

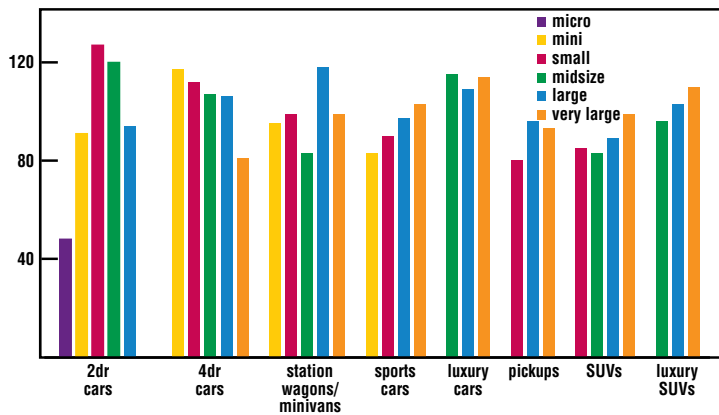
COLLISION COVERAGE

COMPARISON OF LOSSES BY VEHICLE CLASS AND SIZE/WEIGHT GROUP, 2008-10 MODELS

Collision coverage insures against physical damage sustained in crashes to insured people's own vehicles. The damage may occur from striking another vehicle or an object such as a tree or pole. The information in this fact sheet is based on collision coverage results for 2008-10 model passenger cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies.

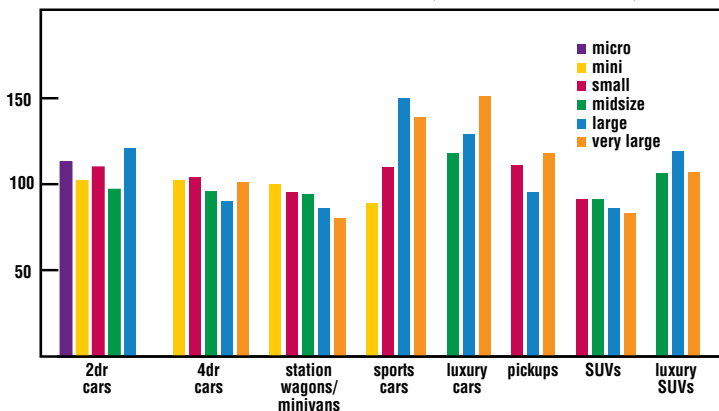
Two main factors determine collision losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are, depending on the amount and severity of damage (average loss payment per claim). These two factors combine to indicate overall insurance losses, or average loss payments per insured vehicle year. The overall loss is the average cost of insuring a vehicle for one year, excluding administrative costs.

RELATIVE CLAIM FREQUENCIES (100 = AVG = 7.0 PER 100 INS VEHICLE YRS)



Micro 2-door cars, a size class consisting of two vehicles, had the lowest frequency (48) and small 2-door cars had the highest (127). For 4-door cars, smaller cars had higher frequencies than larger cars.

RELATIVE AVG LOSS PAYMENTS PER CLAIM (100 = AVG = \$4,047 PER CLAIM)



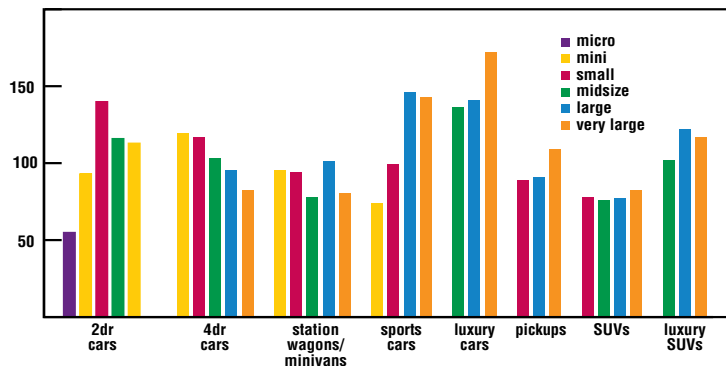
Among 2008-10 models, very large station wagons and minivans had the lowest relative claim severity (80), while very large luxury cars had the highest result (151).

AUTO INSURANCE *loss facts*

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Information is presented by vehicle class and, within classes, by vehicle size/weight. Car groups are based on overall vehicle length times width and weight. Pickup groups are based on vehicle weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by vehicle weight. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.

RELATIVE OVERALL LOSSES (100 = AVG = \$283 PER INS VEHICLE YR)



Relative overall losses ranged from 55 for micro 2-door cars, a size class consisting of two vehicles, to 172 for very large luxury cars. Sports cars and luxury cars had higher overall losses due to their higher average payments per claim.

RELATIVE COLLISION LOSSES BY CLASS AND SIZE, 2008-10 MODELS

| | | Relative claim frequency: claims per 100 insured vehicle yrs | Relative avg loss payment per claim | Relative avg loss payment per insured vehicle yr |
|------------------------------------|------------|--|-------------------------------------|--|
| TWO-DOOR CARS | micro | 48 | 113 | 55 |
| | mini | 91 | 102 | 93 |
| | small | 127 | 110 | 140 |
| | midsize | 120 | 97 | 116 |
| | large | 94 | 121 | 113 |
| | very large | 114 | 151 | 172 |
| FOUR-DOOR CARS | mini | 117 | 102 | 119 |
| | small | 112 | 104 | 117 |
| | midsize | 107 | 96 | 103 |
| | large | 106 | 90 | 95 |
| | very large | 81 | 101 | 82 |
| | very large | 99 | 80 | 80 |
| STATION WAGONS AND MINIVANS | mini | 95 | 100 | 95 |
| | small | 99 | 95 | 94 |
| | midsize | 83 | 94 | 78 |
| | large | 118 | 86 | 101 |
| | very large | 99 | 80 | 80 |
| | very large | 99 | 80 | 80 |
| SPORTS CARS | mini | 83 | 89 | 74 |
| | small | 90 | 110 | 99 |
| | midsize | 97 | 150 | 146 |
| | large | 103 | 139 | 143 |
| LUXURY CARS | midsize | 115 | 118 | 136 |
| | Large | 109 | 129 | 141 |
| | very large | 114 | 151 | 172 |
| | very large | 114 | 151 | 172 |
| PICKUPS | small | 80 | 111 | 89 |
| | large | 96 | 95 | 91 |
| | very large | 93 | 118 | 109 |
| SUVs | small | 85 | 91 | 78 |
| | midsize | 83 | 91 | 76 |
| | large | 89 | 86 | 77 |
| | very large | 99 | 83 | 82 |
| LUXURY SUVs | midsize | 96 | 106 | 102 |
| | large | 103 | 119 | 122 |
| | very large | 110 | 107 | 117 |