])
[56]: df.dtypes
[56]: AGE
                                int32
                                int32
      GENDER
                                int32
      DRIVING_EXPERIENCE
                                int32
      EDUCATION
                                int32
      INCOME
                                int32
      CREDIT_SCORE
                              float64
                              float64
      VEHICLE_OWNERSHIP
      VEHICLE_YEAR
                                int32
                              float64
      MARRIED
                              float64
      CHILDREN
      POSTAL_CODE
                                int64
      ANNUAL_MILEAGE
                              float64
```

```
int64
      DUIS
                                 int64
      PAST_ACCIDENTS
      OUTCOME
                              float64
      dtype: object
[57]: df.head()
[57]:
         AGE
              GENDER
                       RACE
                             DRIVING_EXPERIENCE EDUCATION
                                                              INCOME
                                                                       CREDIT_SCORE \
           3
                    0
                          0
                                               0
                                                           0
                                                                    2
      0
                                                                           0.629027
      1
           0
                    1
                          0
                                               0
                                                           1
                                                                    1
                                                                           0.357757
      2
           0
                    0
                          0
                                               0
                                                           0
                                                                    3
                                                                           0.493146
                                                           2
           0
                          0
                                               0
                                                                    3
      3
                    1
                                                                           0.206013
      4
           1
                    1
                          0
                                                           1
                                                                    3
                                                                           0.388366
         VEHICLE_OWNERSHIP
                             VEHICLE_YEAR MARRIED CHILDREN POSTAL_CODE \
      0
                                                0.0
                                                           1.0
                        1.0
                                         0
                                                                       10238
      1
                        0.0
                                         1
                                                0.0
                                                           0.0
                                                                       10238
      2
                        1.0
                                         1
                                                0.0
                                                           0.0
                                                                       10238
      3
                        1.0
                                         1
                                                0.0
                                                           1.0
                                                                       32765
                                         1
      4
                        1.0
                                                 0.0
                                                           0.0
                                                                       32765
                                        SPEEDING_VIOLATIONS
         ANNUAL_MILEAGE VEHICLE_TYPE
                                                               DUIS
                                                                      PAST_ACCIDENTS
      0
                 12000.0
                                                                   0
                                                                                    0
                                      0
                                      0
                                                            0
                                                                                    0
      1
                 16000.0
                                                                   0
                                      0
                                                            0
                                                                                    0
      2
                                                                   0
                 11000.0
                                                            0
                                                                                    0
      3
                 11000.0
                                      0
                                                                   0
                                                            2
                                      0
                                                                   0
      4
                 12000.0
         OUTCOME
      0
             0.0
      1
             1.0
      2
             0.0
      3
             0.0
      4
             1.0
[58]: car_insurance=df.values
[59]: df.shape
[59]: (10000, 18)
[60]: x=car_insurance[:,0:17]
      y=car_insurance[:,17]
```

int32

int64

VEHICLE_TYPE

SPEEDING_VIOLATIONS

1 Logistic Regression

```
[62]: from sklearn.model_selection import train_test_split
from sklearn.linear_model import LogisticRegression
from sklearn.metrics import_

classification_report,confusion_matrix,accuracy_score
```

```
[63]: logistic_model = LogisticRegression().fit(x_train,y_train)
    ypredicted = logistic_model.predict(x_test)
    ypredicted
```

[63]: array([1., 0., 0., ..., 0., 0., 0.])

2 Evaluation for Logistic Regression

```
[64]: Varience=np.var(ypredicted)
Varience
```

[64]: 0.203918222222222

```
[65]: SE=np.mean((np.mean(ypredicted)-y)**2)
bias=SE-Varience
bias
```

[65]: 0.01200702222222219

```
[66]: print("Confusion Matrix")
matrix = confusion_matrix(y_test,ypredicted)
print(matrix)
```

Confusion Matrix [[1842 203] [302 653]]

```
[67]: print("\nClassification Report")
report = classification_report(y_test,ypredicted)
print(report)
```

```
Classification Report precision recall f1-score support
```

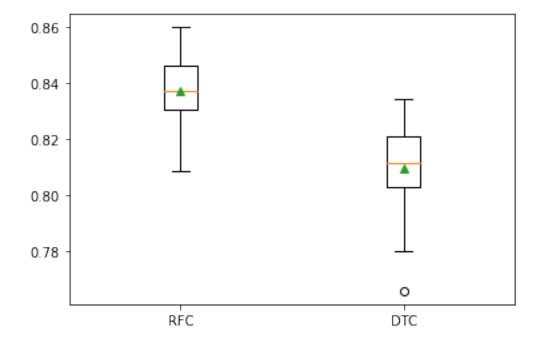
```
0.0
                        0.86
                                  0.90
                                            0.88
                                                       2045
              1.0
                        0.76
                                  0.68
                                             0.72
                                                        955
                                             0.83
                                                       3000
         accuracy
                                             0.80
                                                       3000
        macro avg
                        0.81
                                  0.79
     weighted avg
                        0.83
                                            0.83
                                                       3000
                                  0.83
[68]: lr_accuracy = accuracy_score(y_test, ypredicted)
      lr_accuracy
      print('Logistic Regression Accuracy of Scikit Model: {:.2f}%'.

¬format(lr_accuracy*100))
     Logistic Regression Accuracy of Scikit Model: 83.17%
[69]: from sklearn.model selection import GridSearchCV
      from sklearn.model_selection import RepeatedStratifiedKFold
[70]: solvers = ['newton-cg', 'lbfgs', 'liblinear']
      penalty = ['12']
      # define models and parameters
      model = LogisticRegression()
      c_values = [100, 1000, 1.0, 0.1, 0.01]
      # define grid search
      grid = dict(solver=solvers,penalty=penalty,C=c_values)
      cv = RepeatedStratifiedKFold(n_splits=10, n_repeats=3, random_state=1)
      grid_search = GridSearchCV(estimator=model, param_grid=grid, n_jobs=-1, cv=cv,__
       ⇔scoring='accuracy',error_score=0)
      grid result = grid search.fit(x train,y train)
      # summarize results
      print("Best: %f using %s" % (grid_result.best_score_, grid_result.best_params_))
      means = grid_result.cv_results_['mean_test_score']
      stds = grid_result.cv_results_['std_test_score']
      params = grid_result.cv_results_['params']
      for mean, stdev, param in zip(means, stds, params):
          print("%f (%f) with: %r" % (mean*100, stdev*100, param))
     Best: 0.845333 using {'C': 100, 'penalty': '12', 'solver': 'newton-cg'}
     84.533333 (1.070275) with: {'C': 100, 'penalty': 'l2', 'solver': 'newton-cg'}
     80.647619 (2.359734) with: {'C': 100, 'penalty': 'l2', 'solver': 'lbfgs'}
     80.528571 (1.225661) with: {'C': 100, 'penalty': 'l2', 'solver': 'liblinear'}
     84.519048 (1.053974) with: {'C': 1000, 'penalty': 'l2', 'solver': 'newton-cg'}
     80.819048 (2.513618) with: {'C': 1000, 'penalty': '12', 'solver': 'lbfgs'}
     80.528571 (1.225661) with: {'C': 1000, 'penalty': 'l2', 'solver': 'liblinear'}
     84.509524 (0.994326) with: {'C': 1.0, 'penalty': '12', 'solver': 'newton-cg'}
     80.833333 (2.426914) with: {'C': 1.0, 'penalty': '12', 'solver': 'lbfgs'}
     80.528571 (1.225661) with: {'C': 1.0, 'penalty': '12', 'solver': 'liblinear'}
     84.390476 (0.895137) with: {'C': 0.1, 'penalty': '12', 'solver': 'newton-cg'}
```

```
81.076190 (2.496728) with: {'C': 0.1, 'penalty': 'l2', 'solver': 'lbfgs'}
           80.528571 (1.233407) with: {'C': 0.1, 'penalty': 'l2', 'solver': 'liblinear'}
           83.533333 (0.972362) with: {'C': 0.01, 'penalty': 'l2', 'solver': 'newton-cg'}
           80.600000 (1.885642) with: {'C': 0.01, 'penalty': '12', 'solver': 'lbfgs'}
           80.509524 (1.139688) with: {'C': 0.01, 'penalty': 'l2', 'solver': 'liblinear'}
[71]: grid_result.score(x_train,y_train)*100
[71]: 84.81428571428572
[73]: from sklearn.ensemble import RandomForestClassifier
             from sklearn.neighbors import KNeighborsClassifier
             from sklearn.tree import DecisionTreeClassifier
             from sklearn.svm import SVC
             from sklearn.naive bayes import GaussianNB
             from sklearn.model_selection import cross_val_score
[75]: # Spot-Check Algorithms
             models = []
             models.append(('RF', RandomForestClassifier()))
             models.append(('GNB', GaussianNB()))
             models.append(('KNN', KNeighborsClassifier()))
             models.append(('DSC', DecisionTreeClassifier(random_state = 1, max_depth=2)))
             models.append(('SVM', SVC()))
             # evaluate each model in turn
             results = []
             names = \Pi
             for name, model in models:
                     kfold = RepeatedStratifiedKFold(n_splits=10, n_repeats = 3, random_state=1)
                      cv_results = cross_val_score(model,x_train,y_train, cv=kfold,__

¬scoring='accuracy')
                     results.append(cv results)
                     names.append(name)
                     msg = "%s: %.2f (%.3f)" % (name, cv results.mean(), cv results.std())
                     print(msg)
           RF: 0.84 (0.011)
           GNB: 0.73 (0.017)
           KNN: 0.79 (0.014)
           DSC: 0.81 (0.015)
           SVM: 0.70 (0.004)
[76]: # evaluate model 1
             model1 = RandomForestClassifier()
             cv1 = RepeatedStratifiedKFold(n_splits = 10, n_repeats = 3, random_state = 1)
             scores1 = cross_val_score(model1,x_train,y_train, scoring = 'accuracy', cv = cross_val_score(model1,x_train,y_train, score(model1,x_train,y_train, score(model1,x_train,y_train,y_train, score(model1,x_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train,y_train
               \rightarrowcv1, n_jobs = -1)
```

RFC Mean Accuracy: 83.7% +/-(0.012)
DecisionTreeClassifier Mean Accuracy: 80.9% +/-(0.015)



```
The P-value is = 0.021
The t-statistics is = 3.339
```

Since p<0.05, We can reject the null-hypothesis that both models perform equally well on this dataset. We may conclude that the two algorithms are significantly different.

[]: