

Insurance companies invest a lot of **time and money** into optimizing their pricing and accurately estimating the likelihood that customers will make a claim. In many countries insurance it is a legal requirement to have car insurance in order to drive a vehicle on public roads, so the market is very large!

Knowing all of this, On the Road car insurance have requested your services in building a model to predict whether a customer will make a claim on their insurance during the policy period. As they have very little expertise and infrastructure for deploying and monitoring machine learning models, they've asked you to identify the single feature that results in the best performing model, as measured by accuracy, so they can start with a simple model in production.

They have supplied you with their customer data as a csv file called car_insurance.csv, along with a table detailing the column names and descriptions below.

Description

The dataset

Column

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id	Unique client identifier
age	Client's age: • 0:16-25 • 1:26-39 • 2:40-64 • 3:65+
gender	Client's gender: • 0: Female • 1: Male
driving_experience	Years the client has been driving: • 0:0-9 • 1:10-19 • 2:20-29 • 3:30+
education	Client's level of education: • 0: No education • 1: High school • 2: University
income	Client's income level: • 0 : Poverty • 1 : Working class • 2 : Middle class • 3 : Upper class
credit_score	Client's credit score (between zero and one)

Column	Description						
vehicle_ownership	Client's vehicle ownership status: • 0: Does not own their vehilce (paying off finance) • 1: Owns their vehicle						
vehcile_year	Year of vehicle registration: • 0: Before 2015 • 1: 2015 or later						
married	Client's marital status: • 0: Not married • 1: Married						
children	Client's number of children						
postal_code	Client's postal code						
annual_mileage	Number of miles driven by the client each year						
vehicle_type	Type of car: • 0: Sedan • 1: Sports car						
speeding_violations	Total number of speeding violations received by the client						
duis	Number of times the client has been caught driving under the influence of alcohol						
past_accidents	Total number of previous accidents the client has been involved in						
outcome	Whether the client made a claim on their car insurance (response variable): • 0: No claim • 1: Made a claim						

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		0	driving_experience				0.77