Naive Bayes Predictive Model

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# Agency Data Simple Naive Bayes Predictive Model

This uses a largely unalered simple Naive Bayes model to set a baseline for subsequent predictive models, which are create using other algorithms.

# Read the original data set  
agency\_data\_orig <- read.xlsx('./data/AgencyData\_clean.xlsx', sheetIndex=1, stringsAsFactors=T)

## Data Setup

There are a couple of irrelevant attributes from the original set. Get rid of those and then setup the train and test data sets.

# Trim the phat - i.e., data that's irrelevant  
agency\_data\_used <- agency\_data\_orig[c(-1, -4)]  
str(agency\_data\_used)

## 'data.frame': 2376 obs. of 12 variables:  
## $ account\_type : Factor w/ 2 levels "Commercial","Personal": 2 2 2 2 2 2 2 2 2 2 ...  
## $ assigned\_agent : Factor w/ 6 levels "Boehm, Sebastian",..: 3 1 3 3 3 3 3 1 3 2 ...  
## $ lob : Factor w/ 20 levels "Auto (Commercial)",..: 2 2 2 2 2 2 2 2 2 2 ...  
## $ master\_company : Factor w/ 20 levels "Aimonetti Insurance",..: 1 1 1 1 1 1 1 1 1 1 ...  
## $ effective\_date : Date, format: "2011-03-04" "2014-03-12" ...  
## $ policy\_term : Factor w/ 3 levels "12 Months","6 Months",..: 2 2 2 2 2 2 2 2 2 2 ...  
## $ policy\_type : Factor w/ 2 levels "Commercial","Personal": 2 2 2 2 2 2 2 2 2 2 ...  
## $ annual\_premium : num 2222 3400 2208 4660 5092 ...  
## $ written\_premium : num 1141 1735 1135 2370 2547 ...  
## $ rating\_state : Factor w/ 8 levels "FL","ND","NV",..: 1 1 1 1 1 1 1 1 1 1 ...  
## $ status : Factor w/ 2 levels "Active","Inactive": 2 1 2 2 2 2 2 2 2 2 ...  
## $ transaction\_type: Factor w/ 13 levels "Cancel Conf",..: 1 11 1 1 1 1 7 1 3 1 ...

# Setup train and test data, 70% / 30%  
train\_ad <- sample\_frac(agency\_data\_used, 0.7)  
sid <- as.numeric(rownames(train\_ad)) # because rownames() returns character  
test\_ad <- agency\_data\_used[-sid,]

## Build the Model

This step is set aside because with a big data set, it would be slow or put into a distributed system.

nb\_model <- naiveBayes(transaction\_type~., data=train\_ad)

## Conditional Probabilities

The model creates the conditional probabilities based on the training data. This output shows those, which is interesting unto itself.

## account\_type  
## Y Commercial Personal  
## Cancel Conf 0.02906977 0.97093023  
## Cancel Req 0.28571429 0.71428571  
## Cancel/DNR 0.00000000 1.00000000  
## DB Synch 0.00000000 1.00000000  
## New Business 0.11046512 0.88953488  
## Non-Renewal 0.00000000 1.00000000  
## Policy Change 0.02284264 0.97715736  
## Re-Issue 0.00000000 1.00000000  
## Reinstate 0.04878049 0.95121951  
## Renew Quote 0.00000000 1.00000000  
## Renewal 0.06172840 0.93827160  
## Renewal Re-Quote 0.00000000 1.00000000  
## Rewrite 0.00000000 1.00000000

## assigned\_agent  
## Y Boehm, Sebastian Doyle, Walter Insurance, Nichersen  
## Cancel Conf 0.113372093 0.446220930 0.053779070  
## Cancel Req 0.000000000 0.714285714 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 1.000000000  
## DB Synch 0.000000000 0.250000000 0.500000000  
## New Business 0.058139535 0.395348837 0.005813953  
## Non-Renewal 0.000000000 0.000000000 0.000000000  
## Policy Change 0.104060914 0.345177665 0.005076142  
## Re-Issue 0.000000000 0.000000000 0.000000000  
## Reinstate 0.097560976 0.365853659 0.024390244  
## Renew Quote 0.000000000 1.000000000 0.000000000  
## Renewal 0.243827160 0.379629630 0.000000000  
## Renewal Re-Quote 0.500000000 0.000000000 0.000000000  
## Rewrite 0.125000000 0.291666667 0.000000000  
## assigned\_agent  
## Y Padberg, Tracy Rohan, Elwood Tremblay, Deena  
## Cancel Conf 0.011627907 0.010174419 0.364825581  
## Cancel Req 0.000000000 0.142857143 0.142857143  
## Cancel/DNR 0.000000000 0.000000000 0.000000000  
## DB Synch 0.250000000 0.000000000 0.000000000  
## New Business 0.191860465 0.058139535 0.290697674  
## Non-Renewal 0.000000000 0.000000000 1.000000000  
## Policy Change 0.131979695 0.078680203 0.335025381  
## Re-Issue 0.000000000 0.000000000 1.000000000  
## Reinstate 0.073170732 0.170731707 0.268292683  
## Renew Quote 0.000000000 0.000000000 0.000000000  
## Renewal 0.009259259 0.012345679 0.354938272  
## Renewal Re-Quote 0.000000000 0.000000000 0.500000000  
## Rewrite 0.000000000 0.000000000 0.583333333

## lob  
## Y Auto (Commercial) Auto (Personal) BOP Liability  
## Cancel Conf 0.008720930 0.718023256 0.001453488  
## Cancel Req 0.142857143 0.714285714 0.000000000  
## Cancel/DNR 0.000000000 1.000000000 0.000000000  
## DB Synch 0.000000000 1.000000000 0.000000000  
## New Business 0.011627907 0.197674419 0.005813953  
## Non-Renewal 0.000000000 1.000000000 0.000000000  
## Policy Change 0.010152284 0.723350254 0.000000000  
## Re-Issue 0.000000000 1.000000000 0.000000000  
## Reinstate 0.000000000 0.658536585 0.000000000  
## Renew Quote 0.000000000 1.000000000 0.000000000  
## Renewal 0.024691358 0.567901235 0.000000000  
## Renewal Re-Quote 0.000000000 1.000000000 0.000000000  
## Rewrite 0.000000000 0.666666667 0.000000000  
## lob  
## Y BOP Property Business Owners Policy Commercial Prpty  
## Cancel Conf 0.000000000 0.001453488 0.001453488  
## Cancel Req 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.029069767 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.009259259 0.006172840  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000  
## lob  
## Y Dwelling fire Flood Genl Liability Homeowners  
## Cancel Conf 0.015988372 0.000000000 0.015988372 0.228197674  
## Cancel Req 0.142857143 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.046511628 0.000000000 0.058139535 0.546511628  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.027918782 0.005076142 0.000000000 0.213197970  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.048780488 0.000000000 0.024390244 0.243902439  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.012345679 0.000000000 0.030864198 0.324074074  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.333333333  
## lob  
## Y Inland marine (comm) Inland Marine (pers)  
## Cancel Conf 0.000000000 0.001453488  
## Cancel Req 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000  
## New Business 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000  
## Renewal 0.006172840 0.006172840  
## Renewal Re-Quote 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000  
## lob  
## Y Personal Liability Professional Liab Renters  
## Cancel Conf 0.000000000 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.005813953 0.011627907  
## Non-Renewal 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000  
## lob  
## Y Signs Umbrella - Comm Umbrella - Personal  
## Cancel Conf 0.000000000 0.002906977 0.002906977  
## Cancel Req 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.005813953 0.063953488  
## Non-Renewal 0.000000000 0.000000000 0.000000000  
## Policy Change 0.002538071 0.000000000 0.015228426  
## Re-Issue 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.024390244  
## Renew Quote 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.009259259  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000  
## lob  
## Y Watercraft (small boat) Workers comp  
## Cancel Conf 0.000000000 0.001453488  
## Cancel Req 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000  
## New Business 0.011627907 0.005813953  
## Non-Renewal 0.000000000 0.000000000  
## Policy Change 0.002538071 0.000000000  
## Re-Issue 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000  
## Renewal 0.003086420 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000

## master\_company  
## Y Aimonetti Insurance Beaulah General Agency  
## Cancel Conf 0.322674419 0.000000000  
## Cancel Req 0.857142857 0.000000000  
## Cancel/DNR 0.250000000 0.000000000  
## DB Synch 0.750000000 0.000000000  
## New Business 0.122093023 0.005813953  
## Non-Renewal 0.000000000 0.000000000  
## Policy Change 0.380710660 0.000000000  
## Re-Issue 1.000000000 0.000000000  
## Reinstate 0.365853659 0.000000000  
## Renew Quote 1.000000000 0.000000000  
## Renewal 0.317901235 0.006172840  
## Renewal Re-Quote 1.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000  
## master\_company  
## Y Beaulah Insurance Beyer Strategic Insurance  
## Cancel Conf 0.085755814 0.043604651  
## Cancel Req 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000  
## New Business 0.023255814 0.093023256  
## Non-Renewal 0.000000000 0.000000000  
## Policy Change 0.055837563 0.035532995  
## Re-Issue 0.000000000 0.000000000  
## Reinstate 0.024390244 0.024390244  
## Renew Quote 0.000000000 0.000000000  
## Renewal 0.083333333 0.030864198  
## Renewal Re-Quote 0.000000000 0.000000000  
## Rewrite 0.083333333 0.000000000  
## master\_company  
## Y Borer Group, LLC Brakus Fire & Casualty  
## Cancel Conf 0.004360465 0.002906977  
## Cancel Req 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000  
## New Business 0.087209302 0.000000000  
## Non-Renewal 0.000000000 0.000000000  
## Policy Change 0.048223350 0.000000000  
## Re-Issue 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000  
## Rewrite 0.125000000 0.000000000  
## master\_company  
## Y Breitenberg Insurance DuBuque Insurance  
## Cancel Conf 0.183139535 0.103197674  
## Cancel Req 0.000000000 0.000000000  
## Cancel/DNR 0.500000000 0.000000000  
## DB Synch 0.250000000 0.000000000  
## New Business 0.081395349 0.156976744  
## Non-Renewal 1.000000000 0.000000000  
## Policy Change 0.081218274 0.144670051  
## Re-Issue 0.000000000 0.000000000  
## Reinstate 0.024390244 0.121951220  
## Renew Quote 0.000000000 0.000000000  
## Renewal 0.179012346 0.033950617  
## Renewal Re-Quote 0.000000000 0.000000000  
## Rewrite 0.000000000 0.041666667  
## master\_company  
## Y Friesen Insurance Helen Herman Group Hui Insurance  
## Cancel Conf 0.040697674 0.002906977 0.018895349  
## Cancel Req 0.000000000 0.000000000 0.142857143  
## Cancel/DNR 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000  
## New Business 0.005813953 0.000000000 0.226744186  
## Non-Renewal 0.000000000 0.000000000 0.000000000  
## Policy Change 0.040609137 0.002538071 0.073604061  
## Re-Issue 0.000000000 0.000000000 0.000000000  
## Reinstate 0.073170732 0.000000000 0.073170732  
## Renew Quote 0.000000000 0.000000000 0.000000000  
## Renewal 0.061728395 0.000000000 0.033950617  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000  
## Rewrite 0.416666667 0.000000000 0.125000000  
## master\_company  
## Y Kilback Excess & Surplus Roderick Insurance  
## Cancel Conf 0.000000000 0.008720930  
## Cancel Req 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000  
## New Business 0.023255814 0.046511628  
## Non-Renewal 0.000000000 0.000000000  
## Policy Change 0.000000000 0.060913706  
## Re-Issue 0.000000000 0.000000000  
## Reinstate 0.000000000 0.048780488  
## Renew Quote 0.000000000 0.000000000  
## Renewal 0.000000000 0.092592593  
## Renewal Re-Quote 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000  
## master\_company  
## Y Ryan Hyatt Insurance Schimel Mutual Insurance  
## Cancel Conf 0.007267442 0.020348837  
## Cancel Req 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000  
## New Business 0.011627907 0.040697674  
## Non-Renewal 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000  
## Reinstate 0.024390244 0.024390244  
## Renew Quote 0.000000000 0.000000000  
## Renewal 0.000000000 0.046296296  
## Renewal Re-Quote 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000  
## master\_company  
## Y Schuppe Group Simonis Insurance Spinka West Insurance  
## Cancel Conf 0.055232558 0.045058140 0.045058140  
## Cancel Req 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.250000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000  
## New Business 0.046511628 0.011627907 0.005813953  
## Non-Renewal 0.000000000 0.000000000 0.000000000  
## Policy Change 0.065989848 0.005076142 0.005076142  
## Re-Issue 0.000000000 0.000000000 0.000000000  
## Reinstate 0.024390244 0.024390244 0.024390244  
## Renew Quote 0.000000000 0.000000000 0.000000000  
## Renewal 0.067901235 0.012345679 0.018518519  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000  
## Rewrite 0.208333333 0.000000000 0.000000000  
## master\_company  
## Y Streich Group Insurance Sultan Insurance  
## Cancel Conf 0.010174419 0.000000000  
## Cancel Req 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000  
## New Business 0.011627907 0.000000000  
## Non-Renewal 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000  
## Reinstate 0.121951220 0.000000000  
## Renew Quote 0.000000000 0.000000000  
## Renewal 0.015432099 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000

## effective\_date  
## Y 2011-02-01 2011-02-19 2011-02-21 2011-03-01  
## Cancel Conf 0.000000000 0.001453488 0.001453488 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.250000000  
## New Business 0.000000000 0.000000000 0.000000000 0.005813953  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.002538071 0.000000000 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2011-03-03 2011-03-09 2011-03-12 2011-03-14  
## Cancel Conf 0.000000000 0.001453488 0.001453488 0.002906977  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.250000000 0.000000000 0.250000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.000000000 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000 0.002538071  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2011-03-19 2011-03-21 2011-03-26 2011-04-05  
## Cancel Conf 0.000000000 0.001453488 0.001453488 0.001453488  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.250000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.005813953 0.000000000 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2011-04-07 2011-04-15 2011-04-28 2011-05-04  
## Cancel Conf 0.002906977 0.001453488 0.001453488 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.000000000 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000 0.002538071  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2011-05-06 2011-05-09 2011-05-16 2011-05-25  
## Cancel Conf 0.001453488 0.000000000 0.001453488 0.001453488  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.250000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.000000000 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2011-06-01 2011-06-03 2011-06-10 2011-06-22  
## Cancel Conf 0.001453488 0.001453488 0.001453488 0.001453488  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.000000000 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2011-06-30 2011-07-07 2011-07-15 2011-07-19  
## Cancel Conf 0.001453488 0.000000000 0.001453488 0.001453488  
## Cancel Req 0.000000000 0.142857143 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.000000000 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2011-07-21 2011-07-26 2011-07-29 2011-08-01  
## Cancel Conf 0.001453488 0.001453488 0.001453488 0.002906977  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2012-06-02 2012-06-03 2012-06-05 2012-06-12  
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## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## effective\_date  
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## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
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## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
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## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## effective\_date  
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## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
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## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2012-09-12 2012-09-19 2012-09-22 2012-09-25  
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## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
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## Policy Change 0.000000000 0.000000000 0.000000000 0.000000000  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## Policy Change 0.000000000 0.000000000 0.000000000 0.000000000  
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## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
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## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
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## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
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## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
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## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
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## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.002538071 0.005076142 0.007614213  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.003086420 0.000000000 0.009259259 0.009259259  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-06-16 2014-06-17 2014-06-18 2014-06-19  
## Cancel Conf 0.000000000 0.001453488 0.001453488 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.005813953 0.011627907 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.002538071 0.002538071 0.005076142  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.003086420 0.003086420 0.000000000 0.003086420  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-06-20 2014-06-21 2014-06-22 2014-06-23  
## Cancel Conf 0.001453488 0.000000000 0.000000000 0.002906977  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.011627907 0.000000000 0.005813953  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.002538071 0.005076142 0.000000000 0.002538071  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.024390244 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.009259259 0.000000000 0.009259259 0.003086420  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-06-24 2014-06-25 2014-06-26 2014-06-27  
## Cancel Conf 0.000000000 0.001453488 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.011627907 0.000000000 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.002538071 0.000000000 0.005076142 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.003086420 0.000000000 0.009259259 0.003086420  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-06-28 2014-06-29 2014-06-30 2014-07-01  
## Cancel Conf 0.001453488 0.001453488 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.011627907 0.000000000 0.000000000 0.017441860  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.010152284 0.002538071 0.002538071 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.006172840 0.003086420 0.009259259 0.012345679  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.041666667 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-07-02 2014-07-03 2014-07-04 2014-07-05  
## Cancel Conf 0.001453488 0.000000000 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.011627907 0.005813953 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.005076142 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.003086420 0.009259259 0.006172840 0.015432099  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-07-06 2014-07-07 2014-07-08 2014-07-09  
## Cancel Conf 0.000000000 0.000000000 0.001453488 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.000000000 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.002538071 0.000000000 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.024390244 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.015432099 0.003086420 0.000000000 0.003086420  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-07-10 2014-07-11 2014-07-12 2014-07-13  
## Cancel Conf 0.002906977 0.000000000 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.011627907 0.000000000 0.005813953 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.005076142 0.002538071 0.007614213 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.006172840 0.000000000 0.012345679  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-07-14 2014-07-15 2014-07-16 2014-07-18  
## Cancel Conf 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.000000000 0.005813953 0.005813953  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.002538071 0.002538071 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.003086420 0.006172840 0.000000000 0.003086420  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-07-19 2014-07-20 2014-07-22 2014-07-23  
## Cancel Conf 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.000000000 0.005813953 0.011627907  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.002538071 0.002538071 0.000000000 0.005076142  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.006172840 0.006172840 0.006172840 0.003086420  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.041666667  
## effective\_date  
## Y 2014-07-24 2014-07-25 2014-07-26 2014-07-27  
## Cancel Conf 0.000000000 0.000000000 0.000000000 0.001453488  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.011627907 0.000000000 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.010152284 0.000000000 0.005076142  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.006172840 0.009259259 0.003086420 0.015432099  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-07-28 2014-07-29 2014-07-30 2014-07-31  
## Cancel Conf 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.011627907 0.005813953 0.011627907 0.011627907  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000 0.002538071  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.006172840 0.003086420 0.000000000 0.006172840  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-08-01 2014-08-02 2014-08-03 2014-08-04  
## Cancel Conf 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.005813953 0.005813953 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.002538071 0.000000000 0.002538071 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.012345679 0.003086420 0.009259259 0.006172840  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000  
## effective\_date  
## Y 2014-08-05 2014-08-07 2014-08-09 2014-08-10  
## Cancel Conf 0.001453488 0.000000000 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.011627907 0.005813953 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.002538071 0.000000000 0.000000000 0.000000000  
## Re-Issue 1.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.041666667  
## effective\_date  
## Y 2014-08-11 2014-08-23 2014-09-01 2014-09-07  
## Cancel Conf 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.005813953 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.083333333 0.000000000 0.083333333 0.083333333  
## effective\_date  
## Y 2014-10-06 2014-10-07  
## Cancel Conf 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000  
## New Business 0.000000000 0.000000000  
## Non-Renewal 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000  
## Re-Issue 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000  
## Rewrite 0.041666667 0.041666667

## policy\_term  
## Y 12 Months 6 Months 7 Months  
## Cancel Conf 0.53052326 0.46947674 0.00000000  
## Cancel Req 0.28571429 0.71428571 0.00000000  
## Cancel/DNR 0.25000000 0.75000000 0.00000000  
## DB Synch 0.50000000 0.50000000 0.00000000  
## New Business 0.96511628 0.03488372 0.00000000  
## Non-Renewal 1.00000000 0.00000000 0.00000000  
## Policy Change 0.83248731 0.16751269 0.00000000  
## Re-Issue 1.00000000 0.00000000 0.00000000  
## Reinstate 0.68292683 0.31707317 0.00000000  
## Renew Quote 0.00000000 1.00000000 0.00000000  
## Renewal 0.74691358 0.25308642 0.00000000  
## Renewal Re-Quote 0.50000000 0.50000000 0.00000000  
## Rewrite 0.95833333 0.04166667 0.00000000

## policy\_type  
## Y Commercial Personal  
## Cancel Conf 0.03488372 0.96511628  
## Cancel Req 0.28571429 0.71428571  
## Cancel/DNR 0.00000000 1.00000000  
## DB Synch 0.00000000 1.00000000  
## New Business 0.12209302 0.87790698  
## Non-Renewal 0.00000000 1.00000000  
## Policy Change 0.02538071 0.97461929  
## Re-Issue 0.00000000 1.00000000  
## Reinstate 0.04878049 0.95121951  
## Renew Quote 0.00000000 1.00000000  
## Renewal 0.07716049 0.92283951  
## Renewal Re-Quote 0.00000000 1.00000000  
## Rewrite 0.00000000 1.00000000

## rating\_state  
## Y FL ND NV OK  
## Cancel Conf 0.995639535 0.001453488 0.000000000 0.000000000  
## Cancel Req 1.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 1.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 1.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.988372093 0.000000000 0.005813953 0.000000000  
## Non-Renewal 1.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.987309645 0.000000000 0.000000000 0.010152284  
## Re-Issue 1.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 1.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 1.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.996913580 0.000000000 0.000000000 0.003086420  
## Renewal Re-Quote 1.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 1.000000000 0.000000000 0.000000000 0.000000000  
## rating\_state  
## Y OR UT WA WY  
## Cancel Conf 0.001453488 0.001453488 0.000000000 0.000000000  
## Cancel Req 0.000000000 0.000000000 0.000000000 0.000000000  
## Cancel/DNR 0.000000000 0.000000000 0.000000000 0.000000000  
## DB Synch 0.000000000 0.000000000 0.000000000 0.000000000  
## New Business 0.000000000 0.000000000 0.005813953 0.000000000  
## Non-Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Policy Change 0.000000000 0.000000000 0.000000000 0.002538071  
## Re-Issue 0.000000000 0.000000000 0.000000000 0.000000000  
## Reinstate 0.000000000 0.000000000 0.000000000 0.000000000  
## Renew Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal 0.000000000 0.000000000 0.000000000 0.000000000  
## Renewal Re-Quote 0.000000000 0.000000000 0.000000000 0.000000000  
## Rewrite 0.000000000 0.000000000 0.000000000 0.000000000

## status  
## Y Active Inactive  
## Cancel Conf 0.00000000 1.00000000  
## Cancel Req 0.00000000 1.00000000  
## Cancel/DNR 0.00000000 1.00000000  
## DB Synch 0.25000000 0.75000000  
## New Business 0.90116279 0.09883721  
## Non-Renewal 1.00000000 0.00000000  
## Policy Change 0.94162437 0.05837563  
## Re-Issue 1.00000000 0.00000000  
## Reinstate 0.82926829 0.17073171  
## Renew Quote 0.00000000 1.00000000  
## Renewal 0.99382716 0.00617284  
## Renewal Re-Quote 0.00000000 1.00000000  
## Rewrite 0.62500000 0.37500000

## Make Predictions

As with the model, this step can take some real time with a large data set, so it’s segregated from processing / output.

nb\_predict <- predict(nb\_model, test\_ad)

## Show the Predictions

This is similar to the conditional probability, but applies it to show the actual predicted values.

table(nb\_predict, test\_ad$account\_type)

##   
## nb\_predict Commercial Personal  
## Cancel Conf 6 192  
## Cancel Req 9 0  
## Cancel/DNR 0 0  
## DB Synch 0 3  
## New Business 54 196  
## Non-Renewal 0 0  
## Policy Change 0 84  
## Re-Issue 0 0  
## Reinstate 1 6  
## Renew Quote 0 0  
## Renewal 8 133  
## Renewal Re-Quote 0 1  
## Rewrite 0 20

table(nb\_predict, test\_ad$assigned\_agent)

##   
## nb\_predict Boehm, Sebastian Doyle, Walter Insurance, Nichersen  
## Cancel Conf 26 95 0  
## Cancel Req 0 3 0  
## Cancel/DNR 0 0 0  
## DB Synch 0 2 1  
## New Business 17 86 0  
## Non-Renewal 0 0 0  
## Policy Change 6 29 0  
## Re-Issue 0 0 0  
## Reinstate 1 2 0  
## Renew Quote 0 0 0  
## Renewal 26 51 0  
## Renewal Re-Quote 0 0 0  
## Rewrite 3 3 0  
##   
## nb\_predict Padberg, Tracy Rohan, Elwood Tremblay, Deena  
## Cancel Conf 0 0 77  
## Cancel Req 0 6 0  
## Cancel/DNR 0 0 0  
## DB Synch 0 0 0  
## New Business 52 28 67  
## Non-Renewal 0 0 0  
## Policy Change 16 4 29  
## Re-Issue 0 0 0  
## Reinstate 1 2 1  
## Renew Quote 0 0 0  
## Renewal 0 1 63  
## Renewal Re-Quote 0 0 1  
## Rewrite 0 0 14

table(nb\_predict, test\_ad$lob)

##   
## nb\_predict Auto (Commercial) Auto (Personal) BOP Liability  
## Cancel Conf 2 110 0  
## Cancel Req 1 0 1  
## Cancel/DNR 0 0 0  
## DB Synch 0 3 0  
## New Business 0 4 1  
## Non-Renewal 0 0 0  
## Policy Change 0 64 0  
## Re-Issue 0 0 0  
## Reinstate 0 1 0  
## Renew Quote 0 0 0  
## Renewal 0 58 0  
## Renewal Re-Quote 0 1 0  
## Rewrite 0 10 0  
##   
## nb\_predict BOP Property Business Owners Policy Commercial Prpty  
## Cancel Conf 1 1 0  
## Cancel Req 0 0 0  
## Cancel/DNR 0 0 0  
## DB Synch 0 0 0  
## New Business 0 6 2  
## Non-Renewal 0 0 0  
## Policy Change 0 0 0  
## Re-Issue 0 0 0  
## Reinstate 0 0 0  
## Renew Quote 0 0 0  
## Renewal 0 0 2  
## Renewal Re-Quote 0 0 0  
## Rewrite 0 0 0  
##   
## nb\_predict Dwelling fire Flood Genl Liability Homeowners  
## Cancel Conf 2 0 0 79  
## Cancel Req 6 0 0 0  
## Cancel/DNR 0 0 0 0  
## DB Synch 0 0 0 0  
## New Business 23 1 39 173  
## Non-Renewal 0 0 0 0  
## Policy Change 5 1 0 13  
## Re-Issue 0 0 0 0  
## Reinstate 0 0 0 5  
## Renew Quote 0 0 0 0  
## Renewal 5 0 4 66  
## Renewal Re-Quote 0 0 0 0  
## Rewrite 0 0 0 10  
##   
## nb\_predict Inland marine (comm) Inland Marine (pers)  
## Cancel Conf 0 0  
## Cancel Req 0 0  
## Cancel/DNR 0 0  
## DB Synch 0 0  
## New Business 0 0  
## Non-Renewal 0 0  
## Policy Change 0 0  
## Re-Issue 0 0  
## Reinstate 0 0  
## Renew Quote 0 0  
## Renewal 5 0  
## Renewal Re-Quote 0 0  
## Rewrite 0 0  
##   
## nb\_predict Personal Liability Professional Liab Renters Signs  
## Cancel Conf 0 0 0 0  
## Cancel Req 0 1 0 0  
## Cancel/DNR 0 0 0 0  
## DB Synch 0 0 0 0  
## New Business 0 1 0 0  
## Non-Renewal 0 0 0 0  
## Policy Change 0 0 0 0  
## Re-Issue 0 0 0 0  
## Reinstate 0 0 0 0  
## Renew Quote 0 0 0 0  
## Renewal 0 0 0 0  
## Renewal Re-Quote 0 0 0 0  
## Rewrite 0 0 0 0  
##   
## nb\_predict Umbrella - Comm Umbrella - Personal  
## Cancel Conf 2 1  
## Cancel Req 0 0  
## Cancel/DNR 0 0  
## DB Synch 0 0  
## New Business 0 0  
## Non-Renewal 0 0  
## Policy Change 0 1  
## Re-Issue 0 0  
## Reinstate 0 0  
## Renew Quote 0 0  
## Renewal 0 1  
## Renewal Re-Quote 0 0  
## Rewrite 0 0  
##   
## nb\_predict Watercraft (small boat) Workers comp  
## Cancel Conf 0 0  
## Cancel Req 0 0  
## Cancel/DNR 0 0  
## DB Synch 0 0  
## New Business 0 0  
## Non-Renewal 0 0  
## Policy Change 0 0  
## Re-Issue 0 0  
## Reinstate 0 1  
## Renew Quote 0 0  
## Renewal 0 0  
## Renewal Re-Quote 0 0  
## Rewrite 0 0

table(nb\_predict, test\_ad$master\_company)

##   
## nb\_predict Aimonetti Insurance Beaulah General Agency  
## Cancel Conf 0 0  
## Cancel Req 0 0  
## Cancel/DNR 0 0  
## DB Synch 0 0  
## New Business 0 2  
## Non-Renewal 0 0  
## Policy Change 0 0  
## Re-Issue 0 0  
## Reinstate 0 0  
## Renew Quote 0 0  
## Renewal 0 1  
## Renewal Re-Quote 0 0  
## Rewrite 0 0  
##   
## nb\_predict Beaulah Insurance Beyer Strategic Insurance  
## Cancel Conf 56 42  
## Cancel Req 0 0  
## Cancel/DNR 0 0  
## DB Synch 0 0  
## New Business 5 52  
## Non-Renewal 0 0  
## Policy Change 27 4  
## Re-Issue 0 0  
## Reinstate 0 0  
## Renew Quote 0 0  
## Renewal 37 15  
## Renewal Re-Quote 0 0  
## Rewrite 1 0  
##   
## nb\_predict Borer Group, LLC Brakus Fire & Casualty  
## Cancel Conf 0 2  
## Cancel Req 0 0  
## Cancel/DNR 0 0  
## DB Synch 0 0  
## New Business 30 0  
## Non-Renewal 0 0  
## Policy Change 17 0  
## Re-Issue 0 0  
## Reinstate 0 0  
## Renew Quote 0 0  
## Renewal 0 0  
## Renewal Re-Quote 1 0  
## Rewrite 4 0  
##   
## nb\_predict Breitenberg Insurance DuBuque Insurance  
## Cancel Conf 0 0  
## Cancel Req 0 0  
## Cancel/DNR 0 0  
## DB Synch 0 0  
## New Business 0 0  
## Non-Renewal 0 0  
## Policy Change 0 0  
## Re-Issue 0 0  
## Reinstate 0 0  
## Renew Quote 0 0  
## Renewal 0 0  
## Renewal Re-Quote 0 0  
## Rewrite 0 0  
##   
## nb\_predict Friesen Insurance Helen Herman Group Hui Insurance  
## Cancel Conf 39 3 0  
## Cancel Req 0 1 6  
## Cancel/DNR 0 0 0  
## DB Synch 0 0 0  
## New Business 1 0 102  
## Non-Renewal 0 0 0  
## Policy Change 27 2 5  
## Re-Issue 0 0 0  
## Reinstate 0 0 0  
## Renew Quote 0 0 0  
## Renewal 41 1 15  
## Renewal Re-Quote 0 0 0  
## Rewrite 14 0 1  
##   
## nb\_predict Kilback Excess & Surplus Roderick Insurance  
## Cancel Conf 0 0  
## Cancel Req 1 0  
## Cancel/DNR 0 0  
## DB Synch 0 0  
## New Business 5 0  
## Non-Renewal 0 0  
## Policy Change 0 0  
## Re-Issue 0 0  
## Reinstate 0 0  
## Renew Quote 0 0  
## Renewal 0 0  
## Renewal Re-Quote 0 0  
## Rewrite 0 0  
##   
## nb\_predict Ryan Hyatt Insurance Schimel Mutual Insurance  
## Cancel Conf 12 3  
## Cancel Req 0 1  
## Cancel/DNR 0 0  
## DB Synch 0 0  
## New Business 0 41  
## Non-Renewal 0 0  
## Policy Change 0 0  
## Re-Issue 0 0  
## Reinstate 0 1  
## Renew Quote 0 0  
## Renewal 0 10  
## Renewal Re-Quote 0 0  
## Rewrite 0 0  
##   
## nb\_predict Schuppe Group Simonis Insurance Spinka West Insurance  
## Cancel Conf 0 0 35  
## Cancel Req 0 0 0  
## Cancel/DNR 0 0 0  
## DB Synch 0 0 2  
## New Business 0 0 0  
## Non-Renewal 0 0 0  
## Policy Change 0 0 2  
## Re-Issue 0 0 0  
## Reinstate 0 0 1  
## Renew Quote 0 0 0  
## Renewal 0 0 9  
## Renewal Re-Quote 0 0 0  
## Rewrite 0 0 0  
##   
## nb\_predict Streich Group Insurance Sultan Insurance  
## Cancel Conf 6 0  
## Cancel Req 0 0  
## Cancel/DNR 0 0  
## DB Synch 0 1  
## New Business 12 0  
## Non-Renewal 0 0  
## Policy Change 0 0  
## Re-Issue 0 0  
## Reinstate 5 0  
## Renew Quote 0 0  
## Renewal 12 0  
## Renewal Re-Quote 0 0  
## Rewrite 0 0

#table(nb\_predict, test\_ad$effective\_date) # bin this  
table(nb\_predict, test\_ad$policy\_term)

##   
## nb\_predict 12 Months 6 Months 7 Months  
## Cancel Conf 127 71 0  
## Cancel Req 9 0 0  
## Cancel/DNR 0 0 0  
## DB Synch 0 2 1  
## New Business 250 0 0  
## Non-Renewal 0 0 0  
## Policy Change 75 9 0  
## Re-Issue 0 0 0  
## Reinstate 6 1 0  
## Renew Quote 0 0 0  
## Renewal 115 26 0  
## Renewal Re-Quote 1 0 0  
## Rewrite 20 0 0

table(nb\_predict, test\_ad$policy\_type)

##   
## nb\_predict Commercial Personal  
## Cancel Conf 6 192  
## Cancel Req 9 0  
## Cancel/DNR 0 0  
## DB Synch 0 3  
## New Business 56 194  
## Non-Renewal 0 0  
## Policy Change 0 84  
## Re-Issue 0 0  
## Reinstate 1 6  
## Renew Quote 0 0  
## Renewal 11 130  
## Renewal Re-Quote 0 1  
## Rewrite 0 20

table(nb\_predict, test\_ad$rating\_state)

##   
## nb\_predict FL ND NV OK OR UT WA WY  
## Cancel Conf 198 0 0 0 0 0 0 0  
## Cancel Req 9 0 0 0 0 0 0 0  
## Cancel/DNR 0 0 0 0 0 0 0 0  
## DB Synch 3 0 0 0 0 0 0 0  
## New Business 248 0 1 0 0 0 1 0  
## Non-Renewal 0 0 0 0 0 0 0 0  
## Policy Change 84 0 0 0 0 0 0 0  
## Re-Issue 0 0 0 0 0 0 0 0  
## Reinstate 7 0 0 0 0 0 0 0  
## Renew Quote 0 0 0 0 0 0 0 0  
## Renewal 141 0 0 0 0 0 0 0  
## Renewal Re-Quote 1 0 0 0 0 0 0 0  
## Rewrite 20 0 0 0 0 0 0 0

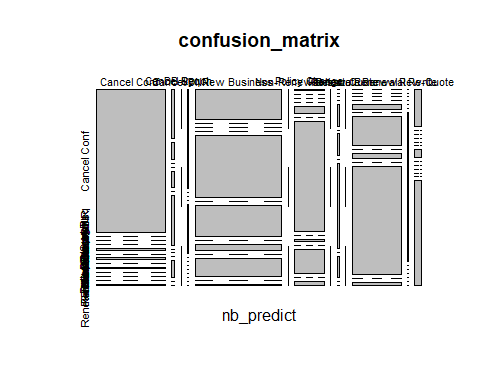
table(nb\_predict, test\_ad$status)

##   
## nb\_predict Active Inactive  
## Cancel Conf 0 198  
## Cancel Req 1 8  
## Cancel/DNR 0 0  
## DB Synch 0 3  
## New Business 180 70  
## Non-Renewal 0 0  
## Policy Change 83 1  
## Re-Issue 0 0  
## Reinstate 6 1  
## Renew Quote 0 0  
## Renewal 141 0  
## Renewal Re-Quote 1 0  
## Rewrite 6 14

## Confusion Matrix

Build a simple confusion matrix and then plot it.

confusion\_matrix <- table(nb\_predict, test\_ad$transaction\_type)  
plot(confusion\_matrix)



## Finally, Show Stats on the Confusion Matrix

confusionMatrix(confusion\_matrix)

## Confusion Matrix and Statistics  
##   
##   
## nb\_predict Cancel Conf Cancel Req Cancel/DNR DB Synch New Business  
## Cancel Conf 191 0 0 0 2  
## Cancel Req 3 1 0 0 1  
## Cancel/DNR 0 0 0 0 0  
## DB Synch 2 0 0 0 1  
## New Business 51 0 0 0 104  
## Non-Renewal 0 0 0 0 0  
## Policy Change 1 0 0 0 4  
## Re-Issue 0 0 0 0 0  
## Reinstate 0 0 0 0 1  
## Renew Quote 0 0 0 0 0  
## Renewal 0 0 0 0 4  
## Renewal Re-Quote 0 0 0 0 0  
## Rewrite 5 0 0 0 0  
##   
## nb\_predict Non-Renewal Policy Change Re-Issue Reinstate  
## Cancel Conf 0 2 0 2  
## Cancel Req 0 3 0 0  
## Cancel/DNR 0 0 0 0  
## DB Synch 0 0 0 0  
## New Business 0 53 0 10  
## Non-Renewal 0 0 0 0  
## Policy Change 0 62 0 1  
## Re-Issue 0 0 0 0  
## Reinstate 0 1 0 4  
## Renew Quote 0 0 0 0  
## Renewal 0 27 0 5  
## Renewal Re-Quote 0 1 0 0  
## Rewrite 0 1 0 0  
##   
## nb\_predict Renew Quote Renewal Renewal Re-Quote Rewrite  
## Cancel Conf 0 0 0 1  
## Cancel Req 0 1 0 0  
## Cancel/DNR 0 0 0 0  
## DB Synch 0 0 0 0  
## New Business 0 30 0 2  
## Non-Renewal 0 0 0 0  
## Policy Change 0 14 0 2  
## Re-Issue 0 0 0 0  
## Reinstate 0 1 0 0  
## Renew Quote 0 0 0 0  
## Renewal 0 102 0 3  
## Renewal Re-Quote 0 0 0 0  
## Rewrite 0 0 0 14  
##   
## Overall Statistics  
##   
## Accuracy : 0.6704   
## 95% CI : (0.6346, 0.7048)  
## No Information Rate : 0.3548   
## P-Value [Acc > NIR] : < 2.2e-16   
##   
## Kappa : 0.5758   
##   
## Mcnemar's Test P-Value : NA   
##   
## Statistics by Class:  
##   
## Class: Cancel Conf Class: Cancel Req  
## Sensitivity 0.7549 1.000000  
## Specificity 0.9848 0.988764  
## Pos Pred Value 0.9646 0.111111  
## Neg Pred Value 0.8796 1.000000  
## Prevalence 0.3548 0.001403  
## Detection Rate 0.2679 0.001403  
## Detection Prevalence 0.2777 0.012623  
## Balanced Accuracy 0.8699 0.994382  
## Class: Cancel/DNR Class: DB Synch Class: New Business  
## Sensitivity NA NA 0.8889  
## Specificity 1 0.995792 0.7550  
## Pos Pred Value NA NA 0.4160  
## Neg Pred Value NA NA 0.9719  
## Prevalence 0 0.000000 0.1641  
## Detection Rate 0 0.000000 0.1459  
## Detection Prevalence 0 0.004208 0.3506  
## Balanced Accuracy NA NA 0.8220  
## Class: Non-Renewal Class: Policy Change  
## Sensitivity NA 0.41333  
## Specificity 1 0.96092  
## Pos Pred Value NA 0.73810  
## Neg Pred Value NA 0.86010  
## Prevalence 0 0.21038  
## Detection Rate 0 0.08696  
## Detection Prevalence 0 0.11781  
## Balanced Accuracy NA 0.68713  
## Class: Re-Issue Class: Reinstate Class: Renew Quote  
## Sensitivity NA 0.181818 NA  
## Specificity 1 0.995658 1  
## Pos Pred Value NA 0.571429 NA  
## Neg Pred Value NA 0.974504 NA  
## Prevalence 0 0.030856 0  
## Detection Rate 0 0.005610 0  
## Detection Prevalence 0 0.009818 0  
## Balanced Accuracy NA 0.588738 NA  
## Class: Renewal Class: Renewal Re-Quote Class: Rewrite  
## Sensitivity 0.6892 NA 0.63636  
## Specificity 0.9310 0.998597 0.99132  
## Pos Pred Value 0.7234 NA 0.70000  
## Neg Pred Value 0.9196 NA 0.98846  
## Prevalence 0.2076 0.000000 0.03086  
## Detection Rate 0.1431 0.000000 0.01964  
## Detection Prevalence 0.1978 0.001403 0.02805  
## Balanced Accuracy 0.8101 NA 0.81384