|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| This data set is based on one-year vehicle insurance | | | | |  |  |
| policies taken out in 2004 or 2005. There are 67856 policies, of | | | | | |  |
| which 4624 (6.8%) had at least one claim. | | | | |  |  |
|  |  |  |  |  |  |  |
| Variables: |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| veh\_value vehicle value, in $10,000s | | | |  |  |  |
| exposure 0-1 | |  |  |  |  |  |
| clm occurrence of claim (0 = no, 1 = yes) | | | | |  |  |
| numclaims number of claims | | | |  |  |  |
| claimcst0 claim amount (0 if no claim) | | | | |  |  |
| veh\_body vehicle body, coded as | | | |  |  |  |
| BUS | |  |  |  |  |  |
| CONVT = convertible | | | |  |  |  |
| COUPE | | |  |  |  |  |
| HBACK = hatchback | | | | |  |  |
| HDTOP = hardtop | | |  |  |  |  |
| MCARA = motorized caravan | | | |  |  |  |
| MIBUS = minibus | | |  |  |  |  |
| PANVN = panel van | | |  |  |  |  |
| RDSTR = roadster | | |  |  |  |  |
| SEDAN | | |  |  |  |  |
| STNWG = station wagon | | | |  |  |  |
| TRUCK | | |  |  |  |  |
| UTE - utility | | |  |  |  |  |
| veh\_age age of vehicle: 1 (youngest), 2, 3, 4 | | | | |  |  |
| gender gender of driver: M, F | | | |  |  |  |
| area driver's area of residence: A, B, C, D, E, F | | | | | |  |
| agecat driver's age category: 1 (youngest), 2, 3, 4, 5, 6 | | | | | | |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| Danish fire data | |  |  |
| truncated at 1 million Crone | | |  |
| Bivariate data (use Column B and C) | | |  |
| loss builing: loss amount paid for building damage | | | |
| loss contents: paid for contents damage | | |  |
|  |  |  |  |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| This data set contains information on 22036 settled personal | | | | | | |  |
| injury insurance claims. These claims arose from accidents occurring | | | | | | | |
| from July 1989 through to January 1999. Claims settled with zero | | | | | | | |
| payment are not included. | | | |  |  |  |  |
|  |  |  |  |  |  |  |  |
| Variables: | |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |
| total settled amount | | | |  |  |  |  |
| inj1, ..., inj5 injury 1,..., injury 5 coded as | | | | | |  |  |
| 1 = no injury | | | |  |  |  |  |
| 2, 3, 4, 5 = injury severities | | | | | |  |  |
| 6 = fatal injury | | | |  |  |  |  |
| 9 = not recorded | | | |  |  |  |  |
| legrep legal representation (0 = no, 1 = yes) | | | | | | |  |
| accmonth accident month (1 = July 1989, ..., 120 = June 1999) | | | | | | | |
| repmonth reporting month (as above) | | | | |  |  |  |
| finmonth finalization month (as above) | | | | | |  |  |
| op\_time operational time (settlement delay time) | | | | | | |  |
|  |  |  |  |  |  |  |  |