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Data Warehousing Class Project Report

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Assignment #7 Class Project Report

Course Title: Data Warehousing Course Number: ETM 538/638 Instructor: Mike Freiling, Daniel Sagalowicz Term: Winter 2018 Student Name: Gaya Haciane, Chuan Chieh Lu, Rassaniya Lerdphayakkarat, Rudraxi Mitra

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I-Introduction

Data mining is widely described or defined as the discipline of: "making sense of the data". In today's day and age, the rise of ubiquity of information calls for more advanced and developed techniques to mine the data and come up with insights. Data mining finds applications in many different fields and industries: Whether it is in Embryology, Crops, Elections, or Business Marketing...etc. It is not a wild assumption to consider that every organization in the world has some data mining capabilities or its main activity necessitates it and they have some third party organization doing that for them. One particular area where data mining is really important is in the business world. Being able to find patterns in the data can tell whether the business survives for another couple of years or not. It can make the difference between being a fortune 500 company and bankruptcy and everybody who is interested in growth and sustainability knows that. During the whole course, we learned methodology and did assignments for practicing data mining and data warehousing. In this class project, we try to put to practice as many concepts as those learned in class and apply 3 algorithms from class (1-R, Bayesian, and Instant-based).

II- The Data

The data set that was used for this project was retrieved from IBM Watson Analytics online community platform where other datasets are made available [1]. This is dataset comes from a car insurance company whose name was undisclosed. The data set has **26 attributes and 9134 records.** It has no missing values and the dependent variable is the attribute: **CLV**, standing for *customer lifetime value*. The description of 26 attributes along with their nature (numerical, categorical, answer, question, link) is shown in Appendix A.

Definition: Customer lifetime value is a marketing concept that refers to the amount of money that will be made from a customer over its lifetime as a company customer. In its calculation the analyst should be mindful of the **Cost of Customer Acquisition** (**CAC**), periodic profit made from this customer over a certain period of time and the duration this customer will still be a customer of the company. **CLV** is popular concept in Banks, insurance companies (cars, health...etc.) and virtually any business.

III- The Need for the project

1. Key Business Objectives

The Key business objectives of this project is to increase the *Customer Lifetime Value* (*CLV*) of customers of a car insurance company. The objective will be met by analyzing the different attributes and how they impact the **CLV**. The project insights will serve in designing predictive analytical methods that will help the business owner tell whether a prospective customer will have a high lifetime value or not and based on that have our client act on some aspects to either keep the CLV high or take action to increase it.

2. Key business questions

1. Who are the customers that have the higher customer lifetime value? This can be categorized by (gender, location, age, income, vehicle type, employment...etc).

- 2. What type of insurance generates the most value by claims?
- 3. Which vehicles type and size has the most claim amount?
- 4. What policy type is more profitable?
- 5. What channel has is the most conversion rate?
- 6. Who are the customers that have the highest risk of recurring claims? (categorize them by education)
- 7. What are expiration date of different insurance policies by their coverage type?
- 8. What are coverage type of insurance that have most complains?
- 9. What is the number of complains of a certain policy types ?
- 10. What are the months since last inception and months since last claim for a certain no of policy types?

3. Concepts the Organization is already using to analyze the data

This dataset was made available by IBM Watson analytics for, mostly, academic reasons. The name of insurance company as specified earlier was no disclosed. The tool that is used to analyze the data is **IBM Watson Analytics which** is an advanced data analysis and visualization solution in the cloud and the concepts involved are: Natural language dialogue, Automated predictive analytics, One-click analysis, Smart data discovery, Simplified analysis, Accessible advanced analytics, Self-service dashboards.

IV- Procedure of analysis

1. Key attributes to use

In this project the key attributes to use are: **VehicleClass**, Monthly premium amount called **Premium**, and type of insurance coverage called **Coverage**. We use three different algorithms, but all of three key attributes were used in the 3-different algorithm as well.

2. Any bucketing you plan to use for key attributes

Two attributes (**Customer Lifetime Value and Premium**) that were used in all the analyses were bucketed. The bucketing happened twice. While running the Bayesian Naive algorithm we made the following buckets:

Bucketing#1	Bucketing#2
Customer lifetime value (CLV)Bucket A: $CVL <= \$5,000$ per yearBucket B: $\$5000 < CVL <= \20000 per yearBucket C: $\$20000 < CVL <= \40000 per yearBucket D: $\$40000 < CVL <= \60000 per yearBucket E: $\$60000 < CVL$ per yearMonthly premium buckets (Premium)Low: premium<= \$100	Customer lifetime value (CLV)Bucket A: $CVL \ll \$3,000$ per yearBucket B: $\$3,000 < CVL \ll \$6,000$ per yearBucket C: $\$6,000 < CVL \ll \$12,000$ per yearBucket D: $\$12,000 < CVL \ll \$24,000$ per yearBucket E: $\$24,000 < CVL = \$24,000$ per yearBucket E: $\$24,000 < CVL$ per yearMonthly premium buckets (Premium)Low: premium <= $\$100$ Medium: $\$100 <$ premium <= $\$150$ Mid-high: $\$150 <$ premium <= $\$200$ High: $\$200 <$ premium

The need for bucketing again stems from the fact that the first buckets did not give satisfying answers and therefore needed to be checked out. The results of our analyses that we present here are the ones associated with **Bucketing#2**

3. Algorithms you think are worth trying. (Only in the class are allowed)

Algorithms that are worth trying are: R1, Bayesian Naive, and Instant based classification.

4. Evaluation criteria

Depending on the algorithm, evaluation criteria might change, but the universal: Low error rate, high support and high probability should be the main evaluation criteria. Therefore, a good rule will be one that has a lot of support (big enough sample to study it), has low error and its probability of happenstance is considerable high.

V- Applying the Algorithms

1. 1-R Rule (Bucketing#2)

After getting the new buckets, we used 1-R to find the best rules to predict CLV based on the three attributes as mentioned. We did 1-R in a single condition, two conditions, and three conditions. For the single condition, we did calculate the error as you can see in Appendix B. The two and three conditions R1, we showed the best rules with the support, and accuracy as following. We used count of CLV buckets instead of average the CLV because CLV has huge range of data which will not provide insight data where the majority is from.

From the Pivot table

The best 1-condition rule:

1). if **Premium** = high, then CVL Bucket = D, error = 56.27%

2). if **Coverage** = extended , then CVL Bucket = C, error = 55.22%

3). if **VehicleClass** = Luxury Car , then CVL Bucket = D, error = 54.6%

Note: the errors from 1-condition rule are high because there are five bucket which means it has less percent to have the same result from one condition.

The best 2-condition rule:

 if Coverage = Premium & Premium = high, Then CLV = C (support = 31, confidence = 31/48, accuracy = 64.6%)
if Coverage = Premium & VehicleClass = Luxury SUV, Then CLV = C (support = 17, confidence = 17/26, accuracy = 65.4%)
if Premium = low & VehicleClass = Sports Car, Then CLV = C (support = 8, confidence = 8/12, accuracy = 66.7%)
Note: in finding support and accuracy, for each rule, we found from Pivot table by adding sup-row to show counting of each CLV in each condition.

The best 3-condition rule:

1). if **Coverage** = Premium & **VehicleClass** = Luxury SUV & **SalesChannel** = Agent, Then CLV = C (support = 16, confidence = 16/19, accuracy = 84.2%)

2). if **Premium** = low & **Vehicle Class** = Sports car & **EmploymentStatus** = Employed, Then CLV = C (support = 6, confidence = 6/7, accuracy = 85.7%)

3). if **Coverage** = Premium & **Premium** = high & **SalesChannel** = Agent, Then CLV = C (support = 25, confidence = 25/28, accuracy = 89.3%)

Note: in finding support and accuracy, for each rule, we used the pivot tables form 2-condition and filtered the third condition to find the best rules with high accuracy.

2. Bayesian Naive (Bucketing#2)

The Bayesian model was run to find the value of CLV associated with each combination of values of the attributes (**VehicleClass, Coverage and Premium**) along with returning the probability of accurate decision for each decision.

The full data will be presented in an Excel file that will be attached with this report. Also, it can be found at the Appendix C. Following is an example of one of the best rules that we can come up with by running the Bayes Naive Algorithm.

Vehicle Class	Coverage Type	Premium	Decision	Probability
Luxury Car	Premium	mid-high	D	85.50%
Luxury SUV	Premium	mid-high	D	83.40%
SUV	Premium	mid-high	D	69.60%

Once the Bayes model is set up, The insurance company, whenever faced with a new customer profile, they can pick their data and enter them to the model and then the model will be able to predict with relatively good accuracy in what CLV bucket category this customer will be falling and hence will help the insurance company take action based on that.

3. Instant based Classification (Bucketing#2)

In the instant-based classification method, the second buckets of the data were used. Only three attributes were considered: **VehicleClass, Coverage type, and Premium Amount.** A few instances (records) of those variables were taken to run the algorithm. As seen in class, the Instant-based classification can turn out to be very time-consuming with long running times when you have large amounts of data. The full data will

be presented in an Excel file that will be attached with this report.

The training set is shown in the table below. In interpretation of the results, only 14 out of 72 (20%) possible combinations of the data take on one CLV value without ambiguity. (Shown across).

It is clear from the results that this Algorithm is not adapted for all possible variables. It appears to do well when **Premium** Coverage value is selected. As the table shows.

This Algorithm despite its ability to work very well with the data takes a long running time and performed poorly, and therefore we do not recommend using it to analyze this data with no automatic system.

No.	(Sequence		
1	Two-Door	high	Premium	D
2	Four-Door	high	Premium	D
3	SUV	low	Premium	D
4	SUV	med-high	Extended	В
5	SUV	med-high	Premium	В
6	Luxury Car	low	Premium	D
7	Luxury Car	medium	Extended	2E
8	Luxury Car	medium	Premium	D
9	Luxury Car	med-high	Extended	2E
10	Luxury Car	med-high	Premium	D
11	Luxury Car	high	Extended	2E
12	Luxury Car	high	Premium	D
13	Sport car	low	Premium	E
14	Sport car	medium	Premium	E

The recommendations we can infer from the results to make the algorithm more robust as far as analyzing out insurance company data are the following:

- 1- Experiment with different bucketing schemes.
- 2- Make the training sample a bit bigger. (which could be very time consuming if done manually).

Vehicle	Premium	Coverage	CLV				
Class	Amount			1	1	1	DIST
Two-Door	low	Extended	А	1	1	0	2
Four-Door	low	Basic	А	1	1	1	3
Four-Door	low	Extended	А	1	1	0	2
Four-Door	low	Basic	А	1	1	1	3
SUV	mid-high	Premium	В	1	1	1	3
Four-Door	low	Extended	В	1	1	0	2
Two-Door	low	Extended	В	1	1	0	2
Four-Door	low	Extended	В	1	1	0	2
Two-Door	low	Extended	С	1	1	0	2
SUV	medium	Basic	С	1	1	1	3
Two-Door	low	Basic	С	1	1	1	3
Two-Door	low	Basic	С	1	1	1	3
SUV	medium	Basic	D	1	1	1	3
Luxury Car	high	Premium	D	1	0	1	2
Four-Door	low	Basic	D	1	1	1	3
Luxury SU	high	Extended	D	1	0	0	1
Luxury Car	high	Extended	E	1	0	0	1
Luxury Car	high	Extended	E	1	0	0	1
Luxury SU	high	Extended	E	1	0	0	1
Sports Car	mid-high	Premium	E	0	1	1	2

VI- Conclusion

In this class project, an insurance company data set was analyzed. The team worked on applying all the important algorithms learned in class, and we tried to put to practice all the different concepts and techniques that were seen. The algorithms performed differently, which puts in perspective the idea of using the right algorithms for the the right application. Insights from this class project are summarized in what follows:

a) Insights regarding the methods:

- Algorithms can be application dependent.
- Bucketing can change the results of your analysis and therefore, one has got to be mindful of selecting robust and rational bucketing schemes to ensure the data is not completely skewed.
- Increasing the number of attributes used in an analysis, in most cases (in this project) increases the accuracy of prediction, but one has to be mindful to select just the right number of attributes. Overfitting issues might rise, and that will make the analysis insights basically useless.

b) Insights regarding the results of our application

- Depending on the application, our client can use any algorithm to predict the CLV of prospective customers.
- Ex: 1-R 3-condition can be used to target new customers offering premium coverage, with high monthly premium amount and reach out to them via agent will lead to C-level CLV.
- The algorithms' results can either be used by the insurance company to either improve their **Customer Relationship Management**, or even to acquire new customers.
- Once the models are set up, our client can use them to answer any of the business questions they might have.
- The attributes that our client should focus on should be: VehicleClass, Coverage, Premium amount, and Sales Channel.

VII- References

[1] "SAMPLE DATA: Marketing Customer Value Analysis," *IBM Analytics Communities*, 11-Apr-2015. [Online]. Available: https://www.ibm.com/communities/analytics/watson-analytics-blog/marketing-customer-value-analysis/. [Accessed: 09-Mar-2018].

[2] "IBM Watson Analytics," *IBM Watson Analytics - Overview - United States*, 10-Mar-2018. [Online]. Available: https://www.ibm.com/us-en/marketplace/watson-analytics. [Accessed: 09-Mar-2018].

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VIII- Appendix

Appendix A: The description of 26 attributes

The attributes along with their nature are shown in the following table:

Attribute	Description	Туре	Nature
Customer	Different customers with their own ID	Text and Integer	Link
State	Name of states in which insurance is sold	Text	Answer
Customer Lifetime Value (CLV)	The time period since a particular person has been paying premiums	Currency	Key- Answer
Response	No or yes response to the coverage of insurance type	Text	Answer
Coverage	The coverage type of insurance	Text	Answer
Education	The education of customers buying the insurance	Text	Answer
Effective to Date	The time period until the insurance is active	Date	Answer
Employment Status	The employment status of customer	Text	Answer
Gender	The gender of each customer buying insurance	Text	Answer
Income	The income of customers buying insurance	Currency	Answer
Location Code	The location of each customer	Text	Answer
Marital Status	The marital status of each customer	Text	Answer
Monthly Premium Auto	The insurance premiums paid for each auto	Integer	Answer
Premium	The amount paid for an insurance policy	Text	Answer
Months Since Last Claim	The number of months passed since the insurance is claimed.	Integer	Answer

Months Since Policy Inception	The insurance was first purchased	Integer	Answer
Number of Open Complaints	The number of complaints by each customer	Integer	Answer
Number of Policies	The number of policies sold by each customer	Integer	Answer
Policy Type	Text	Answer	
Policy	Name of policy	Text	Answer
Renew Offer Type	The type of offer	Text	Answer
Sales Channel	The channel through which insurance is sold	Text	Answer
Total Claim Amount	Claimed amount of each policy type of insurance	Currency	Answer
Vehicle Class The class of vehicles being most claimed		Text	Answer
Vehicle Size	The size of vehicles that has auto insurance	Text	Answer

Appendix B: Data and Pivot tables of R1

The training Data:

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11 XF8900 Arizona \$ \$3,277.13 E No Exceeded 4tgb School or Dele 2011/1/13 Disabled M 229 big 219 bigh 25 50 0 2 Personal Anto Personal 12 U2048230C4/citorina \$ \$ 3,750.05 E No Personia Asceleor 2011/2/25 Engloyed F 4307 c Subtran Married 161 mid-high 10 34 0 2 Personal Anto Personal 12 U20320 Coregon \$ 55,277 45 E No Basic Backelor 2011/1/26 Engloyed F 47070 c Subtran Married 283 bigh 33 93 0 2 Personal Anto Personal 15 OC78200 Korgan \$ 55,277 45 E No Basic Backelor 2011/1/26 Engloyed F 47070 c Subtran Married 128 mid-high 3 93 0 2 Personal Anto Personal 16 OC79200 Kevada \$ 5,271 45 E No Basic College 2011/1/26 Engloyed F 77794 4 Ruhan Married 128 mid-high 3 47 1 2 Personal Anto Persona <t< td=""><td>10 EN65835 Arizona</td><td>\$ 58,753.88</td><td>E</td><td>No</td><td>Premium</td><td>Bachelor</td><td>2011/1/6</td><td>Employed</td><td>F</td><td>24964</td><td>Ь</td><td>Suburban</td><td>Married</td><td>185 mid-high</td><td>0</td><td>84</td><td>0</td><td>2 Personal Auto Persona</td></t<>	10 EN65835 Arizona	\$ 58,753.88	E	No	Premium	Bachelor	2011/1/6	Employed	F	24964	Ь	Suburban	Married	185 mid-high	0	84	0	2 Personal Auto Persona
12 0M230CAlformin \$ \$ \$1,65.5 E No Backelor 2011/22 Employed M 61321 d Rural Single 186 mid-kigh 0 30 1 2 Personal Ato Personal 12 023377 (Program \$ \$5,675.94 E No Premin College 2011/20 Employed F 4707 C Suburban Married 283 kigh 33 93 0 2 Personal Ato Personal 15 0708395 Oregon \$ \$5,677.44 E No Basic High School or Bei 2011/1/20 Employed F 47040 c Suburban Married 183 mid-kigh 19 00 0 2 Personal Ato Personal 15 0708395 Oregon \$ \$1,452.5 E No Basic College 2011/1/2 Employed F 44070 a Suburban Married 185 mid-kigh 13 39 2 2 Personal Ato Persona 18 (K19892) Cultorinis \$ \$1,167.07 E No Personis 2 Dill/2/D Employed F 460.50 4 Urban Married 185 mid-kigh 13 39 2 2 Personal Ato Persona 2 Dill/2/D Employed	11 XF89906 Arizona	\$ 58,207.13	E	No	Extended	High School or Belc	2011/1/13	Disabled	М	29295	с	Suburban	Married	219 high	25	50	0	2 Personal Auto Persona
13/12/3377 Oregon \$ 57,50.0 E No Premin College 2011/1/20 Employed F 4387 c Subuhan Married 161 mid-kigh 10 34 0 2 Personal Ato Persons 15 OYB393 Oregon \$ 55,277.45 E No Basic High School or Be 2011/1/20 Employed F 4707.47 C Subuhan Married 198 mid-kigh 19 60 0 2 Personal Ato Persons 16 CU79050 Nevada \$ 51,277.45 E No Basic College 2011/1/20 Employed F 4707.40 c Subuhan Married 182 mid-kigh 19 60 0 2 Personal Ato Persons 16 CU79050 Nevada \$ 1,147.02 E No Pasic College 2011/1/20 Employed F 7279 4 Rural Signd-kigh 13 39 3 2 Personal Ato Persons 19 UM6497C Cutorina \$ 1,150.70 No Pareica 2011/1/20 Employed F 7279 4 Rural Sind-kigh 3 37 0 2 Personal Ato Persons 19 UM6497C Cutorina \$ 1,050.76	12 OM82309 California	\$ 58,166.55	E	No	Basic	Bachelor	2011/2/27	Employed	М	61321	d	Rural	Single	186 mid-high	0	30	1	2 Personal Auto Persona
14 DUS002 Oregon \$ 56,77.94 E No Previniting Collage 2011/1/24 Employed F 77.237 d Suburban Married 283 high 33 93 0 2 Personal Anto Personal 15 OVF68305 Oregon \$ 52,811.49 E No Basic Callege 2011/1/3 Employed F 4/040 c Suburban Married 182 mid-high 18 0 0 2 Personal Anto Personal 16 CL709250 Neveda \$ 51,0452 E No Basic Collage 2011/1/3 Employed F 4/040 a Suburban Married 183 mid-high 13 39 3 2 Personal Anto Personal 18 K159052 Chiftorina \$ 51,0167 E No Previntin Matter 2011/2/2 Employed F 2737 d Urban Married 140 meitun 3 76 0 2 Personal Anto Personal 19 LW467Cchiforina \$ 10,167 E No Previntin Matter 2011/2/2 Employed M 2011/2 Married 137 metion 3 76 0 2 Personal Anto Persona	13 JZ23377 Oregon	\$ 57,520.50	Е	No	Premium	College	2011/1/20	Employed	F	48367	с	Suburban	Married	161 mid-high	10	34	0	2 Personal Auto Persona
15 OY68395 Oregon \$ 55,277.45 E No Basic High School or Bei 2011/1/30 Employed F 40740 c Suburban Staget 198 mid-kigh 19 00 0 2 Personal Anto Persona 15 OY68395 Oregon \$ 51,475.25 E No Basic College 2011/1/10 Employed F 94650 4 Urban Married 185 mid-kigh 13 39 3 2 Personal Anto Persona 18 K159523 California \$ 51,475.07 E No Premium Mater 2011/20 Employed F 27794 4 Run Single 164 mid-kigh 3 47 1 2 Personal Anto Persona 19 UW04076 California \$ 51,375.01 E No Premium Mater 2011/20 Employed F 27074 4 Run Single 164 mid-kigh 3 47 0 2 Personal Anto Persona 10 UW0476 California \$ 10,370 Employed F 27174 4 Run Single 164 mid-kigh 3 47 0 2 Personal Anto Persona 12 UW04700 Kregon \$ 4,9221.43 <td< td=""><td>14 DU50092 Oregon</td><td>\$ 56,675.94</td><td>Е</td><td>No</td><td>Premium</td><td>College</td><td>2011/1/24</td><td>Employed</td><td>F</td><td>77237</td><td>d</td><td>Suburban</td><td>Married</td><td>283 high</td><td>33</td><td>93</td><td>0</td><td>2 Personal Auto Persona</td></td<>	14 DU50092 Oregon	\$ 56,675.94	Е	No	Premium	College	2011/1/24	Employed	F	77237	d	Suburban	Married	283 high	33	93	0	2 Personal Auto Persona
16 CL7920 Newala \$ \$2,211.40 E No Backelor 2011/1/2 Usamployed M 0 a Suburban Married 182 mid-kigh 8 70 0 2 Corporate Autx/Corpor 17 AH58807 AutoPartic \$ \$1,3791 E No Premiu College 2011/1/2 Usamployed F 27279 4 Rural Single 164 mid-kigh 3 47 1 2 Personal Auto Persona 18 K158952 California \$ \$1,0107 E No Premiu Matter 2011/1/2 Bangloyed F 2716 c Urban Married 140 medium 3 47 1 2 Personal Auto Persona 20 (T40607 Organd \$ \$ 40,2230 E No Extanded Matter 2011/1/2 Bangloyed M 8308 4 Urban Married 137 medium 3 46 0 2 Personal Auto Persona 21 REX0002 Autopa \$ 40,4230 E No Extanded Matter 2011/1/23 Engloyed M 80305 4 Urban Married 133 medium 0 0 2 Personal Auto Persona 21 REX0402 Autopa <td>15 OY68395 Oregon</td> <td>\$ 55,277.45</td> <td>Е</td> <td>No</td> <td>Basic</td> <td>High School or Belc</td> <td>2011/1/30</td> <td>Employed</td> <td>F</td> <td>40740</td> <td>с</td> <td>Suburban</td> <td>Single</td> <td>198 mid-high</td> <td>19</td> <td>60</td> <td>0</td> <td>2 Personal Auto Persona</td>	15 OY68395 Oregon	\$ 55,277.45	Е	No	Basic	High School or Belc	2011/1/30	Employed	F	40740	с	Suburban	Single	198 mid-high	19	60	0	2 Personal Auto Persona
17 AH59807 Aircoan \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	16 CL79250 Nevada	\$ 52,811.49	Е	No	Basic	Bachelor	2011/1/8	Unemployed	М	0	а	Suburban	Married	182 mid-high	8	70	0	2 Corporate AutoCorpor:
18 K18992 Chlornin \$ \$ 51,379 E No Promin College 2011/2/24 Employed F 72794 Kural Single 164 mid-high 3 47 1 2 Personal Anto Persona 20 QT84069 Oregon \$ 50,582.5 E No Extended Master 2011/1/2 Employed F 278/07 Urban Married 140 medium 3 76 0 2 Personal Anto Persona 20 QT84069 Oregon \$ 49,423.0 E No Extended Bachelor 2011/1/4 Employed F 30.4 Urban Married 137 medium 34 42 0 2 Personal Anto Persona 21 REV030 Oregon \$ 49,423.0 E No Prended Bachelor 2011/1/2 Employed F 303 4 Subtran Married 137 medium 34 42 0 2 Personal Anto Persona 22 LP2030 Oregon \$ 49,423.6 E No Extended High School role 2011/1/2 Employed M 3080 4 Urban Married 133 medium 10 2 Personal Anto Persona 24 M07763 Oregon \$ 45,7057.5 E No <	17 AH58807 Arizona	\$ 51,426.25	Е	No	Basic	College	2011/1/9	Employed	F	84650	d	Urban	Married	185 mid-high	13	39	3	2 Personal Auto Persona
19 LW647%California \$ \$ 51,01670 E No Premium Matter 2011/2/2 Employed F 2167 C Urban Married 140 medium 3 76 0 2 Personal Ato Personal 2002 Oresons 20 (784009 Oregon \$ 50,01670 E No Extended Backelor 2011/2/2 Employed M 85018 Urban Married 137 medium 34 62 0 2 Personal Ato Personal 2009 Oregon \$ 49,221.47 E No Premum Backelor 2011/2/2 Employed M 85018 Urban Married 137 medium 34 62 0 2 Personal Ato Personal 2009 Oregon \$ 49,221.47 E No Premum Backelor 2011/2/2 Employed M 80305 4 Urban Married 133 medium 0 0 0 2 Personal Ato Personal 2005 2 Personal Ato Persona	18 KI58952 California	\$ 51,337.91	Е	No	Premium	College	2011/2/24	Employed	F	72794	d	Rural	Single	164 mid-high	3	47	1	2 Personal Auto Persona
20 QT84099 Oregon \$ 50,562,8 E No Extended Matter 20112/28 Employed M 82081 4 Urban Married 249 high 1 62 0 2 Personal Ato Persona 22 RF30042 Artos \$ 49,221.43 E No Extended Bachelor 20111/1/23 Employed M 5005 4 Urban Married 137 mekinm 34 620 97 0 2 Personal Ato Persona 22 ILV2/200 Neveda \$ 49,221.43 E No Extended High School or Belo 20111/1/23 Employed M 5308 U Urban Married 133 mekinm 0 61 0 2 Personal Ato Persona 23 LUX/270 Neveda \$ 47,155.63 E No Extended High School or Belo 20112/25 Employed M 3000 d Urban Married 133 mekinm 12 31 0 2 Personal Ato Persona 25 CH92616 Neveals \$ 47,155.63 E No Extended 20112/25 Employed M 3000 d <t< td=""><td>19 LW64678California</td><td>\$ 51,016.07</td><td>Е</td><td>No</td><td>Premium</td><td>Master</td><td>2011/2/19</td><td>Employed</td><td>F</td><td>25167</td><td>c</td><td>Urban</td><td>Married</td><td>140 medium</td><td>3</td><td>76</td><td>0</td><td>2 Personal Auto Persona</td></t<>	19 LW64678California	\$ 51,016.07	Е	No	Premium	Master	2011/2/19	Employed	F	25167	c	Urban	Married	140 medium	3	76	0	2 Personal Auto Persona
21 BEX092 Arizona \$ 49,423.0 E No Stended Backelor 2011/1/4 Employed M 9508 d Urban Married 137 metium 34 82 0 2 Personal Ato Persona 22 BEY0030 7 (spreg) \$ 49,423.0 E No Prennia 2011/1/4 Employed F 6305 4 Stubran Anried 137 metium 0 97 0 2 Personal Ato Persona 23 LU42720 Nevada \$ 44,355.06 E No Extended College 2011/2/12 Employed M 93901 c Urban Married 133 metium 0 0 21 2 Personal Ato Persona 24 MU7030 (rego \$ 47,155.6 E No Extended High School or Bei 2011/2/1 Employed M 93901 c Urban Married 133 metium 12 31 0 2 Personal Ato Persona 25 (F26476 Neval \$ 46,770.57 E No Extended High School or Bei 2011/2/1 Employed M 9301 4 Urban Married 133 metium 13 0 2 Personal Ato Persona	20 QT84069 Oregon	\$ 50,568.26	Е	No	Extended	Master	2011/2/28	Employed	М	82081	d	Urban	Married	249 high	1	62	0	2 Personal Auto Persona
22 RF20093 Oregon 5 49,221.47 E No Prenum Bachelor 2011//23 Employed F 63335 d Subtran Married 133 mid-light 20 97 0 2 Personal Anto Persona 22 10/47/20 Merced \$ 49,221.47 E No Extended 111/20 Employed M 39891 c Urban Married 133 medium 0 2 Personal Anto Persona 24 MU7/30 Oregon \$ 47,155.63 E No Extended High School or Belc 2011/2/20 Employed M 39891 c Urban Married 133 medium 12 31 0 2 Personal Anto Persona 25 CP20516 Nevada \$ 46,005.20 E No Extended 2011/2/2 Employed M 83061 d Wrban Married 133 medium 12 31 0 2 Personal Anto Persona 25 CP20516 Nevada \$ 46,005.80 E No Braice 2011/2/1 Employed F 64403 d Rural Single 135 medium 35	21 BR50492 Arizona	\$ 49,423.80	E	No	Extended	Bachelor	2011/1/4	Employed	М	85058	d	Urban	Married	137 medium	34	82	0	2 Personal Auto Persona
23 LU4/270 Newada \$ 49,356.96 E No Extended College 2011/2/20 Employed M 52409 4 Suburban Divoced 138 metirum 0 61 0 2 Personal Ato Persona 24 MJ77630 Oversal \$ 47,055.03 E No Extended High School role do 2011/2/15 Employed M 3991 c Urban Married 235 high 8 61 1 2 Personal Ato Persona 25 (F29/516 Nevada \$ 46,770.95 E No Extended 2011/2/15 Employed M 83006 4 Urban Married 235 high 8 61 1 2 Personal Ato Persona 26 (F24/267 Oregon \$ 46,770.95 E No Extended College 2011/2/15 Employed M 8202 b Suburban Single 198 mid-high 111 86 0 2 Corporate AttriCorpor 29 OMF0567-Chifornia \$ 45,086.51 E No Parein High School or Beic 2011/2/15 Employed F 0 a	22 RP30093 Oregon	\$ 49,221.43	E	No	Premium	Bachelor	2011/1/23	Employed	F	63035	d	Suburban	Married	153 mid-high	20	97	0	2 Personal Auto Persona
24 MJ7783 Oregon \$ 47,155.8 E No Extended High School or Bed 2011/2/10 Employed M 39891 c Urhan Married 133 metium 12 31 0 2 Personal Ato Persona 25 (P2656) Floward \$ 45,070.95 E No Extended High School or Bed 2011/2/15 Employed F 6403 4 France 133 metium 12 31 0 2 Personal Ato Persona 25 (P2656) Floward \$ 45,070.95 E No Extended High School or Bed 2011/2/5 Employed F 64403 4 France 133 metium 35 1 0 2 Personal Ato Persona 26 (KB4026) Oregon \$ 45,070.95 E No Extended High School or Bed 2011/2/5 Employed F 64403 4 France 133 metium 35 1 0 2 Personal Ato Persona 20 0/L78960 (Fibriting \$ 4,670.018 6 No Extended Participaal Ato Persona 2011/2/E Employed F 31264 Urban Married 133 metium 36 4 1 2 Personal Ato Persona <td< td=""><td>23 LU42720 Nevada</td><td>\$ 48,356.96</td><td>E</td><td>No</td><td>Extended</td><td>College</td><td>2011/2/20</td><td>Employed</td><td>М</td><td>52499</td><td>d</td><td>Suburban</td><td>Divorced</td><td>138 medium</td><td>0</td><td>61</td><td>0</td><td>2 Personal Auto Persona</td></td<>	23 LU42720 Nevada	\$ 48,356.96	E	No	Extended	College	2011/2/20	Employed	М	52499	d	Suburban	Divorced	138 medium	0	61	0	2 Personal Auto Persona
25 CP30616 Newala \$ 46,005.22 E No Extended High School or Belo 2011/2/25 Employed M 83006 d Urban Married 225 high 6 61 1 2 Personal Anto Personal 26 KB44266 Octgon \$ 46,700.157 E No Extended College 2011/2/25 Employed M 8206 3 Rule Single 130 medium 35 1 0 2 Personal Anto Personal 26 KB44266 Octgon \$ 46,700.18 E No Extended College 2011/2/5 Employed M 8202 b Subtrhan Single 130 medium 35 1 0 2 Personal Anto Personal 29 OK55965 Cultornia \$ 45,708.65 E No Particitation \$ 44,450.11 E No Extended Device 2011/2/5 Employed F 0 a Subtrhan Married 151 mid-high 33 94 1 2 Personal Anto Personal 20 OK59965 Cultornia \$ 45,708.65 E	24 MJ77630 Oregon	\$ 47,155.63	E	No	Extended	High School or Belc	2011/2/10	Employed	М	39891	с	Urban	Married	133 medium	12	31	0	2 Personal Auto Persona
26 KB4428 Oregon 8 46,770.95 E No Pair High School or Bel 2011/2/I Employed F 64403 d Rural Single 199 mid-high 11 86 0 2 Corporate Aut/Corpor 27 DM7665 Cultornia \$ 46,770.95 E No Extended Collage 2011/2/I Employed F 64403 4 Rural Single 159 mid-high 11 66 0 2 Porroate Aut/Corpor 28 GV41938 Cultornia \$ 46,702.08 E No Premium High School or Bel 2011/2/B Employed F 0 a Suburban Single 151 mid-high 33 94 1 2 Personal Anto Persona 20 GK5995 Cultornia \$ 45,708.65 E No Backed 2 011/2/B Employed F 31264 C Urban Married 123 meltiam 33 94 1 2 Personal Anto Persona 20 GK5905 Cultornia \$ 44,705.17 E No Extended Collage 2011/2/B Employed F 61675 C Urban	25 CP92616 Nevada	\$ 46,805.22	Е	No	Extended	High School or Belc	2011/2/25	Employed	М	83006	d	Urban	Married	235 high	8	61	1	2 Personal Auto Persona
27 DM/055/California \$ 46,511.87 E No Extended Calege 2012/26 Employed M 22022 b Subtran Single 136 metian 35 1 0 2 Personal Anto Persona 20 04/1938 California \$ 46,501.87 E No Premiu High School of Bed 2011/26 Employed F 0 a Subtran Married 151 median 36 94 1 2 Personal Anto Persona 20 04/1938 California \$ 45,708.05 E No Back Backetor 2011/2/E Employed F 3124 Urban Divorced 198 mid-high 30 94 1 2 Personal Anto Persona 20 CR5805 California \$ 44,755.47 E No Extended Colege 2011/2/2 Employed F 3124 Urban Married 123 median 35 54 0 2 Corporate Antic Corpor 31 CR5322a Arizona \$ 44,755.47 E No Extended Collage 2011/2/2 Employed M 6 Rariel 131 median 20 2 <	26 KB44286 Oregon	\$ 46,770.95	Е	No	Basic	High School or Belc	2011/2/1	Employed	F	64403	d	Rural	Single	198 mid-high	11	86	0	2 Corporate AutoCorpor:
28 GY41938 California \$ 46,302.08 E No Premium High School or Bel 2011/2/6 Unemployed F 0 a Suburban Married 151 mid-ligh 33 94 1 2 Personal Anto Persona: 29 OK55965 California \$ 45,708.65 E No No Stackelor 2011/2/6 Unemployed F 31 (24 c Urban Divorced 198 mid-light 9 54 1 2 Personal Anto Persona: 20 OK59965 California \$ 45,708.65 E No Extended 2011/2/10 Employed F 31 (24 c Urban Married 132 medium 35 54 0 2 Cerposel Auto Cerpose 20 ZP69060 Newal \$ 44,350.17 E No Extended College 2011/2/2 Unemployed F 61675 d Urban Married 123 medium 35 4 0 2 Cerposel Auto Cerpose 32 (24576) Midrovia (44,750.14) B No Extended College 2011/2/2 Unemployed Married 123 medium 36 66 0 2 Personal Auto Persona: 32 Ab31313 Weshington \$ 44,750.14 E No Pre	27 DM76654California	\$ 46,611.87	Е	No	Extended	College	2011/2/6	Employed	М	22022	Ъ	Suburban	Single	136 medium	35	1	0	2 Personal Auto Persona
20 OK599505 Chifornia \$ 45,708.05 E No Backetor 2011/1/19 Employed F 31264 c Urban Divorced 199 mid-kigh 9 54 1 2 Personal Anto Persona 20 OK59905 Chifornia \$ 44,707.07 E No Extended Dector 2011/2/2 Employed F 31264 C Urban Married 123 medirum 35 54 0 2.Ceptories Ant/Corpora 31 CP8505 Chifornia \$ 44,707.07 E No Extended Caligned 58/07 4 Rural Married 126 medirum 66 62 0 2.Special Auto Special 32 AB3181 Washington \$ 44,771.07 E No Framely Employed M 0 a Subtrinton Married 121 medirum 20 39 0 2.Personal Anto Persona 33 CM4771 Chiftorian \$ 44,750.41 E No Premoine 3011/1/2 Employed M 0 a Subtrinton Married 131 medirum 20 39 0 2.Personal Anto Persona <td< td=""><td>28 GV41938 California</td><td>\$ 46,302.08</td><td>Е</td><td>No</td><td>Premium</td><td>High School or Belc</td><td>2011/2/6</td><td>Unemployed</td><td>F</td><td>0</td><td>а</td><td>Suburban</td><td>Married</td><td>151 mid-high</td><td>33</td><td>94</td><td>1</td><td>2 Personal Auto Persona</td></td<>	28 GV41938 California	\$ 46,302.08	Е	No	Premium	High School or Belc	2011/2/6	Unemployed	F	0	а	Suburban	Married	151 mid-high	33	94	1	2 Personal Auto Persona
30 ZF8966 Newala \$ 44,856.11 E No Standed Doctor 2011/2/22 Employed F 61675 d Urban Married 122 medium 35 54 0 2.Corporate Autc/Corpor- 30 ZF8202 Arizon 31 CPS322 Arizon \$ 44,795.47 E No No Standed College 2011/2/42 Employed M 58778 d Rural Married 125 medium 6 6 0 2.Special Autc Special 32 AB31613 Weighton \$ 44,775.47 E No Extended 2011/2/4 Employed M 58778 d Na rried 125 medium 6 6 0 2.Special Autc Special 32 AB31613 Weightons \$ 44,775.47 E No Stantend Married 131 medium 20 9 0 2.Special Autc Special 33 SD41771 California \$ 44,550.14 E No Pressonal 44/925 c Subtran Married 134 medium 35 36 0 2.Personal Auto Pers	29 OK56965 California	\$ 45,708.65	Е	No	Basic	Bachelor	2011/1/19	Employed	F	31264	c	Urban	Divorced	198 mid-high	9	54	1	2 Personal Auto Persona
31 (2F82322 Arizona \$ 44,795.47 E No Extended College 2011/2/4 Employed M 58778 d Rural Married 125 medium 6 6 62 0 2.Special Auto Special 32 AB31813 Weshington \$ 44,795.14 E No Extended High School or Belc 2011/2/12 Unemployed M 0 a Subtran Married 131 medium 20 59 0 2.Personal Acto Personal 35 SOH777 (Alfornia \$ 44,500.14 E No Premium High School or Belc 2011/2/2 Employed M 4929 c Subtran Married 131 medium 35 36 0 2.Personal Acto Personal Ac	30 ZF84966 Nevada	\$ 44,856.11	Е	No	Extended	Doctor	2011/2/22	Employed	F	61675	d	Urban	Married	123 medium	35	54	0	2 Corporate AutoCorpor
32 AB31813 Washington \$ 44,771.30 E No Extended High School or Belc 2011/2/12 Unemployed M 0 a Suburban Married 131 medium 20 59 0 2 Personal Auto Persona 33 SD41771 California \$ 44,520.14 E No Premium High School or Belc 2011/1/25 Employed M 49259 c Suburban Single 144 medium 35 36 0 2 Personal Auto Persona	31 CP85232 Arizona	\$ 44,795.47	Е	No	Extended	College	2011/2/4	Employed	М	58778	d	Rural	Married	126 medium	6	62	0	2 Special Auto Special
33 SD41771 California \$ 44,520.14 E No Premium High School or Belc 2011/1/25 Employed M 49259 c Suburban Single 144 medium 35 36 0 2 Personal Auto Persona	32 AB31813 Washington	a \$ 44,771.30	Е	No	Extended	High School or Belc	2011/2/12	Unemployed	М	0	a	Suburban	Married	131 medium	20	59	0	2 Personal Auto Persons
	33 SD41771 California	\$ 44,520.14	E	No	Premium	High School or Belc	2011/1/26	Employed	М	49259	с	Suburban	Single	144 medium	35	36	0	2 Personal Auto Persons
34 X262712 Washington \$ 44,468.02 E No Extended High School or Belc 2011/1/29 Employed F 32948 c Suburban Single 127 medium 20 46 1 2/Personal Auto Persona	34 XZ62712 Washington	a \$ 44,468.02	E	No	Extended	High School or Belc	2011/1/29	Employed	F	32948	с	Suburban	Single	127 medium	20	46	1	2 Personal Auto Persona

The Pivot Table for Premium

Max count	The rest	Decision	Error
223	287	D	0.562745
2311	3679	В	0.61419
1082	1552	С	0.589218
3616	5518	Average	0.604116
	Max count 223 2311 1082 3616	Max coun The rest 223 287 2311 3679 1082 1552 3616 5518	Max coun The rest Decision 223 287 D 2311 3679 B 1082 1552 C 3616 5518 Average

The Pivot Table for Coverage

Total	Max count	The rest	Decision	Error
5568	2045	3523	В	0.632723
2742	1228	1514	С	0.552152
824	340	484	С	0.587379
9134	3613	5521	Average	0.604445

The Pivot Table for Vehicle Class

Total	Max count	The rest	Decision	Error
4621	1783	2838	В	0.614153
163	74	89	D	0.546012
184	79	105	D	0.570652
484	219	265	С	0.547521
1796	706	1090	С	0.606904
1886	703	1183	В	0.627253
9134	3564	5570	Average	0.60981

Appendix C : Bayesian Model Probabilities Data Vehicle Class:

Label	Coverage type	CLV	Count	CLVCount	Prob
Four-Door-Car A	Four-Door-Car	A	1060	1506	0.70385
Four-Door-Car B	Four-Door-Car	В	1783	3248	0.54895
Four-Door-Car C	Four-Door-Car	С	1333	2929	0.4551
Four-Door-Car D	Four-Door-Car	D	351	1093	0.32113
Four-Door-Car E	Four-Door-Car	E	94	358	0.26257
Luxury Car A	Luxury Car	Α	0	1506	0
Luxury Car B	Luxury Car	В	1	3248	0.00031
Luxury Car C	Luxury Car	С	62	2929	0.02117
Luxury Car D	Luxury Car	D	74	1093	0.0677
Luxury Car E	Luxury Car	E	26	358	0.07263
Luxury SUV A	Luxury SUV	Α	0	1506	0
Luxury SUV B	Luxury SUV	В	0	3248	0
Luxury SUV C	Luxury SUV	С	78	2929	0.02663
Luxury SUV D	Luxury SUV	D	79	1093	0.07228
Luxury SUV E	Luxury SUV	E	27	358	0.07542
Sport Car A	Sport Car	Α	0	1506	0
Sport Car B	Sport Car	В	155	3248	0.04772
Sport Car C	Sport Car	С	219	2929	0.07477
Sport Car D	Sport Car	D	б4	1093	0.05855
Sport Car E	Sport Car	E	46	358	0.12849
SUV A	SUV	Α	1	1506	0.00066
SUV B	SUV	В	606	3248	0.18658
suv c	SUV	С	706	2929	0.24104
SUV D	SUV	D	353	1093	0.32296
SUV E	SUV	E	130	358	0.36313
Two Door-Car A	Two Door-Car	Α	445	1506	0.29548
Two Door-Car B	Two Door-Car	В	703	3248	0.21644
Two Door-Car C	Two Door-Car	С	531	2929	0.18129
Two Door-Car D	Two Door-Car	D	172	1093	0.15737
Two Door-Car E	Two Door-Car	E	35	358	0.09777

Coverage Type:

Label	Coverage type	CLV	Count	CLVCount	Prob
Basic A	Basic	Α	1403	1506	0.93161
Basic B	Basic	В	2045	3248	0.62962
Basic C	Basic	C	1361	2929	0.46466
Basic D	Basic	D	593	1093	0.54254
Basic E	Basic	E	166	358	0.46369
Extended A	Extended	Α	103	1506	0.06839
Extended B	Extended	В	971	3248	0.29895
Extended C	Extended	C	1228	2929	0.41926
Extended D	Extended	D	299	1093	0.27356
Extended E	Extended	E	141	358	0.39385
Premium A	Premium	Α	0	1506	0
Premium B	Premium	В	232	3248	0.07143
Premium C	Premium	C	340	2929	0.11608
Premium D	Premium	D	201	1093	0.1839
Premium	Premium	E	51	358	0.14246

Monthly Premium:

Label	Premium	CLV bucket	Count	CLVCount	Prob
low A	low	Α	1505	1506	0.999335989
low B	low	В	2311	3248	0.711514778
low C	low	С	1649	2929	0.562990782
low D	low	D	418	1093	0.382433669
low E	low	E	107	358	0.298882682
medium A	medium	Α	1	1506	0.000664011
medium B	medium	В	913	3248	0.281096059
medium C	medium	С	1082	2929	0.369409355
medium D	medium	D	452	1093	0.413540714
medium E	medium	E	186	358	0.519553073
mid-high A	mid-high	Α	0	1506	0
mid-high B	mid-high	В	24	3248	0.007389163
mid-high C	mid-high	С	137	2929	0.046773643
mid-high D	mid-high	D	160	1093	0.146386093
mid-high E	mid-high	E	28	358	0.078212291
top A	top	Α	0	1506	0
top B	top	В	0	3248	0
top C	top	С	61	2929	0.020826221
top D	top	D	63	1093	0.057639524
top E	top	E	37	358	0.103351955

CLV Bucket:

CLVBucket	CLVCount	Total	Probability
A	1506	9134	0.164878476
В	3248	9134	0.355594482
C	2929	9134	0.320670024
D	1093	9134	0.119662798
E	358	9134	0.039194219

Predictive Model:

-	Class 💌	Coverage 💌	Premium 💌	CLV Bucket 💌	Product (x 10 ⁻⁸)	Likelihood (%)
Observation:	Luxury Car	Premium	mid-high			
А	0	0	0	0.164878476	0	0.0%
В	0.000307882	0.071428571	0.007389163	0.355594482	5.778381058	0.0%
С	0.021167634	0.116080574	0.046773643	0.320670024	3685.457633	14.5%
D	0.067703568	0.18389753	0.146386093	0.119662798	21809.53613	85.5%
Е	0.072625698	0.142458101	0.078212291	0.039194219	3171.571414	12.4%
					25500.77215	100.0%

Appendix D: Full Table for Instant Based Learning

1 Two-Door Iow Extended A-A-C-C A-A-A-B-C-D B C2-S0% G 6 Two-Door high Premium B-C-D B-D S0% G A-A-C-D N-A-A-C-D N-M-D D G S0% G A-A-A-C-D R-D S0% G A-A-C-D C S8% S0%		Observation		Sequence	Decision	Error	
2 Two-Door low Basic A-A-C-C A-C S0% 3 Two-Door low Premium 4A-4B-3C-D A-B 67% 4 Two-Door medium Extended 2A-3B-2C-D B 62.50% 5 Two-Door medium Premium B-C-2D D 50% 6 Two-Door high Extended 2A-3B-1C B 50% 7 Two-Door high Basic 2A-3C-1D C 50% 8 Two-Door high Basic 2A-3C-2D B 58% 10 Two-Door high Basic 2A-3C-2D C 58% 12 Two-Door high Premium D D 0% 13 Four-Door low Extended 2A-3B-C B 50% 14 Four-Door low Premium D D 0% 14 Four-Door medu 2A-3C-D	1	Two-Door	low	Extended	A-A-B-B-B-C	В	50%
3 Two-Door low Premium 4A-4B-3C-D A-B 67% 4 Two-Door medium Extended 2A-3B-2C-D B 62.50% 5 Two-Door medium Premium B-C-2D D 50% 6 Two-Door high Extended 2A-3B-1C B 50% 8 Two-Door high Basic 2A-3C-1D C 50% 9 Two-Door high Premium B-D B-D 50% 10 Two-Door high Premium B-D B-D 50% 11 Two-Door high Premium D D 0% 12 Two-Door high Premium D D 0% 13 Four-Door low Extended 2A-3B-C B 62.50% 14 Four-Door medium Extended 2A-3B-CD B 62.50% 17 Four-Door medium B-	2	Two-Door	low	Basic	A-A-C-C	A-C	50%
4 Two-Door medium Extended 2A-3B-2C-D B 62.50% 5 Two-Door medium Premium B-C-2D D 50% 6 Two-Door medium Premium B-C-2D D 50% 7 Two-Door high Extended 2A-3B-1C B 50% 8 Two-Door high Basic 2A-3C-1D C 50% 9 Two-Door high Premium B-D B-D 50% 10 Two-Door high Extended 2A-3C-D B 58% 11 Two-Door high Basic 2A-3C-D B 58% 12 Two-Door low Extended 2A-3B-C B 50% 13 Four-Door low Premium A4-B-3C-D A-B 67% 14 Four-Door medium Extended 2A-3B-C B 50% 14 Four-Door medium	3	Two-Door	low	Premium	4A-4B-3C-D	A-B	67%
5 Two-Door medium medium medium Basic C-D C-D S0% 6 Two-Door medium medi- medium B-C-2D D S0% 7 Two-Door high medium Extended 2A-3B-1C B S0% 8 Two-Door high medium Basic 2A-3C-1D C S0% 9 Two-Door high medium Extended 2A-3B-C-D B S8% 10 Two-Door high premium B-D D 0% 14 Four-Door low Extended 2A-3B-C-D B S8% 12 Two-Door low Extended 2A-3B-CD B 50% 14 Four-Door low Premium D D 0% 15 Four-Door medium Extended 2A-3B-2C-D B 62.50% 17 Four-Door medium Extended 2A-3B-1C B 50% 18 Four-Door high	4	Two-Door	medium	Extended	2A-3B-2C-D	В	62.50%
6 Two-Door medium Premium B-C-2D D 50% 7 Two-Door high Extended 2A-3B-1C B 50% 8 Two-Door high Basic 2A-3C-1D C 50% 9 Two-Door high Premium B-D B-D 50% 10 Two-Door high Premium B-D B-D 50% 11 Two-Door high Premium B-D D 0% 12 Two-Door high Premium D D 0% 13 Four-Door low Extended 2A-3B-C B 50% 14 Four-Door low Premium A-4B 67% 16 Four-Door medium Extended 2A-3B-C B 62.50% 17 Four-Door medium Premium B-C-2D D 50% 18 Four-Door high Extended 2A-3B-C <td>5</td> <td>Two-Door</td> <td>medium</td> <td>Basic</td> <td>C-D</td> <td>C-D</td> <td>50%</td>	5	Two-Door	medium	Basic	C-D	C-D	50%
med- high med- med- p stended 2A-3B-1C B 50% 8 Two-Door high Basic 2A-3C-1D C 50% 9 Two-Door high Premium B-D B-D 50% 10 Two-Door high Premium B-D B-D 50% 11 Two-Door high Premium D D 0% 12 Two-Door high Premium D D 0% 13 Four-Door low Extended 2A-3B-C B 50% 14 Four-Door low Extended 2A-3B-C B 67% 16 Four-Door medium Extended 2A-3B-CD B 62.50% 19 Four-Door medium Premium B-C-2D D 50% 21 Four-Door high Basic 2A-3B-1C B 50% 22 Four-Door high Basic 2A-3	6	Two-Door	medium	Premium	B-C-2D	D	50%
7Two-DoorhighExtended2A-3B-1CB50%8Two-DoorhighBasic2A-3C-1DC50%9Two-DoorhighPremiumB-DB-D50%10Two-DoorhighPremiumB-DB-D50%10Two-DoorhighPremiumDD0%12Two-DoorhighPremiumDD0%13Four-DoorlowExtended2A-3B-CB50%14Four-DoorlowBasic2A-3B-CB50%15Four-DoorlowBasic2A-3B-CB62.50%16Four-DoormediumExtended2A-3B-2C-DB62.50%17Four-DoormediumPremiumB-C-2DD50%18Four-DoormediumPremiumB-C-2DD50%19Four-DoormediumPremiumB-C-2DD50%20Four-DoorhighBasic2A-3C-DC50%21Four-DoorhighPremiumB-DB-D50%22Four-DoorhighPremiumDD0%23Four-DoorhighPremiumDD0%24Four-DoorhighPremiumDD0%25SUVlowBasic2A-3C-DC50%26SUVlowRetendedC-D50%3			med-				
med- high med- med- bigh med- preside med- preside premium B-D 50% 10 Two-Door high Premium B-D 50% 11 Two-Door high Extended 2A-3B-C-D B 58% 11 Two-Door high Basic 2A-3C-2D C 58% 12 Two-Door high Premium D D 0% 13 Four-Door low Extended 2A-3B-C B 50% 14 Four-Door low Premium 4A-4B-3C-D A-B 67% 16 Four-Door medium Extended 2A-3B-2C-D B 62.50% 17 Four-Door medium Basic C-D C-D 50% 18 Four-Door medium Premium B-C-2D D 50% 20 Four-Door high Basic 2A-3C-D C 50% 21 Four-Door high	7	Two-Door	high	Extended	2A-3B-1C	В	50%
8 Two-Door high med- high Basic 2A-3C-1D C 50% 9 Two-Door high Premium B-D 50% 10 Two-Door high Extended 2A-3B-C-D B 58% 11 Two-Door high Premium D 0 0% 13 Four-Door low Extended 2A-3C-D B 50% 14 Four-Door low Extended 2A-3C-D B 50% 14 Four-Door low Basic 2A-3C-D A-C 50% 15 Four-Door medium Extended 2A-3B-C-D B 62.50% 17 Four-Door medium Premium B-C-D D 50% 18 Four-Door med- med- Basic 2A-3B-1C B 50% 20 Four-Door high Premium B-D 50% 50% 21 Four-Door high			med-				
med- high Premium B-D B-D 50% 10 Two-Door high Extended 2A-3B-C-D B 58% 11 Two-Door high Basic 2A-3C-2D C 58% 11 Two-Door high Premium D 0 0% 12 Two-Door low Extended 2A-3B-C B 50% 14 Four-Door low Premium 4A-4B-3C-D A-B 67% 15 Four-Door medium Extended 2A-3B-2C-D B 62.50% 17 Four-Door medium Basic C-D D 50% 18 Four-Door medium Premium B-C-2D D 50% 20 Four-Door high Basic 2A-3C-D C 50% 23 Four-Door high Premium B-D 50% 52 24 Four-Door high Premium D	8	Two-Door	high	Basic	2A-3C-1D	С	50%
9 Two-Door high Premium B-D B-D 50% 10 Two-Door high Extended 2A-3B-C-D B 58% 11 Two-Door high Basic 2A-3C-2D C 58% 12 Two-Door high Premium D D 0% 13 Four-Door low Extended 2A-3C-2D A-C 50% 14 Four-Door low Premium 4A-4B-3C-D A-B 67% 16 Four-Door medium Extended 2A-3B-2C-D B 62.50% 17 Four-Door medium Premium B-C-D D 50% 18 Four-Door medium Premium B-C-D C 50% 19 Four-Door high Basic 2A-3C-D C 50% 21 Four-Door high Premium B-D B-D 50% 23 Four-Door high			med-				
10 Two-Door high Extended 2A-3B-C-D B 58% 11 Two-Door high Basic 2A-3C-2D C 58% 12 Two-Door high Premium D D 0% 13 Four-Door low Extended 2A-3C-2D A-C 50% 14 Four-Door low Basic 2A-2C A-C 50% 15 Four-Door low Premium 4A-4B-3C-D A-B 67% 16 Four-Door medium Extended 2A-3B-2C-D B 62.50% 17 Four-Door medium Premium B-C-2D D 50% 18 Four-Door medium Premium B-C-2D D 50% 19 Four-Door high Basic 2A-3C-D C 50% 22 Four-Door high Premium B-D 50% 24 Four-Door high Premium D	9	Two-Door	high	Premium	B-D	B-D	50%
11 Two-Door high Basic 2A-3C-2D C 58% 12 Two-Door high Premium D D 0% 13 Four-Door low Extended 2A-3B-C B 50% 14 Four-Door low Basic 2A-2C A-C 50% 15 Four-Door low Premium 4A-4B-3C-D A-B 67% 16 Four-Door medium Extended 2A-3B-2C-D B 62.50% 17 Four-Door medium Premium B-C-2D D 50% 18 Four-Door medium Premium B-C-2D D 50% 20 Four-Door high Basic 2A-3C-D C 50% 22 Four-Door high Premium B-D B-D 50% 23 Four-Door high Premium D D 0% 24 Four-Door high Premi	10	Two-Door	high	Extended	2A-3B-C-D	В	58%
12 Two-Door high Premium D D 0% 13 Four-Door low Extended 2A-3B-C B 50% 14 Four-Door low Basic 2A-2C A-C 50% 15 Four-Door low Premium 4A-4B-3C-D A-B 67% 16 Four-Door medium Extended 2A-3B-2C-D B 62.50% 17 Four-Door medium Basic C-D C-D 50% 18 Four-Door medium Premium B-C-2D D 50% 20 Four-Door high Extended 2A-3B-2C-D B 50% 21 Four-Door high Basic 2A-3C-D C 50% 22 Four-Door high Premium B-D 50% 57% 23 Four-Door high Pasic 2A-3C-D C 57% 24 Four-Door high <	11	Two-Door	high	Basic	2A-3C-2D	С	58%
13 Four-Door Iow Extended 2A-3B-C B 50% 14 Four-Door Iow Basic 2A-2C A-C 50% 15 Four-Door Iow Premium 4A-4B-3C-D A-B 67% 16 Four-Door medium Extended 2A-3B-2C-D B 62.50% 17 Four-Door medium Premium B-C-2D D 50% 18 Four-Door medium Premium B-C-2D D 50% 19 Four-Door high Basic 2A-3B-1C B 50% 20 Four-Door high Basic 2A-3C-D C 50% 21 Four-Door high Premium B-D B-D 50% 22 Four-Door high Basic 2A-3C-2D C 57% 23 Four-Door high Basic 2A-3C-2D C 50% 25 SUV low <t< td=""><td>12</td><td>Two-Door</td><td>high</td><td>Premium</td><td>D</td><td>D</td><td>0%</td></t<>	12	Two-Door	high	Premium	D	D	0%
14 Four-Door Iow Basic 2A-2C A-C 50% 15 Four-Door Iow Premium 4A-4B-3C-D A-B 67% 16 Four-Door medium Extended 2A-3B-2C-D B 62.50% 17 Four-Door medium Premium B-C-2D D 50% 18 Four-Door medium Premium B-C-2D D 50% 19 Four-Door high Extended 2A-3B-1C B 50% 20 Four-Door high Basic 2A-3C-D C 50% 21 Four-Door high Premium B-D 50% 50% 22 Four-Door high Premium D D 0% 23 Four-Door high Premium D D 0% 24 Four-Door high Premium D D 0% 25 SUV low Extended	13	Four-Door	low	Extended	2A-3B-C	В	50%
15 Four-Door Iow Premium 4A-4B-3C-D A-B 67% 16 Four-Door medium Extended 2A-3B-2C-D B 62.50% 17 Four-Door medium Premium B-C-2D D 50% 18 Four-Door medium Premium B-C-2D D 50% 19 Four-Door high Extended 2A-3B-1C B 50% 20 Four-Door high Basic 2A-3C-D C 50% 21 Four-Door high Premium B-D B-D 50% 22 Four-Door high Premium D D 0% 23 Four-Door high Basic 2A-3C-2D C 57% 24 Four-Door high Premium D D 0% 25 SUV low Extended 2A-3C-D C 50% 26 SUV medium Extended	14	Four-Door	low	Basic	2A-2C	A-C	50%
16 Four-Door medium Extended 2A-3B-2C-D B 62.50% 17 Four-Door medium Premium B-C-2D D 50% 18 Four-Door medium Premium B-C-2D D 50% 19 Four-Door high Extended 2A-3B-1C B 50% 20 Four-Door high Basic 2A-3C-D C 50% 21 Four-Door high Premium B-D B-D 50% 22 Four-Door high Premium B-D B-D 50% 23 Four-Door high Premium D D 0% 24 Four-Door high Premium D 0 0% 25 SUV low Extended 2A-3C-D C 50% 27 SUV low Premium D D 0% 28 SUV medium Premium B-	15	Four-Door	low	Premium	4A-4B-3C-D	A-B	67%
Toronomic Non-tool Description Description <t< td=""><td>16</td><td>Four-Door</td><td>medium</td><td>Extended</td><td>2A-3B-2C-D</td><td>B</td><td>62.50%</td></t<>	16	Four-Door	medium	Extended	2A-3B-2C-D	B	62.50%
18Four-DoormediumPremiumB-C-2DD50%19Four-DoorhighExtended2A-3B-1CB50%19Four-DoorhighBasic2A-3C-DC50%20Four-DoorhighBasic2A-3C-DC50%21Four-DoorhighPremiumB-DB-D50%22Four-DoorhighPremiumB-DB50%23Four-DoorhighExtended2A-3B-C-DB57%24Four-DoorhighPremiumDD0%25SUVlowExtended2A-3C-DC50%26SUVlowBasic2A-3C-DC50%27SUVlowBasicC-DC-D50%28SUVmediumExtendedC-DC-D50%30SUVmediumBasicC-DC-D50%31SUVhighExtendedBB0%33SUVhighExtended2A-4B-2C-2DB66%33SUVhighPremiumBB0%34SUVhighPremiumB-D50%3634SUVhighPremiumB-D50%3735SUVhighPremiumB-D50%3634SUVhighPremiumB-D50%3735SUVhighPremiu	17	Four-Door	medium	Basic	C-D	C-D	50%
19Four-DoorInternameD C LDDS0 %19Four-DoorhighExtended2A-3B-1CB50%20Four-DoorhighBasic2A-3C-DC50%21Four-DoorhighPremiumB-DB-D50%22Four-DoorhighPremiumB-DB50%23Four-DoorhighExtended2A-3C-DB57%23Four-DoorhighPremiumDD0%24Four-DoorhighPremiumDD0%25SUVlowExtended2A-3C-DC50%26SUVlowBasic2A-3C-DC50%27SUVlowBasicC-DC-D50%28SUVmediumExtendedC-DC-D50%30SUVmediumBasicC-DC-D50%31SUVhighExtendedBB0%33SUVhighPremiumB-C-D66%med-med-med-med-med-33SUVhighPremiumBB0%34SUVhighPremiumBB0%35SUVhighPremiumB-D50%36SUVhighPremiumB-D50%37Luxury CarlowExtended2A-3B-C-2DB38Luxury Car <td< td=""><td>18</td><td>Four-Door</td><td>medium</td><td>Premium</td><td>B-C-2D</td><td>D</td><td>50%</td></td<>	18	Four-Door	medium	Premium	B-C-2D	D	50%
19Four-Doorhigh highExtended2A-3B-1CB50%20Four-Doorhigh highBasic2A-3C-DC50%21Four-DoorhighPremiumB-DB-D50%22Four-DoorhighPremiumB-DB-D50%23Four-DoorhighExtended2A-3B-C-DB57%24Four-DoorhighPremiumDD0%25SUVlowExtended2A-3C-DC50%26SUVlowBasic2A-3C-DC50%27SUVlowBasic2A-3C-DC50%28SUVlowPremiumDD0%29SUVmediumExtendedC-DC-D50%30SUVmediumPremiumB-C-DB-C-D66%31SUVhighExtendedBB0%33SUVhighPremiumBB0%34SUVhighPremiumB-D50%35SUVhighPremiumB-D50%36SUVhighPremiumB-D50%37Luxury CarlowExtended2A-3B-C-2EB60%36SUVhighPremiumB-D50%50%36SUVhighPremiumB-D50%50%36SUVhighPremiumB-D <t< td=""><td></td><td></td><td>med-</td><td></td><td>0020</td><td></td><td></td></t<>			med-		0020		
10Four boorInight med- highExtended Basic2A-3C-DC50%20Four-Doorhigh highBasic2A-3C-DC50%21Four-Doorhigh highPremium BasicB-D50%22Four-Doorhigh highExtended2A-3B-C-DB57%23Four-Doorhigh highPremium DD0%24Four-Doorhigh highPremium DD0%25SUVlowExtended2A-3C-DC50%26SUVlowPremium DD0%27SUVlowPremium BasicC-D50%29SUVmedium mediumBasicC-D50%30SUVmedium highPremium BasicC-D50%31SUVhigh highExtended BB0%33SUVhigh highPremium BB0%34SUVhigh highPremium B-DB-D50%35SUVhigh highPremium B-DB-D50%36SUVhigh highPremium B-DB-D50%37Luxury Carlow BasicZA-2C-DA-C60%38Luxury Carlow PremiumDD0%40Luxury Carlow PremiumBasicC-D50%41Luxury Carlow PremiumBasicC-	19	Four-Door	high	Extended	2A-3B-1C	в	50%
20Four-Doorhigh high med-Basic2A-3C-DC50%21Four-Doorhigh highPremium ExtendedB-DB-D50%22Four-Doorhigh highExtended2A-3B-C-DB57%23Four-Doorhigh highBasic2A-3C-2DC57%24Four-Doorhigh highPremium DD0%25SUVlowExtended2A-3B-CB50%26SUVlowBasic2A-3C-DC50%27SUVlowPremium DD0%28SUVmedium mediumExtendedC-DC-D50%30SUVmedium mediumBasicC-DB-C-D66%31SUVhigh highExtendedBB0%33SUVhigh highPremium BBB0%34SUVhigh highPremium B-DB-C-D66%35SUVhigh highPremium B-DB-D50%36SUVhigh highPremium B-DB-D50%35SUVhigh highPremium B-DB-D50%36SUVhigh highPremium B-DB-D50%37Luxury Carlow BasicZA-2C-DA-C60%38Luxury Carlow PremiumDD0%40Luxury Carlo			med-	Enternaca	2,700 10		3070
101000100010001000100021Four-DoorhighPremiumB-DB-D50%22Four-DoorhighExtended2A-3B-C-DB57%23Four-DoorhighPremiumDD0%24Four-DoorhighPremiumDD0%25SUVlowExtended2A-3B-CB50%26SUVlowExtended2A-3C-DC50%27SUVlowPremiumDD0%28SUVmediumExtendedC-DC-D50%29SUVmediumBasicC-DC-D50%30SUVmediumPremiumB-C-DB-C-D66%31SUVhighExtendedBB0%33SUVhighBasicB-C-DB-C-D66%33SUVhighPremiumBB0%34SUVhighPremiumB-D50%3635SUVhighPremiumB-D50%3736SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowPremiumDD0%40Luxury CarmediumExtended2E-D60%39Luxury CarlowPremiumDD <td>20</td> <td>Four-Door</td> <td>high</td> <td>Basic</td> <td>2A-3C-D</td> <td>C</td> <td>50%</td>	20	Four-Door	high	Basic	2A-3C-D	C	50%
21Four-Doorhigh highPremium ExtendedB-DB-D50%22Four-DoorhighExtended2A-3B-C-DB57%23Four-DoorhighBasic2A-3C-2DC57%24Four-DoorhighPremiumDD0%25SUVlowExtended2A-3B-CB50%26SUVlowBasic2A-3C-DC50%27SUVlowPremiumDD0%28SUVmediumExtendedC-DC-D50%29SUVmediumBasicC-DB-C-D66%30SUVmediumPremiumB-C-DB-C-D66%31SUVhighExtendedBB0%33SUVhighPremiumBB0%34SUVhighPremiumB-DB-C-D50%35SUVhighPremiumB-DB-C-D50%36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowPremiumDD0%41Luxury CarmediumExtended2A-2C-DA-C60%41Luxury CarmediumExtended2EE0%			med-	200.0			
22Four-DoorhighExtended2A-3B-C-DB57%23Four-DoorhighBasic2A-3C-2DC57%24Four-DoorhighPremiumDD0%25SUVlowExtended2A-3B-CB50%26SUVlowBasic2A-3C-DC50%27SUVlowPremiumDD0%28SUVmediumExtendedC-DC-D50%29SUVmediumBasicC-DC-D50%30SUVmediumPremiumB-C-DB-C-D66%31SUVhighExtendedBB0%32SUVhighPremiumB-C-D66%33SUVhighPremiumBB0%34SUVhighPremiumBB0%35SUVhighPremiumB-D50%36SUVhighPremiumB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowPremiumDD0%40Luxury CarlowPremiumDD0%41Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-DC-D50%	21	Four-Door	high	Premium	B-D	B-D	50%
23Four-Doorhigh highBasic2A-3C-2DC57%24Four-DoorhighPremiumDD0%25SUVlowExtended2A-3B-CB50%26SUVlowBasic2A-3C-DC50%27SUVlowPremiumDD0%28SUVmediumExtendedC-DC-D50%29SUVmediumBasicC-DC-D50%30SUVmediumPremiumB-C-DB-C-D66%med-med-med-med-med-31SUVhighBasicB-C-DB-C-D66%med-med-med-med-med-33SUVhighPremiumBB0%34SUVhighBasicC-DC-D50%35SUVhighPremiumB-DB-D50%36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowPremiumDD0%40Luxury CarlowPremiumDD0%41Luxury CarmediumExtended2EE0%	22	Four-Door	high	Extended	2A-3B-C-D	B	57%
24Four-DoorhighPremiumDD0%25SUVlowExtended2A-3B-CB50%26SUVlowBasic2A-3C-DC50%27SUVlowPremiumDD0%28SUVmediumExtendedC-DC-D50%29SUVmediumBasicC-DC-D50%30SUVmediumPremiumB-C-DB-C-D66%31SUVhighExtendedBB0%32SUVhighBasicB-C-D66%med-med- </td <td>23</td> <td>Four-Door</td> <td>high</td> <td>Basic</td> <td>2A-3C-2D</td> <td>C</td> <td>57%</td>	23	Four-Door	high	Basic	2A-3C-2D	C	57%
25SUVIowExtended2A-3B-CB50%26SUVIowBasic2A-3C-DC50%27SUVIowPremiumDD0%28SUVmediumExtendedC-DC-D50%29SUVmediumBasicC-DC-D50%30SUVmediumPremiumB-C-DB-C-D66%med-med- </td <td>24</td> <td>Four-Door</td> <td>high</td> <td>Premium</td> <td>D</td> <td>D</td> <td>0%</td>	24	Four-Door	high	Premium	D	D	0%
26SUVIowBasic2A-3C-DC50%27SUVIowPremiumDD0%28SUVmediumExtendedC-DC-D50%29SUVmediumBasicC-DC-D50%30SUVmediumPremiumB-C-DB-C-D66%31SUVmediumPremiumB-C-DB-C-D66%32SUVhighExtendedBB0%33SUVhighPremiumBB0%34SUVhighExtended2A-4B-2C-2DB60%35SUVhighPremiumB-DB-D50%36SUVhighPremiumB-DB-D50%37Luxury CarIowExtended2A-3B-C-2EB54%38Luxury CarIowPremiumDD0%41Luxury CarmediumExtended2EE0%	25	SUV	low	Extended	2A-3B-C	B	50%
1001000PremiumDD0%27SUVlowPremiumDD0%28SUVmediumExtendedC-DC-D50%29SUVmediumBasicC-DC-D50%30SUVmediumPremiumB-C-DB-C-D66%31SUVhighExtendedBB0%32SUVhighBasicB-C-DB-C-D66%med-med-med-GGG33SUVhighPremiumBB0%34SUVhighPremiumB-DB-C-D50%36SUVhighPremiumB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowPremiumDD0%40Luxury CarlowPremiumDD0%41Luxury CarmediumExtended2EE0%	26	SUV	low	Basic	2A-3C-D	C	50%
1.11.5 m1.7 medium1.7 medium200028SUVmediumBasicC-DC-D50%29SUVmediumPremiumB-C-DC-D50%30SUVmediumPremiumB-C-DB-C-D66%31SUVhighExtendedBB0%32SUVhighBasicB-C-DB-C-D66%med-med-66%33SUVhighPremiumBB0%34SUVhighPremiumBB0%35SUVhighPremiumB-D50%36SUVhighPremiumB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowPremiumD00%40Luxury CarlowPremiumD0%41Luxury CarmediumExtended2EE0%	27	SUV	low	Premium	D	D	0%
29SUVmediumBasicC-DC-D50%30SUVmediumPremiumB-C-DB-C-D66%31SUVhighExtendedBB0%32SUVhighBasicB-C-DB-C-D66%33SUVhighBasicB-C-DB-C-D66%33SUVhighBasicB-C-DB-C-D66%34SUVhighPremiumBB0%34SUVhighPremiumBB60%35SUVhighPremiumB-D50%36SUVhighPremiumB-D50%37Luxury CarIowExtended2A-3B-C-2EB54%38Luxury CarIowPremiumD00%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-DC-D50%	28	SUV	medium	Extended	C-D	C-D	50%
2550°IntertaininDasic0 D0 D50%30SUVmediumPremiumB-C-DB-C-D66%31SUVhighExtendedBB0%32SUVhighBasicB-C-DB-C-D66%33SUVhighBasicB-C-DB-C-D66%33SUVhighPremiumBB0%34SUVhighExtended2A-4B-2C-2DB60%35SUVhighBasicC-DC-D50%36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowPremiumD00%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%	29	SUV	medium	Basic	C-D	C-D	50%
30303011cutum11cutum30 C D30 C D00%31SUVhighExtendedBB0%32SUVhighBasicB-C-DB-C-D66%33SUVhighPremiumBB0%34SUVhighExtended2A-4B-2C-2DB60%35SUVhighBasicC-DC-D50%36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowPremiumD0%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%	30	SUV	medium	Premium	B-C-D	B-C-D	66%
31SUVhighExtendedBB0%31SUVhighBasicBC-DG6%32SUVhighBasicB-C-DB-C-DG6%33SUVhighPremiumBB0%34SUVhighExtended2A-4B-2C-2DBG0%35SUVhighBasicC-DC-D50%36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowPremiumD0%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%	50	501	med-	TTCHIMAN	000	000	0070
31500IngitExtended5560%32SUVhighBasicB-C-DB-C-D66%33SUVhighPremiumBB0%34SUVhighExtended2A-4B-2C-2DB60%35SUVhighExtended2A-4B-2C-2DB60%36SUVhighPremiumB-DB-D50%36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowPremiumD00%40Luxury CarnediumExtended2EE0%41Luxury CarmediumBasicC-D50%	31	SUV	high	Extended	В	В	0%
32SUVhighBasicB-C-DB-C-D66%med-med-med-med-med-med-med-33SUVhighPremiumBB0%34SUVhighExtended2A-4B-2C-2DB60%35SUVhighBasicC-DC-D50%36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowPremiumD0%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%		301	med-	Extended		5	070
SESevIngitDasicDebDebSevSevmed- 33Med- highhighPremiumBB0%34SUVhighExtended2A-4B-2C-2DB60%35SUVhighBasicC-DC-D50%36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowBasic2A-2C-DA-C60%39Luxury CarlowPremiumD0%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%	32	SUV	high	Basic	B-C-D	B-C-D	66%
33SUVhighPremiumBB0%34SUVhighExtended2A-4B-2C-2DB60%35SUVhighBasicC-DC-D50%36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowBasic2A-2C-DA-C60%39Luxury CarlowPremiumD0%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%			med-	20010	5 6 5	000	00/0
34SUVhighExtended2A-4B-2C-2DB60%35SUVhighBasicC-DC-D50%36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowBasic2A-2C-DA-C60%39Luxury CarlowPremiumD0%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%	33	SUV	high	Premium	В	В	0%
35SUVhighBasicC-DC-D50%36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowBasic2A-2C-DA-C60%39Luxury CarlowPremiumD0%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%	34	SUV	high	Extended	2A-4B-2C-2D	B	60%
36SUVhighPremiumB-DB-D50%37Luxury CarlowExtended2A-3B-C-2EB54%38Luxury CarlowBasic2A-2C-DA-C60%39Luxury CarlowPremiumDD0%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%	35	SUV	high	Basic	C-D	C-D	50%
37Luxury CarIowExtended2A-3B-C-2EB54%38Luxury CarIowBasic2A-2C-DA-C60%39Luxury CarIowPremiumD0%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%	36	SUV	high	Premium	B-D	B-D	50%
38Luxury CarIowBasic2A-2C-DA-C60%39Luxury CarIowPremiumDD0%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%	37	Luxury Car	low	Extended	2A-3B-C-2F	В	54%
39Luxury CarIowPremiumDD0%40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%	38	Luxury Car	low	Basic	2A-2C-D	A-C	60%
40Luxury CarmediumExtended2EE0%41Luxury CarmediumBasicC-D50%	39	Luxury Car	low	Premium	D	D	0%
41 Luxury Car medium Basic C-D C-D 50%	40	Luxury Car	medium	Extended	2F	F	0%
	41	Luxury Car	medium	Basic	C-D	C-D	50%

42	Luxury Car	medium	Premium	D	D	0%
		med-				
43	Luxury Car	high	Extended	2E	E	0%
		med-				
44	Luxury Car	high	Basic	2A-3C-3D-2E	C-D	70%
		med-				
45	Luxury Car	high	Premium	D	D	0%
46	Luxury Car	high	Extended	2E	E	0%
47	Luxury Car	high	Basic	2E-D	E	30%
48	Luxury Car	high	Premium	D	D	0%
49	LuxurySUV	low	Extended	2A-3B-C-D-E	В	62%
				4A-3B-3C-2D-		
50	LuxurySUV	low	Basic	E	А	70%
				4A-4B-3C-3D-		
51	LuxurySUV	low	Premium	2E	A-B	75%
52	LuxurySUV	medium	Extended	D-E	D-E	50%
53	LuxurySUV	medium	Basic	C-D	C-D	50%
54	LuxurySUV	medium	Premium	B-C-3D-2E	D	57%
		med-				
55	LuxurySUV	high	Extended	D-E	D-E	50%
		med-				
56	LuxurySUV	high	Basic	2A-3C-3D-E	C-D	67%
		med-				
57	LuxurySUV	high	Premium	B-2D-2E	D-E	60%
58	LuxurySUV	high	Extended	D-E	D-E	50%
59	LuxurySUV	high	Basic	D-E	D-E	50%
60	LuxurySUV	high	Premium	2D-E	D	33%
61	Sport car	low	Extended	2A-3B-C	В	50%
62	Sport car	low	Basic	2A-2C-D	A-C	60%
63	Sport car	low	Premium	E	E	0%
64	Sport car	medium	Extended	C-D-E	C-D-E	33%
65	Sport car	medium	Basic	C-D	C-D	50%
66	Sport car	medium	Premium	E	E	0%
		med-				
67	Sport car	high	Extended	2A-3B-C-D-4E	E	63%
		med-				
68	Sport car	high	Basic	2A-3C-2D-E	С	62.50%
		med-				
69	Sport car	high	Premium	D-3E	E	25%
70	Sport car	high	Extended	2A-3B-C-D	В	57%
71	Sport car	high	Basic	2A-3C-4D-4E	D-E	70%
72	Sport car	high	Premium	D-E	D-E	50%