Explanations about each columns of the clients dataset

Client_ID : Reference number of the client.

Auto_Insurance_Contract : The client has auto insurance.
- If yes : 1
- If no : 0

Health_Insurance_Contract : The client has a health insurance contract.
- If yes : 1
- If no : 0

Home_Insurance_Contract : The client has a home insurance contact.
- If yes : 1
- If no : 0

Life_Insurance_Contract : The client has a life insurance contract.
- If yes : 1
- If no : 0

Coverage_Amount : It gives us the amount in euros covered by the different insurance hold by the client.

Assurance_Cost_Per_Month : The cost paid per month by the client in euros.

Creditworthiness : It gives us the solvability of the client. A customer is solvent when he is able to pay his debts, whatever their due date, in the short or long term, without defaulting.
- Average : the rate is at the average, the client doesn't need particular attention.
- Excellent : the rate is high which means the client can take risks as he have a very good creditworthiness rate.
- Poor : the rate is low so the client needs particular attention as he may not be able to pay.
- Good the rate is at the average, the client doesn't need particular attention and can be proposed a new insurance product with a low risk.

Claims_History_Count : History of the number of claims made by the customer since he is a client of the company.
- 0 means that the client never reports a claim.
- 1 to 4 means that the client has reported 1 to 4 claims.

Last_Reported_Claim_Type : What type of claim was reported by the customer for the last claim he made.
- Accident : he had a car accident

- Damage : he had a medical issue
- Theft : his property has been robbed
- General : he had a general issue
- Empty : if no claim was reported

Last_Reported_Claim_Date : Date of the last claim reported by the customer to the company.

Last_Claim_Resolution_Type : How did the claim have been resolved, how was the relation with the client after the claim's resolution.
- Conflicting : The resolution of the claim was the subject of a conflict between the customer and customer service.
- Fast : The resolution of the claim was treated fastly by the customer service.
- Standard : The resolution of the claim was standard and the customer service treated it.
- Empty : No claim was reported before, so no resolution type given.

Claim_Rate : It is the percentage of claims settled by an insurance company in a given year as a percentage of the total number of claims received. We used it to determine the risk of non-payment by the customer. The higher this rate is, the higher the risk is. If the rate is too high, it is not useful for the insurance company to propose a new contract or adapt the contract to benefit the customer because there is a high risk of non-paiement.
- Between 0.01 and 1 : Based on the claims declared a rate is calculated.
- 0 means that there was no claim reported.

Customer_Tenure_Years : Gives us the length of time the customer has been with the company.
- 0 means that the client is in the company for less than a year. For a client that just arrived it is not necessary to offer a reassessment of the contracts.
- 1 to 19 is the number of years.

Is_Premium_Client : A premium client is a client that requires specific support that he requested. The client has asked to be qualified as a premium to his advisor.
- True : the client is premium and builds loyalty.
- False : The client is not premium.

Health_History : It allows us to have an overview of the history of the patient's health.
- Fragile : the client has fragile health. He needs lots of healthcare and regularly goes to see the doctor.
- Good : The client has particularly good health and doesn't need any specific needs in health.
- Medium : The client has a medium health which means that he is at the average. He goes to the doctor once a year and needs average healthcare.
- Unknown : The insurance company doesn't have any data about the health history of the client.

Risk_Profile : The profile risk gives us the customer's risk tolerance.
- Medium : The customer's risk tolerance is normal. It's a moderate profile.
- Poor : The customer's risk tolerance is low. It's a profile that doesn't want to take risks.

- High : The customer's risk tolerance is high. It's a profile that is eager to take risks and doesn't fear.

Recent_Life_Event : It allows us to see if a recent event has happened in the life of the client. This information is gathered by the salesperson during the interview or if the client adds it to its customer space.
- New baby : the client is welcoming new children.
- Bought a car : the client had acquired a new vehicle.
- Bought a property : the client had acquired a new property.
- Health issue : the client had faced a health issue.
- Job change : the client has changed his job.
- Marriage : the client gets married.
- Moved : the client has moved to another living place.

Recent_Life_Event_Date : It gives the date the recent life event has occurred.

Age : It gives us the age of the client. According to his age, different propositions can be made.

Annual_Income : It gives us the annual income of the client per year.

Employment_Status : It gives us the employment status of the client.
- Remote : the client works from home
- Hybride : The client works from home but also at his office
- On-site : The client works from his office
- Unemployed : the client doesn't currently have a job.

Has_Kids : The client has kids or not.
- True : he has kids.
- False : he doesn't have a kid.

Homeownership_Status : This gives us the customer's status, so we know whether or not they own a home in their own name.
- Rent : he is renting a location
- Own : he has is own home

Type_of_Housing: It gives us the type of housing held by the client.
- Appartement : he lives in a flat
- Single-family home : He lives in his home
- Townhouse : he lives in a home in the city

Has_Car : The client owned a car.
- True : he has a car
- False : he doesn't have a car.

Location : In which area did the client live.
- Rural
- Subrural
- Urban

Primary_Transportation_Mode : What is the major transportation mode used by the client.
- Public transportation : he uses public transportation to get around
- Car : he uses his own car to get around
- Biking : he uses his bike most of the time
- Walking : he walks most of the time

Last_Interaction_Date : It gives us the date of the last interaction between the client and the salesperson.

Last_Contract_Change_Dat : It gives us the date of the last contract change made for this client.