This is a simulated data set, based on the car insurance data set used throughout the text.

There are 40000 policies over 3 years, giving 120000 records.

Variables:

poicyID ID number of policy

agecat driver's age category: 1 (youngest), 2, 3, 4, 5, 6

valuecat vehicle value, in categories 1,...,6. (Category 1 has been recoded as 9.)

period 1, 2, 3

numclaims number of claims