

**ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY
PRIVATE PASSENGER AUTO
TEXAS**

THIRD-PARTY DATA

Vendor	Description	Use in Ratemaking	Rating Variables
LexisNexis Auto Data Prefill	Prefilled driver, vehicle, and policy information that an insured can verify	Used for determining characteristics of an auto policy including number of vehicles, number of operators, and operator age	Household Composition Factor, Driver Classification Factors, Supplementary Table Multiplicative Factors Patterns 3-7
TransUnion	Report containing credit history that includes the elements used to determine Insurance Score in ISM7 for each policy	Used for determining Policy Group for Tier Rating	Tier Factor
LexisNexis Current Carrier Database (CCDB)	Report containing current and prior carrier information including Years with Prior Carrier, Ownership of Residential Property, Prior BI Limits, and New Business Lapse	Used for determining the row number for Tier Rating	Tier Factor
Motor Vehicle Records (MVR)	Report containing violations history of each insured for determining the number of violations for each policy	Used for determining the number of chargeable major violations	Major Violation Surcharge Factor, Certified Risk Surcharge, Safe Driving Deductible, Safe Driving Bonus, teenSMART, Premier, and Premier Plus Discounts
TransUnion	Driver history information and court records for each operator on a policy	Used for determining the number of chargeable at-fault accidents and chargeable major violations	Major Violation Surcharge Factor, Certified Risk Surcharge, Accident Surcharge Program, Safe Driving Deductible, Safe Driving Bonus, teenSMART, Premier, and Premier Plus Discounts
LexisNexis	Activity Files identifying any major violations for each operator on a policy	Used for determining the number of chargeable major violations	Major Violation Surcharge Factor, Certified Risk Surcharge, Safe Driving Deductible, Safe Driving Bonus, teenSMART, Premier, and Premier Plus Discounts
LexisNexis Claims Loss Underwriting Experience (CLUE)	Report containing loss history of each insured for determining the number and type of accidents for each policy	Used for determining qualifications for discounts	Safe Driving Deductible Reward, Safe Driving Bonus, Accident Surcharge Program, Merit Factor, Major Violation Surcharge, Premier, and Premier Plus Discounts
Applied Geographic Solutions (AGS) and Tactician Corporation	Census demographic and environmental characteristics including population density and vehicle density	Used in Allstate's Geographic Effect Model for determining geographical rates and in Allstate's Mileage Rating Loss Model for interacting verified mileage with rating territory	Geographical variables within the Territorial Base Rates, Supplementary Table Multiplicative Factors Pattern 9
Carfax	Odometer readings and mileage information	Used for determining annual mileage for vehicles	Supplementary Table Multiplicative Factors Patterns 9 and 10
Highway Loss Data Institute (HLDI)	Vehicle characteristics and base price information from Original Equipment Manufacturers (OEMs)	Used for determining rates based on vehicle characteristics including make and model	Deductible by PGS Factor, Experience Group Rating Factor, Model Year Factor, Utility Discount, Supplementary Table Multiplicative Factors Patterns 11-14
Arity	Weekly aggregated telematics driving data collected through Allstate approved technology	Used to retrieve driving behavior data for determining Driving Score	Performance and Enrollment Rewards in the Drivewise Reward Program