



# University of St.Gallen

## Model Evaluation

**University of St. Gallen**  
School of Management, Economics, Law,  
Social Sciences, International Affairs  
and Computer Science

### **Assignment 1**

Data Analytics I: Predictive Econometrics  
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submitted by

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# Contents

Requirements	1
Exercise 1	1

## Requirements

To solve the following tasks, the required library and the data set are loaded first. The library *ggplot2* is used for plotting various graphics.

```
library(ggplot2)
load("GHA/insurance-all.RData")
```

## Exercise 1

The number of observations in the data set corresponds to the number of rows and the number of covariates collected corresponds to the number of columns. Thus there are 1204 observations and 7 covariates.

```
(n_obs <- nrow(data))
```

```
## [1] 1204
```

```
(n_cov <- ncol(data))
```

```
## [1] 7
```