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# A Novel Two-way cross-tab Machine Learning Approach for predicting Life Insurance using Bivariate Exploratory Analysis

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### Abstract



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##### Abstract:

Life Insurance prediction is the main objective of the research: to evaluate a person's life insurance using a machine learning model. In day-to-day life human life becomes hectic and the life span of everyone gets reduced due to pandemic situations, unavoidable accidents and historical impacts, etc. Even though the security and saving beneficiaries are there in life insurance, risk factors are also associated with it. Machine learning techniques propose a risk reduction avoidance and prediction of financial scams to save customer's lives when individual customers claim their own experience in risk factors by sharing their own credentials. The analysis is made by logistic regression based on the probability of categorical data such as identity proof, Aadhar proof, PAN number, and so on as attribute value. Using the novel Two-way cross-tab method the relationships based on attribute value matrix value are generated to find the customer who has no mutual identifier to take the life insurance cash and summarize the prediction using the bivariate exploratory flow of graph. By seeing the difference in the relationship, the threats and risk full factors can be reduced in accuracy compared to existing machine learning models.

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☰ **Contents**

**I. Introduction**

The task of each access from customers has always made some decision for choosing the right and convenient needs for their expectation [1]. Prediction in life insurance to avoid risk is becoming an important challenge in daily life. Even experts are understanding the procedure of insurance and reading their policies are not initiating 0% riskless possibilities. Prediction models are the main focus on data analysis and future predicting methodologies. Statistical analysis is always a better way of understanding the data variations. Artificial intelligence takes a high lead using Machine learning since the applications all are related to various ML based terms [2]. As there are many views for prediction such as the weather forecast prediction, market price prediction even pandemic situation from covid 19 also takes it roles using machine learning techniques. Even the activities from [27] social media such as communication applications, Facebook, Twitter etc. are benefited using the Machine learning resources. There are various broad views that are covered by machine learning techniques such as robotics, classification of various data such as supervised, unsupervised as well as reinforcement data [3].

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