

Exercise 1

1. The dimension of the data (num. of rows, num. of columns) is (**67856,11**).
2. The first six lines of this data are

X	veh_value	exposure	clm	numclaims	claimcst0	veh_body	veh_age	gender	area	agecat
1	1.06	0.3039014	0	0	0	HBACK	3	F	C	2
2	1.03	0.6488706	0	0	0	HBACK	2	F	A	4
3	3.26	0.5694730	0	0	0	UTE	2	F	E	2
4	4.14	0.3175907	0	0	0	STNWG	2	F	D	2
5	0.72	0.6488706	0	0	0	HBACK	4	F	C	2
6	2.01	0.8542094	0	0	0	HDTOP	3	M	C	4

3. Using the R sunction `str()`, we get the structure of the data

```
'data.frame': 67856 obs. of 11 variables:
 $ X      : int  1 2 3 4 5 6 7 8 9 10 ...
 $ veh_value: num  1.06 1.03 3.26 4.14 0.72 2.01 1.6 1.47 0.52 0.38 ...
 $ exposure : num  0.304 0.649 0.569 0.318 0.649 ...
 $ clm      : int  0 0 0 0 0 0 0 0 0 0 ...
 $ numclaims: int  0 0 0 0 0 0 0 0 0 0 ...
 $ claimcst0: num  0 0 0 0 0 0 0 0 0 0 ...
 $ veh_body  : chr  "HBACK" "HBACK" "UTE" "STNWG" ...
 $ veh_age   : int  3 2 2 2 4 3 3 2 4 4 ...
 $ gender    : chr  "F" "F" "F" "F" ...
 $ area      : chr  "C" "A" "E" "D" ...
 $ agecat    : int  2 4 2 2 2 4 4 6 3 4 ...
```

4. We made use of the function `subset()` to delete the first column of `dataCar` and the function `transform()` to transform the variables `clm`, `numclaims`, `claimcst0`, `veh_body`, `veh_age`, `gender`, `area`, `agecat` to a factor. The summary of the resulting data is

veh_value	exposure	clm	numclaims
Min. : 0.000	Min. :0.002738	Min. :0.00000	Min. :0.00000
1st Qu.: 1.010	1st Qu.:0.219028	1st Qu.:0.00000	1st Qu.:0.00000
Median : 1.500	Median :0.446270	Median :0.00000	Median :0.00000
Mean : 1.777	Mean :0.468651	Mean :0.06814	Mean :0.07276
3rd Qu.: 2.150	3rd Qu.:0.709103	3rd Qu.:0.00000	3rd Qu.:0.00000
Max. :34.560	Max. :0.999316	Max. :1.00000	Max. :4.00000
claimcst0	veh_body	veh_age	gender
Min. : 0.0	Length:67856	Min. :1.000	Length:67856
1st Qu.: 0.0	Class :character	1st Qu.:2.000	Class :character
Median : 0.0	Mode :character	Median :3.000	Mode :character
Mean : 137.3		Mean :2.674	
3rd Qu.: 0.0		3rd Qu.:4.000	

Max.	:55922.1		Max.	:4.000
	area			agecat
Length:	67856	Min.	:1.000	
Class	:character	1st Qu.:	2.000	
Mode	:character	Median	:3.000	
		Mean	:3.485	
		3rd Qu.:	5.000	
		Max.	:6.000	