**Introduction/Business Problem**

1. A description of the problem and a discussion of the background.

* I will examine the correlation of rain on car accidents and their severity. I will not focus on snow and hail, solely rail.
* The business problem can be stated as such: What effect does rain have on the rate of car accidents, and the severity of said car accidents?
* This analysis will be beneficial to insurance companies as they can gauge how to change their rates, premiums, or policies depending on the amount of rainfall that occurs in a certain region. Additionally, this can be considered a factor when assessing damage incurred.

1. A description of the data and how it will be used to solve the problem.

* I will use the data from the Data Collisions excel worksheet that was provided to us in Week 1 of Applied Data Science Capstone. The data included to analyze this issue will be weather, road conditions (wet or dry roads), and light conditions. I will omit the instances of data where the driver was under influence or speeding, as keeping these points may skew the data.