

Package ‘cccm’

May 8, 2026

Type Package

Title Crossed Classification Credibility Model

Version 0.1.0

Date 2022-05-05

Maintainer Muhlis Ozdemir <muhlisozdemir@gazi.edu.tr>

Description Calculates the credit debt for the next period based on the available data using the cross-classification credibility model.

License GPL-3

Encoding UTF-8

LazyData true

Imports dplyr, rlang

RoxygenNote 7.1.2

NeedsCompilation no

Author Muhlis Ozdemir [aut, cre] (ORCID:
<<https://orcid.org/0000-0002-4921-8209>>),
Seda Tugce Altan [aut, ctb] (ORCID:
<<https://orcid.org/0000-0003-0431-5256>>),
Meral Ebegil [aut, ctb, ths] (ORCID:
<<https://orcid.org/0000-0003-4798-3422>>)

Depends R (>= 3.5.0)

Repository CRAN

Date/Publication 2022-05-30 09:00:02 UTC

Contents

calculate_generalMean	2
calculate_group_averages_matrix	3
calculate_obs_and_group_weights	4
calculate_varianceComponents	5
calculate_variance_and_std	6
calculate_weights_of_obs_matrix	7

cccm	8
col_diff_matrix_with_vector	8
control_data	9
debt	9
div_matrix_cols_with_vector	10
div_matrix_rows_with_vector	10
estimate_credibility	11
mult_matrix_cols_with_vector	12
row_diff_matrix_with_vector	12
save_names	13
set_data	13

Index	15
--------------	-----------

calculate_generalMean *General Mean*

Description

General Mean

Usage

```
calculate_generalMean(
  raw_data,
  categorical_columns,
  weights_column,
  debt_column
)
```

Arguments

raw_data a data set of credibility.
categorical_columns categorical column of data set.
weights_column weights column of data set.
debt_column credit dept column of data set.

Value

general mean

Examples

```
raw_data <- debt  
  
categorical_columns <- c(1,2)  
  
weights_column <- 3  
  
debt_column <- 4  
  
calculate_generalMean(raw_data, categorical_columns, weights_column, debt_column)
```

```
calculate_group_averages_matrix  
      Group Averages Matrix
```

Description

Group Averages Matrix

Usage

```
calculate_group_averages_matrix(  
  raw_data,  
  categorical_columns,  
  weights_column,  
  debt_column  
)
```

Arguments

raw_data a data set of credibility.
categorical_columns categorical column of data set.
weights_column weights column of data set.
debt_column credit dept column of data set.

Value

group averages matrix

Examples

```
raw_data <- debt  
  
categorical_columns <- c(1,2)  
  
weights_column <- 3
```

```
debt_column <- 4  
calculate_group_averages_matrix(raw_data, categorical_columns, weights_column, debt_column)
```

```
calculate_obs_and_group_weights  
    Repeats of observations
```

Description

Repeats of observations

Usage

```
calculate_obs_and_group_weights(  
  raw_data,  
  categorical_columns,  
  weights_column,  
  debt_column  
)
```

Arguments

`raw_data` a data set of credibility.
`categorical_columns` categorical column of data set.
`weights_column` weights column of data set.
`debt_column` credit dept column of data set.

Value

This function returns categorical group sizes.

Examples

```
raw_data <- debt  
categorical_columns <- c(1,2)  
weights_column <- 3  
debt_column <- 4  
calculate_obs_and_group_weights(raw_data, categorical_columns, weights_column, debt_column)
```

calculate_varianceComponents
Variance Components

Description

Variance Components

Usage

```
calculate_varianceComponents(  
  raw_data,  
  categorical_columns,  
  weights_column,  
  debt_column  
)
```

Arguments

`raw_data` a data set of credibility.
`categorical_columns` categorical column of data set.
`weights_column` weights column of data set.
`debt_column` credit dept column of data set.

Value

variance components

Examples

```
raw_data <- debt  
categorical_columns <- c(1,2)  
weights_column <- 3  
debt_column <- 4  
calculate_varianceComponents(raw_data, categorical_columns, weights_column, debt_column)
```

`calculate_variance_and_std`*Variance and Standard Deviation*

Description

Variance and Standard Deviation

Usage

```
calculate_variance_and_std(  
  raw_data,  
  categorical_columns,  
  weights_column,  
  debt_column  
)
```

Arguments

`raw_data` a data set of credibility.
`categorical_columns` categorical column of data set.
`weights_column` weights column of data set.
`debt_column` credit dept column of data set.

Value

variance and sd.

Examples

```
raw_data <- debt  
categorical_columns <- c(1,2)  
weights_column <- 3  
debt_column <- 4  
calculate_variance_and_std(raw_data, categorical_columns, weights_column, debt_column)
```

calculate_weights_of_obs_matrix
Weights of observation matrix

Description

Weights of observation matrix

Usage

```
calculate_weights_of_obs_matrix(  
  raw_data,  
  categorical_columns,  
  weights_column,  
  debt_column  
)
```

Arguments

raw_data a data set of credibility.
categorical_columns categorical column of data set.
weights_column weights column of data set.
debt_column credit dept column of data set.

Value

Weights of observation matrix.

Examples

```
raw_data <- debt  
categorical_columns <- c(1,2)  
weights_column <- 3  
debt_column <- 4  
calculate_weights_of_obs_matrix(raw_data, categorical_columns, weights_column, debt_column)
```

`cccm`*Crossed Classification Credibility Model.*

Description

Estimation of premium credibility for Crossed Classification Credibility Model. In this model an insurance portfolio is subdivided by two qualitative risk factors, modeled in symmetrical way. Especially this model presents an alternative way when data is not classifiable in a hierarchical manner and to determine main effects of both risk factors. Also this model more useful to calculate co-effect both risk factors. Dannenburg et al., (1995, ISBN:90-802117-3-7)

Author(s)

Muhlis Ozdemir <muhlisozdemir@gazi.edu.tr> Seda Tugce Altan <stugce.altan@gazi.edu.tr>
Meral Ebegil <mdemirel@gazi.edu.tr>

Examples

```
raw_data <- debt
categorical_columns = c(1,2)
weights_column = 3
debt_column = 4
calculate_generalMean(raw_data, categorical_columns, weights_column, debt_column)
calculate_variance_and_std(raw_data, categorical_columns, weights_column, debt_column)
calculate_group_averages_matrix(raw_data, categorical_columns, weights_column, debt_column)
calculate_weights_of_obs_matrix(raw_data, categorical_columns, weights_column, debt_column)
calculate_varianceComponents(raw_data, categorical_columns, weights_column, debt_column)
estimate_credibility(raw_data, categorical_columns, weights_column, debt_column)
```

`col_diff_matrix_with_vector`*Column Wise Matrix Diff*

Description

This function returns of the column wise difference between the m matrix and the vector v

Usage

```
col_diff_matrix_with_vector(m, vec)
```

Arguments

m is a matrix
vec is a vector

Value

This function returns a num matrix.

control_data	<i>Data checker</i>
--------------	---------------------

Description

Throws an error message if at least 2 features is not in categorical format.

Usage

```
control_data(x)
```

Arguments

x a dataset.

Value

This function checks whether dataset has at least 2 features in categorical format.

debt	<i>Debt Data</i>
------	------------------

Description

A real data which published by Turkey Banking Regulation and Supervisory Board <<https://www.bddk.org.tr/BultenAylik/en>>

Usage

```
debt
```

Format

A data frame of 106 rows and 4 columns

bank categorical data of bank type. Bank type includes four subcategory such as State Banks, Deposit Banks, Foreign Banks and Privately Owned Deposit Banks

loan categorical data of dept type. Loan type includes three subcategory such as non-performing vehicle, home, and consumer loan.

weights Numeric values of weights

debt Numeric values of debt

div_matrix_cols_with_vector

Column Wise Matrix Division

Description

This function returns of the column wise division of the m matrix and the vector v.

Usage

```
div_matrix_cols_with_vector(m, vec)
```

Arguments

m is a matrix

vec is a vector

Value

This function returns a num matrix.

div_matrix_rows_with_vector

Row Wise Matrix Division

Description

This function returns of the row wise division of the m matrix and the vector v.

Usage

```
div_matrix_rows_with_vector(m, vec)
```

Arguments

m is a matrix
vec is a vector

Value

This function returns a num matrix.

estimate_credibility *The Credibility Premium Estimates*

Description

The Credibility Premium Estimates

Usage

```
estimate_credibility(  
  raw_data,  
  categorical_columns,  
  weights_column,  
  debt_column  
)
```

Arguments

raw_data a data set of credibility.
categorical_columns categorical column of data set.
weights_column weights column of data set.
debt_column credit dept column of data set.

Value

returns premium estimation of credibility.

Examples

```
raw_data <- debt  
  
categorical_columns <- c(1,2)  
  
weights_column <- 3  
  
debt_column <- 4  
  
estimate_credibility(raw_data, categorical_columns, weights_column, debt_column)
```

`mult_matrix_cols_with_vector`*Column Wise Matrix Multiplication*

Description

This function returns of the column wise multiplication of the m matrix and the vector v.

Usage

```
mult_matrix_cols_with_vector(m, vec)
```

Arguments

m	is a matrix
vec	is a vector

Value

This function returns a num matrix.

`row_diff_matrix_with_vector`*Row Wise Matrix Diff*

Description

This function returns of the row wise difference between the m matrix and the vector v

Usage

```
row_diff_matrix_with_vector(m, vec)
```

Arguments

m	is a matrix
vec	is a vector

Value

This function returns a num matrix.

save_names	<i>Get names</i>
------------	------------------

Description

Get names

Usage

```
save_names(raw_data, categorical_columns)
```

Arguments

raw_data a data set of credibility.
 categorical_columns categorical column of data set.

Value

returns categorical variables' unique values and column names of data set.

Examples

```
raw_data <- debt
categorical_columns <- c(1,2)
save_names(raw_data, categorical_columns)
```

set_data	<i>Data prep</i>
----------	------------------

Description

Data prep

Usage

```
set_data(raw_data, categorical_columns, weights_column, debt_column)
```

Arguments

raw_data a data set of credibility.
 categorical_columns categorical column of data set.
 weights_column weights column of data set.
 debt_column credit debt column of data set.

Value

This function returns a tibble as `prepared_data` by using `raw_data`. Adds new columns to raw data as `weighted_obs`, `group_average_weights`, `variance_column`.

Examples

```
raw_data <- debt  
  
categorical_columns <- c(1,2)  
  
weights_column <- 3  
  
debt_column <- 4  
  
prepared_data <- set_data(raw_data, categorical_columns, weights_column, debt_column)
```

Index

* datasets

- debt, [9](#)

- calculate_generalMean, [2](#)
- calculate_group_averages_matrix, [3](#)
- calculate_obs_and_group_weights, [4](#)
- calculate_variance_and_std, [6](#)
- calculate_varianceComponents, [5](#)
- calculate_weights_of_obs_matrix, [7](#)
- cccm, [8](#)
- cccm-package (cccm), [8](#)
- col_diff_matrix_with_vector, [8](#)
- control_data, [9](#)

- debt, [9](#)
- div_matrix_cols_with_vector, [10](#)
- div_matrix_rows_with_vector, [10](#)

- estimate_credibility, [11](#)

- mult_matrix_cols_with_vector, [12](#)

- row_diff_matrix_with_vector, [12](#)

- save_names, [13](#)
- set_data, [13](#)