Attachment A

Loss Model Variable List

ALLSTATE INSURANCE GROUP
PRIVATE PASSENGER AUTOMOBILE
COUNTRYWIDE

LOSS MODEL VARIABLE LIST

The following variable list applies to the loss generalized linear model based on 2008-2011 exposure years (2009-2011 for PIP). This applies to the following CGR tables:

POLICY CLASS	COVERAGE INFORMATION
• Youngest age on policy	Bodily injury limit
• Oldest age on policy	Property damage limit
• Number of males on policy	Medical coverage limit
• Number of females on policy	Uninsured motorist limit
• Number of single operators on policy	PIP Plan/Option
• Number of married operators on policy	Collision deductible
• Number of operators on policy	Comprehensive deductible
• Number of vehicles on policy	Vehicle price group symbol
	Comp or Comp-Glass Flag
	Full coverage flags:
	• Presence of PD, Collision and Comprehensive
	• Presence of PD and Collision or Comprehensive
	• Presence of PD and Comprehensive

MERIT	MULTIPOLICY
At fault accidents	Presence of policy type:
• in the last 0-36 months	• Home
• in the last 0-12 months	• Landlord
• in the last 13-36 months	• Condo
Not at fault accidents	• Mobile home
• in the last 0-36 months	• Renter
Comprehensive claims	• Motorcycle
• in the last 0-36 months	• Boat
PIP Claims	• Motor club
• in the last 0-36 months	• Any of the above
UM Claims	• Specialty
• in the last 0-36 months	Total number of other policy types (listed above)
Minor violations	Homeowner flag
• in the last 0-36 months	
Major violations	
• in the last 0-36 months	

VEHICLE CHARACTERISTICS	OTHER POLICY CHARACTERISTICS
• Model year	• Territory
• Age of Car	• Insurance score
• Time Car Owned	• Continuous prior insurance flag
• Make	• Non-Standard flag
• Model of Car	• Channel of bind
• Engine type	• Channel of origin
• Number of doors	• Resident student flag
• Electronic stability control	• Easy pay flag
• Body shell	• Smart student flag
• Turbo flag	• Your choice auto option
• Body style	• Full pay flag
• Vehicle class description	• Prior BI limits
• Engine liters	• Years prior carrier
• Height	• Years at Address (@ New Business)
• Minimum horsepower	• Lapse
• Air bag	• Garaging zip code not equal to mailing zip code flag
• Horsepower to engine liters ratio	• License Verified
• Passenger capacity	
• Drive train	
• Number of cylinders	
• Vehicle size description	
• Width	
• Length	
• Height to weight ratio	
• Specific Output	

Attachment B

Retention Models Variable List

ALLSTATE INSURANCE GROUP
PRIVATE PASSENGER AUTOMOBILE
COUNTRYWIDE

RENEWAL MODEL VARIABLE LIST

The following variable list applies to the renewal generalized linear model based on data between 6/1/2011 – 2/29/2012. This model is used to determine the probability of a policyholder renewing after receiving a renewal letter.

POLICYHOLDER CHARACTERISTICS	POLICY CHARACTERISTICS
• Age of Insured • Youngest Operator Age • Number of Male • Number of Female • Number of Operators • Number of Single • Insurance Score • Full Hit • Ownership Code	• Rental Reinsurance Coverage • Collision Coverage • Number of Trailers • Multiline Discount • Preferred Package Discount • New Car Discount • Early Signing Discount • Your Choice Auto • Number of Times Renewed • Number of Vehicles • Number of Suspended Vehicles
POLICYHOLDER CHARACTERISTICS AT NEW BUSINESS	PREMIUM COMPONENTS
• Years of Prior Insurance • Prior Bodily Injury Limit • Spinoff • Customer Initiated Move • Reinstated Policy • Prior Allstate • Channel of Bind	• Expected Premium Change • First Prior Premium Change • Second Prior Premium Change • Third Prior Premium Change • Payment Method • Easy Pay Discount Indicator • FullPay Discount Indicator • Current Premium • Responsible Payer Discount Indicator • Homeowner Rate Increases
MISCELLANEOUS • State	

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MIDTERM DEFECTION MODEL VARIABLE LIST

The following variable list applies to the midterm defection generalized linear model based on data between 6/1/2011 – 2/29/2012. This model is used to determine the probability of a policyholder defecting during the policy period after renewing onto this rating plan. The combination of this model and the model above creates the overall probability of a policyholder remaining with the company after a full policy period.

POLICYHOLDER CHARACTERISTICS	POLICY CHARACTERISTICS
• Youngest Operator Age • Number of Female • Number of Operators • Number of Married • Ownership Code • Full Hit • Insurance Score	• Collision Coverage • Multiline Discount • Preferred Package Discount • New Car Discount • Number of Vehicles
POLICYHOLDER CHARACTERISTICS AT NEW BUSINESS	PREMIUM COMPONENTS
• Years of Prior Insurance • Prior Bodily Injury Limit • Prior Allstate • Channel of Bind	• Current Premium
MISCELLANEOUS	
• State	