Package 'CASdatasets'

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Type Package

Title Insurance Datasets

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Description A collection of datasets, originally for the book 'Computational Actuarial Science with R' edited by Arthur Charpentier. Now, the package contains a large variety of actuarial datasets.

Depends R (>= 3.0.0), xts, sp

License GPL (>= 2)

NeedsCompilation no

R topics documented:

`asiacomrisk` *Large commercial risks in Asia-Pacific*

Description

A completed project by the Insurance Risk and Finance Research Centre (www.IRFRC.com) has assembled a unique dataset from Large Commercial Risk losses in Asia-Pacific (APAC) covering the period 2000-2013. The data was generously contributed by one global reinsurance company and two large Lloyd's syndicates in London. This dataset is the result of the project co-lead by Dr Milidonis (IRFRC and University of Cyprus) and Enrico Biffis (Imperial College Business School), which can be referred to as the IRFRC LCR Dataset.

As expected, the dataset is fully anonymised, as the LCR losses are aggregated along a few dimensions. First, data is categorised based on the World Bank's economic development classification. This means that losses either come from developed or developing countries. The second dimension used to aggregate the data is the time period covered. Data is grouped into (at least) two time-periods: the period before and after the 2008 crisis.

A large commercial risk (LCR) is defined as a loss caused by man-made risks (e.g. fire, explosion, etc.). We exclude natural catastrophe events, and started by focusing on claims that made the data provider incur a loss amount of at least EUR 1 million. We then extended our dataset to include claims leading to loss amounts smaller that EUR 1 million. Given time constraints, we only partially extended loss data by obtaining FGU losses larger than EUR 140k. One should note that any selection bias arising from the data collection exercise is driven by both data quality and reliability. Based on our experience, the latter two attributes are homogeneous across developed and developing countries APAC claims.

For further details, see the technical report: Benedetti, Biffis and Milidonis (2015a).

Usage

```
data(asiacomrisk)
```

Format

`asiacomrisk` contains 4 columns:

`Period` A character string for the period: `"2000-2003"`, `"2004-2008"`, `"2009-2010"`, `"2011-2013"`.

`FGU` From the Ground Up Loss (USD).

`TIV` Total Insurable Value (TIV) replaced with Total Sum Insured (TSI) when the TIV is not available (USD).

`CountryStatus` A character string for the country status: `"Developped"`, `"Emerging"`.

`Usage` A character string for the type of exposure hit by the loss: `"Commercial"`, `"Energy"`, `"Manufacturing"`, `"Misc."`, `"Residential"`.

`SubUsage` A character string for a precised type of exposure hit by the loss: `"Commercial"`, `"Energy"`, `"General industry"`, `"Metals/Mines/Chemicals"`, `"Misc."`, `"Residential"`, `"Utility"`.

`DR` A numeric for the destruction rate (FGU divided TIV capped to 1).

Source

IRFRC

References

Benedetti, D., Biffis, E., and Milidonis, A. (2015a). *Large Commercial Risks (LCR) in Insurance: Focus on Asia-Pacific*, Insurance Risk and Finance Research Centre Technical report.

Benedetti, D., Biffis, E., and Milidonis, A. (2015b). *Large Commercial Exposures and Tail Risk: Evidence from the Asia-Pacific Property and Casualty Insurance Market*, Working paper.

Chavez-Demoulin, V., Embrechts, P., and Hofert, M. (2015). *An extreme value approach for modeling operational risk losses depending on covariates.* The Journal of Risk and Insurance.

Examples

```
# (1) load of data
#
data(asiacomrisk)
dim(asiacomrisk)

# (2) basic boxplots
#

asiacomrisk
boxplot(DR ~ Usage, data=asiacomrisk)
boxplot(DR ~ SubUsage, data=asiacomrisk)
boxplot(DR ~ Period, data=asiacomrisk)
boxplot(DR ~ CountryStatus, data=asiacomrisk)
```

---

ausautoBI8999 *Automobile bodily injury claim dataset in Australia*

Description

This data set contains information on 22036 settled personal injury insurance claims in Australia. These claims arose from accidents occurring from July 1989 through to January 1999. Claims settled with zero payment are not included.

Usage

```
data(ausautoBI8999)
```

Format

`ausautoBI8999` is a data frame of 8 columns and 1,340 rows:

`AccDate`, `ReportDate`, `FinDate` The accident date, the reporting date, the finalization date, note that the day is always set to the first day of the month.

`AccMth`, `ReportMth`, `FinMth` The accident month, the reporting month, the finalization month: 1 = July 1989, ..., 120 = June 1999).

`OpTime` The operational time.

`InjType1`, `InjType2`, `InjType3`, `InjType4`, `InjType5` The injury code for the people injured (up to five).

`InjNb` Number of injured people.

`Legal` A character string for: Has the policyholder a legal representation?

`AggClaim` Aggregate settled amount of claims.

Source

DeJongHellerBook

References

P. De Jong and G.Z. Heller (2008), *Generalized linear models for insurance data*, Cambridge University Press.

Examples

```
# (1) load of data
#
data(ausautoBI8999)
dim(ausautoBI8999)
head(ausautoBI8999)
```

`auscathist` *Australian catastrophe historic*

Description

Historical disaster statistics in Australia from 1967 to 2014.

Usage

```
data(auscathist)
```

Format

`auscathist` is a data frame of 9 columns:

`Year` a numeric for the Year.

`Quarter` a numeric for the quarter of the year.

`Date` a character string for the date.

`FirstDay` a `Date` object for the first day of natural catastrophe.

`LastDay` a `Date` object for the last day of natural catastrophe, when available.

`Event` a character string describing the event.

`Type` a factor describing the event type among the list: `"Cyclone"`, `"Earthquake"`, `"Flood"`, `"Flood, Storm"`, `"Hailstorm"`, `"Other"`, `"Power outage"`, `"Storm"`, `"Tornado"`, `"Weather"`, `"Bushfire"`.

`Location` a character string describing the location.

`OriginalCost` Original cost in million of Australian dollars (AUD).

`NormCost2011` Normed cost in million of 2011 Australian dollars (AUD) taking into account inflation, change in wealth and population.

`NormCost2014` Normed cost in million of 2014 Australian dollars (AUD) computed as the inflated cost `NormCost2011` using CPI.

Source

http://www.insurancecouncil.com.au/issue-submissions/issues/catastrophe-events

Examples

```
# (1) load of data
#
data(auscathist)

# (2) plot of data
#
plot(ecdf(auscathist$NormCost2014))
```

---

ausNLHYby *Australian Market - non-life insurance (company, state, public level)*

Description

Financial performance and financial position of insurers operating in Australia between 2005 and 2010 (company, state, public level).

Usage

```
data(ausNLHYClaimByState)
data(ausNLHYPremByState)

data(ausNLHYCapAdeqByComp)
data(ausNLHYFinPerfByComp)
data(ausNLHYFinPosByComp)
data(ausNLHYPrivInsur)

data(ausNLHYFinPerfPublic)
data(ausNLHYFinPosPublic)
data(ausNLHYOpIncExpPublic)
data(ausNLHYPremClaimPublic)
data(ausNLHYPubInsur)
```

Format

ausNLHYPremByState (Table 10) and ausNLHYClaimByState (Table 11) are data frames of 6 columns (values are in million of Australian dollars (AUD)):

- Class: Class of business.
- NSWACTYYYYMM: New South Wales / Australian Capital Territory for year YYYY.
- VICYYYYMM: Victoria in year YYYY reported on DateYYYYMM.
- QLDYYYMM: Queensland in year YYYY reported on DateYYYYMM.
- SAYYYYMM: South Australia in year YYYY reported on DateYYYYMM.
- WAYYYYMM: Western Australia in year YYYY reported on DateYYYYMM.
- TAYYYYMM: Tasmania in year YYYY reported on DateYYYYMM.
- NTYYYYMM: Northern Territory in year YYYY reported on DateYYYYMM.
- TotalYYYYMM: Total in year YYYY reported on DateYYYYMM.

where YYYYMM is the concatenation of the year YYYY and month MM, e.g. 200506.

ausNLHYPrivInsur (Classficiation private) is a data frame of 6 columns (values are in thousand of Australian dollars (AUD)):

- Company: Company short name.
- FullNameYYYYMM: FUll name of the company for year YYYY.
- DateYYYYMM: Date in year YYYY reported on DateYYYYMM.
- ClassficiationYYYMM: Classficiation in year YYYY reported on DateYYYYMM either Direct or Reinsurer.
- BranchYYYYMM: non empty when branch insurer in year YYYY reported on DateYYYYMM.
- RestrictionYYYYMM: Restriction on underwriting in year YYYY reported on DateYYYYMM.

where YYYYMM is the concatenation of the year YYYY and month MM, e.g. 200506.

ausNLHYCapAdeqByComp (Table 14) is a data frame of 6 columns (values are in thousand of Australian dollars (AUD)):

- Company: Company short name.
- DateYYYYMM: Balance Date for year YYYY.
- MCRYYYYMM: Minimum capital requirement in year YYYY reported on DateYYYYMM.
- CapitalYYYMM: Capital base in year YYYY reported on DateYYYYMM.
- SurplusYYYYMM: Capital surplus in year YYYY reported on DateYYYYMM.
- SolRatioYYYYMM: Solvency coverage ratio in year YYYY reported on DateYYYYMM.

where YYYYMM is the concatenation of the year YYYY and month MM, e.g. 200506.

ausNLHYFinPerfByComp (Table 12) is a data frame of 9 columns (values are in thousand of Australian dollars (AUD)):

- Company: Company short name.
- DateYYYYMM: Balance Date for year YYYY.
- GWPYYYYMM: Gross written premium revenue in year YYYY reported on DateYYYYMM.
- REYYYYMM: Outwards reinsurance expense in year YYYY reported on DateYYYYMM.
- NWPYYYYMM: Net written premium revenue in year YYYY reported on DateYYYYMM.

- GICYYYYMM: Gross incurred claims in year YYYY reported on DateYYYYMM.
- NRRYYYYMM: Non-reinsurance recoveries revenue in year YYYY reported on DateYYYYMM.
- RRYYYYMM: Reinsurance recoveries revenue in year YYYY reported on DateYYYYMM.
- NICYYYYMM: Net incurred claims in year YYYY reported on DateYYYYMM.
- UWEYYYYMM: Underwriting expenses in year YYYY reported on DateYYYYMM.
- UWRYYYYMM: Underwriting result in year YYYY reported on DateYYYYMM.
- IIYYYYMM: Investment income in year YYYY reported on DateYYYYMM.
- OIYYYYMM: Other items in year YYYY reported on DateYYYYMM.
- NPATYYYYMM: Net profit-loss after tax in year YYYY reported on DateYYYYMM.

where YYYYMM is the concatenation of the year YYYY and month MM, e.g. 200506.

ausNLHYFinPosByComp (Table 13) is a data frame of 7 columns (values are in thousand of Australian dollars (AUD)):

- Company: Company short name.
- InvestYYYYMM: Investments for year YYYY.
- TotalAssetYYYYMM: Total assets in year YYYY reported on DateYYYYMM.
- ClaimReservYYYYMM: Outstanding claims provision in year YYYY reported on DateYYYYMM.
- PremLiabYYYYMM: Premium liabilities in year YYYY reported on DateYYYYMM.
- ClaimReservYYYYMM: Total liabilities in year YYYY reported on DateYYYYMM.
- TotalLiabYYYYMM: Shareholders equity in year YYYY reported on DateYYYYMM.
- EquityYYYYMM: Shareholders equity in year YYYY reported on DateYYYYMM.

where YYYYMM is the concatenation of the year YYYY and month MM, e.g. 200506.

ausNLHYPubInsur (Classification public) is a data frame of 1 column:

- CompanyYYYYMM: Company name for year YYYY.

ausNLHYFinPerfPublic (Table 15), ausNLHYOpIncExpPublic (Table 16), are data frames of 2 columns (values are in million of Australian dollars (AUD)):

- Content: Content.
- TotalYYYYMM: Total for year YYYY.

ausNLHYFinPosPublic (Table 17) is a data frame of 3 columns (values are in million of Australian dollars (AUD)):

- Content: Content.
- TotalYYYYMM: Total for year YYYY.
- InsideAustraliaOnlyYYYYMM: Inside Australia Only for year YYYY.

ausNLHYPremClaimPublic (Table 18) is a data frame of 6 columns (values are in million of Australian dollars (AUD)):

- Class: Class of business.
- GWPYYYYMM: Gross written premium revenue in year YYYY reported on DateYYYYMM.
- PEYYYYMM: Premium revenue in year YYYY reported on DateYYYYMM.
- REYYYYMM: Reinsurance expense in year YYYY reported on DateYYYYMM.
- GICYYYYMM: Gross incurred claims in year YYYY reported on DateYYYYMM.
- RORYYYYMM: Reinsurance recoveries revenue in year YYYY reported on DateYYYYMM.

where YYYYMM is the concatenation of the year YYYY and month MM, e.g. 200506.

Source

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See Also

ausNLHYtotal for aggregate level, ausNLHYlloyd for LLoyds and ausNLHYglossary for glossary notes.

Examples

```
# (1) by company data
#
data(ausNLHYCapAdeqByComp)
data(ausNLHYFinPerfByComp)
data(ausNLHYFinPosByComp)

# (2) by state data
#
data(ausNLHYClaimByState)
data(ausNLHYPremByState)

# (3) public sector data
#
data(ausNLHYFinPerfPublic)
data(ausNLHYFinPosPublic)
data(ausNLHYOpIncExpPublic)
data(ausNLHYPremClaimPublic)
```

---

ausNLHYglossary *Australian Market - non-life insurance (Glossary)*

Description

Financial performance and financial position of insurers operating in Australia between 2005 and 2010 (Glossary).

Details

Glossary notes:

- Capital base is the amount of eligible capital held by an insurer to provide a buffer against losses that have not been anticipated and, in the event of problems, enable the insurer to continue operating while those problems are addressed or resolved. For locally incorporated insurers it is the sum of tier 1 capital (net of deductions) and tier 2 capital . Capital base for branch insurers is derived from net assets inside Australia.
- Captive insurer is a company within a group of related companies performing the function of insurer to that group.

- Classes of business in tables 7-11 are shown in order of risk capital factors as described in guidance note GGN 110.3.
- Direct insurers are those insurers who, excluding intra-group arrangements, predominantly undertake liability by way of direct insurance business.
- Earned premium (as defined in AASB 1023) is the amount of premium earned during the financial year and includes movements in the unearned premium provision.
- Gross claims expense (as per table 11) relates to: claims that are paid during a financial period; and recognised claims liabilities (i.e. movement in outstanding claims provision).
- Gross incurred claims comprises claims paid during the period, movements in the outstanding claims provision and movements in premium liabilities .
- Gross premium revenue is recognised fully when the business is written. The accounting concepts of earned and unearned premium are no longer recognised under the APRA prudential framework, hence this item is not consistent with AASB 1023 requirements. Instead, the potential claims liabilities arising from the uncovered term of written insurance business are recognised through the creation of premium liabilities .
- LMI (Lenders mortgage insurers) provide cover to protect lenders from default by borrowers on loans secured by mortgage. Mortgage insurers are substantially different to other insurers and are subject to special condition of authority.
- Lower tier 2 ratio is lower tier 2 capital divided by tier 1 capital (net of deductions) . The regulatory maximum for this ratio is 50 percent.
- Lloyd's is a London based insurance market in which business is underwritten by both individuals and corporate members who form syndicates to accept risk.
- Minimum capital requirement is the amount of risk-based capital APRA requires general insurers to hold to meet its insurance obligations under a wide range of circumstances.
- Net incurred claims is gross incurred claims net of reinsurance recoveries revenue and non-reinsurance recoveries revenue.
- Net loss ratio is net incurred claims divided by net premium revenue. Net premium revenue is gross premium revenue net of outwards reinsurance expense.
- Net profit/loss refers to profit or loss from ordinary activities after income tax, before extraordinary items.
- Non-reinsurance recoverables comprise recoverables from subrogation, salvage, sharing arrangements etc, net of provision for doubtful debts.
- Non-reinsurance recoveries revenue comprises amounts the insurer has recovered or is entitled to recover from subrogation, salvage and other non-reinsurance recoveries.
- Other assets comprises investment income receivable, other reinsurance assets receivable from reinsurers (i.e. other than reinsurance recoveries), GST receivable, other receivables, tax assets, plant and equipment (net of depreciation) and other assets.
- Other investments are strategic investments/acquisitions and other investments that do not constitute investments integral to insurance operations.
- Other items comprises other operating income, goodwill amortisation and income tax expense or benefit. Other liabilities comprises creditors and accruals, other provisions and other liabilities. Other operating expenses are all operating expenses not related to underwriting.
- Outstanding claims provision is the insurer's liability for outstanding claims. It recognises the potential cost to the insurer of settling claims which it has incurred at the reporting date (including estimates of claims that have not yet been notified to the insurer), but which have not been paid. The amount reported is after taking account of inflation and discounting, without deducting reinsurance and non- reinsurance recoverables .

- Outwards reinsurance expense is premium ceded to reinsurers, recognised as an expense fully when incurred or contracted.
- Payables on reinsurance contracts comprise amounts payable to reinsurers. This includes premiums payable but not yet due for payment, deposits withheld from reinsurers, commissions due to reinsurers and the reinsurers' portion of recoveries and salvage.
- Premium liabilities relate to the future claims arising from future events insured under existing policies accepted. This fully prospective determination is a more effective means of recognising potential risk than the accounting concept of unearned premium. The amount reported is after taking 'account of inflation and discounting, without deducting reinsurance and non-reinsurance recoveries.
- Premium receivables are premiums due, net of provision for doubtful debts, including unclosed business written close to the reporting date.
- Reinsurance recoverables comprise amounts recoverable under reinsurance contracts. Reinsurance and other recoverables is the aggregate of reinsurance recoverables and non-reinsurance recoverables.
- Reinsurance recoveries revenue comprises amounts the insurer has recovered or is entitled to recover from reinsurers on incurred claims during the reporting period.
- Reinsurers are those insurers who, excluding intra-group arrangements, predominantly undertake liability by way of reinsurance business.
- Return on assets is net profit/loss divided by the average on-balance sheet total assets for the period. Return on equity is net profit/loss divided by the average shareholders' equity for the period.
- Run-off insurers are restricted by APRA from writing new or renewal insurance business. However, the company may still be acting as an insurance agent, broker or underwriting agent for other general insurers.
- Solvency coverage is capital base divided by minimum capital requirement.
- Tier 1 capital (net of deductions) comprises the highest quality capital elements, including: paid-up ordinary shares, general reserves, retained earnings, current year earnings net of expected dividends and tax expenses, technical provisions in excess of those required by GPS 210 , non-cumulative irredeemable preference shares and other "innovative" capital instruments. This amount is net of goodwill, other intangible assets and future income tax benefits.

Source

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See Also

ausNLHYby for company, state, public level, ausNLHYlloyd for LLoyds and ausNLHYtotal for aggregate level.

ausNLHYlloyd *Australian Market - non-life insurance (LLoyds insurance business)*

Description

Financial performance and financial position of insurers operating in Australia between 2005 and 2010 (LLoyds insurance business).

Usage

```
data(ausNLHYLloydAsset)
data(ausNLHYLloydGPI)
data(ausNLHYLloydUWAcc)
data(ausNLHYLloydUWRes)
```

Format

`ausNLHYLloydUWAcc` (Table 15) and `ausNLHYLloydUWAcc` (Table 16) are data frames of 4 columns (values are in thousand of Australian dollars (AUD)):

- `Content`: Content.
- `AccYear2YrAgoYYYYMM`: value in the 2-year-ago accounting year in year `YYYY` reported in December.
- `AccYear1YrAgoYYYYMM`: value in the 1-year-ago accounting year in year `YYYY` reported in December.
- `AccYear0YrAgoYYYYMM`: value in the current accounting year in year `YYYY` reported in December.

where `YYYYMM` is the concatenation of the year `YYYY` and month `MM=12`, e.g. `200512`.

`ausNLHYLloydGPI` (Table 17) is a data frame of 4 columns (values are in thousand of Australian dollars (AUD)):

- `Content`: Content.
- `DirectYYYYMM`: Direct premiums (gross) including inward faculative reinsurance in year `YYYY` reported in December.
- `InwardYYYYMM`: Inward treaty reinsurance premiums (gross) in year `YYYY` reported in December.
- `TotalYYYYMM`: Total premium income (gross) in year `YYYY` reported in December.

where `YYYYMM` is the concatenation of the year `YYYY` and month `MM=12`, e.g. `200512`.

`ausNLHYLloydAsset` (Table 18) is a data frame of 4 columns (values are in thousand of Australian dollars (AUD)):

- `Content`: Content.
- `TrustFundYYYYMM`: Lloyds Australia trust fund in year `YYYY` reported in December.
- `AssetFund1.YYYYMM`: Lloyds Australia joint asset fund No.1 in year `YYYY` reported in December.

- `AssetFund2.YYYYMM`: Lloyds Australia joint asset fund No.2 in year `YYYY` reported in December.

where `YYYYMM` is the concatenation of the year `YYYY` and month `MM=12`, e.g. `200512`.

Details

It is not possible to compare Lloyd's with authorised companies. Lloyd's operates a unique three year accounting system that differs substantially from normal practices. Different classes of business are also used.

The individual syndicates, which are members of the Lloyd's market, are independent entities which are supervised by the Financial Services Authority (FSA) in the UK not by APRA. However, for the protection of policy holders in Australia, Lloyd's is required to maintain trust funds in Australia (refer to Lloyd's Assets Table 18).

Source

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See Also

`ausNLHYby` for company, state, public level, `ausNLHYtotal` for aggregate level and `ausNLHYglossary` for glossary notes.

Examples

```
# (1) lloyds data
#
data(ausNLHYLloydAsset)
data(ausNLHYLloydGPI)
data(ausNLHYLloydUWAcc)
data(ausNLHYLloydUWRes)
```

`ausNLHYtotal` *Australian Market - non-life insurance (aggregate level)*

Description

Financial performance and financial position of insurers operating in Australia between 2005 and 2010 (aggregate level).

Usage

```
data(ausNLHYCapAdeq)
data(ausNLHYFinPerf)
data(ausNLHYFinPos)
data(ausNLHYLiability)
data(ausNLHYOffProf)
```

```
data(ausNLHYOpIncExp)
data(ausNLHYPremClaim)
data(ausNLHYPrivInsur)
data(ausNLHYPubInsur)
data(ausNLHYRecAASB)
data(ausNLHYReserve)
```

Format

All values are in million of Australian dollars (AUD).

`ausNLHYFinPerf` (Table 1), `ausNLHYCapAdeq` (Table 5), `ausNLHYOpIncExp` (Table 2) are data frames of 4 columns:

- `Content`: Content.
- `InsurersYYYYMM`: Insurers for year `YYYY`.
- `ReinsurersYYYYMM`: Reinsurers in year `YYYY` reported on `DateYYYYMM`.
- `TotalYYYMM`: Total in year `YYYY` reported on `DateYYYYMM`.

where `YYYYMM` is the concatenation of the year `YYYY` and month `MM`, e.g. `200506`.

`ausNLHYRecAASB` (Table 6) is data frames of 4 columns:

- `Content`: Content.
- `NBInsurersYYYYMM`: Non-branch Insurers for year `YYYY`.
- `NBReinsurersYYYYMM`: Non-branch Reinsurers in year `YYYY` reported on `DateYYYYMM`.
- `NBTotalYYYMM`: Non-branch Total in year `YYYY` reported on `DateYYYYMM`.

where `YYYYMM` is the concatenation of the year `YYYY` and month `MM`, e.g. `200506`.

`ausNLHYFinPos` (Table 3) is a data frame of 5 columns:

- `Content`: Content.
- `InsurersYYYYMM`: Insurers for year `YYYY`.
- `ReinsurersYYYYMM`: Reinsurers in year `YYYY` reported on `DateYYYYMM`.
- `TotalYYYMM`: Total in year `YYYY` reported on `DateYYYYMM`.
- `InsideAustraliaOnlyYYYMM`: InsideAustraliaOnly in year `YYYY` reported on `DateYYYYMM`.

where `YYYYMM` is the concatenation of the year `YYYY` and month `MM`, e.g. `200506`.

`ausNLHYPremClaim` (Table 7) is a data frame of 6 columns:

- `Class`: Class of business.
- `GWPYYYYMM`: Gross written premium revenue in year `YYYY` reported on `DateYYYYMM`.
- `REYYYYMM`: Outwards reinsurance expense in year `YYYY` reported on `DateYYYYMM`.
- `NWPYYYYMM`: Net written premium revenue in year `YYYY` reported on `DateYYYYMM`.
- `GICYYYYMM`: Gross incurred claims in year `YYYY` reported on `DateYYYYMM`.
- `RRYYYYMM`: Reinsurance recoveries revenue in year `YYYY` reported on `DateYYYYMM`.

where `YYYYMM` is the concatenation of the year `YYYY` and month `MM`, e.g. `200506`.

`ausNLHYReserve` (Table 8) is a data frame of 5 columns:

- Class: Class of business.
- GORYYYYMM: Gross Outstanding Reserve in year YYYY reported on DateYYYYMM.
- RRYYYYMM: Reinsurance Recoverables in year YYYY reported on DateYYYYMM.
- NRRYYYYMM: Non Reinsurance Recoverables in year YYYY reported on DateYYYYMM.
- NORYYYYMM: Net Outstanding Reserve in year YYYY reported on DateYYYYMM.

where YYYYMM is the concatenation of the year YYYY and month MM, e.g. 200506.

ausNLHYLiability (Table 9) is a data frame of 5 columns:

- Content: Content.
- GPLYYYYMM: Gross Premium Liability in year YYYY reported on DateYYYYMM.
- RRYYYYMM: Reinsurance Recoverables in year YYYY reported on DateYYYYMM.
- NRRYYYYMM: Non Reinsurance Recoverables in year YYYY reported on DateYYYYMM.
- NPLYYYYMM: Net Premium Liability in year YYYY reported on DateYYYYMM.

where YYYYMM is the concatenation of the year YYYY and month MM, e.g. 200506.

ausNLHYOffProf (Table 4) is a data frame of 7 columns:

- Content: Content.
- AusInsurersYYYYMM: Australian Insurers for year YYYY.
- AusReinsurersYYYYMM: Australian Reinsurers in year YYYY reported on DateYYYYMM.
- AusTotalYYYMM: Australian Total level in year YYYY reported on DateYYYYMM.
- OffInsurersYYYYMM: Offshore Insurers for year YYYY.
- OffReinsurersYYYYMM: Offshore Reinsurers in year YYYY reported on DateYYYYMM.
- OffTotalYYYMM: Offshore Total level in year YYYY reported on DateYYYYMM.

where YYYYMM is the concatenation of the year YYYY and month MM, e.g. 200506.

Source

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See Also

ausNLHYby for company, state, public level, ausNLHYlloyd for LLoyds and ausNLHYglossary for glossary notes.

Examples

```
# (1) private sector data
#
data(ausNLHYCapAdeq)
data(ausNLHYFinPerf)
data(ausNLHYFinPos)
data(ausNLHYLiability)
data(ausNLHYOffProf)
data(ausNLHYOpIncExp)
data(ausNLHYPremClaim)
```

```
data(ausNLHYPrivInsur)
data(ausNLHYPubInsur)
data(ausNLHYRecAASB)
data(ausNLHYReserve)
```

---

ausNSW *Australian Statistics - New South Wales in 2004*

Description

General statistics of Australian drivers in New South Wales in 2004.

Usage

```
data(ausNSWdriver04)
data(ausNSWdeath02)
```

Format

`ausNSWdriver04` is 2-element list containing the following dataframes.

`ausNSWdriver04$injury` consists of all drivers involved in a crash in 2004 in New South Wales, Australia. There are a total of 82659 drivers in the data set. Drivers with unknown age, age less than 17 years, or road user class "Other" are omitted, leaving 76341 cases. `ausNSWdriver04$injury` contains the driver age, the gender, the vehicle class, the crash degree, and the observed number of crashes.

`ausNSWdriver04$alcohol` consists of drivers involved in a crash in 2004 in New South Wales, Australia, in which the involvement of blood alcohol concentration (BAC) was known. Drivers with unknown age, age less than 17 years, or unknown BAC are omitted, leaving 58890 cases. `ausNSWdriver04$alcohol` contains the driver age, the gender, the blood alcohol concentration, the crash degree, and the observed number of crashes.

`ausNSWdeath02` is 2-element list containing the following dataframes.

`ausNSWdeath02$allcause` contains all-cause mortality data for New South Wales, Australia in 2002, by age band and gender.

`ausNSWdeath02$diabete` contains the number of deaths due to diabetes in New South Wales, Australia in 2002, provided by the Australian Institute of Health and Welfare, from their mortality database.

Source

DeJongHellerBook

References

P. De Jong and G.Z. Heller (2008), *Generalized linear models for insurance data*, Cambridge University Press.

Examples

```
# (1) data
#
data(ausNSWdriver04)
data(ausNSWdeath02)
```

---

ausprivauto *Automobile claim datasets in Australia*

Description

Third party insurance is a compulsory insurance for vehicle owners in Australia. It insures vehicle owners against injury caused to other drivers, passengers or pedestrians, as a result of an accident.

The ausprivauto0405 dataset is based on one-year vehicle insurance policies taken out in 2004 or 2005. There are 67856 policies, of which 4624 had at least one claim.

The ausMTPL8486 dataset records the number of third party claims in a twelve-month period between 1984 and 1986 in each of 176 geographical areas (local government areas) in New South Wales, Australia.

The ausprivautolong is a simulated dataset containing counts of claims for 40 000 policies, for three periods (years). The simulation is based on a true non-life portfolio. The risk factors are driver's age and vehicle value. Each policy is regarded as a cluster, and hence there are 3 x 40 000 = 120 000 records.

Usage

```
data(ausprivautolong)
data(ausMTPL8486)
data(ausprivauto0405)
```

Format

ausprivauto0405 is a data frame of 9 columns and 67,856 rows:

Exposure The number of policy years.

VehValue The vehicle value in thousand of AUD.

VehAge The vehicle age group.

VehBody The vehicle body group.

Gender The gender of the policyholder.

DrivAge The age of the policyholder.

ClaimOcc Indicates occurence of a claim.

ClaimNb The number of claims.

ClaimAmount The sum of claim payments.

ausMTPL8486 is a data frame of 7 columns and 176 rows:

`LocalGov` The local government area.

`StatDiv` The vehicle value in thousand of AUD.

`ClaimNb` The number of third-party claims.

`AccNb` The number of accidents.

`KillInjNb` The number of killed or injured.

`Pop` The population size.

`PopDens` The population density.

`ausprivauto0405` is a data frame of 6 columns and 120,000 rows:

`IDpol` The policy identification number.

`DrivAge` The age of the policyholder.

`VehValue` The vehicle value in thousand of AUD.

`Periode` The period number.

`ClaimNb` The number of claims.

`ClaimOcc` Indicates occurence of a claim.

Source

DeJongHellerBook

References

P. De Jong and G.Z. Heller (2008), *Generalized linear models for insurance data*, Cambridge University Press.

Examples

```
# (1) load of data
#
data(ausprivautolong)
data(ausMTPL8486)
data(ausprivauto0405)
```

`austriLoB` *Australian private motor triangles*

Description

Dataset `austri1autoBI7895` contains claim triangles from an Australian non-life insurer between 1978 and 1995 for bodily injuries. `austri1autoBI7895` is a list of 5 elements : a triangle of paid amounts, a triangle of incurred amounts, a traingle of notified claim number, a vector of exposure (in number of vehicle) and a vector of claim inflation indices. This corresponds respectively to Tables 3.3 (incr) and 3.2 (cumul); Table 3.12 (cumul); Tables 2.2 (incr) and 2.6 (cumul); Table B.1; Table B.2 of Taylor (2000). Note that claim amounts of `austri1autoBI7895` are incremental.

Dataset `austri2auto` contains claim triangles from an Australian non-life insurer in run-off. Note that claim amounts are incremental.

Usage

```
#1st Line of Business
data(austri1autoBI7895)

#2nd Line of Business
data(austri2auto)
```

Format

`austri1autoBI7895$paid`, `austri1autoBI7895$incur`, `austri1autoBI7895$nb` contain the insurance triangle, respectively for paid, incurred claims and claim number. `austri1autoBI7895$expo` contains the vector of exposure, `austri1autoBI7895$infl` contains the vector of inflation indexes.

`austri2auto` contains the run-off insurance triangle.

Source

DeJongHellerBook

References

G. Taylor (2000), *Loss reserving: an actuarial perspective*, Springer Science + Business Media.

P. De Jong and G.Z. Heller (2008), *Generalized linear models for insurance data*, Cambridge University Press.

Examples

```
# (1) load of data
#


#1st Line of Business
data(austri1autoBI7895)


#2nd Line of Business
data(austri2auto)



# (2) graph
#
i <- 2
matplot(cbind(cumsum(austri1autoBI7895$paid[i,]), cumsum(austri1autoBI7895$incur[i,])),
type="l", ylab="Claim Amount (orig. USD)", xlab="Development Year",
main="Incurred vs. paid claim")

#claim number per 100 000 vehicles
fexpo <- 100000 / austri1autoBI7895$expo[rownames(austri1autoBI7895$nb)]
round(austri1autoBI7895$nb * fexpo, 1) #Table 2.1 of Taylor (2000)
matplot(apply(austri1autoBI7895$nb * fexpo, 1, cumsum), type="l",
```

```
main="number of claim notified per 100,000 veh", ylab="Cumulative number",
xlab="Development Year")


#paid claim inflated
fclaim <- austri1autoBI7895$infl["1995", "EndYear"] / austri1autoBI7895$infl[, "EndYear"]

g <- function(x, n) c(tail(x, -n), rep(NA, n))
infl <- cbind(fclaim, sapply(1:17, function(n) g(fclaim, n)))

matplot(apply(austri1autoBI7895$paid * infl, 1, cumsum), type="l", ylab="Claim Amount (1995 AUD)",
    xlab="Development Year", main="Paid claim", col=1:10)
legend("bottomright", leg=rownames(austri1autoBI7895$paid), lty=1:5, col=1:10, cex=.5)

#incurred claim inflated
matplot(apply(austri1autoBI7895$incur * infl, 1, cumsum), type="l", ylab="Claim Amount (1995 AUD)",
    xlab="Development Year", main="Incurred claim", col=1:10)
legend("bottomright", leg=rownames(austri1autoBI7895$incur), lty=1:5, col=1:10, cex=.5)
```

`beaonre` *AON Re Belgian dataset*

Description

The dataset was collected by the reinsurance broker AON Re Belgium and comprise 1,823 fire losses for which the building type and the sum insured are available.

Usage

```
data(beaonre)
```

Format

`beaonre` contains three columns and 1823 rows:

`BuildType` The building type either A, B, C, D, E or F.

`ClaimCost` The loss amount in thousand of Danish Krone (DKK).

`SumInsured` The sum insured in thousand of Danish Krone (DKK).

Source

http://lstat.kuleuven.be/Wiley/

References

Dataset used in Beirlant, Dierckx, Goegebeur and Matthys (1999), *Tail index estimation and an exponential regression model*, Extremes 2, 177-200.

Examples

```
# (1) load of data
#
data(beaonre)

# (2) plot and description of data
#

boxplot(ClaimCost ~ BuildType, data=beaonre, log="y",
xlab="Building type", ylab="Claim size", main="AON Re Belgium data")
```

---

besecura *Secura Re Belgian dataset*

Description

The dataset was collected by the reinsurer Secura Re Belgium and comprises of 371 automobile claims from 1988 until 2001. The original claim numbers were corrected, among others, for inflation to reflect 2002 euros.

Usage

```
data(besecura)
```

Format

besecura contains two columns and 371 rows:

Year The year of claim occurence.

Loss The loss amount in euros (EUR).

Source

http://lstat.kuleuven.be/Wiley/

References

Dataset used in Beirlant, Dierckx, Goegebeur and Matthys (2004) *Statistics of Extremes*, Wiley.

Examples

```
# (1) load of data
#
data(besecura)

# (2) plot and description of data
#
```

```
plot(Loss ~ Year, data= besecura, log="y", xlab="Year",
ylab="Claim size", main="Secura Re Belgian dataset")
```

---

bragg *Descriptive statistics of aggregate claims and premiums for the 41 Brazilian regions*

Description

The datasets `braggclaim` and `braggprem` are descriptive statistics of the premium/claim per region and type of insurance coverage. Therefore, for each region, there are five rows, one for each type of insurance coverage, i.e. 405 row in total.

Usage

```
data(braggclaim)
data(braggprem)
```

Format

`braggprem` contains 7 columns:

RegionNb A numeric for the region number.

RegionName A character for the region name

Guarantee A character string for the guarantee.

ExpoAvg A numeric for the average of total exposures.

PremAvg A numeric for the average of gross written premium.

SumInsAvg A numeric for the average of sum insured.

StateAb A character string for the abbreviated state name.

`braggclaim` contains 6 columns:

RegionNb A numeric for the region number.

RegionName A character for the region name

Guarantee A character string for the guarantee.

ClaimNb A numeric for the claim number.

AggClaim A numeric for the aggregate claim amount.

StateAb A character string for the abbreviated state name.

Source

The original dataset was provided in Chapter 5 of Charpentier (2014).

References

Charpentier, A. (2014). *Computational Actuarial Science with R*. CRC Press.

Examples

```
# (1) load of data
#
data(braggclaim)
data(braggprem)
```

`brautocoll` *Brazilian Automobile Collision Claims*

Description

Dataset of car traffic collisions that occurred in February 2011, in Belo Horizonte, a Brazilian city. A record consists of date, day, hour, locations (long, lat) and severity for a given collision.

Usage

```
data(brautocoll)
```

Format

`brautocoll` contains 5 columns:

Date The date of the traffic collision, see `Date`.

Day A character string for the weekday.

Hour Hour on the format `hh:mm`.

Lat Latitude of the location.

Long Longitude of the location.

Type A character string for the claim type.

Severity A character string for the severity.

Source

The original dataset was provided in Chapter 5 of Charpentier (2014).

References

Charpentier, A. (2014). *Computational Actuarial Science with R*. CRC Press.

Examples

```
# (1) load of data
#
data(brautocoll)
dim(brautocoll)
```

brgeomunic *Brazilian geospatial dataset for municipalities*

Description

brgeomunic is a spatial database containing geospatial information of Brazilian municipalities provided by IBGE, the Brazilian governmental agency in charge of geographical issues and official statistics (ibge.gov.br, accessed in February, 2013). brgeomunic is a geospatial dataframe of class sp based on three files: one containing the geographical coordinates of the polygons, lines or dots (55mu2500gsd.shp); another with attribute data (55mu2500gsd.dbf); a third file with the index that allows the connection between the .shp and .dbf files(55mu2500gsd.shx). As it is of class sp, brgeomunic can be easily plotted or summarized.

The final database is restricted to the municipalities from only four Brazilian states (Sao Paulo (SP), Santa Catarina (SC), Parana (PR), and Rio Grande do Sul (RS)). These states are located in the southern region of Brazil and contain almost 70 million inhabitants (around 36 percent of the Brazilian population) and constitute one of the richest regions of the country (approximately 60 percent of the Brazilian gross product).

brgeomunicins is also a geospatial dataframe of class sp combining a subset of brgeomunic (1833 cities out of 5566) and insurance statistic information. The insurance information comes from one large actuarial database provided by SUSEP, the agency responsible for the regulation and supervision of the Brazilian insurance, private pension, annuity, and reinsurance markets. SUSEP releases biannually a car insurance database composed of the aggregation of all insurance companies' information. Due to confidentiality concerns, there is no individual-level information, the data being aggregated into zip code areas. Originally, both SUSEP and IBGE databases did not present a unique identification column that provides a forward merge of the two databases. The joint information is the name and the state of each municipality.

Insurance information have been selected to compare premiums, claims, and reported damages for two specific groups: popular vehicles and luxury vehicles. The basic difference between the groups is the power of the engine and the materials and finishing quality. Popular cars have a power of 1,000 cc (cylinders), whereas luxury cars usually have a power of 2,000 cc or greater. Popular cars are thus affordable to most customers.

The Pop group contains the following selected popular vehicles: Celta 1.0 (Chevrolet), Corsa 1.0 (Chevrolet), Prisma 1.0 (Chevrolet), Uno 1.0 (Fiat), Palio 1.0 (Fiat), Gol 1. (Volkswagen), Fox 1.0 (Volkswagen), Fiesta 1.0 (Ford), and Ka 1.0 (Ford).

The Lux group contains the following selected luxury vehicles: Vectra (Chevrolet), Omega (Chevrolet), Linea (Fiat), Bravo (Fiat), Passat (Volkswagen), Polo (Volkswagen), Fusion (Ford), Focus (Ford), Corolla (Toyota), Civic (Honda), and Audi.

In summary, brgeomunicins@data is a dataframe with detailed information of region, city code, yearly exposure, premium, and frequency of claims for the following categories: robbery or theft (Rob), partial collision and total loss (Coll), fire (Fire), or others (Other).

In addition to insurance statistics, the final dataframe brgeomunicins@data also includes the municipality population (CityDens10) based on the 2010 Census, and the 2000 municipality Human Development Index (HDIcity00). The Human Development Index (HDI) is a summary measure of long-term progress in three basic dimensions of human development: income, education, and health. The HDI provides a counterpoint to another widely used indicator, the Gross Domestic Product (GDP) per capita, which only considers economic dimensions. Both CityDens10 and HDIcity00 columns were generated from the IBGE site (ibge.gov.br, accessed February 2013).

Usage

```
data(brgeomunic)
data(brgeomunicins)
```

Format

`brgeomunic@data` contains 1 column:

CityCode A character string for the severity.

`brgeomunicins@data` contains 18 columns:

CityCode A character string for the severity.

State, StateAb Character string (`"factor"`) for the full state name and the two-letter abbreviated state name.

City A character string (`"factor"`) for the cityname.

PopExpo, LuxExpo Exposure for the `Pop` and the `Lux` groups, respectively.

PopPrem, LuxPrem Gross written premium for the `Pop` and the `Lux` groups, respectively.

PopClaimRob, LuxClaimRob Aggregate robbery claim number for the `Pop` and the `Lux` groups, respectively.

PopClaimColl, LuxClaimColl Aggregate collision claim number for the `Pop` and the `Lux` groups, respectively.

PopClaimFire, LuxClaimFire Aggregate fire claim number for the `Pop` and the `Lux` groups, respectively.

PopClaimOther, LuxClaimOther Aggregate other claim number for the `Pop` and the `Lux` groups, respectively.

HDIcity00 A numeric for the HDI index of the city.

CityDens10 A numeric for the population density.

Source

The original dataset was provided in Chapter 5 of Charpentier (2014).

References

Charpentier, A. (2014). *Computational Actuarial Science with R*. CRC Press.

See Also

See the `sp` class.

Examples

```
# (1) load of data
#
data(brgeomunicins)
str(brgeomunicins@data)

## Not run:
# (2) plot of data
```

```
#
 cols <- rev(gray(seq(0.1, 0.9, length = 5)))

 spplot(brgeomunicins, "HDIcity00", col.regions = cols, cuts = length(cols) - 1)
 spplot(brgeomunicins, "PopClaimFire", col.regions = cols, cuts = length(cols) - 1)
 spplot(brgeomunicins, "PopClaimColl", col.regions = cols, cuts = length(cols) - 1)
 spplot(brgeomunicins, "PopClaimRob", col.regions = cols, cuts = length(cols) - 1)


## End(Not run)
```

`brvehins` *Two Brazilian datasets for vehicle insurance*

Description

`brvehins1`'s , `brvehins2`'s are dataframes containing policy data based on the AUTOSEG (an acronym for Statistical System for Automobiles) and can be accessed online (www2.susep.gov.br/menuestatistica/Autoseg, accessed February 2013). Each record includes risk features, claim amount and claim history for year 2011. The dataset `brvehins1` of 1,965,355 vehicle insurance policies has been splitted (randomly) in five datasets of 393,071 policies : `brvehins1a`, `brvehins1b`, `brvehins1c`, `brvehins1d`, `brvehins1e`. The dataset `brvehins2` of 2,667,752 policies has also been splitted (randomly) in four datasets of 666,938 policies : `brvehins2a`, `brvehins2b`, `brvehins2c`, `brvehins2d`.

Usage

```
data(brvehins1a)
data(brvehins1b)
data(brvehins1c)
data(brvehins1d)
data(brvehins1e)

data(brvehins2a)
data(brvehins2b)
data(brvehins2c)
data(brvehins2d)
```

Format

`brvehins1`'s contains 23 columns:

Gender A character string (`"factor"`) for the gender (also indicate corporate policies).

DrivAge A character string (`"factor"`) for the driver age group.

VehYear A numeric for the vehicle year.

FullVehCode A character string (`"factor"`) for the full vehicle code.

VehCode A character string (`"factor"`) for the vehicle group.

Area Local area name (`"factor"`).

State A character string for the state name (`"factor"`).

StateAb Abbreviated state name (`"factor"`).

ExposTotal Total exposure

ExposFireRob Exposure for fire and robbery guarantees.

PremTotal Total premium.

PremFireRob Premium for fire and robbery guarantees.

SumInsAvg Average of sum insured.

ClaimNbRob,ClaimNbPartColl,ClaimNbTotColl,ClaimNbFire,ClaimNbOther Number of claims during the exposure period, respectively for robbery, partial collision, total collision, fire and other guarantees.

ClaimAmountRob,ClaimAmountPartColl,ClaimAmountTotColl,ClaimAmountFire,ClaimAmountOther Claim amounts during the exposure period, respectively for robbery, partial collision, total collision, fire and other guarantees.

`brvehins2`'s contains 18 columns:

VehYear A numeric for the vehicle year.

FullVehCode A character string (`"factor"`) for the full vehicle code.

VehCode A character string (`"factor"`) for the vehicle group.

City A character string (`"factor"`) for the city name.

CityCode A numeric for the city code.

Area Local area name (`"factor"`).

State A character string (`"factor"`) for the state name.

StateAb Abbreviated state name (`"factor"`).

ExposTotal Total exposure

PremTotal Total premium.

ClaimNbRob,ClaimNbColl,ClaimNbFire,ClaimNbOther Number of claims during the exposure period, respectively for robbery, (partial and total) collision, fire and other guarantees.

ClaimAmountRob,ClaimAmountColl,ClaimAmountFire,ClaimAmountOther Claim amounts during the exposure period, respectively for robbery, (partial and total) collision, fire and other guarantees.

Source

www2.susep.gov.br/menuestatistica/Autoseg

Examples

```
## Not run:

# (1) load of data
#
data(brvehins1a)
dim(brvehins1a)
sapply(brvehins1a, class)
str(brvehins1a)

data(brvehins2a)
dim(brvehins2a)
```

```
sapply(brvehins2a, class)
str(brvehins2a)


## End(Not run)
```

`canlifins` *Canadian life insurance*

Description

This dataset contains information of 14,889 contracts in force with a large Canadian insurer over the period December 29, 1988 through December 31, 1993. These contracts are joint and last-survivor annuities that were in the payout status over the observation period. For each contract, we have the date of birth, date of death (if applicable) and sex of each annuitant.

Usage

```
data(canlifins)
```

Format

`data` is a data frame of 5 columns and 14,889 rows:

`EntryAgeM` Entry age of the male.

`EntryAgeF` Entry age of the female.

`DeathTimeM` Time of death of the male (zero if not applicable).

`DeathTimeF` Time of death of the female (zero if not applicable).

`AnnuityExpiredM` The date that the annuity guarantee expired (if applicable).

Originally in Frees et al. (1995), the dataset contains 22 contracts where both annuitants are male, 36 contracts where both annuitants are female, in addition to 14,889 contracts where one annuitant is male and the other female (so a total of 14,947 contracts).

Source

Unknown private insurer.

References

Dataset used in Frees, Carriere and Valdez (1995), *Annuity valuation with dependent mortality*, Actuarial Research Clearing House 1995, Vol. 2.

Examples

```
# (1) load of data
#
data(canlifins)
dim(canlifins)

# (2) Table 1 of Frees et al. (1995)
```

```
#

table(Age=cut(canlifins$EntryAgeM, c(0, 60, 70, 80, 120)),
Status=cut(canlifins$DeathTimeM, c(-1, 0, 10)))
table(Age=cut(canlifins$EntryAgeF, c(0, 60, 70, 80, 120)),
Status=cut(canlifins$DeathTimeF, c(-1, 0, 10)))
```

`CASdatasets` *CASdatasets package*

Description

Actuarial Datasets (originally for the 'Computational Actuarial Science with R' book)

Details

This package contains the following datasets

- Australia:
  - `auscathist`: Historical disaster statistics in Australia.
  - `ausNLHYtotal`, `ausNLHYCapAdeq`, `ausNLHYFinPerf`, `ausNLHYFinPos`, `ausNLHYLiability`, `ausNLHYOffProf`, `ausNLHYOpIncExp`, `ausNLHYPremClaim`, `ausNLHYPrivInsur`, `ausNLHYPubInsur`, `ausNLHYRecAASB`, `ausNLHYReserve`: Australian Market - non-life insurance (aggregate level).
  - `ausNLHYCapAdeqByComp`, `ausNLHYClaimByState`, `ausNLHYFinPerfByComp`, `ausNLHYFinPerfPublic`, `ausNLHYFinPosByComp`, `ausNLHYFinPosPublic`, `ausNLHYOpIncExpPublic`, `ausNLHYPremByState`, `ausNLHYPremClaimPublic`, `ausNLHYPrivInsur`, `ausNLHYPubInsur`: Australian Market - non-life insurance (company, state, public level).
  - `ausNLHYLloydAsset`, `ausNLHYLloydGPI` `ausNLHYLloydUWAcc`, `ausNLHYLloydUWRes`: Lloyds Market in Australia.
  - `austriLoB`: Australian claim triangles.
  - `ausprivauto`: Australian private motor datasets (by policy).
  - `ausNSW`: New South Wales statistics.
- Belgium:
  - `beaonre`: AON Re Belgium dataset.
  - `besecura`: Secura Re Belgium dataset.
- Brazil:
  - `brgeomunic`: a geospatial dataset of Brazilian cities.
  - `brgeomunicins`: a geospatial dataset of Brazilian cities with insurance indicators (exposure, claim frequency and premium).
  - `brautocoll`: a Brazilian dataset of auto collision in Belo Horizonte during one month (categorical claim severity).
  - `bragg`: aggregate Brazilian dataset per region.
  - `brvehins1`: a Brazilian vehicle insurance datasets (by policy) with risk features except City.

  - brvehins2: a Brazilian vehicle insurance datasets (by policy) with risk features including City.
- Canada:
  - canlifins: A portfolio of a Canadian life insurer.
- Danemark:
  - danishuni, danishmulti: Danish reinsurance claim dataset.
- France:
  - freaggnumber: a French aggregate claim number dataset.
  - frebiloss: French business interruption losses.
  - freclaimset: French claim settlements.
  - frecomfire: French commercial fire losses.
  - freDisTables: French disability tables.
  - freMortTables: French mortality tables.
  - fremotorclaim: French private motor claim datasets (by policy).
  - freMTPL: two French Motor-TPL claim datasets (by policy).
  - freMPL: a collection of ten French Motor personal line datasets (by policy).
  - freportfolio: fictive mortality tables and French nation-wide corresponding tables; two disability datasets from a French insurer.
  - fre4LoBtriangles: A collection of triangles for 4 line of business from a private insurer.
- Germany:
  - credit: A German Credit dataset.
- Italy:
  - itamtplcost: Large losses of an Italian Motor-TPL company.
- New Zealand:
  - nzcathist: Historical disaster statistics in New Zealand.
- Norway:
  - norauto: Norwegian automobile dataset.
  - norfire: Norwegian fire dataset.
  - Norberg: Norberg's credibility dataset.
  - nortritpl8800: Norwegian claim triangle.
- Singapore:
  - sgautonb: Singapore Automobile claim count dataset.
  - sgtriangles: Singapore Property and Casualty triangles.
- Sweden:
  - swautoins: Swedish Motor Insurance dataset
  - swbusscase: Swedish Buss Insurance dataset
  - swmotorcycle: Swedish Motorcycle Insurance dataset
- United Kingdom:
  - ukaggclaim: United Kingdom Car Insurance Claims.
  - ukautocoll: United Kingdom Car Collision Insurance Claims.
- United States of America:
  - Davis: Davis height-weight dataset.
  - ICB1, ICB2: Insurance Company Benchmarks.

- lossalae,lossalaefull: General Third Part-liability claims and expenses.
- SOAGMI: SOA Group Medical Insurance dataset.
- usautoBI: Automobile Bodily Injuries in US.
- usautotriangles: US automobile triangles.
- usexpense: US expense dataset.
- usGLtriangles: US Property and Casualty triangles.
- ushurricane, ushustormloss4980: Historical hurricane statistics in United States of America.
- usmassBI: US Massachusetts Automobile bodily injury claim datasets.
- usmedclaim: US medical claim triangle.
- usprivautoclaim: private automobile claims.
- usquakeLR: California earthquake loss ratios.
- ustermlife: Term life insurance survey.
- uswarrantaggnum: US warranty automobile.
- usworkcomp: US workers compensation dataset.

• Misc.:

- eqlist: Earthquake list.
- hurricanehist: Hurricane history.
- PnCdemand: Property and Casualty demand.
- spacedata: Space dataset.
- ECBYieldCurve, FedYieldCurveYield curve for eurozone and US.
- forexUSUKForeign exchange rate between USD and GBP.
- Use the HMD website for mortality database http://www.mortality.org/.

Here is a list of datasets whose name has changed compared to the book 'Computational Actuarial Science with R':'

Chapter 1: extreme2datasince1899 is hurricanehist.

Chapter 5: accidents and accidents_data are merged in brautocoll; 55mu2500gsd is brgeomunic; sul_sp, sul+sp_shape are stored in brgeomunicins;

Chapter 9: MyPortfolio is freprojqxINSEE.

Chapter 10: DataMortality is freptfpermdis.

Chapter 11: DEXUSUK is forexUSUK.

Chapter 14: CONTRACTS is freMTPLfreq; CLAIMS is freMTPLsev.

Chapter 15: AutoClaimData is usmassBI2.

Author(s)

Christophe Dutang

credit *German Credit dataset*

Description

This dataset contains information of 1,000 credit records. It is a consumer credit files, called the German Credit dataset in Tuff'ery (2011) and Nisbet et al. (2011). New applicants for credit and loans can be evaluated as good or bad payers using 21 explanatory variables.

Usage

```
data(credit)
```

Format

`credit` is a data frame of 21 columns and 1,000 rows:

`checking_status` Status of existing checking account, `A11`: less than 0, `A12`: from 0 to 200, `A13`: more than 200, and `A14`: no running account (or unknown).

`duration` credit duration in months.

`credit_history` credit history: `A30`: delay in paying off in the past, `A31`: critical account, `A32`: no credits taken or all credits paid back duly, `A33`: existing credits paid back duly till now, `A34`: all credits at this bank paid back duly.

`purpose` purpose of credit: `A40`: new car, `A41`: used car, `A42`: items of furniture/equipment, `A43`: radio/television, `A44`: domestic household appliances, `A45`: repairs, `A46`: education, `A47`: vacation, `A48`: retraining, `A49`: business, `A410`: others.

`credit_amount` credit amount in Deutsch marks.

`savings` saving account: `A61`: less than 100, `A62`: from 100 to 500, `A63`: from 500 to 1,000, `A64`: more than 1,000, `A65`: no savings account (or unknown).

`employment` Present employment since: `A71`: unemployed, `A72`: less than 1 year, `A73`: from 1 to 4 years, `A74`: from 4 to 7 years, `A75`: more than 7 years.

`installment_rate` Installment rate (in percentage of disposable income) `A81`: greater than 35, `A82`: between 25 and 35, `A83`: between 20 and 25, `A84`: less than 20.

`personal_status` Personal status and sex: `A91`: male: divorced/separated, `A92`: female: divorced/separated/married, `A93`: male: single, `A94`: male: married/widowed, `A95`: female: single.

`other_parties` Other debtors or guarantors: `A101`: none, `A102`: co-applicant, `A103`: guarantor.

`residence_since` Present residence since: `A71`: less than 1 year, `A73`: from 1 to 4 years, `A74`: from 4 to 7 years, `A75`: more than 7 years.

`property_magnitude` Property (most valuable): `A121`: real estate (ownership of house or land), `A122`: savings contract with a building society / Life insurance, `A123`: car or other, `A124`: unknown / no property.

`age` Age (in years).

`other_payment_plans` Other installment plans: `A141`: at other bank, `A142`: at department store or mail order house, `A143`: no further running credits.

`housing` Housing: `A151`: rented flat, `A152`: owner-occupied flat, `A153`: free apartment.

`existing_credits` Number of existing credits at this bank (including the running one) `A161`: one, `A162`: two or three, `A163`: four or five, `A164`: six or more.

`job` Job: `A171`: unemployed / unskilled with no permanent residence, `A172`: unskilled with permanent residence, `A173`: skilled worker / skilled employee / minor civil servant, `A174`: executive / self-employed / higher civil servant.

`num_dependents` Number of people being liable to provide maintenance for `A181`: zero to two, `A182`: three and more.

`telephone` Telephone: `A191`: none, `A192`: yes, registered under the customers name.

`foreign_worker` Foreign worker: `A201`: yes, `A202`: no.

`class` binary variable `0` stands for good and `1` bad (or credit-worthy against not credit-worthy, or no non-payments against existing non-payments).

Source

The original data was provided by:

Professor Dr. Hans Hofmann, Institut fuer Statistik und Oekonometrie,

Universitaet Hamburg, FB Wirtschaftswissenschaften, Von-Melle-Park 5, 2000 Hamburg 13

Professor Dr. Hans Hofmann, Institut fur Statistik und Oekonometrie,

Universitaet Hamburg, FB Wirtschaftswissenschaften, Von-Melle-Park 5, 2000 Hamburg 13

The dataset has been taken from the UCI Repository Of Machine Learning Databases at

http://archive.ics.uci.edu/ml/datasets/Statlog+(German+Credit+Data)

It is also available at

http://www.stat.uni-muenchen.de/service/datenarchiv/kredit/kreditvar_e.html

References

Fahrmeir, L. and Tutz, G. (1994), *Multivariate Statistical Modelling Based on Generalized Linear Models*, Springer.

Nisbet, R., Elder, J. and Miner, G. (2011), *Handbook of Statistical Analysis and Data Mining Applications*, Academic Press.

Tuff'ery, S. (2011), *Data Mining and Statistics for Decision Making*, Wiley.

See Also

For a good variable description, see also http://www.stat.uni-muenchen.de/service/datenarchiv/kredit/kreditvar_e.html and http://archive.ics.uci.edu/ml/datasets/Statlog+(German+Credit+Data).

Examples

```
# (1) load of data
#
data(credit)
dim(credit)
head(credit)
```

danish *Danish reinsurance claim dataset*

Description

The univariate dataset was collected at Copenhagen Reinsurance and comprise 2167 fire losses over the period 1980 to 1990. They have been adjusted for inflation to reflect 1985 values and are expressed in millions of Danish Krone.

The multivariate dataset is the same data as above but the total claim has been divided into a building loss, a loss of contents and a loss of profits.

Usage

```
data(danishuni)
data(danishmulti)
```

Format

`danishuni` contains two columns:

`Date` The day of claim occurence.

`Loss` The total loss amount in millions of Danish Krone (DKK).

`danishmulti` contains five columns:

`Date` The day of claim occurence.

`Building` The loss amount (mDKK) of the building coverage.

`Contents` The loss amount (mDKK) of the contents coverage.

`Profits` The loss amount (mDKK) of the profit coverage.

`Total` The total loss amount (mDKK).

All columns are numeric except Date columns of class Date.

Source

Alexander McNeil, see http://www.ma.hw.ac.uk/~mcneil/data.html

References

Dataset used in McNeil (1996), *Estimating the Tails of Loss Severity Distributions using Extreme Value Theory*, ASTIN Bull.

Examples

```
# (1) load of data
#
data(danishuni)

# (2) plot and description of data
#
plot(danishuni$Loss)
```

```
# (3) load of data
#
data(danishmulti)

# (4) plot and description of data
#
idx <- sample(1:NROW(danishmulti), 10)
barplot(danishmulti$Building[idx], col="grey25",
    ylim=c(0, max(danishmulti$Total[idx])), main="Some claims of danish dataset")
barplot(danishmulti$Content[idx], add=TRUE, col="grey50", axes=FALSE)
barplot(danishmulti$Profits[idx], add=TRUE, col="grey75", axes=FALSE)
legend("topleft", legend=c("Building", "Content", "Profits"), fill=c("grey25",
    "grey50", "grey75"))
```

`Davis` *Davis dataset*

Description

This dataset contains information of 200 individuals.

Usage

```
data(Davis)
```

Format

`data` is a data frame of 5 columns and 200 rows:

`sex` a factor: `M` for male and `F` for female.

`weight` a numeric for the weight in Kg.

`height` a numeric for the height in cm.

`reportedWeight` a numeric for the weight in Kg.

`reportedHeight` a numeric for the height in cm.

Source

http://socserv.socsci.mcmaster.ca/jfox/Books/Applied-Regression-2E/datasets/Davis.txt

References

Davis (1990) *Body image and weight preoccupation: A comparison between exercising and non-exercising women*, Appetite, 15, 13-21.

Examples

```
# (1) load of data
#
data(Davis)
dim(Davis)
head(Davis)
```

`ECBYieldCurve` *Yield curve data spot rate, AAA-rated bonds, maturities from 3 months to 30 years*

Description

Government bond, nominal, all triple A issuer companies. The maturities are 3 and 6 months and from 1 year to 30 years with frequency business day, provided by European Central Bank. The range date is from 2006-12-29 to 2009-07-24.

Usage

```
data(ECBYieldCurve)
```

Format

It is an `xts` object with 32 interest rate at different matuirties and 655 obeservations.

Source

ECB: http://www.ecb.europa.eu/stats/money/yc/html/index.en.html.

`eqlist` *Earthquake list*

Description

This dataset contains a list of all earthquakes of magnitude greater than 6 between 1900 and 2014.

Usage

```
data(eqlist)
```

Format

`eqlist` is a data frame of 16 columns and 1,698 rows:

`time` A factor for the time.

`latitude` A numeric for the latitude.

`longitude` A numeric for the longitude.

`depth` A numeric for the depth.

`mag` A numeric for the magnitude.

`magType` A factor for the magnitude type.

`nst` An integer for nst.

`gap` A numeric for the gap.

`dmin` A numeric for dmin.

`rms` A numeric for rms.

`net` A factor for the network.

`id` A factor for the identification number.

`updated` A factor for the last update.

`place` A factor for the place.

`type` A factor for the type.

`day` A date for the day.

Source

Earthquake worldwide archive : http://earthquake.usgs.gov/earthquakes/search/ and http://earthquake.usgs.gov/earthquakes/map/doc_aboutdata.php

References

Young, J.B., Presgrave, B.W., Aichele, H., Wiens, D.A. and Flinn, E.A. (1996), *The Flinn-Engdahl Regionalisation Scheme: the 1995 revision*, Physics of the Earth and Planetary Interiors, v. 96, p. 223-297.

Flinn, E.A., Engdahl, E.R. and Hill, A.R. (1974), *Seismic and geographical regionalization*, Bulletin of the Seismological Society of America, vol. 64, p. 771-993.

Flinn, E.A., and Engdahl, E.R. (1965), *A proposed basis for geographical and seismic regionalization*, Reviews of Geophysics, vol. 3, p. 123-149.

See Also

Northern California earthquake archive : http://quake.geo.berkeley.edu/ncedc/catalog-search.html

Examples

```
# (1) load of data
#
data(eqlist)
dim(eqlist)
```

```
plot(eqlist$day[eqlist$mag > 6.5], eqlist$mag[eqlist$mag > 6.5], pch=".",
    xlab="Year", ylab="Magnitude", main="Earthquake above 6.5 mag (worldwide)")
```

FedYieldCurve *Federal Reserve interest rates*

Description

The data-set contains the interest rates of the Federal Reserve, from January 1982 to December 2012. The interest rates are Market yield on U.S. Treasury securities constant maturity (CMT) (more information on the Treasury yield curve can be found at the following website http://www.treasury.gov/resource-center/data-chart-center/interest-rates/Pages/yieldmethod.aspx) at different maturities (3 months, 6 months, 1 year, 2 years, 3 years, 5 years, 7 years and 10 years), quoted on investment basis and have been gathered with monthly frequency.

Usage

```
data(FedYieldCurve)
```

Format

An object with class attributes xts.

Source

FED: http://www.federalreserve.gov/datadownload/Build.aspx?rel=H15.

---

forexUSUK *Foreign exchange rate between USD and GBP*

Description

The dataset is the daily buying rates in New York City for cable transfers payable in foreign currencies from January 4, 1971 to March 1, 2013. The data can be downloaded from the FRED website. Access to this website was done on March 6, 2012.

Usage

```
data(forexUSUK)
```

Format

forexUSUK is a data frame of 2 columns and 10,583 rows:

Date Date.

Value The index value.

Source

FRED, Federal Reserve Economic Data, Federal Reserve Bank of St. Louis: U.S. - U.K. Foreign Exchange Rate (DEXUSUK): http://research.stlouisfed.org/fred2/series/DEXUSUK.

References

Bollerslev (1987). *Regression Modeling with Actuarial and Financial Applications*, Cambridge University Press.

Examples

```
# (1) load of data
#
data(forexUSUK)
dim(forexUSUK)
head(forexUSUK)


# (2) plot of data
#

forexUSUK <- forexUSUK[forexUSUK$Date >= "2012-01-01", ]
plot(forexUSUK$Date, forexUSUK$Value, main = "US/UK FX Rate",
 xlab = "Year", ylab = "Index", type = "l")
```

---

fre4LoBtriangles *French private motor triangles*

Description

Datasets `fretri1--`, `fretri2--` and `fretri3--` contain claim triangles from a French non-life insurer between 1996 and 2005. Datasets `fretri4auto9403` contain claim triangles from a French non-life insurer between 1994 and 2003. Note that the accident year 1994 corresponds to the sum of years before 1994 (included).

For each dataset, the variable `fretri---` is a list of 3 elements for the damage guarantee, the body guarantee and the total. Each element is also a list of two elements with paid claims and incurred claim amounts. Note that claim amounts are cumulated.

Usage

```
#1st Line of Business
data(fretri1auto9605)

#2nd Line of Business
data(fretri2auto9605)

#3rd Line of Business
data(fretri3auto9605)
```

```
#4th Line of Business
data(fretri4auto9403)
```

Format

`fretriXautoYYZZ` contains the insurance triangle for `X`th line of business from year `YY` to year `ZZ`.

Source

Unknown private insurer

Examples

```
# (1) load of data
#


#1st Line of Business
data(fretri1auto9605)

#2nd Line of Business
data(fretri2auto9605)

#3rd Line of Business
data(fretri3auto9605)

#4th Line of Business
data(fretri4auto9403)
```

---

freaggnumber *French aggregate claim numbers*

Description

The dataset consists of 12513 classes for which we have the driver age, the age of driving licence, the vehicule age, the exposure and the claim number.

Usage

```
data(freaggnumber)
```

Format

danishuni contains 5 columns:

DriverAge The driver age.

LicenceAge The age at which the driver gets its driving licence.

VehAge The vehicule age.

Exposure The exposure (in policy-year).

ClaimNumber The claim number for that group.

Examples

```
# (1) load of data
#
data(freaggnumber)
dim(freaggnumber)

# (2) ecdf plot
#
summary(freaggnumber$ClaimNumber / freaggnumber$Exposure)
```

---

frebiloss *French business interruption losses*

Description

The univariate dataset was collected at FFSA and comprise 2387 business interruption losses over the period 1985 to 2000 (for losses above 100,000 French Francs).

Usage

```
data(frebiloss)
```

Format

danishuni contains 8 columns:

Year The year of claim occurence.

OccurDate The day of claim occurence.

PolicyID The policy identification number.

ClaimID The claim identification number.

ClaimCost Original claim cost in French Francs (FFR).

TotalCost Original total cost (claim+expense) in French Francs.

ClaimCost2007 Normed claim cost in thousand of 2007 euros (EUR).

TotalCost2007 Normed total cost in thousand of 2007 euros (EUR).

Source

FFSA

References

Dataset used in Zajdenweber (1996). *Extreme values in business interruption insurance*, Journal of Risk and Insurance, 1, 95-110.

Examples

```
# (1) load of data
#
data(frebiloss)
dim(frebiloss)

# (2) ecdf plot
#
plot(ecdf(frebiloss$ClaimCost2007), log="x", xlim=c(10^1, 10^5))

boxplot(ClaimCost2007~Year, data=frebiloss, log="y")
```

---

freclaimset *French claim settlements*

Description

The dataset consists of 2306 claims settlements between 1996 and 2006.

Usage

```
data(freclaimset)
```

Format

`freclaimset` contains 6 columns:

`PaymentDate` The payment date.

`Payment` The amount of money paid.

`FbFprov` The file-by-file provision.

`Risk` The risk category.

`Subrisk` The sub-category.

`Type` The risk type.

Source

Unknown private insurer

Examples

```
# (1) load of data
#
data(freclaimset)
dim(freclaimset)
```

frecomfire *French commercial fire losses*

Description

The univariate dataset was collected at FFSA and comprise 9613 commercial fire losses over the period 1982 to 1996.

Usage

```
data(frecomfire)
```

Format

`frecomfire` contains 4 columns:

`Year` The year of claim occurence.

`OccurDate` The day of claim occurence.

`ClaimCost` Original claim cost in French Francs (FFR).

`ClaimCost2007` Normed claim cost in thousand of 2007 euros (EUR).

Source

FFSA

Examples

```
# (1) load of data
#
data(frecomfire)
dim(frecomfire)
```

freDisTables *French Disability Tables and Probabilities*

Description

Tables `freP2Pdis10`, `freT2Tdis10` and `freT2Pdis10` have been established by the French mutual (BCAC) under a mission mandated by the French association of insurance companies (FFSA) and imposed by the new retirement reglementation after an agreement of professional federations. These tables have been build in 1993 and extended to the age 62 in 2010 by the December 24 act in 2010, cf. JO (2010).

The `freP2Pdis10` contains the continuation table of permanent disability (so-called invalidity in France) based on a 10,000-person reference population for all age between 20 and 61. The `freT2Tdis10` contains the continuation table of temporary disability (so-called incapacity in France) based on a

10,000-person reference population for all age between 20 and 66. The freT2Pdis10 contains the table of transition probability (from temporary to permanent disability) based on a 10,000-person reference population for all age between 20 and 61. Note that in France temporary disability is limited to 36 months (irrespective of the entry age) and permanent disability age is capped at the age of retirement 62 for 2010 tables.

freT2Pdisprob10, freT2Tdisprob10, freP2Pdisprob10 are the corresponding probabilities deduced from the tables, respectively to go from temporary to permanent disability, to stay temporarily disabled and to stay permanently disabled, given the entry age and the number of month or years already disabled.

Tables freT2Ddis10, freP2Ddis10 have been established by the French mutual (BCAC) under a mission mandated by the French association of insurance companies (FFSA) and imposed by the new retirement reglementation after an agreement of professional federations.

The freP2Ddis10 contains the mortality table of permanent disability (so-called invalidity in France) based on a 10,000-person reference population for all age between 25 and 64. The freT2Ddis10 contains the mortality table of temporary disability (so-called incapacity in France) based on a 10,000-person reference population for all age between 25 and 65.

freP2Ddisprob10, freT2Ddisprob10 are the corresponding probabilities deduced from the tables, respectively to die from temporary disability, to die from permanent disability, given the entry age and the number of month or years already disabled.

Naming convention: X2Y stands for going from state X to state Y, where possible states are T (temporary disability), P (permanent disability), D (death).

Usage

```
data(freP2Pdis10)
data(freT2Tdis10)
data(freT2Pdis10)

data(freP2Pdisprob10)
data(freT2Tdisprob10)
data(freT2Pdisprob10)

data(freT2Ddis10)
data(freP2Ddis10)

data(freT2Ddisprob10)
data(freP2Ddisprob10)
```

Format

freP2Pdis10 contains 44 columns:

EntryAge The entry age in permanent disability.

NbYrSpent0...NbYrSpent42 The number of people (among 10,000) who spent a certain number of years (0 to 42) in permanent disability.

freP2Pdisprob10 contains in 42 columns from NbYrSpent0 to NbYrSpent41 the probabilities to stay permanently disabled given the number of years spent in such a state.

freT2Tdis10 contains 38 columns:

EntryAge The entry age in permanent disability.

`NbMthSpent0...NbMthSpent36` The number of people (among 10,000) who spent a certain number of months (0 to 36) in temporary disability.

`freT2Tdisprob10` contains in 36 columns from `NbMthSpent0` to `NbMthSpent35` the probabilities to stay temporarily disabled given the number of months spent in such a state.

`freT2Pdis10` contains 37 columns:

`EntryAge` The entry age in permanent disability.

`NbMthSpent0...NbMthSpent35` Transition probably from temporary to permanent disability after a certain number of months (0 to 35) spent in temporary disability.

`freT2Pdisprob10` contains in 36 columns from `NbMthSpent0` to `NbMthSpent35` the probabilities to become permanently disabled given the number of months spent in temporary disability.

`freT2Ddis10` contains 37 columns:

`EntryAge` The entry age in permanent disability.

`NbMthSpent0...NbMthSpent35` The number of people (among 10,000) who spent a certain number of months (0 to 35) in temporary disability.

`freT2Ddisprob10` contains in 36 columns the probabilities to die given the number of months spent in temporary disability.

`freP2Ddis10` contains 37 columns:

`EntryAge` The entry age in permanent disability.

`NbYrSpent0...NbYrSpent35` The number of people (among 10,000) who spent a certain number of years (0 to 35) in permanent disability.

`freP2Ddisprob10` contains in 36 columns the probabilities to die given the number of years spent in permanent disability.

Source

RessourcesActuarielles

References

JO (2010), *Arrete du 24 decembre 2010 fixant les regles de provisionnement des garanties d'incapacite de travail, d'invalidite et de deces*, Journal Officiel, Texte 55 sur 138, 30 decembre 2010.

FFSA (2005), *Demande de donnees relatives aux populations d'assures*, Document de travail FFSA.

Planchet (2005), *Tables de mortalite d'experience pour des portefeuilles de rentiers*, Note methodologique de l'Institut des Actuaires.

Planchet (2006), *Construction des tables de mortalite d'experience pour les portefeuilles de rentiers - presentation de la methode de construction*, Note methodologique de l'Institut des Actuaires.

Serant (2005), *Construction de tables prospectives de mortalite*, Document interne FFSA (confidentiel).

Tassin (2006), *Note qualitative sur les tables prospectives IA 2006 masculines et feminines*, Document interne de l'Institut des Actuaires.

Examples

```
# (1) load of data
#
data(freP2Pdis10)
data(freT2Tdis10)
data(freT2Pdis10)

data(freP2Pdisprob10)
data(freT2Tdisprob10)
data(freT2Pdisprob10)

data(freT2Ddis10)
data(freP2Ddis10)

data(freT2Ddisprob10)
data(freP2Ddisprob10)
```

`freMortTables` *French Mortality Tables*

Description

The `frePM6064` (resp. `frePF6064`) table has been established on INSEE observations collected between 1960 and 1964 in the French male population (resp. the French female population).

The `freTD7377` (resp. `freTV7377`) table has been established on INSEE observations collected between 1973 and 1977 in the French male population (resp. the French female population). The table was officially approved by the August 22 act in 1986 and applies to life insurance.

The `freTD8890` (resp. `freTV8890`) table has been established on INSEE observations collected between 1988 and 1990 in the French male population (resp. the French female population). The table was officially approved by the April 27 act in 1993 and applies to life insurance.

The `freTPRV93` table is exctracted from the floor table for pricing life annuities. The table was officially approved by the July 28 act in 1993 and is based on the prospective table tracking mortalities for generations between 1887 and 1993 (full table for generation 1950), JO (1993).

The `freTH0002` (resp. `freTF0002`) table has been established on INSEE observations collected in the French male population (resp. the French female population). The table was officially approved by the December 20 act in 2005 and applies to life insurance other than life annuities in conjuction with the table of age shifts `freAS0002`, JO (2005, 2006a, 2006b, 2006c).

The `freTGH05` (resp. `freTGF05`) table has been established based on 19 portfolios (16 from FFSA and 3 from CTIP) in the French male population (resp. the French female population) between 1993 and 2005. The underlying prospective INSEE table has been built on the basis of mortality tables between 1962 and 2000. The table was officially approved by the August 1 act in 2006. The `freTPG93full` table has been built for comparison with TGH05 and TGF05.

Usage

```
data(frePM6064)
data(frePF6064)
```

```
data(freTD7377)
data(freTV7377)

data(freTD8890)
data(freTV8890)

data(freTPRV93)

data(freTF0002)
data(freTH0002)
data(freAS0002)

data(freTGH05)
data(freTGF05)
```

Format

`frePM6064`, `frePF6064`, `freTD7377`, `freTV7377`, `freTD8890`, `freTV8890`, `freTPRV93`, `freTF0002` and `freTH0002` contain 2 columns:

`Age` The age `x`.

`Lx` The number of people still alive at `x` among the initial 100,000 referenced people.

`freAS0002` contains 6 columns:

`LowerAgeF`, `LowerAgeH` The lower bound of the age class.

`UpperAgeF`, `UpperAgeH` The upper bound of the age class.

`ShiftF`, `ShiftH` The value to shift.

`freTGH05` and `freTGF05` contain 107 columns:

`Age` The age `x`.

`Lx1900`, ..., `Lx2005` The number of people still alive at `x` among the referenced people in year 1900 (etc.. 2005).

`freTPG93full` contains 95 columns:

`Age` The age.

`Lx1900`, ..., `Lx1993` The number of people still alive at `x` among the referenced people in year 1900 (etc.. 1993).

Source

INSEE, JO, RessourcesActuarielles

References

FFSA (2005), *Demande de donnees relatives aux populations d'assures*, Document de travail FFSA.

IA (2006), *Notice d'utilisation des tables de mortalite TH0002 and TF0002*, Note methodologique de l'Institut des Actuaires.

JO (1986), *Arrete du 8 aout 1986*, Journal Officiel num 174, Texte 30, 22 aout 1986.

JO (1993), *Arrete du 28 juillet 1993*, Journal Officiel num 174, Texte 30, 30 juillet 1993.

JO (2005), *Arrete du 20 decembre 2005*, Journal Officiel num 302, Texte 40, 29 decembre 2005.

JO (2006a), *Arrete du 1 aout 2006*, Journal Officiel num 197, Texte 11, 26 aout 2006.

JO (2006b), *Arrete du 8 decembre 2006*, Journal Officiel num 302, Texte 93, 30 decembre 2006.

JO (2006c), *Arrete du 21 decembre 2006*, Journal Officiel num 9, Texte 31, 11 janvier 2007.

Planchet (2005), *Tables de mortalite d'experience pour des portefeuilles de rentiers*, Note methodologique de l'Institut des Actuaires.

Planchet (2006), *Construction des tables de mortalite d'experience pour les portefeuilles de rentiers - presentation de la methode de construction*, Note methodologique de l'Institut des Actuaires.

Serant (2005), *Construction de tables prospectives de mortalite*, Document interne FFSA (confidentiel).

Tassin (2006), *Note qualitative sur les tables prospectives IA 2006 masculines et feminines*, Document interne de l'Institut des Actuaires.

Examples

```
# (1) load of data
#
data(frePM6064)
data(frePF6064)

data(freTD7377)
data(freTV7377)

data(freTD8890)
head(freTD8890)

data(freTV8890)
head(freTV8890)

data(freTPRV93)
head(freTPRV93)

data(freTF0002)
head(freTF0002)

data(freTH0002)
head(freTH0002)

data(freAS0002)
head(freAS0002)

data(freTGH05)
head(freTGH05)

data(freTGF05)
head(freTGF05)
```

fremotorclaim *French claims for private motor*

Description

fremotor1freq, fremotor1sev, fremotor1prem are three datasets from the same database for a private motor portfolio observed between January 2003 and June 2004, respectively the claim frequency database, the claim severity database and the premium database. The dataset fremotor1prem consists of 50,710 records with explanatory variables for policies (possibly with mutiple vehicles insured under the same policy number). The dataset fremotor1freq consists of 19,928 records of claim numbers (by policy) between January 2003 and June 2004. The dataset fremotor1sev consists of 18,057 records of ClaimAmount, their occurence date, the corresponding guarantee, between January 2003 and June 2004.

fremotor2sev9907, fremotor3sev9907, fremotor4sev9907, and fremotor2freq9907u, fremotor3freq9907u, fremotor4freq9907u, fremotor2freq9907b, fremotor3freq9907b, fremotor4freq9907b are claim severities and claim frequencies coming from the same database for a private motor portfolio observed between 1999 and 2007. For size reason, the database has been splitted into three parts fremotor2***9907, fremotor3***9907, fremotor4***9907. Furthermore, the claim frequencies are available on two different formats : longitudinal unbalanced data and longitudinal balanced data, respectively fremotor2freq9907u and fremotor2freq9907b. The policy number is only available for claim frequencies: it is impossible to match claim severities and claim frequencies.

Usage

```
data(fremotor1prem)
data(fremotor1sev)
data(fremotor1freq)


data(fremotor2sev9907)
data(fremotor3sev9907)
data(fremotor4sev9907)

data(fremotor2freq9907u)
data(fremotor3freq9907u)
data(fremotor4freq9907u)
data(fremotor2freq9907b)
data(fremotor3freq9907b)
data(fremotor4freq9907b)
```

Format

fremotor1prem contains 30 columns:

IDpol The policy ID (used to link with the claims dataset).

DrivAge The driver age, in years (in France, people can drive a car at 18).

DrivGender The gender (as "factor").

MaritalStatus The marital status (as "factor").

BonusMalus Bonus/malus, between 50 and 350: <100 means bonus, >100 means malus in France.

`LicenceNb` The licence nunmber (at least one).

`VehNb` The power of the car (ordered categorical).

`PayFreq` The payment frequency (as `"factor"`).

`JobCode` The job code (as `"factor"`).

`VehAge` The vehicle age, in years.

`VehClass` The vehicle class (as `"factor"`).

`VehPower` The vehicle class (as `"factor"`) from least powerful `"P2"` to most powerful car `"P15"`.

`VehGas` The car gas, Diesel or regular (as `"factor"`).

`VehUsage` The vehicle usage (as `"factor"`).

`Garage` The type of garage (as `"factor"`).

`Area` The area code (as `"factor"`): unknown category.

`Region` The policy regions in France (based on a standard French classification).

`Channel` The channel distribution code (as `"factor"`): unknown category.

`Marketing` The marketing code (as `"factor"`): unknown category.

`PremWindscreen` The premium for windscreen guarantee.

`PremDamAll` The premium for damage all-accident guarantee.

`PremFire` The premium for fire guarantee.

`PremAcc1` The premium for type-1 accident guarantee.

`PremAcc2` The premium for type-2 accident guarantee.

`PremLegal` The premium for legal protection guarantee.

`PremTPLM` The premium for mandatory third-part liability guarantee.

`PremTPLV` The premium for voluntary third-part liability guarantee.

`PremServ` The premium for service guarantee.

`PremTheft` The premium for theft guarantee.

`PremTot` The total premium.

`Year` Numeric for the year.

`fremotor1freq` contains 6 columns:

`IDpol` The policy ID.

`ClaimNb2003` The claim number in 2003.

`ClaimNb2004` The claim number in 2004 (Warning: only up to June 2004).

`fremotor1sev` contains 6 columns:

`OccurDate` The occurence date (Warning: only up to June 2004).

`Payment` The amount of money paid.

`IDpol` The policy ID.

`IDclaim` The claim ID.

`Guarantee` The corresponding guarantee of the claim.

`fremotor2sev9907`, `fremotor3sev9907`, `fremotor4sev9907` contains 3 columns:

`Year` The occurence year.

`NbClaim` The number of claims aggregated, mostly 1.

`ClaimAmount` The aggregate charge (i.e. expected claim amount).

`fremotor2freq9907u`, `fremotor3freq9907u`, `fremotor4freq9907u` contains 23 columns:

`IDpol` The policy ID.

`Usage` The usage (unknown category).

`VehType` The vehicle type (unknown category).

`VehPower` The vehicle power (unknown category).

`NbYear` The number of years under exposure.

`NbClaimXXXX` The number of claims for year `XXXX`.

`ExpoXXXX` The exposure for year `XXXX`.

`fremotor2freq9907b`, `fremotor3freq9907b`, `fremotor4freq9907b` contains 7 columns:

`IDpol` The policy ID.

`Year` The year.

`NbClaim` The number of claims.

`Expo` The exposure.

`Usage` The usage (unknown category).

`VehType` The vehicle type (unknown category).

`VehPower` The vehicle power (unknown category).

Source

Unknown private insurer

Examples

```
# (1) load of data
#
data(fremotor1prem)
data(fremotor1sev)
data(fremotor1freq)

#claim by guarantee
tapply(fremotor1sev$Payment, fremotor1sev$Guarantee, summary)

#gross written premium
tapply(fremotor1prem$PremTot, fremotor1prem$Year, sum)
tapply(fremotor1prem$PremTot, fremotor1prem$Year, summary)


# (1) load of data
#
data(fremotor2sev9907)
data(fremotor3sev9907)
data(fremotor4sev9907)

data(fremotor2freq9907u)
data(fremotor3freq9907u)
data(fremotor4freq9907u)
data(fremotor2freq9907b)
```

```
data(fremotor3freq9907b)
data(fremotor4freq9907b)
```

---

freMPL *French Motor Personal Line datasets*

Description

This collection of ten datasets comes from a private motor French insurer. Each dataset includes risk features, claim amount and claim history of around 30,000 policies for year 2004.

Usage

```
data(freMPL1)
data(freMPL2)
data(freMPL3)
data(freMPL4)
data(freMPL5)
data(freMPL6)
data(freMPL7)
data(freMPL8)
data(freMPL9)
data(freMPL10)
```

Format

For this collection of dataset, possible variables are given below. `freMPL1-10` contains claim severity and frequency information. The comprehensive list of the variables (of all datasets) is given below, but no dataset contains all these variables.

`VehAge` The vehicle age, in years.

`DrivAge` The driver age, in years (in France, people can drive a car at 18).

`LicAge` The driving licence age, in months.

`Gender` The gender, either `"Male"` or `"Female"`.

`MariStat` The marital status, either `"Alone"` or `"Other"`.

`SocioCateg` The social category known as CSP in France, between `"CSP1"` and `"CSP99"`.

`VehUsage` The vehicle usage among `"Private"`, `"Private+trip to office"` `"Professional"`, `"Professional run"`.

`Garage` The garage, if any, among `"Collective garage"`, `"None"`, `"Private garage"`.

`HasKmLimit` A numeric, 1 if there is a km limit for the policy, 0 otherwise.

`BonusMalus` A numeric for the bonus/malus, between 50 and 350: <100 means bonus, >100 means malus in France.

`RecordBeg` Beginning date of record.

`RecordEnd` End date of record.

`Exposure` The exposure, in years.

`VehClass` The vehicle class (unknown categories), among `"0"`, `"A"`, `"B"`, `"H"`, `"M1"`, `"M2"`.

`VehBody` The vehicle body, among `"bus"`, `"cabriolet"`, `"coupe"`, `"microvan"`, `"other microvan"`, `"sedan"`, `"sport utility vehicle"`, `"station wagon"`, `"van"`.

`VehEnergy` The vehicle energy, among `"diesel"`, `"eletric"`, `"GPL"`, `"regular"`.

`VehEngine` The vehicle engine, among `"carburation"`, `"direct injection overpowered"`, `"electric"`, `"GPL"`, `"injection"`, `"injection overpowered"`.

`VehMaxSpeed` The VehMaxSpeed, among `"1-130 km/h"`, `"130-140 km/h"`, `"140-150 km/h"`, `"150-160 km/h"`, `"160-170 km/h"`, `"170-180 km/h"`, `"180-190 km/h"`, `"190-200 km/h"`, `"200-220 km/h"`, `"220+ km/h"`.

`RiskVar` Unkonw risk variable between 1 and 20, possibly ordered.

`DeducType` Deductible type, among `"Majorized"`, `"Normal"`, `"Partially refunded"`, `"Proportional"`, `"Refunded"`.

`RiskArea` Unkonw risk area between 1 and 13, possibly ordered.

`ClaimNbResp` Number of responsible claims in the 4 preceding years.

`ClaimNbNonResp` Number of non-responsible claims in the 4 preceding years.

`ClaimNbParking` Number of parking claims in the 4 preceding years.

`ClaimNbFireTheft` Number of fire-theft claims in the 4 preceding years.

`ClaimNbWindscreen` Number of windscreen claims in the 4 preceding years.

`OutUseNb` Number of out-of-use in the 4 preceding years.

`ClaimAmount` Total claim amount of the guarantee.

`ClaimInd` Claim indicator of the guarantee. (this is not the claim number)

Source

Unknown French private insurer.

See Also

For the vehicle body variable, see https://en.wikipedia.org/wiki/Car_classification

Examples

```
# (1) load of data
#
data(freMPL1)
data(freMPL2)
data(freMPL3)
data(freMPL4)
data(freMPL5)
data(freMPL6)
data(freMPL7)
data(freMPL8)
data(freMPL9)
data(freMPL10)
```

freMTPL *French Motor Third-Part Liability datasets*

Description

In the two datasets freMTPLfreq, freMTPLsev, risk features are collected for 413,169 motor third-part liability policies (observed on a year). In addition, we have claim numbers by policy as well as the corresponding claim amounts. freMTPLfreq contains the risk features and the claim number while freMTPLsev contains the claim amount and the corresponding policy ID.

In the two datasets freMTPL2freq, freMTPL2sev, risk features are collected for 677,991 motor third-part liability policies (observed on a year). In addition, we have claim numbers by policy as well as the corresponding claim amounts. freMTPL2freq contains the risk features and the claim number while freMTPL2sev contains the claim amount and the corresponding policy ID.

Usage

```
data(freMTPLfreq)
data(freMTPLsev)

data(freMTPL2freq)
data(freMTPL2sev)
```

Format

freMTPLfreq contains 10 columns:

PolicyID The policy ID (used to link with the claims dataset).

ClaimNb Number of claims during the exposure period.

Exposure The exposure, in years.

Power The power of the car (ordered categorical).

CarAge The vehicle age, in years.

DriverAge The driver age, in years (in France, people can drive a car at 18).

Brand The car brand divided in the following groups: A- Renaut Nissan and Citroen, B- Volkswagen, Audi, Skoda and Seat, C- Opel, General Motors and Ford, D- Fiat, E- Mercedes Chrysler and BMW, F- Japanese (except Nissan) and Korean, G- other.

Gas The car gas, Diesel or regular.

Region The policy regions in France (based on a standard French classification).

Density The density of inhabitants (number of inhabitants per km2) in the city the driver of the car lives in.

freMTPLsev contains 2 columns:

PolicyID The occurence date (used to link with the contract dataset).

ClaimAmount The cost of the claim, seen as at a recent date.

freMTPL2freq contains 11 columns:

`IDpol` The policy ID (used to link with the claims dataset).

`ClaimNb` Number of claims during the exposure period.

`Exposure` The exposure period.

`Area` The area code.

`VehPower` The power of the car (ordered categorical).

`VehAge` The vehicle age, in years.

`DrivAge` The driver age, in years (in France, people can drive a car at 18).

`BonusMalus` Bonus/malus, between 50 and 350: <100 means bonus, >100 means malus in France.

`VehBrand` The car brand (unknown categories).

`VehGas` The car gas, Diesel or regular.

`Density` The density of inhabitants (number of inhabitants per km2) in the city the driver of the car lives in.

`Region` The policy regions in France (based on a standard French classification).

`freMTPL2sev` contains 2 columns:

`IDpol` The occurence date (used to link with the contract dataset).

`ClaimAmount` The cost of the claim, seen as at a recent date.

Source

Unknown private insurer.

Examples

```
# (1) load of data
#
data(freMTPLfreq)
dim(freMTPLfreq)

data(freMTPLsev)
dim(freMTPLsev)


# (2) check
#should be equal
sum(freMTPLsev$PolicyID %in% freMTPLfreq$PolicyID)
sum(freMTPLfreq$ClaimNb)



# (1) load of data
#
data(freMTPL2freq)
dim(freMTPL2freq)

data(freMTPL2sev)
dim(freMTPL2sev)
```

freportfolio *Portfolio Mortality and Disability Tables*

Description

The freprojqxINSEE table has been established on INSEE projection for the period 2007-2060 based a median scenario, cf. Blanpain and Chardon (2010), adjusted and selected for the purpose of the book.

The frefictivetable represents a fictive portfolio of 87,090 individuals that enter in a healthy condition and have been observed between 1996-01-01 and 2007-12-31. The exit (that may occur before December 2007) is either "deceased" or "other".

The freptfpermdis and freptftempdis datasets comes from two portfolio of two French private companies (insurer or institute), respectively for permanent disability insurance and temporary disability insurance.

Usage

```
data(freprojqxINSEE)
data(frefictivetable)
data(freptfpermdis)
data(freptftempdis)
```

Format

freprojqxINSEE is a data frame of 109 columns and 66 rows:

Age The age.

F2007,...,F2060 The 1-year female death probabilities

M2007,...,M2060 The 1-year male death probabilities

frefictivetable is a data frame of 6 columns and 87090 rows:

Id the identification number.

Gender the gender as "factor".

DateOfBirth the date of birth as "Date".

DateIn the entry date as "Date".

DateOut the exit date as "Date".

Status the status at exit : "deceased" (i.e. non-censored observation) or "other" (i.e. censored observation) as "factor".

freptfpermdis is a data frame of 6 columns and 1,048,575 rows:

PolicyID the policy identification number.

BirthDate the date of birth.

Gender the sex: M for male and F for female.

EntryDate the entry date.

ExitDate the exit date.

`ExitStatus` the status at exit: `"deceased"` (i.e. non-censored observation) or `"other"` (i.e. censored observation).

`freptftempdis` is a data frame of 9 columns and 560,725 rows:

`Gender` the sex: `M` for male and `F` for female.

`JobType` the job category: `"employee"`, `"managers, engineers, sales responsibles"`, `"non-manager employee"` `"other 1"`, `"other 2"`, `"other 3"`, `"other 4"`, `"other 5"`, `"technician"`, `"unemployed workers"`.

`UWType` the underwriting type: either `"specific policy in a collective agreement"`, `"specific policy not linked to a collective agreement"`, `"standard policy in a collective agreem` or `"standard policy not linked to a collective agreement"`.

`JobStopType` the reason for disability: `"illness"`, `"work accident"`, `"pregnancy"` (for women only).

`Birthdate` the date of birth.

`OccurDate` the date of occurence.

`EntryDate` the entry date.

`ExitDate` the exit date.

`JobComebackType` the status at exit: `"recovered"` (i.e. non-censored observation: the person goes back to work), `"disabled"` (i.e. non-censored observation: the person is permanently disabled) or `"on-going"` (i.e. censored observation).

Source

For `freprojqxINSEE`, Blanpain and Chardon (2010).

For `frefictivetable`, Chapter 9 of *Computational Actuarial Science with R*, Ed. Arthur Charpentier, Chapman and Hall/CRC The R Series, 2014.

For `freptfpermdis`, `freptftempdis`, RessourcesActuarielles

References

Blanpain, N. and Chardon, O. (2010). *Projections de populations 2007-2060 pour la France metropolitaine: methode et principaux resultats*. Serie des Documents de Travail de la direction des statistiques Demographiques et Sociales F1008, INSEE.

Examples

```
# (1) load of data
#
data(freprojqxINSEE)
data(frefictivetable)

head(freprojqxINSEE)
head(frefictivetable)

## Not run:
data(freptfpermdis)
data(freptftempdis)


head(freptfpermdis)
head(freptftempdis)
```

```
## End(Not run)
```

`hurricanehist` *Hurricane history: Per Storm Maximum Wind Speeds (North Atlantic)*

Description

The dataset consists of 2010 observations for all tropical cyclones in the NHC best track record over the period 1899-2006. Each observation contains per cyclone maximum wind speeds and other relevant information.

Usage

```
data(hurricanehist)
```

Format

`hurricanehist` contains 7 columns:

`Year` The Year.

`Region` The region among `"Basin"`, `"East Florida"`, `"Gulf"`, `"US"`.

`Windmax` The maximum windspeed in knot (1kt = 0.51 m/s).

`NAO` the North Atlantic Oscillation (NAO) index as an indicator of storm steering.

`SOI` the Southern Oscillation Index (SOI) as an indicator of El Nino-Southern Oscillation.

`SST` the Atlantic sea-surface temperature (SST) as an indicator of cyclone energy.

`SSTmda` the SST mda.

Source

See http://myweb.fsu.edu/jelsner/Data.html.

References

Dataset used in Jagger and Elsner (2008), *Modelling tropical cyclone intensity with quantile regression*, International Journal of Climatology 29, 1351 - 1361.

Examples

```
# (1) load of data
#
data(hurricanehist)
dim(hurricanehist)

# (2) box plot
#
boxplot(Windmax ~ Year, data=hurricanehist,
ylim=c(35,175), subset=Year > 1939)
```

ICB *Insurance Company Benchmark*

Description

This data set used in the CoIL 2000 Challenge contains information on customers of an insurance company. The data consists of 86 variables and includes product usage data and socio-demographic data derived from zip area codes.

The data was collected to answer the following question: Can you predict who would be interested in buying a caravan insurance policy and give an explanation why?

Usage

```
data(ICB1)
data(ICB2)
```

Format

`ICB1` (resp. `ICB2`) is a data frame of 86 columns (resp. 85) and 5,822 rows (resp. 4,000). Each record consists of 86 (resp 85) variables, containing sociodemographic data (variables 1-43) and product ownership (variables 44-86). The sociodemographic data is derived from zip codes. All customers living in areas with the same zip code have the same sociodemographic attributes. Variable 86 (Purchase) indicates whether the customer purchased a caravan insurance policy. As `ICB2` does not have the 86th column, `ICB1` should be used for training purposes and `ICB2` for testing purposes.

Columns are detailed below

`MOSTYPE` Customer Subtype see L0

`MAANTHUI` Number of houses 1 - 10

`MGEMOMV` Avg size household 1 - 6

`MGEMLEEF` Avg age see L1

`MOSHOOFD` Customer main type see L2

`MGODRK` Roman catholic see L3

`MGODPR` Protestant ...

`MGODOV` Other religion

`MGODGE` No religion

`MRELGE` Married

`MRELSA` Living together

`MRELOV` Other relation

`MFALLEEN` Singles

`MFGEKIND` Household without children

`MFWEKIND` Household with children

`MOPLHOOG` High level education

`MOPLMIDD` Medium level education

`MOPLLAAG` Lower level education

`MBERHOOG` High status
`MBERZELF` Entrepreneur
`MBERBOER` Farmer
`MBERMIDD` Middle management
`MBERARBG` Skilled labourers
`MBERARBO` Unskilled labourers
`MSKA` Social class A
`MSKB1` Social class B1
`MSKB2` Social class B2
`MSKC` Social class C
`MSKD` Social class D
`MHHUUR` Rented house
`MHKOOP` Home owners
`MAUT1` 1 car
`MAUT2` 2 cars
`MAUT0` No car
`MZFONDS` National Health Service
`MZPART` Private health insurance
`MINKM30` Income < 30.000
`MINK3045` Income 30-45.000
`MINK4575` Income 45-75.000
`MINK7512` Income 75-122.000
`MINK123M` Income >123.000
`MINKGEM` Average income
`MKOOPKLA` Purchasing power class
`PWAPART` Contribution private third party insurance see L4
`PWABEDR` Contribution third party insurance (firms) ...
`PWALAND` Contribution third party insurane (agriculture)
`PPERSAUT` Contribution car policies
`PBESAUT` Contribution delivery van policies
`PMOTSCO` Contribution motorcycle/scooter policies
`PVRAAUT` Contribution lorry policies
`PAANHANG` Contribution trailer policies
`PTRACTOR` Contribution tractor policies
`PWERKT` Contribution agricultural machines policies
`PBROM` Contribution moped policies
`PLEVEN` Contribution life insurances
`PPERSONG` Contribution private accident insurance policies
`PGEZONG` Contribution family accidents insurance policies
`PWAOREG` Contribution disability insurance policies

PBRAND Contribution fire policies

PZEILPL Contribution surfboard policies

PPLEZIER Contribution boat policies

PFIETS Contribution bicycle policies

PINBOED Contribution property insurance policies

PBYSTAND Contribution social security insurance policies

AWAPART Number of private third party insurance 1 - 12

AWABEDR Number of third party insurance (firms) ...

AWALAND Number of third party insurane (agriculture)

APERSAUT Number of car policies

ABESAUT Number of delivery van policies

AMOTSCO Number of motorcycle/scooter policies

AVRAAUT Number of lorry policies

AAANHANG Number of trailer policies

ATRACTOR Number of tractor policies

AWERKT Number of agricultural machines policies

ABROM Number of moped policies

ALEVEN Number of life insurances

APERSONG Number of private accident insurance policies

AGEZONG Number of family accidents insurance policies

AWAOREG Number of disability insurance policies

ABRAND Number of fire policies

AZEILPL Number of surfboard policies

APLEZIER Number of boat policies

AFIETS Number of bicycle policies

AINBOED Number of property insurance policies

ABYSTAND Number of social security insurance policies

CARAVAN Number of mobile home policies 0 - 1

L0 information: 1 High Income, expensive child, 2 Very Important Provincials, 3 High status seniors, 4 Affluent senior apartments, 5 Mixed seniors, 6 Career and childcare, 7 Dinki s (double income no kids), 8 Middle class families, 9 Modern, complete families, 10 Stable family, 11 Family starters, 12 Affluent young families, 13 Young all american family, 14 Junior cosmopolitan, 15 Senior cosmopolitans, 16 Students in apartments, 17 Fresh masters in the city, 18 Single youth, 19 Suburban youth, 20 Etnically diverse, 21 Young urban have-nots, 22 Mixed apartment dwellers, 23 Young and rising, 24 Young, low educated , 25 Young seniors in the city, 26 Own home elderly, 27 Seniors in apartments, 28 Residential elderly, 29 Porchless seniors: no front yard, 30 Religious elderly singles, 31 Low income catholics, 32 Mixed seniors, 33 Lower class large families, 34 Large family, employed child, 35 Village families, 36 Couples with teens (Married with children), 37 Mixed small town dwellers, 38 Traditional families, 39 Large religous families, 40 Large family farms, 41 Mixed rurals.

L1 information: 1 20-30 years, 2 30-40 years, 3 40-50 years, 4 50-60 years, 5 60-70 years, 6 70-80 years.

L2 information: 1 Successful hedonists, 2 Driven Growers, 3 Average Family, 4 Career Loners, 5 Living well, 6 Cruising Seniors, 7 Retired and Religeous, 8 Family with grown ups, 9 Conservative families, 10 Farmers.

L3 information: 0 0%, 1 1 - 10%, 2 11 - 23%, 3 24 - 36%, 4 37 - 49%, 5 50 - 62%, 6 63 - 75%, 7 76 - 88%.

L4 information: 0 0, 1 1 - 49, 2 50 - 99, 3 100 - 199, 4 200 - 499, 5 500 - 999, 6 1000 - 4999, 7 5000 - 9999, 8 10.000 - 19.999, 9 20.000 - Inf.

Source

Data is (c) Sentient Machine Research 2000

This dataset is owned and supplied by the Dutch datamining company Sentient Machine Research, and is based on real world business data. You are allowed to use this dataset and accompanying information for NON commercial research and education purposes only. It is explicitly NOT allowed to use this dataset for commercial education or demonstration purposes.

http://kdd.ics.uci.edu/databases/tic/tic.data.html.

References

P. van der Putten and M. van Someren (eds) . CoIL Challenge 2000: The Insurance Company Case. Published by Sentient Machine Research, Amsterdam. Also a Leiden Institute of Advanced Computer Science Technical Report 2000-09. June 22, 2000.

See Also

http://kdd.ics.uci.edu/databases/tic/tic.html

There is a special website for this benchmark at http://www.liacs.nl/~putten/library/cc2000/. On this website, you can find an online report featuring 29 papers written by participants in the CoIL Challenge 2000 and further background information.

Examples

```
# (1) load of data
#
data(ICB1)
dim(ICB1)
head(ICB1)

summary(ICB1)

data(ICB2)
```

itamtplcost *Italian MTPL cost*

Description

This dataset contains large losses (in excess of 500 Keuro) of an Italian Motor-TPL company since 1997.

Usage

```
data(itamtplcost)
```

Format

`itamtplcost` is a data frame of 2 columns and 457 rows:

`Date` Date of loss (accident date).

`UltimateCost` Ultimate cost trended to 2013 and developed to ultimate losses.

Source

Unknown private insurer.

Examples

```
# (1) load of data
#
data(itamtplcost)
```

linearmodelfactor *A simulated with linear model factor*

Description

A simulated with linear model factor

Usage

```
data(linearmodelfactor)
```

Format

The variables for `linearmodelfactor` are

`X` A numeric.

`Y` A numeric.

`Z` A factor.

Examples

```
# (1) load of data
#
data(linearmodelfactor)


head(linearmodelfactor)
```

`lossalae` *General Liability Claims*

Description

The `lossalae` is a data frame of 1500 rows and 2 columns containing 1,500 general liability claims randomly chosen from late settlement lags and were provided by Insurance Services Office, Inc. Each claim consists of an indemnity payment (the loss, X1) and an allocated loss adjustment expense (ALAE). ALAE are types of insurance company expenses that are specifically attributable to the settlement of individual claims such as lawyers' fees and claims investigation expenses. The dataset also has an attribute called `capped`, which gives the row names of the indemnity payments that were capped at their policy limit. This dataset comes from the `evd` package.

The `lossalaefull` is a data frame of 1500 rows and 4 columns containing additional information compared to `lossalae`: the limit of the policy is available.

Usage

```
data(lossalae)
data(lossalaefull)
```

Format

`lossalae` contains two columns:

`Loss` A numeric vector containing the indemnity payments (USD).

`ALAE` A numeric vector containing the allocated loss adjustment expenses (USD).

`lossalaefull` contains four columns:

`Loss` A numeric vector containing the indemnity payments (USD).

`ALAE` A numeric vector containing the allocated loss adjustment expenses (USD).

`Limit` A numeric vector containing the policy limit (USD).

`Censored` A binary indicating that the payments are capped to their policy limit (USD).

Source

Frees, E. W. and Valdez, E. A. (1998) Understanding relationships using copulas. *North American Actuarial Journal*, **2**, 1–15.

http://lstat.kuleuven.be/Wiley/

References

Klugman, S. A. and Parsa, R. (1999) Fitting bivariate loss distributions with copulas. *Insurance: Mathematics and Economics*, **24**, 139–148.

Beirlant, J., Goegebeur, Y., Segers, J. and Teugels, J. L. (2004) *Statistics of Extremes: Theory and Applications.*, Chichester, England: John Wiley and Sons.

Cebrian, A.C., Denuit, M. and Lambert, P. (2003). *Analysis of bivariate tail dependence using extreme value copulas: An application to the SOA medical large claims database*, Belgian Actuarial Bulletin, Vol. 3, No. 1.

Examples

```
# (1) load of data
#
data(lossalae)
data(lossalaefull)

# (2) plot of data
#
plot(lossalae$ALAE, lossalae$Loss, log="xy", pch=19)
```

`norauto` *Norwegian fire insurance dataset*

Description

This dataset comprises 183,999 observations of automobile insurance policies losses over a one-year period.

Usage

```
data(norauto)
```

Format

`norauto` contains 7 columns (each row is a policy):

`Male` 1 if the policyholder is a male, 0 otherwise.

`Young` 1 if the policyholder age is below 26 years, 0 otherwise.

`DistLimit` The distance limit as stated in the insurance contract: `"8000 km"`, `"12000 km"`, `"16000 km"`, `"20000 km"`, `"25000-30000 km"`, `"no limit"`.

`GeoRegion` Density of the geographical region (from heaviest to lightest): `"High+"`, `"High-"`, `"Medium+"`, `"Medium-"`, `"Low+"`, `"Low-"`.

`Expo` Exposure as a fraction of year.

`ClaimAmount` 0 or the average claim amount if `NbClaim > 0`.

`NbClaim` The claim number.

Source

Unknown Norwegian insurer.

Downloaded from University of Oslo: http://www.uio.no/studier/emner/matnat/math/STK4520/h05/undervisningsmateriale/

Examples

```
# (1) load of data
#
data(norauto)
summary(norauto)
```

Norberg *Norberg's credibility dataset*

Description

This univariate dataset was self-made by Norberg (1979) for pointing out the relevancy of credibility. It contains hypothetic records of binary claim of an insurance portfolio with 20 policies.

Usage

```
data(Norberg)
```

Format

`Norberg` contains 20 columns and 10 rows. Rows are the 10 years of experience, while columns are the 20 policies in the portfolio.

Source

Public.

References

Dataset used in Ragnar Norberg (1979), *The credibility approach to experience rating*, Scandinavian Actuarial Journal, 181-221.

Examples

```
# (1) load of data
#
data(Norberg)

# (2) plot and description of data
#
matplot(0:9, apply(Norberg, 2, cumsum)/(1:10), type="l",
ylim=c(0, 1), main="Claim experience")
```

norfire *Norwegian fire insurance dataset*

Description

This dataset comprises 9181 fire losses over the period 1972 to 1992.

Usage

```
data(norfire)
```

Format

`norfire` contains three columns:

`Year` The year of claim occurence.

`Loss` The total loss amount in thousands of Norwegian Krone (NKR).

`Loss2012` The total loss amount in thousands of 2012 Norwegian Krone.

Source

http://lstat.kuleuven.be/Wiley/

References

Dataset used in Beirlant, Teugels and Vynckier (1996), *Practical Analysis of Extreme Values*, Leuven University Press.

and in Beirlant, Matthys and Diercks (2001), *Heavy-tailed distributions and rating*, ASTIN Bulletin, Vol. 31, Issue 1.

Examples

```
# (1) load of data
#
data(norfire)

# (2) plot and description of data
#

boxplot(Loss ~ Year, data= norfire, log="y", xlab="Year",
ylab="Claim size", main="Norwegian fire dataset")
```

nortritpl8800 *Australian liabilty insurance triangles*

Description

Dataset nortritpl8800 contains claim triangles from a Norwegian non-life insurer between 1988 and 2000 for bodily injuries. nortritpl8800 is a list of 5 elements : a triangle of claim counts by the sum of reporting and valuation delay, a triangle of claim payments by the sum of reporting and valuation delay, a triangle of reported incurred claims by the sum of reporting and valuation delay, a triangle of claim payments by valuation delay, a triangle of reported incurred claims by valuation delay. Values are cumulated amounts.

Usage

```
#1st Line of Business
data(nortritpl8800)
```

Format

nortritpl8800$countbyrepdel, nortritpl8800$paidbyrepdel, nortritpl8800$incurbyrepdel
contain the insurance triangles by reporting+valuation delay. nortritpl8800$paidbydel, nortritpl8800$incurbydel
contains the insurance triangles by valuation delay.

References

W. Neuhaus (2004), *On the Estimation of Outstanding Claims*, Australian Actuarial Journal, 10, 485-518.

Examples

```
# (1) load of data
#


#1st Line of Business
data(nortritpl8800)
```

nzcathist *New Zealand catastrophe historic*

Description

Historical disaster statistics in Zealand from 1968 to 2014.

Usage

```
data(nzcathist)
```

Format

`nzcathist` is a data frame of 9 columns:

`Year` a numeric for the Year.

`Quarter` a numeric for the quarter of the year.

`Date` a character string for the date.

`FirstDay` a `Date` object for the first day of natural catastrophe.

`Event` a character string describing the event.

`Type` a factor describing the event type among the list: `"Cyclone"`, `"Earthquake"`, `"Flood"`, `"Flood, Storm"`, `"Hailstorm"`, `"Other"`, `"Power outage"`, `"Storm"`, `"Tornado"`, `"Weather"`.

`Location` a character string describing the location.

`OriginalCost` Original cost in million of Australian dollars (NZD).

`NormCost2011` Normed cost in million of 2011 New Zealand dollars (NZD).

`NormCost2014` Normed cost in million of 2014 New Zealand dollars (NZD).

Source

http://www.icnz.org.nz/statistics-data/cost-of-disaster-events-in-new-zealand/

Examples

```
# (1) load of data
#
data(nzcathist)

# (2) plot of data
#
plot(ecdf(nzcathist$NormCost2014))
```

PnCdemand *Property and casualty insurance demand*

Description

The PnCdemand contains indicators of the demand for property and liability insurance in terms of national economic and risk aversion characteristics. There are 22 countries over 7 years between 1987-1993.

Usage

```
data(PnCdemand)
```

Format

PnCdemand contains 22 columns:

"Name" A character for the country name.

"Country" A numeric for the country identifier.

"Time" A numeric for the time identifier.

"GNPCAP" A numeric for the Gross national product, in US dollars per capita..

"NewMEAS" A numeric for the new measure of wealth produced by the World Bank. It is a composite measure that includes human resources, produced or manufactured assets and natural resources. This variable is time-invariant. It is wealth per capita, in thousands of US dollars.

"RiskAversion" A numeric for the risk aversion, which is proxied by level of education. This is measured by the enrollment ratio of third-level education, that is, the ratio of total enrollment in third-level education institutions to the total population age 20 to 24. Education at the third level is provided by different types of institutions, including universities, teacher-training institutions and technical institutes.

"Protect" A numeric for the protective measures may reduce competition and thus raise prices. Trade barriers are proxied by the insurance market share of foreign firms. Specifically, this is the market share of branches or agencies of foreign undertakings in total domestic non-life insurance.

"PopDens" A numeric for the population density, the average number of people living within a square kilometer.

"Urban" A numeric for the urbanization. The percentage of people living in urban areas.

"LegalSyst" A numeric for the legal system. This is an indicator variable that is equal to one if the country has a common law system and is zero otherwise (statutory law system). This variable is time-invariant.

"CPI" A numeric for the Consumer Price Index, as a percentage.

"Auto" Automobile premium density, computed as total direct gross automobile insurance premiums divided by the country's population. It includes damage or loss to land vehicles as well as liability arising out of the use of motor vehicles. The measure is in US dollars per capita.

"Transport" Transport premium density. Transport insurance includes railway loss, aircraft loss and liability and ship loss and liability.

"Freight" Freight premium density. It includes all damage to or loss of goods in transit or baggage.

`"FireProp"` Fire and other property damage premium density. It includes damage or loss of property due to fire, explosion, storm, other natural forces, nuclear energy and land subsidence as well as other damage to property.

`"PecLoss"` Pecuniary loss premium density. It includes credit loss, surety loss and other miscellaneous financial losses.

`"GenLiab"` General liability premium density. It includes all liability other than motor vehicle, aircraft and ship liability.

`"AccSick"` Accident and sickness premium density.

`"OtherNL"` Other non-life premium density. It includes legal expenses, assistance and other miscellaneous insurance.

`"MRATE"` Motor vehicle ownership per capita.

`"NumAcc"` ?

`"Population"` Total population number.

Source

FreesBook-LPD

References

Browne, M. J., Chung, J. and Frees, E. W. (2000). *International property-liability insurance consumption*. Journal of Risk and Insurance, 73-90.

Frees, E. W. (2004). *Longitudinal and panel data: analysis and applications in the social sciences*. Cambridge University Press.

Examples

```
# (1) load of data
#
data(PnCdemand)
```

`sgautonb` *Singapore Automobile claim count dataset*

Description

This dataset contains automobile injury claim number collected in 1993 in Singapore by the General Insurance Association of Singapore. Records contains individuals characteristics in addition to claim counts.

Usage

```
data(sgautonb)
```

Format

sgautonb is a data frame of 8 columns and 1,340 rows:

SexInsured Gender of insured, including male (M), female(F) and unspecified (U).

Female Numeric: 1 if female, 0 otherwise.

VehicleType The type of vehicle being insured, such as automobile (A), truck (T), and motorcycle (M).

PC Numeric: 1 if private vehicle, 0 otherwise.

Clm_Count Number of claims during the year.

Exp_weights Exposure weight or the fraction of the year that the policy is in effect.

LNWEIGHT Logarithm of exposure weight.

NCD No Claims Discount. This is based ont he previous accident record of the policyholder. The higher the discount, the better is the prior accident record.

AgeCat The age of the policyholder, in years grouped into seven categories. 0-6 indicate age groups 21 and younger, 22-25, 26-35, 36-45, 46-55, 56-65, 66 and over, respectively.

VAgeCat The age of the vehicle, in years, grouped into seven categories. 0-6 indicate groups 0, 1, 2, 3-5, 6-10, 11-15, 16 and older, respectively.

AutoAge0 Numeric: 1 if private vehicle and VAgeCat = 0, 0 otherwise.

AutoAge1 Numeric: 1 if private vehicle and VAgeCat = 1, 0 otherwise.

AutoAge2 Numeric: 1 if private vehicle and VAgeCat = 2, 0 otherwise.

AutoAge Numeric: 1 if Private vehicle and VAgeCat = 0, 1 or 2, 0 otherwise.

VAgecat1 VAgeCat with categories 0, 1, and 2 combined.

Source

FreesBook-RMAFA

References

Frees (2010), *Regression modelling with actuarial and financial applications*, Cambridge University Press.

Frees and Valdez (2008), *Hierarchical Insurance Claims Modeling*, Journal of the American Statistical Association (103), 1457-1469.

Examples

```
# (1) load of data
#
data(sgautonb)
dim(sgautonb)
head(sgautonb)
```

`sgtriangles` *Singapore general liability triangles*

Description

`sgautoprop9701` is a data report incremental payments from a portfolio of automobile policies for a Singapore property and casualty (general) insurer for years 1997-2001. Payments are for third party property damage from comprehensive insurance policies. All payments have been deflated using a Singaporean consumer price index, so they are in constant dollars.

`sgautoBI9301` contains payments from a portfolio of automobile policies for a Singapore property and casualty (general) insurer for years 1993-2001. Payments, deflated for inflation, are for third party injury from comprehensive insurance policies.

Usage

```
data(sgautoprop9701)
data(sgautoBI9301)
```

Format

`sgautoprop9701` and `sgautoBI9301` are two matrices containing insurance triangles.

Source

Freesbook-RMAFA

References

Frees, E.W. (2010), *Regression modelling with actuarial and financial applications*, Cambridge University Press.

Frees, E.W., and E. Valdez (2008). *Hierarchical insurance claims modeling*, Journal of the American Statistical Association 103, 1457-69.

Examples

```
# (1) load of data
#
data(sgautoprop9701)
data(sgautoBI9301)
```

SOAGMI *SOA Group Medical Insurance claim dataset*

Description

The dataset was collected by SOA for a group medical insurance and contains records of all the claim amounts exceeding 25,000 USD over the period 1991 and is available at http://www.soa.org. There is no truncation due to maximum benefits.

Usage

```
data(SOAGMI)
```

Format

SOAGMI contains two columns and 371 rows:

Year The year of claim occurence.

Loss The loss amount in euros (EUR).

Source

http://lstat.kuleuven.be/Wiley/

References

Dataset used in Beirlant, Dierckx, Goegebeur and Matthys (2004), *Statistics of Extremes*, Wiley

in Grazier and G'Sell (1997), *Group Medical Insurance Large Claims Database and Collection*, SOA Monograph M-HB97-1, Society of Actuaries, Schaumburg.

and in Cebrian, Denuit and Lambert (2003), *Analysis of bivariate tail dependence using extreme value copulas: An application to the SOA medical large claims database*, Belgian Actuarial Bulletin, Vol.3, Issue 1.

Examples

```
# (1) load of data
#
data(SOAGMI)
```

spacedata *Space dataset*

Description

This dataset contains 1,698 observations of satelites between 1956 and 2013 where the study focuses failure and success once the satelite has reached its targeted orbit. Failures during the launching step or the testing step are not considered.

Usage

```
data(spacedata)
```

Format

`spacedata` is a data frame of 16 columns and 1,698 rows:

`Event` A character string describing the launch: always "LAUNCH: Satellite launched successfully".

`EventDate` The date of the launch.

`MissionType` A character string describing the mission goals.

`InitOrbit` A character string for the satelite orbit, see details.

`OrbitRange` A character string summarizing the satelite orbit.

`Position` A character for the position.

`ContractLife` The contractual life (in years).

`Sector` A character string: either "CIVIL" or "MILITARY".

`IsCommercial` When civil usage, 1 indicates private (commercial), 0 public (institution).

`Mass` Mass of satellite (Kg).

`RetireDate` Date of retirement, if any.

`TotalFailDate` Date of total failure, if any, see details.

`PartialFailDate` Date of partial failure, if any, see details.

`AnyFailDate` Date of first failure, in any.

`OperLifeTime` Life Length of the satelite (in years) when operating successfully.

`Censored` Indicator for censoring.

Details

The satelite orbit is an acronym given by

`EO` Elliptical Orbit.

`G` Geostationary.

`GTO` Geostationary Transfert Orbit.

`HEL` Heliocentric Orbit.

`HEO` Highly Elliptical Orbit.

`LEO` Low Earth Orbit.

`MEO` Medium Earth Orbit.

`PEO` Polar Elliptical Orbit.

`PO` Polar Orbit.

`SSO` Sun-Synchronous Orbit

Some details on earth orbit are given below:

LEO Low Earth orbits (LEO) are defined to be orbits with an average altitude that is less than 2,000 km. An important subset of LEO is the sun-synchronous orbit (SSO). These are circular orbits with an altitude between 500 km and 1200 km that provide an orbital period that result in passes over a point on the Earth's surface at the same time of day, a fixed number of days apart. This is ideal for Earth observation missions. LEO has predominantly been used by civil and military agencies for Earth observation, scientific missions, manned missions and intelligence or spy satellites.

MEO Medium Earth orbits (MEO) are defined to be orbits with an average altitude in the range of 5,000 to 20,000 km. The U.S. military were the first to exploit this orbit with the Global Positioning Satellites (GPS). The numerous satellites in the constellation appear to move slowly across the sky of an observer and several satellites are always visible at any point on the Earth's surface. A similar orbit is used by the Russia's equivalent Glonass system and the European Galileo.

GEO The Geostationary Earth Orbit GEO type orbit features an altitude of approximately 36,000 km. The matched orbital period means that the satellite will appear to be nearly stationary in the sky of an observer, allowing for simplified earth communications and a global coverage. The main use of this type of orbit has been for the telecommunications industry, point-to-point, mobile and direct broadcast. A significant secondary user has been for Earth observation, especially meteorological but also military missile launch and nuclear explosion detection satellites. Commercial use of space satellites has tended to concentrate on the GEO orbit with the market predominantly developing in the late 1970s and throughout the 1980s and 1990s. Total demand for launches to GEO again increased to 1997, mainly due to commercial interests, before a sharp decline in demand into the early 2000s.

Generally, a difference is made between partial losses and total losses with the following definitions:

Total Loss - Constructive Total Loss: (1) Total Loss means physical destruction of the spacecraft, no separation from the launch vehicle or injection in a useless orbit, loss of control of the spacecraft. (2) Constructive Total Loss means a partial loss where the loss ratio is equal or above 75 percent, assimilated to a Total Loss.

Partial Loss: loss of performance impacting the spacecraft intended mission, reduction of useful lifetime, permanently intermittent mission based on a predetermined loss formula.

Source

Data based on two actuarial memoirs and partially modified to fit package standards.

References

Guelou, S. (2013). *Risques spatiaux: modelisation de la fiabilite des satellites en orbite.*, EURo Institut d'Actuariat master thesis, University of Brest, France.

Gauche, J.F. (2012). *Space risks.*, Centre d'Etudes Actuarielles master thesis, Paris, France.

See Also

Castet, J.F. and Saleh, J.H. (2011). *Spacecraft reliability and multi-state failures : a statistical approach*, Wiley.

Castet, J.F., Dubos, G.F and Saleh, J.H. (2011). *Statistical reliability analysis of satellites by mass category : Does spacecraft size matter?*, Acta Astronautica, pages 584-595.

Examples

```
# (1) load of data
#
data(spacedata)
dim(spacedata)
```

`swautoins` *Swedish Motor Insurance dataset*

Description

This dataset contains motor insurance data collected in 1977 in Sweden by the Swedish Committee on the Analysis of Risk Premium. Records contains individuals characteristics in addition to claim counts and severities.

Usage

```
data(swautoins)
```

Format

`swautoins` is a data frame of 7 columns and 2,182 rows:

`Kilometres` Distance driven by a vehicle, grouped into five categories.

`Zone` Graphic zone of a vehicle, grouped into 7 categories.

`Bonus` Driver claim experience, grouped into 7 categories.

`Make` The type of a vehicle

`Insured` The number of policyholder years. A policyholder year is the fraction of the year that the policyholder has a contract with the issuing company.

`Claims` Number of claims.

`Payment` Sum of payments.

Source

FreesBook-RMAFA

References

Frees (2010), *Regression modelling with actuarial and financial applications*, Cambridge University Press.

Hallin and Ingenbleek (1983), *The Swedish automobile portfolio in 1977. A statistical study*, Scandinavian Actuarial Journal, 49-64.

Andrews and Herzberg (1985), *Data. A collection of problems from many fields for the student and research worker*, Springer-Vedag, New York, pp. 4t3-421.

Examples

```
# (1) load of data
#
data(swautoins)
dim(swautoins)
head(swautoins)
```

---

swbusscase *Swedish Buss Insurance dataset*

Description

This data comes from the former Swedish insurance company Wasa, before its 1999 fusion with Laensfoersaekringar Alliance. In Sweden, insurance involves three types of cover: TPL (third party liability), partial casco and hull. TPL covers any bodily injuries plus property damages caused to others in a traffic accident. Partial casco (may not be used in all countries) covers theft but also some other causes of loss such as fire. Hull covers damage on the policyholder's own vehicle. Note that The TPL insurance is mandatory, while the others are optional. The three types of cover are often sold in a package as a comprehensive insurance, but they are usually priced separately. This dataset contains information relative to partial casco only for buss in the commercial lines. Transportation companies own one or more buses which are insured for a shorter or longer period. It contains aggregated data on 670 companies that were policyholders at Wasa insurance company during the years 1990-1998.

Usage

```
data(swbusscase)
```

Format

`swbusscase` is a data frame of 7 columns and 1,542 rows:

`IDpol` The policy ID, recoded for confidentiality reasons.

`Area` The type of area.

`BusAgeClass` The bus age class with 5 unknown categories.

`ObsNb` The number of observations for the company in a given tariff cell based on area and age class. There may be more than one observation per record, since each renewal is counted as a new observation.

`ClaimNb` The number of claims.

`AggClaim` The sum of claim payments.

`Exposure` The number of policy years.

Source

OhlsonBook

References

E. Ohlsson and B. Johansson (2010), *Non-Life Insurance Pricing with Generalized Linear Models*, Springer.

Examples

```
# (1) load of data
#
data(swbusscase)
dim(swbusscase)
head(swbusscase)
```

`swmotorcycle` *Swedish Motorcycle Insurance dataset*

Description

This data comes from the former Swedish insurance company Wasa, before its 1999 fusion with Laensfoersaekringar Alliance. In Sweden, insurance involves three types of cover: TPL (third party liability), partial casco and hull. TPL covers any bodily injuries plus property damages caused to others in a traffic accident. Partial casco (may not be used in all countries) covers theft but also some other causes of loss such as fire. Hull covers damage on the policyholder's own vehicle. Note that The TPL insurance is mandatory, while the others are optional. The three types of cover are often sold in a package as a comprehensive insurance, but they are usually priced separately. This dataset contains information relative to partial casco only for motorcycles. It contains aggregated data on all insurance policies and claims during 1994-1998.

Usage

```
data(swmotorcycle)
```

Format

`swmotorcycle` is a data frame of 9 columns and 64,548 rows:

`OwnerAge` The owner age.

`Gender` The gender.

`Area` The type of area.

`RiskClass` The motorcycle class, a classification by the so called EV ratio, defined as (Engine power in kW x 100) / (Vehicle weight in kg + 75), rounded to the nearest lower integer. The 75 kg represent the average driver weight. The EV ratios are divided into seven classes.

`VehAge` The Vehicle age, between 0 and 99.

`BonusClass` The bonusclass,taking values from 1 to 7. A new driver starts with bonus class 1; for each claim-free year the bonus class is increased by 1. After the first claim the bonus is decreased by 2; the driver can not return to class 7 with less than 6 consecutive claim free years.

`Exposure` The number of policy years.

`ClaimNb` The number of claims.

`ClaimAmount` The sum of claim payments.

Source

OhlsonBook

References

E. Ohlsson and B. Johansson (2010), *Non-Life Insurance Pricing with Generalized Linear Models*, Springer.

Examples

```
# (1) load of data
#
data(swmotorcycle)
dim(swmotorcycle)
head(swmotorcycle)
```

`swtriangles` *Switzerland general liability triangles*

Description

`swtri1auto` is a named list of two triangles : the incurred (cumulative) amounts and the paid (cumulative) amounts.

Usage

```
data(swtri1auto)
```

Format

`swtriangles` is a named list of two matrices, respectively for incurred and paid amounts.

References

Dahms, R. (2008), *A Loss Reserving Method for Incomplete Claim Data*, Bulletin of the Swiss Association of Actuaries, pp. 127-148.

Dahms, R., Merz, M., Wuethrich, M.V. (2009), *Claims development result for combined claims incurred and claims paid data*. Bulletin Francais d'Actuariat 9 (18), 5-39.

Merz, M., and M. V. Wuethrich (2010), *Paid-Incurred Chain Claims Reserving Method*, Insurance: Mathematics and Economics 46, 2010, pp. 568-579.

Merz, M., and M. V. Wuethrich (2013), *Estimation of Tail Development Factors in the Paid-Incurred Chain Reserving Method*, Variance 71, pp. 61-73.

Examples

```
# (1) load of data
#
data(swtri1auto)
```

`tplclaimnumber` *TPL claim number dataset*

Description

The univariate dataset was collected in the French motor market and comprise 90270 one-year policies for which the claim number is recorded.

Usage

```
data(tplclaimnumber)
```

Format

`tplclaimnumber` contains three columns:

`policy.id` The policy identification number.

`claim.number` The claim number.

`driver.age` The driver age (given in the insurance contract).

Examples

```
# (1) load of data
#
data(tplclaimnumber)

# (2) plot and description of data
#
table(tplclaimnumber$claim.number)
```

ukaggclaim *UK Car Insurance Claims for 1975*

Description

The data give the average claims for damage to the owner's car for privately owned and comprehensively insured vehicles in Britain in 1975. Averages are given in pounds sterling adjusted for inflation. The datasets contains 128 observations.

Usage

```
data(ukaggclaim)
```

Format

`ukaggclaim` contains 5 columns:

`OwnerAge` Policy-holder's age in years, categorized into 8 levels.

`Model` Type of car, in 4 groups.

`CarAge` Vehicle age in years, categorized into 4 levels.

`NClaims` Number of claims.

`AveCost` Average cost of each claim in pounds.

Source

The original dataset was provided by Baxter et al. (1980), then used in McCullagh and Nelder (1989). It is also available at http://www.statsci.org/data/general/carinsuk.html.

References

Baxter, L. A., Coutts, S. M., and Ross, G. A. F. (1980). *Applications of linear models in motor insurance*. In Proceedings of the 21st International Congress of Actuaries, Zurich, Society of Actuaries, pages 11-29.

McCullagh, P., and Nelder, J. A. (1989). *Generalized linear models*. Chapman and Hall, London.

Examples

```
# (1) load of data
#
data(ukaggclaim)
dim(ukaggclaim)

# (2) summary
#
sapply(1:5, function(i) summary(ukaggclaim[,i]))
```

ukautocoll *UK Automobile Collision Claims*

Description

The data give the average claims and claim counts for insured vehicles in UK. Averages are given in pounds sterling adjusted for inflation. The datasets contains 32 observations.

Usage

```
data(ukautocoll)
```

Format

`ukautocoll` contains 5 columns:

`Age` Policy-holder's age in years, categorized into 8 levels.

`Model` Type of car, in 4 groups.

`CarAge` Vehicle age in years, categorized into 4 levels.

`NClaims` Number of claims.

`AveCost` Average cost of each claim in pounds.

Source

The original dataset was provided by Baxter et al. (1980), then used in McCullagh and Nelder (1989) and Mildenhall (1999) It is also available at http://www.statsci.org/data/general/carinsuk.html.

References

Baxter, L. A., Coutts, S. M., and Ross, G. A. F. (1980). *Applications of linear models in motor insurance*. In Proceedings of the 21st International Congress of Actuaries, Zurich, Society of Actuaries, pages 11-29.

McCullagh, P., and Nelder, J. A. (1989). *Generalized linear models*. Chapman and Hall, London.

Mildenhall, S. J. (1999). *A systematic relationship between minimum bias and generalized linear models*. Casualty Actuarial Society Proceedings 86, 393-487, Casualty Actuarial Society. Arlington, Virginia.

Examples

```
# (1) load of data
#
data(ukautocoll)
dim(ukautocoll)

# (2) summary
#
sapply(1:NCOL(ukautocoll), function(i) summary(ukautocoll[,i]))
```

usautoBI *Automobile bodily injury claim dataset*

Description

This dataset contains automobile injury claims collected in 2002 by the Insurance Research Council (part of AICPCU and IIA). There are 1,340 records with demographic information, in addition to the claim amount.

Usage

```
data(usautoBI)
```

Format

usautoBI is a data frame of 8 columns and 1,340 rows:

CASENUM Case number to identify the claim.

ATTORNEY Whether the claimant is represented by an attorney: 1 is yes.

CLMSEX Claimant's gender: M for male and F for female.

MARITAL claimant's marital status : 1 if married, 2 if single, 3 if widowed, and 4 if divorced/separated.

CLMINSUR Whether or not the driver of the claimant's vehicle was uninsured: 1 if yes, 2 if no, and 3 if not applicable.

SEATBELT Whether or not the claimant was wearing a seatbelt/child restraint: 1 if yes, 2 if no, and 3 if not applicable.

CLMAGE Claimant's age.

LOSS The claimant's total economic loss (in thousands of USD).

Source

FreesBook-RMAFA

References

Frees (2010), *Regression modelling with actuarial and financial applications*, Cambridge University Press.

Examples

```
# (1) load of data
#
data(usautoBI)
dim(usautoBI)
head(usautoBI)
```

`usautotriangles` *US Automobile triangles*

Description

`usautotri9504` comes from Wacek (2007) and represent industry aggregates for private passenger auto liability/medical coverages. This dataset contains cumulative payments between 1995 and 2004 in millions of dollars. Amounts are based on insurance company annual statements from Schedule P (Part 3B). The elements of the triangle represent cumulative net payments, including defense and cost containment expenses.

Usage

```
data(usautotri9504)
```

Format

`usautotri9504` is a matrix containing insurance triangles.

Source

FreesBook-RMAFA

References

Frees (2010), *Regression modelling with actuarial and financial applications*, Cambridge University Press.

Wacek, M.G. (2007). *The path of the ultimate loss ratio estimate*, Variance 1, no. 2, 173-92.

Examples

```
# (1) load of data
#
data(usautotri9504)
```

usexpense *US expense dataset*

Description

This dataset is originally from the National Association of Insurance Commissioners and was examined by Frees (2011). This dataset contains financial statements based on 2005 annual reports for all the property and casualty insurance companies in United States. The annual reports are financial statements that use statutory accounting principles.

Usage

```
data(usexpense)
```

Format

`usexpense` is a data frame of 15 columns and 384 rows:

`CompanyName` Name of the company.

`Group` Indicates if the company is affiliated.

`Mutual` Indicates if the company is a mutual company.

`Stock` Indicates if the company is a stock company.

`RBC` Risk-Based Capital.

`Expenses` Total expenses incurred, in millions of dollars.

`StaffWage` Annual average wage of the insurer's administrative staff, in thousands of dollars.

`AgentWage` Annual average wage of the insurance agent, in thousands of dollars.

`LongLoss` Losses incurred for long tail lines, in millions of dollars.

`ShortLoss` Losses incurred for short tail lines, in millions of dollars.

`GWPpersonal` Gross written premium for personal lines, in millions of dollars.

`GWPcommercial` Gross written premium for commercial lines, in millions of dollars.

`Assets` Net admitted assets, in millions of dollars.

`Cash` Cash and invested assets, in millions of dollars.

`LiqRatio` The ratio of the liquid assets to the current liabilities level.

Source

FreesBook-RMAFA

References

Frees, E.W. (2011). *Regression Modeling with Actuarial and Financial Applications*, Cambridge University Press.

Examples

```
# (1) load of data
#
data(usexpense)
```

---

usGLtriangles *US general liability triangles*

Description

usreGL8190 comes from the 1991 edition of the Historical Loss Development Study published by the Reinsurance Association of American (page 91). This dataset has been used by Mack (1994) and by England and Verrall (2002). These data are from automatic facultative reinsurance business in general liability (excluding asbestos and environmental) coverages for years 1981-1990. Under a facultative basis, each risk is underwritten by the reinsurer on its own merits.

usreGL8700 comes from the 2001 edition of the Historical Loss. This dataset has been used by Braun (2004). These data are from reinsurance business in general liability coverages for years 1987-2000.

ustri1fire is a list of two triangles for fire insurance (one for incurred amounts and the other for paid amounts) from Quard and Mack (2008).

ustri2GL is a list of three triangles for three line-of-business: commercial automobile businesses, homeowners, workers' compensation from Kirschner, Kerley and Isaacs (2002). These are cumulative paid amounts in thousands of dollars.

Usage

```
data(usreGL8700)
data(usreGL8190)
data(ustri1fire)
data(ustri2GL)
```

Format

usreGL8700 and usreGL8190 are two matrices containing insurance triangles. ustri1fire, ustri2GL are named lists.

Source

FreesBook-RMAFA

References

Braun, C. (2004), *The prediction error of the chain ladder method applied to correlated run-off triangles*, ASTIN Bulletin 34, no. 2, 399-423.

England, P.D., and R.J. Verrall (2002), *Stochastic claims reserving in general insurance*, British Actuarial Journal 8, 443-544.

Frees, E.W. (2010), *Regression modelling with actuarial and financial applications*, Cambridge University Press.

Mack, T. (1994), *Measuring the variability of chain-ladder reserve estimates*, Casualty Actuarial Society, Spring Forum, Arlington, Virginia.

Quard and Mack (2008), *Munich Chain Ladder: a reserving method that reduces the gap between IBNR projections based on paid losses and IBNR projections based on incurred losses*, Variance, Volume 2, Issue 2.

Kirschner, G.S., Kerley C. and Isaacs B. (2002), *Two approaches to calculating correlated reserves indicators across multiple lines of business*, CAS forum fall.

Examples

```
# (1) load of data
#
data(usreGL8700)
data(usreGL8190)

data(ustri1fire)
data(ustri2GL)
```

`ushurricane` *Normalized Hurricane Damages*

Description

Normalized Hurricane Damages in the United States: 1900-2005 used in Pielke et al. (2008). Originally, the data are stored in an Excel file with 4 worksheets. Damages are normalized according two approaches : (1) the methodology used by Pielke and Landsea (1998), adjusting for inflation, wealth, and population updated to 2005, called PL05; and (2) the methodology used by Collins and Lowe (2001), adjusting for inflation, wealth, and housing units updated to 2005, called CL05.

Usage

```
data(ushustormloss)
data(ushuannualloss)
data(ushuinflation)
data(ushupopulation)
```

Format

`ushustormloss` is a data frame of 7 columns and 207 rows:

`Year` Year of the Hurricane.

`Hurricane.Description` Description of the Hurricane.

`State` States damaged by the Hurricane.

`Category` Category of the Hurricane.

`Base.Economic.Damage` Economic damages (original USD).

`Normalized.PL05` Normalized PL05 damages (2005 USD).

`Normalized.CL05` Normalized CL05 damages (2005 USD).

`ushuannualloss` is a data frame of 2 columns and 106 rows:

`Year` Year.

`Normalized.PL05` Total year Normalized damages (2005 USD).

`ushuinflation` is a data frame of 9 columns and 106 rows:

`Year` Year.

`Implicit.Price.Deflator` Implicit price deflator.

`Inflation.Multiplier` Inflation multiplier.

`Wealth` Wealth.

`Real.Wealth.2005.Base` Real wealth (2005 base).

`Real.Wealth.Per.Capita` Real wealth per capita.

`Real.Wealth.Per.Capita.Multiplier` Real wealth per capita multiplier.

`Real.Wealth.Per.Housing.Unit` Real wealth per housing unit.

`Real.Wealth.Per.Housing.Unit.Multiplier` Real wealth per housing multiplier.

`ushupopulation` is a data frame of 12 columns and 217 rows:

`Storm.ID` Storm ID.

`Storm.Year` Year of the Storm.

`Storm.Name` Name of the Storm.

`County.Original.Population` Original population in counties affected by storm.

`County.2005.Population` 2005 population in counties affected by storm.

`County.Population.Multiplier` County population multiplier.

`County.Original.Housing.Units` Original housing units in counties affected by storm.

`County.2005.Housing.Units` 2005 housing units in counties affected by storm.

`Housing.Units.Multiplier` Housing units multiplier.

`Year` Year

`US.Population` Total US population.

`US.Housing.Units` Total US housing units.

Source

http://sciencepolicy.colorado.edu/publications/special/normalized_hurricane_damages.html

References

Dataset used in Pielke, Gratz, Landsea, Collins, Saunders, and Musulin (2008), *Normalized Hurricane Damages in the United States: 1900-2005*, Natural Hazards Review, Volume 9, Issue 1, pp. 29-42. http://sciencepolicy.colorado.edu/admin/publication_files/resource-2476-2008.02.pdf

Examples

```
# (1) load of data
#
data(ushustormloss)
```

---

ushustormloss4980 *Normalized Hurricane Damages in US between 1949 and 1980*

Description

Normalized Hurricane Damages in the United States due to single hurricanes. They applied to the period from 1949 and 1980 and are adjusted for inflation. Originally, the dataset was compiled by the American Insurance Association and is also reported in Beirlant, Teugels and Vynckier (1996).

Usage

```
data(ushustormloss4980)
```

Format

`ushustormloss4980` is a data frame of 7 columns and 207 rows:

`NormLoss80` Normalized damages (million of 1980 USD).

References

Dataset used in Beirlant, Teugels and Vynckier (1996), *Practical Analysis of Extreme Values*, Leuven University Press.

Examples

```
# (1) load of data
#
data(ushustormloss4980)
```

`usmassBI` *Massachusetts Automobile bodily injury claim datasets*

Description

The dataset `usmassBI` contains automobile bodily injury claims collected in 2001 in Massachusetts, and studied in Frees (2010) and Rempala and Derrig (2005). There are 348 records with demographic information, in addition to the claim amount. Claims that are closed by year end are excluded. Potential fraudulent claims are from provider=A.

The dataset `usmassBI2` contains automobile bodily injury claims collected between 1993 and 1998 in Massachusetts, and studied in Frees and Wang (2005). This is a sample of 29 Massachusetts towns described in Frees (2003). Claim amounts have been rescaled to adjust for the effects of inflation: all claims are in 1991 dollars, using the Consumer Price Index (CPI) for the rescaling factor.

Usage

```
data(usmassBI)
data(usmassBI2)
```

Format

`usmassBI` is a data frame of 8 columns and 1,340 rows:

`claims` Claim amount for bodily insurance coverage (in millions of USD).

`provider` Health care provider is either `"A"` or `"Other"`.

`providerA` Binary variable indicating the presence of `"Other"` provider.

`logclaims` Logarithm of claim amount.

`usmassBI2` is a data frame of 5 columns and 174 rows:

`TOWNCODE` The index of Massachusetts towns.

`YEAR` The calendar year of the observation.

`AC` Average claims per unit of exposure.

`PCI` Per-capita income of the town.

`PPSM` Population per square mile of the town.

Source

FreesBook-RMAFA

References

Frees, E.W. (2003), *Multivariate Credibility for Aggregate Loss Models*, North American Actuarial Journal 7(1), 13-37.

Frees, E.W. (2010), *Regression modelling with actuarial and financial applications*, Cambridge University Press.

Frees, E.W. and Wang, P. (2005), *Credibility using copulas*, North American Actuarial Journal, 9(2), 31-48.

Rempala, G.A., and R.A. Derrig (2005), *Modeling hidden exposures in claim severity via the EM algorithm*, North American Actuarial Journal 9(2), 108-128.

Examples

```
# (1) load of data
#
data(usmassBI)
dim(usmassBI)
head(usmassBI)


# (1) load of data
#
data(usmassBI2)
dim(usmassBI2)
head(usmassBI2)

# summary tables
sapply(levels(usmassBI2$TOWNCODE), function(x) summary(subset(usmassBI2, TOWNCODE == x)$AC))
sapply(unique(usmassBI2$YEAR), function(x) summary(subset(usmassBI2, YEAR == x)$AC))

#plot average claims
plot(AC~YEAR, data=usmassBI2)
for(i in usmassBI2$TOWNCODE) lines(AC~YEAR, data=subset(usmassBI2, TOWNCODE== i), col=i)
```

`usmedclaim` *US Medical claim incremental triangles*

Description

This dataset comes from Gamage et al. (2007) and contains medical-care payements by month between January 2001 and December 2003. Payments for medical-care coverage come from policies with no deductible or coinsurance. For a given month and a development year, payments are aggregated among members but are cumulated over development year. The payments exclude prescription drugs that typically have a shorter payment pattern than other medical claims.

Usage

```
data(usmedclaim)
```

Format

`usmedclaim` is a matrix containing two columns (with members count and month) and the insurance triangle.

Source

FreesBook-RMAFA

References

Frees (2010), *Regression modelling with actuarial and financial applications*, Cambridge University Press.

Gamage, J., Linfield, J., Ostaszewski, K. and S. Siegel (2007). *Statistical methods for health actuaries - IBNR estimates: An introduction*, Society of Actuaries Working Paper, Schaumburg, Illinois.

Examples

```
# (1) load of data
#
data(usmedclaim)
head(usmedclaim, 10)


# (2) graph of data
#
matplot(t(as.matrix(usmedclaim[,-(1:2)])), type="b", main="Payment by accident month",
    xlab="Month", ylab="Amount (USD)")
```

---

usprivautoclaim *US Private Auto Claims*

Description

This dataset contains claim amounts for private motor insurance from a US property and casualty insurer. Claims that were not closed by the year end are excluded. A risk classification is available and is based on driver and vehicle characteristics.

Usage

```
data(usprivautoclaim)
```

Format

`usprivautoclaim` contains 5 columns:

`STATE` State in US.

`CLASS` Risk category.

`GENDER` Gender.

`AGE` Driver age.

`PAID` Claim amount.

Source

FreesBook-RMAFA

References

Frees (2010), *Regression modelling with actuarial and financial applications*, Cambridge University Press.

Hallin and Ingenbleek (1983), *The Swedish automobile portfolio in 1977. A statistical study*, Scandinavian Actuarial Journal, 49-64.

Andrews and Herzberg (1985), *Data. A collection of problems from many fields for the student and research worker*, Springer-Vedag, New York, pp. 4t3-421.

Examples

```
# (1) load of data
#
data(usprivautoclaim)
dim(usprivautoclaim)
```

---

usquakeLR *California earthquake loss ratios*

Description

Loss ratios for earthquake insurance in California between 1971 and 1994.

Usage

```
data(usquakeLR)
```

Format

`usquakeLR` is a data frame of 2 columns and 24 rows:

`Year` Year of the earthquake.

`LossRatio` Loss ratio.

References

Dataset used in Jaffee and Russell (1996), *Catastrophe Insurance, Capital Markets and Uninsurable Risks*, Philadelphia: Financial Institutions Center, The Wharton School, p. 96-112.

and

in Embrechts, Resnick and Samorodnitsky (1999). *Extreme Value Theory as a Risk Management Tool*, North American Actuarial Journal, Volume 3, Number 2.

Examples

```
# (1) load of data
#
data(usquakeLR)

# (2) plot log scale
#
plot(usquakeLR$Year, usquakeLR$LossRatio+1e-3,
ylim=c(1e-3, 1e4), log="y", ylab="Loss Ratio", xlab="Year")
```

---

ustermlife *US Term Life insurance*

Description

This dataset comes from Survey of Consumer Finances (SCF), a nationally representative sample that contains extensive information on assets, liabilities, income, and demographic characteristics of those sampled (potential U.S. customers). It contains a random sample of 500 households with positive incomes that were interviewed in the 2004 survey. For term life insurance, the quantity of insurance is measured by the policy face, the amount that the company will pay in the event of the death of the named insured. Characteristics include annual income, the number of years of education of the survey respondent and the number of household members.

Usage

```
data(ustermlife)
```

Format

`ustermlife` is a data frame of 15 columns and 384 rows:

`Gender` Gender of the survey respondent.

`Age` Age of the survey respondent.

`MarStat` Marital status of the survey respondent: 1 if married, 2 if living with partner, and 0 otherwise.

`Education` Number of years of education of the survey respondent.

`Ethnicity` Ethnicity.

`SmarStat` Marital status of the respondent's spouse.

`Sgender` Gender of the respondent's spouse.

`Sage` Age of the respondent's spouse.

`Seducation` Education of the respondent's spouse.

`NumHH` Number of household members.

`Income` Annual income of the family.

`TotIncome` Total income.

`Charity` Charitable contributions.

`Face` Amount that the company will pay in the event of the death of the named insured.

`FaceCVLifePol` Face amount of life insurance policy with a cash value.

`CashCVLifePol` Cash value of life insurance policy with a cash value.

`BorrowCVLifePol` Amount borrowed on life insurance policy with a cash value.

`NetValue` Net amount at risk on life insurance policy with a cash value.

Source

FreesBook-RMAFA

References

Frees, E.W. (2011). *Regression Modeling with Actuarial and Financial Applications*, Cambridge University Press.

Examples

```
# (1) load of data
#
data(ustermlife)
```

`uswarrantaggnum` *Warranty Automobile claims*

Description

This dataset contains claims numbers for a sample of 15,775 automobiles that were sold and under warranty for 365 days. Warranties are guarantees of product reliability issued by the manufacturer. The warranty data are for one vehicle system (e.g., brakes or power train) and cover one year with a 12,000 mile limit on coverage.

Usage

```
data(uswarrantaggnum)
```

Format

`uswarrantaggnum` is a data frame of 8 columns and 1,340 rows:

`PolicyNumber` Policy number.

`ClaimNumber` Claim number. 5 is actually 5 and more.

Source

FreesBook-RMAFA

References

Cook, R.J. and J.F. Lawless (2002), *The statistical analysis of recurrent events*, Springer.

Frees (2010), *Regression modelling with actuarial and financial applications*, Cambridge University Press.

Examples

```
# (1) load of data
#
data(uswarrantaggnum)
uswarrantaggnum
```

`usworkcomp` *US workers compensation dataset*

Description

This dataset is originally from the National Council on Compensation Insurance and was examined by Klugman (1992), Frees et al. (2001) and Frees (2011). This database contains records of losses due to permanent or partial disability claims for workers compensation insurance in US. For each claim amount, the payroll is available as a measure of exposure units. A total of 847 data points is available coming from the observation of 121 risk classes over 7 years.

Usage

```
data(usworkcomp)
```

Format

`usworkcomp` is a data frame of 4 columns and 847 rows:

`CL` Occupation class identifier, 1-124.

`YR` Year identifier, 1-7.

`PR` Payroll, a measure of exposure to loss, in dollars.

`LOSS` Losses related to permanent partial disability, in dollars.

Source

FreesBook-RMAFA

References

Klugman, Stuart A. (1992). *Bayesian Statistics in Actuarial Science*, Kluwer, Boston.

Frees, E.W. and Young, V.R. and Luo, Y. (2001), *Case studies using panel data models*, North American Actuarial Journal, 5, 24-42.

Frees, E.W. (2011). *Regression Modeling with Actuarial and Financial Applications*, Cambridge University Press.

Examples

```
# (1) load of data
#
data(usworkcomp)


# Table 3 of Fres et al. (2001)
# (in million USD)

t(sapply(unique(usworkcomp$YR),
function(y) summary( subset(usworkcomp, YR == y)[,"PR"] / 10^6 )))
```

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