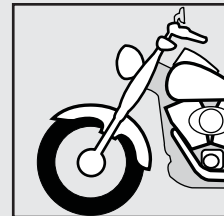


INSURANCE MOTORCYCLE COMPREHENSIVE REPORT

April 2007
MC-06

2002-06
Model Years



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CONTENTS

Summary.....	1
Introduction	2
Worst Motorcycle Comprehensive Losses	3
Table 1 Worst Motorcycle Comprehensive Losses, 2002-06 Models	4
Motorcycle Comprehensive Losses by Class	5
Table 2 Motorcycle Comprehensive Losses by Model Year.....	6
Table 3 Motorcycle Theft Losses by Model Year	7
Table 4 Motorcycle Other Losses by Model Year	8
Figure 1 Motorcycle Comprehensive Overall Losses	9
by Loss Type and Class, 2002-06 Models	
Figure 2 Relative Motorcycle Comprehensive Overall Losses by Class,	10
2002-06 Models	
Figure 3 Relative Motorcycle Theft Overall Losses by Class,.....	10
2002-06 Models	
Figure 4 Relative Motorcycle Other Overall Losses by Class,.....	11
2002-06 Models	
Motorcycle Comprehensive Losses by Time Period.....	12
Table 5 Motorcycle Comprehensive Losses by Model Year and Calendar Year	12
Motorcycle Comprehensive Losses	13
Table 6 Motorcycle Comprehensive Losses, 2002-06 Models	14
Choppers	18
Table 7 Motorcycle Comprehensive Exposure by Rated Driver Age,	18
2002-06 Models	
Table 8 Motorcycle Comprehensive Exposure by Deductible,	19
2002-06 Models	
Appendix A Complete Motorcycle Series Listing	20
Appendix B Motorcycle Classes Defined	31

SUMMARY

This Highway Loss Data Institute report presents comprehensive coverage insurance losses for motorcycles produced in model years 2002-06. Losses are separated into two groups: theft and other. Results are presented for all street legal motorcycle classes with at least 1,000 insured vehicle years of exposure or 100 claims.

- The 2002-06 model year motorcycles combined had a comprehensive claim frequency of 8.3 claims per 1,000 insured vehicle years and an average loss payment per claim of \$6,228, resulting in a \$52 average loss payment per insured vehicle year. Comparatively, 2004-06 model passenger cars had a comprehensive claim frequency of 67.3 claims per 1,000 insured vehicle years and an average loss payment per claim of \$1,320, resulting in an \$89 average loss payment per insured vehicle year.
- The theft claim frequency was 3.9 claims per 1,000 insured vehicle years, and the average loss payment per claim was \$8,540, resulting in a \$33 average loss payment per insured vehicle year.
- The other claim frequency was 4.4 claims per 1,000 insured vehicle years, and the average loss payment per claim was \$4,151, resulting in an \$18 average loss payment per insured vehicle year.
- Comprehensive overall losses were highest for super sport motorcycles (\$289 per insured vehicle year), which had losses almost five-and-a-half times higher than the all-motorcycle average.
- Theft overall losses were highest for super sport motorcycles (\$246 per insured vehicle year), which had losses more than seven times higher than the all-motorcycle average. Sport class motorcycles had the second highest overall losses (\$55 per insured vehicle year). For the remaining classes theft overall losses ranged from \$13 to \$18 per insured vehicle year.
- Other overall losses were highest for super sport motorcycles (\$44 per insured vehicle year), which had losses nearly two-and-a-half times higher than the all-motorcycle average.
- Among the motorcycles with the highest comprehensive overall losses, nine were in the super sport class. The Honda CBR1000RR, a 1,000 cubic centimeter (cc) super sport motorcycle, had the highest overall losses, more than eight-and-a-half times the all-motorcycle result.
- Among the motorcycles with the highest theft overall losses, eight were in the super sport class. The Honda CBR1000RR, a 1,000 cc super sport motorcycle, had the highest overall losses, more than twelve times the all-motorcycle result.
- Comprehensive overall losses were lowest for scooters (\$17 per insured vehicle year), which had losses about one third of the all-motorcycle average.

INTRODUCTION

To provide information on as many motorcycles as possible, comprehensive data for model years 2002-06 are combined in this Highway Loss Data Institute (HLDI) report for those motorcycles with basic designs that remained unchanged. Some motorcycle versions are grouped into a combined series. Combinations never include different engine displacement. These combinations are listed in Appendix A.

Comprehensive coverage results for all street legal motorcycles produced in model years 2002-06 form the basis of this report. Scooters also have been included in this report. It is important to note that many states do not require that scooters be registered if their displacement is 50 cubic centimeters (cc) or less. Results for all 2002-06 motorcycles are included in the overall totals and in the separate totals for class subgroups in the principal table (Table 6). Overall results are presented for motorcycles with at least 1,000 insured vehicle years of exposure or 100 claims. Theft results are presented for motorcycles with at least 20,000 insured vehicle years of exposure or 100 claims. Results for "other" losses are presented for motorcycles with at least 2,000 insured vehicle years of exposure or 100 claims. A total of 125 motorcycles met this reporting criteria.

Loss results for custom choppers are included on page 18. Results for these motorcycles are not included in the all-motorcycle result set for several reasons. The amount of data HLDI has for individual chopper series is sparse. Problems related to sparse data are compounded by the fact that choppers tend to be highly customized. Finally, the use of custom choppers is assumed to be different than other street legal motorcycles. HLDI has collected coverage and loss data for off-road motorcycles, all-terrain vehicles, snowmobiles, and off-road utility vehicles, but results for these vehicles are not included in this report.

Results are presented by motorcycle class. A detailed description of classes is contained in Appendix B. This report is based on comprehensive coverage and loss data supplied by 18 insurers: AIG, American Family, American National Property and Casualty, Auto Club Group, Automobile Insurers Bureau of Massachusetts, California State Automobile Association, Chubb, Country, Erie, Farmers, Foremost, GEICO, The Hartford, Liberty Mutual, MetLife Auto and Home, Nationwide, State Farm, and Tennessee Farmers Mutual. Coverage and losses from both standard and nonstandard risk are included. It is important to note that not all insurers that supplied data for this report were able to provide information on rated drivers. In total almost 8 percent of the loss experience had an unknown driver age. The percentage of unknown driver age varied by class. Super sport motorcycles had the highest percentage of unknowns at more than 11 percent whereas scooters had just more than 5.5 percent unknown. Consequently, results in this report have not been standardized. Tables showing age and deductible distributions appear on pages 18 and 19.

WORST MOTORCYCLE COMPREHENSIVE LOSSES

Table 1 lists the 2002-06 motorcycles with the highest (worst) comprehensive losses. Results for individual motorcycles are presented in relative terms, with the value 100 representing the result for all motorcycles combined.

The first section of the table lists the motorcycles with the highest comprehensive overall losses. Nine of the ten motorcycles with the highest such losses were in the super sport class. The Honda CBR1000RR, a 1,000 cc super sport motorcycle, had the highest comprehensive overall losses, more than eight-and-a-half times the all-motorcycle result. The Suzuki Hayabusa, a 1,300 cc sport class motorcycle, was the only sport motorcycle to make this worst list, with comprehensive overall losses more than six times the all-motorcycle result.

The second section of the table lists the motorcycles with the highest theft overall losses. Super sport motorcycles also dominated this list. Eight of the ten models with the highest such losses were super sport motorcycles. The Honda CBR1000RR, a 1,000 cc super sport motorcycle, had the highest theft overall losses, more than twelve times the all-motorcycle result. The Suzuki Hayabusa, a 1,300 cc sport class motorcycle, was the only sport motorcycle to make this worst list, with theft overall losses nearly eight times the all-motorcycle result. The Harley Davidson Fat Boy, a 1,450 cc cruiser, was the only cruiser class motorcycle to appear on this worst list. However, there was a large gap between its theft overall losses (122) and the next highest result (628).

The third section of the table lists the motorcycles with the highest other overall losses. Seven of the ten models with the highest such losses were super sport motorcycles. The Suzuki GSX-R1000, a 1,000 cc super sport motorcycle, had the highest other overall losses, more than three-and-a-half times the all-motorcycle result. Two touring class motorcycles appeared on this worst list: the BMW K1200LT and Harley Davidson Screaming Eagle Electra Glide. Both had other overall losses more than two times the all-motorcycle result.

TABLE 1 WORST MOTORCYCLE COMPREHENSIVE LOSSES, 2002-06 MODELS

MAKE	SERIES	DISPLACEMENT (CC)	CLASS	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	CLAIMS	RESULT*
RELATIVE COMPREHENSIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR						
Honda	CBR1000RR	1,000	Super Sport	3,288	195	869
Suzuki	GSX-R1000	1,000	Super Sport	6,100	329	813
Kawasaki	Ninja ZX-10R	1,000	Super Sport	1,945	103	778
Suzuki	GSX-R750	750	Super Sport	4,799	264	723
Yamaha	YZF-R1	1,000	Super Sport	7,441	322	661
Kawasaki	Ninja ZX-6R	636	Super Sport	4,053	227	640
Suzuki	Hayabusa	1,300	Sport	6,296	266	624
Suzuki	GSX-R600	600	Super Sport	7,486	382	612
Honda	CBR600RR	600	Super Sport	7,493	390	607
Yamaha	YZF-R6	600	Super Sport	8,973	374	462
RELATIVE THEFT AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR						
Honda	CBR1000RR	1,000	Super Sport	3,288	142	1,217
Suzuki	GSX-R1000	1,000	Super Sport	6,100	243	1,086
Suzuki	GSX-R750	750	Super Sport	4,799	201	983
Yamaha	YZF-R1	1,000	Super Sport	7,441	253	924
Suzuki	GSX-R600	600	Super Sport	7,486	300	841
Kawasaki	Ninja ZX-6R	636	Super Sport	4,053	159	831
Honda	CBR600RR	600	Super Sport	7,493	281	811
Suzuki	Hayabusa	1,300	Sport	6,296	181	797
Yamaha	YZF-R6	600	Super Sport	8,973	279	628
Harley Davidson	Fat Boy	1,450	Cruiser	42,827	98	122
RELATIVE OTHER AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR						
Suzuki	GSX-R1000	1,000	Super Sport	6,100	86	358
Suzuki	Hayabusa	1,300	Sport	6,296	85	340
Kawasaki	Ninja ZX-6R	636	Super Sport	4,053	68	326
Suzuki	GSX-R750	750	Super Sport	4,799	63	287
Honda	CBR1000RR	1,000	Super Sport	3,288	53	280
Honda	CBR600RR	600	Super Sport	7,493	109	268
Harley Davidson	Screaming Eagle Electra Glide	1,690	Touring	3,250	28	260
BMW	K1200LT	1,200	Touring	2,845	16	228
Suzuki	GSX-R600	600	Super Sport	7,486	82	227
Yamaha	YZF-R1	1,000	Super Sport	7,441	69	217

*100 = All-motorcycle result

MOTORCYCLE COMPREHENSIVE LOSSES BY CLASS

Table 2 lists the motorcycle comprehensive losses for 2002-06 models by model year and class. For 2002-06 models, all motorcycles had a claim frequency of 8.3 claims per 1,000 insured vehicle years, an average loss payment of \$6,228, and overall losses of \$52 per insured vehicle year. The super sport class had the highest claim frequency (43.6) and overall losses (\$289). The touring class had the highest average loss payment per claim (\$7,654).

As a class, cruiser motorcycles had the lowest comprehensive claim frequency (4.4). Scooters had the lowest average loss payment per claim (\$1,940) and the lowest overall losses (\$17).

Table 3 lists the motorcycle theft losses for 2002-06 models by model year and class. For 2002-06 models, all motorcycles had a claim frequency of 3.9 claims per 1,000 insured vehicle years, an average loss payment of \$8,540, and overall losses of \$33 per insured vehicle year. The super sport class had the highest claim frequency (31.8) and overall losses (\$246). The touring class had the highest average loss payment per claim (\$15,696).

As a class, cruiser and touring motorcycles had the lowest theft claim frequency (1.1). Scooters had the lowest average loss payment per claim (\$2,130) and the lowest overall losses (\$13). Overall losses for cruiser (\$14), touring (\$18), dual purpose (\$15) and unclad sport (\$18) classes were similarly low.

Table 4 lists the motorcycle other losses for 2002-06 models by model year and class. For 2002-06 models, all motorcycles had a claim frequency of 4.4 claims per 1,000 insured vehicle years, an average loss payment of \$4,151, and overall losses of \$18 per insured vehicle year. The super sport class had the highest claim frequency (11.8) and overall losses (\$44). The touring class had the highest average loss payment per claim (\$5,653).

As a class, dual purpose motorcycles had the lowest other claim frequency (2.3). Scooters had the lowest average loss payment per claim (\$1,531) and the lowest overall losses (\$4).

TABLE 2 MOTORCYCLE COMPREHENSIVE LOSSES BY MODEL YEAR

CLASS	MODEL YEARS					
	2002	2003	2004	2005	2006	2002-06
CLAIM FREQUENCY PER 1,000 INSURED VEHICLE YEARS						
Cruiser	3.3	3.9	4.7	5.4	6.3	4.4
Touring	4.5	4.6	5.6	7.4	8.3	5.7
Dual Purpose	5.1	5.8	5.2	6.9	6.4	5.8
Standard	7.2	6.0	7.9	—	—	7.6
Unclad Sport	6.6	9.8	8.9	10.6	13.5	9.1
Sport	9.4	13.6	14.4	17.6	29.9	15.2
Super Sport	25.6	36.2	44.2	55.2	72.4	43.6
Scooter	6.4	7.2	11.6	10.2	9.5	8.8
Total	5.8	6.5	8.5	10.6	15.7	8.3
AVERAGE LOSS PAYMENT PER CLAIM						
Cruiser	\$6,150	\$6,729	\$5,957	\$6,785	\$5,303	\$6,298
Touring	\$8,534	\$6,137	\$8,053	\$8,415	\$7,044	\$7,654
Dual Purpose	\$3,670	\$3,302	\$3,946	\$4,559	\$3,208	\$3,782
Standard	\$3,197	\$2,456	\$2,653	—	—	\$3,050
Unclad Sport	\$3,431	\$3,803	\$4,716	\$3,453	\$3,428	\$3,808
Sport	\$4,591	\$4,866	\$5,666	\$6,175	\$5,527	\$5,380
Super Sport	\$5,825	\$6,056	\$6,664	\$7,003	\$7,156	\$6,626
Scooter	\$1,583	\$1,966	\$1,879	\$2,042	\$2,547	\$1,940
Total	\$5,949	\$5,860	\$6,123	\$6,756	\$6,393	\$6,228
AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR						
Cruiser	\$21	\$26	\$28	\$37	\$34	\$27
Touring	\$38	\$28	\$45	\$62	\$58	\$44
Dual Purpose	\$19	\$19	\$21	\$31	\$20	\$22
Standard	\$23	\$15	\$21	—	—	\$23
Unclad Sport	\$23	\$37	\$42	\$37	\$46	\$35
Sport	\$43	\$66	\$82	\$109	\$165	\$82
Super Sport	\$149	\$219	\$295	\$386	\$518	\$289
Scooter	\$10	\$14	\$22	\$21	\$24	\$17
Total	\$34	\$38	\$52	\$72	\$100	\$52

TABLE 3 MOTORCYCLE THEFT LOSSES BY MODEL YEAR

CLASS	MODEL YEARS					
	2002	2003	2004	2005	2006	2002-06
CLAIM FREQUENCY PER 1,000 INSURED VEHICLE YEARS						
Cruiser	0.9	1.1	1.1	1.3	1.3	1.1
Touring	0.9	0.5	1.1	1.9	1.8	1.1
Dual Purpose	—	—	—	—	—	3.6
Standard	—	—	—	—	—	—
Unclad Sport	—	—	—	—	—	3.8
Sport	—	—	—	—	—	7.5
Super Sport	18.3	27.2	32.5	40.9	51.1	31.8
Scooter	—	—	—	—	—	6.0
Total	2.6	3.0	4.0	5.3	7.9	3.9
AVERAGE LOSS PAYMENT PER CLAIM						
Cruiser	\$12,242	\$13,238	\$12,381	\$14,359	\$12,831	\$13,057
Touring	\$15,837	\$13,504	\$16,918	\$16,301	\$14,823	\$15,696
Dual Purpose	—	—	—	—	—	\$4,226
Standard	—	—	—	—	—	—
Unclad Sport	—	—	—	—	—	\$4,801
Sport	—	—	—	—	—	\$7,401
Super Sport	\$6,776	\$6,800	\$7,615	\$8,231	\$8,596	\$7,718
Scooter	—	—	—	—	—	\$2,130
Total	\$8,068	\$7,904	\$8,274	\$9,268	\$9,010	\$8,540
AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR						
Cruiser	\$10	\$14	\$14	\$19	\$17	\$14
Touring	\$15	\$7	\$18	\$31	\$26	\$18
Dual Purpose	—	—	—	—	—	\$15
Standard	—	—	—	—	—	—
Unclad Sport	—	—	—	—	—	\$18
Sport	—	—	—	—	—	\$55
Super Sport	\$124	\$185	\$247	\$337	\$439	\$246
Scooter	—	—	—	—	—	\$13
Total	\$21	\$23	\$33	\$49	\$71	\$33

TABLE 4 MOTORCYCLE OTHER LOSSES BY MODEL YEAR

CLASS	MODEL YEARS					
	2002	2003	2004	2005	2006	2002-06
CLAIM FREQUENCY PER 1,000 INSURED VEHICLE YEARS						
Cruiser	2.5	2.8	3.6	4.1	5.0	3.3
Touring	3.6	4.1	4.5	5.5	6.5	4.6
Dual Purpose	2.0	1.9	2.5	2.4	3.0	2.3
Standard	3.1	—	—	—	—	4.0
Unclad Sport	3.9	5.5	4.2	6.7	—	5.3
Sport	4.9	6.7	7.4	8.8	15.6	7.7
Super Sport	7.3	9.0	11.7	14.2	21.3	11.8
Scooter	2.9	1.8	3.8	3.2	2.3	2.8
Total	3.2	3.6	4.5	5.4	7.7	4.4
AVERAGE LOSS PAYMENT PER CLAIM						
Cruiser	\$4,064	\$4,229	\$3,905	\$4,317	\$3,293	\$4,033
Touring	\$6,590	\$5,157	\$5,974	\$5,663	\$4,922	\$5,653
Dual Purpose	\$3,551	\$3,010	\$2,851	\$4,036	\$1,593	\$3,077
Standard	\$1,972	—	—	—	—	\$2,163
Unclad Sport	\$3,054	\$3,199	\$4,268	\$2,329	—	\$3,104
Sport	\$2,825	\$3,142	\$3,849	\$4,013	\$3,288	\$3,429
Super Sport	\$3,443	\$3,820	\$4,030	\$3,470	\$3,708	\$3,684
Scooter	\$1,115	\$1,681	\$1,451	\$1,724	\$2,342	\$1,531
Total	\$4,261	\$4,177	\$4,216	\$4,296	\$3,714	\$4,151
AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR						
Cruiser	\$10	\$12	\$14	\$18	\$16	\$13
Touring	\$23	\$21	\$27	\$31	\$32	\$26
Dual Purpose	\$7	\$6	\$7	\$10	\$5	\$7
Standard	\$6	—	—	—	—	\$9
Unclad Sport	\$12	\$18	\$18	\$16	—	\$17
Sport	\$14	\$21	\$28	\$35	\$51	\$27
Super Sport	\$25	\$35	\$47	\$49	\$79	\$44
Scooter	\$3	\$3	\$6	\$5	\$5	\$4
Total	\$14	\$15	\$19	\$23	\$29	\$18

Figure 1 shows the distribution of motorcycle comprehensive overall losses for 2002-06 models by loss type and class. Theft losses comprised a greater percentage of comprehensive losses than other losses for all classes except touring (due to sparse data, a theft result for the standard class was not published). Theft losses comprised 85 percent of comprehensive losses for super sport motorcycles, whereas other losses comprised 63 percent of comprehensive losses for touring motorcycles.

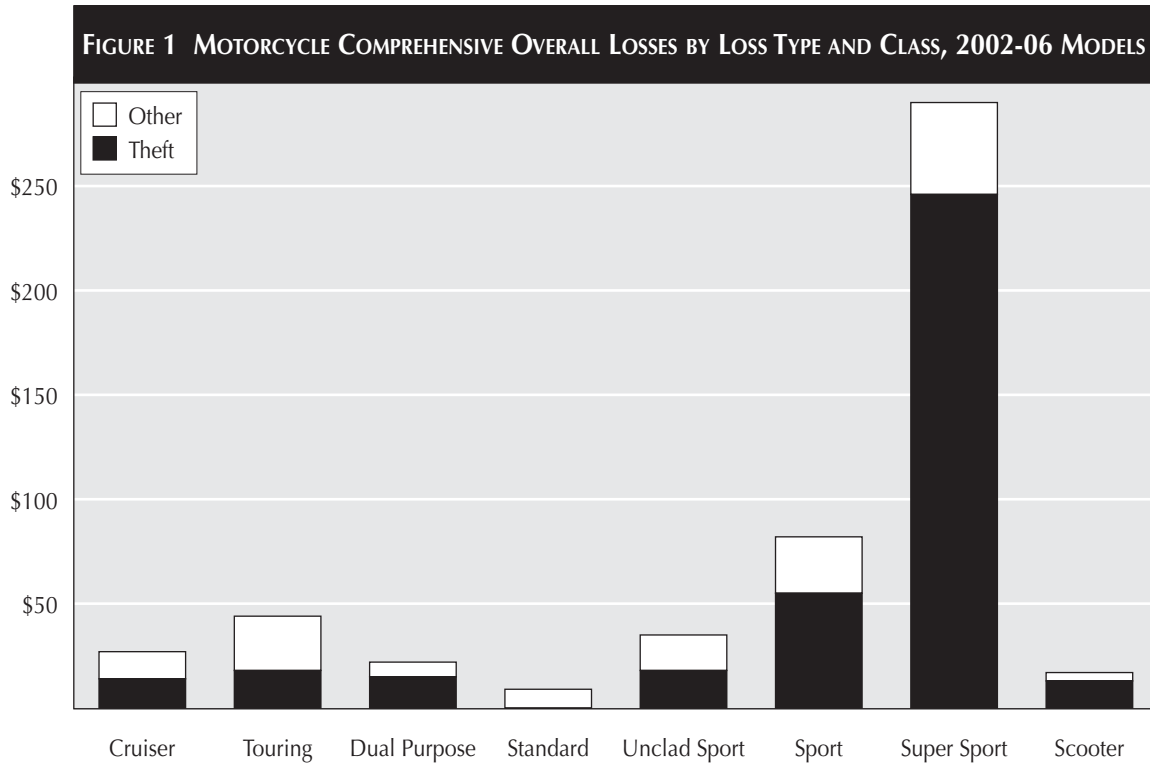


Figure 2 shows the comprehensive average loss payments per insured vehicle year (overall losses) for 2002-06 motorcycles, expressed in relative terms where 100 equals the all-motorcycle result. Overall losses ranged from 33 for scooters to 560 for super sport motorcycles.

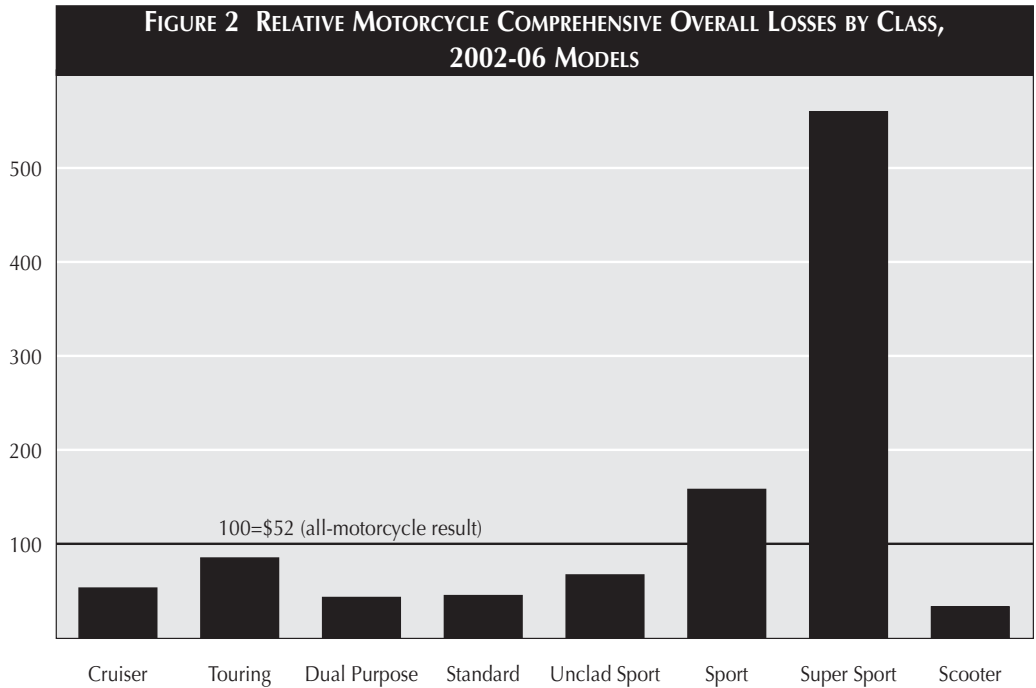


Figure 3 shows the theft average loss payments per insured vehicle (overall losses) for 2002-06 motorcycles, expressed in relative terms where 100 equals the all-motorcycle result. Overall losses ranged from 38 for scooters to 734 for super sport motorcycles.

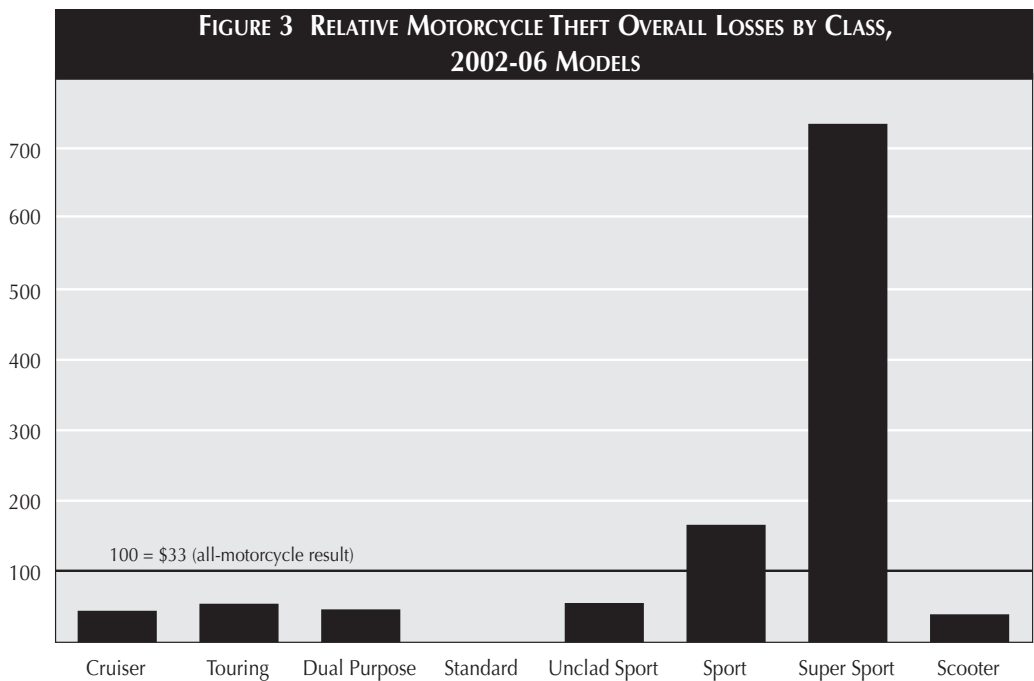
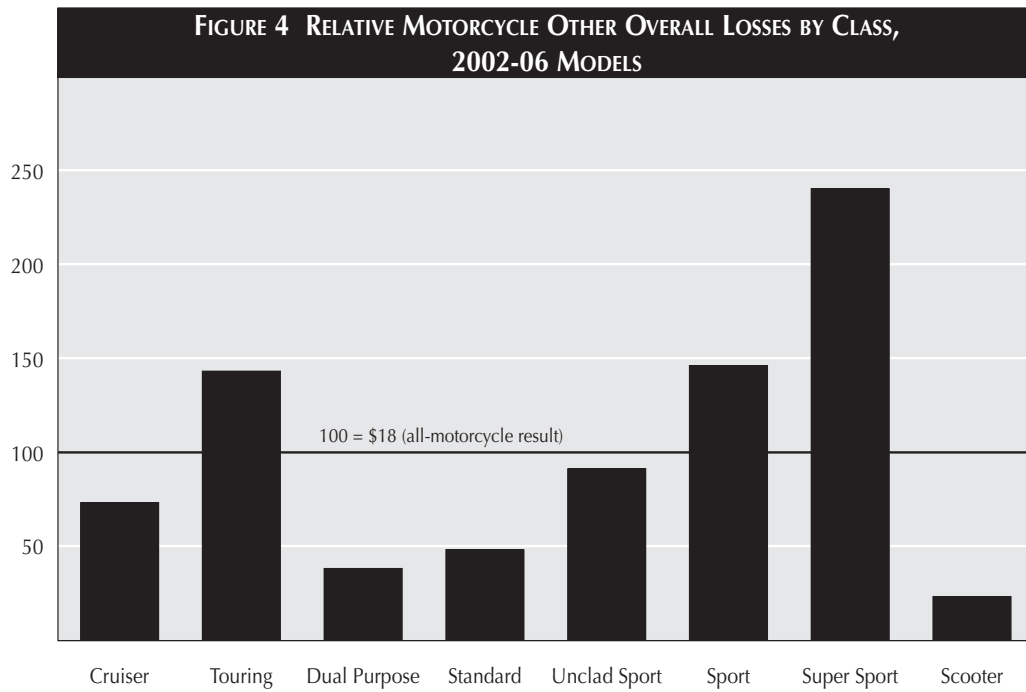


Figure 4 shows the other average loss payments per insured vehicle year (overall losses) for 2002-06 motorcycles, expressed in relative terms where 100 equals the all-motorcycle result. Overall losses ranged from 23 for scooters to 240 for super sport motorcycles.



MOTORCYCLE COMPREHENSIVE LOSSES BY TIME PERIOD

Table 5 lists the comprehensive losses for 2002-06 motorcycles by calendar year and model year. It is important to note that not all of the insurers that supplied data for this report were able to provide the same amount of data. Later calendar years generally had more data than earlier years.

TABLE 5 MOTORCYCLE COMPREHENSIVE LOSSES BY MODEL YEAR AND CALENDAR YEAR

CALENDAR YEAR	MODEL YEARS					2002-06
	2002	2003	2004	2005	2006	
CLAIM FREQUENCY PER 100 INSURED VEHICLE YEARS						
2002	10.6	—	—	—	—	10.0
2003	5.6	5.9	—	—	—	5.6
2004	5.9	6.7	9.9	—	—	7.1
2005	6.2	7.3	9.2	12.3	—	8.5
2006	4.9	6.0	7.6	9.9	16.1	8.7
Total	5.8	6.5	8.5	10.6	15.7	8.3
AVERAGE LOSS PAYMENT PER CLAIM						
2002	\$7,042	—	—	—	—	\$6,796
2003	\$6,864	\$6,591	—	—	—	\$6,682
2004	\$5,405	\$6,481	\$5,979	—	—	\$5,946
2005	\$6,617	\$6,011	\$6,417	\$7,615	—	\$6,715
2006	\$5,072	\$5,306	\$5,951	\$6,246	\$6,390	\$5,971
Total	\$5,949	\$5,860	\$6,123	\$6,756	\$6,393	\$6,228
AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR						
2002	\$75	—	—	—	—	\$68
2003	\$38	\$39	—	—	—	\$38
2004	\$32	\$44	\$59	—	—	\$42
2005	\$41	\$44	\$59	\$94	—	\$57
2006	\$25	\$32	\$45	\$62	\$103	\$52
Total	\$34	\$38	\$52	\$72	\$100	\$52

MOTORCYCLE COMPREHENSIVE LOSSES

Table 6 lists the relative comprehensive overall losses for all 2002-06 motorcycles with sufficient exposure. The values reported are total exposure (insured vehicle years), number of claims, and relative average loss payments per insured vehicle year (overall losses) for total comprehensive coverage and by loss type: theft and other. The value 100 corresponds to the average result for all motorcycles in each loss category. Individual results are listed in ascending order of relative average loss payment per insured vehicle year within each class. The total exposure accumulated for the five model years was 961,711 insured vehicle years, and claims numbered 7,968. Vehicles listed had at least 1,000 insured vehicle years of exposure or 100 paid claims. Exposure requirements for the two loss types are 20,000 insured vehicle years for theft and 2,000 insured vehicle years for other.

Relative comprehensive overall losses ranged from 5 to 869. Relative theft overall losses ranged from 2 to 1,217. Relative other overall losses ranged from 3 to 358.

The Honda CBR1000RR, a 1,000 cc super sport motorcycle, had the highest comprehensive overall losses and the highest theft overall losses. The Suzuki GSX-R1000, a 1,000 cc super sport motorcycle, had the highest other overall losses.

The highest comprehensive overall losses by class were as follows:

Cruiser	Harley Davidson Night Train 1,450 cc
Touring	Harley Davidson Screaming Eagle Electra Glide 1,690 cc
Dual Purpose	Suzuki DR650SE 650 cc
Standard	Suzuki GS500 500cc
Unclad Sport	Suzuki SV1000 1,000 cc
Sport	Suzuki Hayabusa 1,300 cc
Super Sport	Honda CBR1000RR 1,000 cc
Scooter	Vespa ET4 150 cc

TABLE 6 MOTORCYCLE COMPREHENSIVE LOSSES, 2002-06 MODELS

MAKE	SERIES	DISPLACEMENT (CC)	EXPOSURE (INSURED VEH. YEARS)	NUMBER OF CLAIMS	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
					THEFT	OTHER	TOTAL
ALL MOTORCYCLES			961,711	7,968	33	18.12	51.60
CRUISER CLASS			558,315	2,434	43	73	53
Suzuki	GZ250	250	1,531	3	—	—	5
Honda	Magna	750	1,043	2	—	—	7
Honda	Rebel	250	7,816	19	—	11	7
Yamaha	Virago 250	250	1,397	4	—	—	8
Kawasaki	Vulcan 750	750	2,859	5	—	16	9
Honda	Shadow Spirit	1,100	5,243	16	—	27	9
Suzuki	Boulevard S83	1,400	1,916	7	—	—	14
Honda	Shadow VLX	600	9,633	26	—	34	14
Suzuki	Boulevard S40	650	2,845	8	—	27	15
Triumph	Bonneville America	800	1,742	6	—	—	16
Honda	Shadow Spirit 750	750	15,728	62	—	36	20
Honda	Shadow Ace 750	750	13,519	53	—	39	21
Kawasaki	Vulcan 500	500	2,065	11	—	58	21
Kawasaki	Vulcan 800	800	6,304	21	—	57	22
Yamaha	V-Star 650	650	18,531	65	—	46	22
Suzuki	Intruder 800	800	9,131	40	—	59	23
Honda	Shadow Sabre	1,100	8,154	26	—	61	24
Suzuki	Boulevard C50	800	5,391	17	—	67	25
Honda	Shadow Aero	750	9,617	49	—	46	27
Suzuki	Boulevard M50	800	3,380	13	—	55	28
Yamaha	V-Star 1100	1,100	23,584	91	3	75	28
Harley Davidson	Sportster 883	883	36,618	137	18	54	30
Yamaha	V-Max 1200	1,198	1,015	3	—	—	30
Indian	Chief	1,650	1,460	2	—	—	31
Suzuki	Boulevard C90	1,500	4,961	19	—	74	32
Suzuki	Boulevard S50	800	3,033	11	—	22	32
Honda	VTX1300	1,300	18,010	69	—	85	35
Kawasaki	Vulcan 1500	1,500	10,181	40	—	93	35
Honda	Valkyrie	1,500	1,077	2	—	—	35
Yamaha	Road Star	1,700	10,941	43	—	75	36
Honda	VTX1800	1,800	21,860	80	15	81	38
Harley Davidson	Sportster 1200	1,200	40,408	162	29	58	39
Kawasaki	Vulcan 1600	1,600	5,360	27	—	103	44
Harley Davidson	Screaming Eagle Deuce	1,690	2,467	11	—	68	46
Harley Davidson	Street Bob	1,450	2,052	16	—	129	49
Yamaha	Road Warrior	1,700	4,259	19	—	80	58
Harley Davidson	Dyna Super Glide	1,450	17,781	81	—	87	62
Harley Davidson	Dyna Low Rider	1,450	17,978	73	—	98	64

TABLE 6 MOTORCYCLE COMPREHENSIVE LOSSES, 2002-06 MODELS (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	EXPOSURE (INSURED VEH. YEARS)	NUMBER OF CLAIMS	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
					THEFT	OTHER	TOTAL
Kawasaki	Vulcan 2000	2,000	1,488	9	—	—	66
Harley Davidson	Heritage Springer	1,450	6,804	27	—	86	70
Harley Davidson	V-Rod	1,130	17,374	96	—	137	73
Harley Davidson	Softail Standard	1,450	17,815	89	—	71	74
Harley Davidson	Springer Softail	1,450	4,840	27	—	64	77
Victory	Vegas	1,500	1,281	4	—	—	82
Harley Davidson	Dyna Wide Glide	1,450	21,640	99	91	74	83
Harley Davidson	Softail Deluxe	1,450	24,473	111	79	99	84
Harley Davidson	Heritage Softail	1,450	47,348	242	85	90	85
Harley Davidson	Fat Boy	1,450	42,827	262	122	89	108
Indian	Scout	1,450	1,060	4	—	—	112
Harley Davidson	Screaming Eagle Fat Boy	1,690	1,622	11	—	—	116
Harley Davidson	Night Train	1,450	8,820	71	—	118	131
TOURING CLASS			197,773	1,129	54	144	84
Honda	Gold Wing	1,800	24,463	122	2	176	62
Yamaha	Royal Star	1,294	2,759	19	—	188	65
Harley Davidson	Screaming Eagle Road King EFI	1,690	3,063	19	—	148	66
Harley Davidson	Road King	1,450	73,078	344	68	96	77
Harley Davidson	Electra Glide Classic	1,450	18,545	94	—	139	77
BMW	K1200LT	1,200	2,845	16	—	228	79
Harley Davidson	Ultra Classic Electra Glide	1,450	39,223	236	33	175	81
Harley Davidson	Electra Glide	1,450	1,199	9	—	—	91
Victory	Victory Touring	1,500	1,004	8	—	—	120
Harley Davidson	Street Glide	1,450	4,505	48	—	217	121
Harley Davidson	Electra Glide Standard	1,450	13,416	96	—	142	123
Harley Davidson	Road Glide	1,450	8,529	71	—	178	146
Harley Davidson	Screaming Eagle Electra Glide	1,690	3,250	34	—	260	155
DUAL PURPOSE CLASS			25,680	150	46	39	42
Yamaha	XT225	225	1,596	4	—	—	14
Kawasaki	KLR650	650	4,349	20	—	15	20
Yamaha	TW200	200	1,347	6	—	—	23
Kawasaki	KLR250	250	1,170	6	—	—	30
Honda	XR650	650	2,098	12	—	3	44
BMW	R1200GS	1,200	1,496	7	—	—	48
BMW	F650GS	650	2,490	12	—	23	49
BMW	R1150GS	1,150	2,341	14	—	124	51
Suzuki	DR-Z400S	400	4,036	28	—	11	53
Suzuki	DR650SE	650	1,463	16	—	—	65

TABLE 6 MOTORCYCLE COMPREHENSIVE LOSSES, 2002-06 MODELS (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	EXPOSURE (INSURED VEH. YEARS)	NUMBER OF CLAIMS	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
					THEFT	OTHER	TOTAL
STANDARD CLASS			7,670	58	43	49	44
Ducati	M620	620	1,050	12	—	—	72
Suzuki	Bandit 1200	1,200	1,276	13	—	—	72
Suzuki	GS500	500	1,025	16	—	—	82
UNCLAD SPORT CLASS			23,777	217	55	92	67
Kawasaki	ZRX 1200R	1,200	1,258	4	—	—	24
Suzuki	V-Strom 650	650	1,082	4	—	—	24
Suzuki	V-Strom 1000	1,000	1,650	13	—	—	49
Yamaha	FZ6	600	1,882	14	—	—	49
Honda	919	919	1,586	9	—	—	54
Yamaha	FZS1000	1,000	2,643	18	—	90	57
BMW	R1150R	1,150	2,660	12	—	134	58
Suzuki	SV650	650	6,170	81	—	95	85
Suzuki	SV1000	1,000	1,340	25	—	—	154
SPORT CLASS			45,133	686	167	147	157
Buell	Blast P3	492	1,941	10	—	—	19
BMW	K1200GT	1,200	1,133	6	—	—	20
Honda	ST1300	1,300	2,040	6	—	98	34
Kawasaki	ZZR1200	1,200	1,130	8	—	—	44
BMW	R1150RT	1,150	4,061	29	—	116	46
Kawasaki	Concours 1000	1,000	1,869	13	—	—	52
Kawasaki	Ninja 250	250	4,076	57	—	65	63
BMW	K1200RS	1,200	1,675	10	—	—	67
Suzuki	Katana 600	600	1,633	25	—	—	81
Yamaha	FJR1300	1,300	3,738	35	—	173	83
Kawasaki	Ninja 500	500	1,477	21	—	—	84
Honda	Interceptor 800	800	2,006	22	—	134	97
Yamaha	YZF600R	600	1,915	44	—	—	181
Suzuki	Hayabusa	1,300	6,296	266	797	340	624
SUPER SPORT CLASS			68,463	2,988	744	242	556
Honda	CBR600F4i	600	5,078	117	—	92	215
Honda	RC51	999	1,532	34	—	—	281
Kawasaki	Ninja ZX-12R	1,200	1,003	28	—	—	347
Honda	CBR954RR	954	3,518	102	—	183	352
Yamaha	YZF-R6	600	8,973	374	628	184	462
Honda	CBR600RR	600	7,493	390	811	268	607
Suzuki	GSX-R600	600	7,486	382	841	227	612

TABLE 6 MOTORCYCLE COMPREHENSIVE LOSSES, 2002-06 MODELS (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	EXPOSURE (INSURED VEH. YEARS)	NUMBER OF CLAIMS	RELATIVE AVERAGE LOSS PAYMENT PER INSURED VEHICLE YEAR		
					THEFT	OTHER	TOTAL
Kawasaki	Ninja ZX-6R	636	4,053	227	831	326	640
Yamaha	YZF-R1	1,000	7,441	322	924	217	661
Suzuki	GSX-R750	750	4,799	264	983	287	723
Kawasaki	Ninja ZX-10R	1,000	1,945	103	—	—	778
Suzuki	GSX-R1000	1,000	6,100	329	1,086	358	813
Honda	CBR1000RR	1,000	3,288	195	1,217	280	869
SCOOTER CLASS	34,901	306	39	24	33		
Honda	Metropolitan	50	4,687	27	—	6	13
Yamaha	Vino	50	2,776	27	—	8	18
Honda	Ruckus	50	1,485	13	—	—	20
Yamaha	Zuma	50	4,970	49	—	10	23
Honda	Elite 80	80	1,726	20	—	—	26
Yamaha	Riva 125	125	1,179	13	—	—	34
Honda	Silver Wing	600	2,440	13	—	45	35
Honda	Reflex	249	2,510	21	—	54	39
Suzuki	Burgman 400	400	1,366	9	—	—	39
Suzuki	Burgman 650	650	1,437	8	—	—	49
Vespa	ET2 50	50	1,241	13	—	—	50
Vespa	ET4 150	150	2,183	27	—	44	63

CHOPPERS

The following manufactures produced highly individualized motorcycles generally referred to as choppers:

- American Eagle
- American Ironhorse
- Big Dog
- California Customs
- Custom Chrome
- Milwaukee Motorcycle
- Saxon
- Stroker

At the time of this report, the amount of data HLDI had for these motorcycles on an individual basis was sparse. The total exposure accumulated for choppers for the five model years was 9,155 insured vehicle years, and total claims numbered 127. As a group, choppers had a comprehensive claim frequency of 13.9 claims per 1,000 insured vehicle years, compared with 8.3 claims for all motorcycles. The comprehensive average loss payment per claim for choppers was \$20,034, more than three times the all-motorcycle claim severity of \$6,228. The comprehensive average loss payment per insured vehicle year for choppers was \$278, more than five-and-a-half times the all-motorcycle result of \$52.

TABLE 7 MOTORCYCLE COMPREHENSIVE EXPOSURE BY RATED DRIVER AGE, 2002-06 MODELS

CLASS	YOUTHFUL (<25)	NON-YOUTHFUL (25-64)	SENIOR (>64)	UNKNOWN
Cruiser	3.1%	87.8%	1.8%	7.3%
Touring	0.5%	89.4%	3.2%	6.9%
Dual Purpose	3.2%	88.1%	1.6%	7.1%
Standard	7.2%	80.3%	1.5%	11.0%
Unclad Sport	8.8%	80.3%	1.0%	9.8%
Sport	6.1%	81.5%	1.6%	10.7%
Super Sport	17.0%	71.4%	0.3%	11.3%
Scooter	6.1%	80.3%	8.0%	5.6%
Total	4.0%	86.1%	2.2%	7.7%

TABLE 8 MOTORCYCLE COMPREHENSIVE EXPOSURE BY DEDUCTIBLE, 2002-06 MODELS

CLASS	\$0-49	\$50-99	\$100-199	\$200-249	\$250-499	\$500-999	\$1,000	>\$1000
Cruiser	11.5%	1.7%	7.3%	8.9%	20.3%	44.4%	5.8%	0.0%
Touring	13.6%	1.3%	5.7%	8.3%	22.5%	41.5%	7.1%	0.1%
Dual Purpose	9.5%	3.7%	15.3%	13.0%	17.4%	36.0%	5.1%	0.0%
Standard	8.0%	2.1%	10.1%	9.5%	18.8%	45.2%	6.2%	0.1%
Unclad Sport	7.9%	1.5%	7.6%	10.6%	16.9%	46.5%	8.8%	0.1%
Sport	9.7%	2.8%	8.8%	11.4%	15.9%	41.7%	9.5%	0.1%
Super Sport	8.3%	1.5%	6.8%	18.3%	10.4%	41.4%	13.2%	0.1%
Scooter	5.1%	11.4%	35.3%	2.6%	25.3%	18.7%	1.6%	0.0%
Total	11.2%	2.0%	8.3%	9.5%	19.8%	42.3%	6.7%	0.1%

APPENDIX A COMPLETE MOTORCYCLE SERIES LISTING

MAKE	SERIES	DISPLACEMENT (CC)	TOTAL EXPOSURE (INSURED VEHICLE YEARS)
CRUISER CLASS			558,315
BMW	R1200C	1,200	786
Harley Davidson	Dyna Defender	1,450	288
Harley Davidson	Dyna Low Rider	1,450	17,978
	Dyna Low Rider		11,897
	Dyna Low Rider EFI		6,081
Harley Davidson	Dyna Super Glide	1,450	17,781
	Dyna Super Glide		11,631
	Dyna Super Glide Custom		465
	Dyna Super Glide Custom EFI		1,588
	Dyna Super Glide EFI		3,778
	Dyna Super Glide EFI 35th Anniversary		320
Harley Davidson	Dyna Wide Glide	1,450	21,640
	Dyna Wide Glide		12,530
	Dyna Wide Glide 35th Anniversary		2,854
	Dyna Wide Glide EFI		6,157
	Dyna Wing Glide		100
Harley Davidson	Fat Boy	1,450	42,827
	Fat Boy		14,724
	Fat Boy EFI		27,948
	Fat Boy Shrine EFI		155
Harley Davidson	Heritage Softail	1,450	47,348
	Heritage Softail		157
	Heritage Softail Classic		13,193
	Heritage Softail Classic EFI		33,048
	Heritage Softail Classic Shrine EFI		350
	Heritage Softail EFI		600
Harley Davidson	Heritage Springer	1,450	6,804
	Heritage Springer		1,572
	Heritage Springer Classic		387
	Heritage Springer Classic EFI		1,470
	Heritage Springer EFI		3,375
Harley Davidson	Night Train	1,450	8,820
	Night Train		3,528
	Night Train EFI		5,292
Harley Davidson	Screaming Eagle Deuce	1,690	2,467
Harley Davidson	Screaming Eagle Fat Boy	1,690	1,622
Harley Davidson	Screaming Eagle V-Rod	1,250	911
Harley Davidson	Softail Deluxe	1,450	24,473
	Softail Deluxe		1,170
	Softail Deluxe EFI		7,174
	Softail Deuce		5,053
	Softail Deuce EFI		11,076

APPENDIX A COMPLETE MOTORCYCLE SERIES LISTING (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	TOTAL EXPOSURE (INSURED VEHICLE YEARS)
Harley Davidson	Softail Standard	1,450	17,815
	Softail Standard		9,206
	Softail Standard EFI		8,609
Harley Davidson	Sportster 1200	1,200	40,408
	Sportster 1200		3,734
	Sportster 1200 Custom		31,001
	Sportster 1200 Low		973
	Sportster 1200 Roadster		3,725
	Sportster 1200 Sport		974
	Sportster 883		883
Sportster 883	650		
Sportster 883 Custom	12,736		
Sportster 883 Hugger	16,672		
Sportster 883 low	4,187		
Harley Davidson	Sportster 883 R	1,450	2,373
	Springer Softail		4,840
	Springer Softail		1,977
Harley Davidson	Springer Softail EFI		2,863
Harley Davidson	Street Bob	1,450	2,052
Harley Davidson	V-Rod	1,130	17,374
	Night Rod		499
	Street Rod		436
	V-Rod		16,438
Honda	Magna	750	1,043
Honda	Rebel	250	7,816
Honda	Shadow Ace 750	750	13,519
Honda	Shadow Aero	750	9,617
Honda	Shadow Aero	1,100	572
Honda	Shadow Sabre	1,100	8,154
Honda	Shadow Spirit	1,100	5,243
Honda	Shadow Spirit 750	750	15,728
Honda	Shadow VLX	600	9,633
	Shadow VLX		1,135
	Shadow VLX Deluxe		8,498
Honda	Valkyrie	1,500	1,077
Honda	Valkyrie Rune	1,800	557
Honda	VTX1300	1,300	18,010
Honda	VTX1800	1,800	21,860
Indian	Chief	1,650	1,460
Indian	Scout	1,450	1,060
Indian	Spirit	1,450	825
Kawasaki	Eliminator 125	125	505

APPENDIX A COMPLETE MOTORCYCLE SERIES LISTING (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	TOTAL EXPOSURE (INSURED VEHICLE YEARS)
Kawasaki	Vulcan 1500	1,500	10,181
	Vulcan 1500 Classic		2,386
	Vulcan 1500 Classic Anniversary		79
	Vulcan 1500 Classic FI		1,389
	Vulcan 1500 Drifter		442
	Vulcan 1500 Mean Streak		3,064
	Vulcan 1500 Nomad FI		2,819
Kawasaki	Vulcan 1600	1,600	5,360
	Vulcan 1600		350
	Vulcan 1600 Classic		2,950
	Vulcan 1600 Mean Streak		1,095
	Vulcan 1600 Nomad		964
Kawasaki	Vulcan 2000	2,000	1,488
	Vulcan 2000		1,240
	Vulcan 2000 Classic		35
	Vulcan 2000 Classic LT		97
	Vulcan 2000 LTD		116
Kawasaki	Vulcan 500	500	2,065
Kawasaki	Vulcan 750	750	2,859
Kawasaki	Vulcan 800	800	6,304
	Vulcan 800		1,892
	Vulcan 800 Classic		3,631
	Vulcan 800 Drifter		781
	Vulcan 800 Classic		415
Kawasaki	Vulcan 900 Classic	900	860
	Vulcan 900 Classic		445
	Vulcan 900 Classic LT		415
Moto Guzzi	California	1,100	246
	California Stone		73
	V11 California		173
Moto Guzzi	V11 EV	1,100	164
Suzuki	Boulevard C50	800	5,391
	Boulevard C50		1,859
	Boulevard C50T		3,532
Suzuki	Boulevard C90	1,500	4,961
	Boulevard C90		1,894
	Intruder LC		3,067
Suzuki	Boulevard M109R	1,800	659
Suzuki	Boulevard M50	800	3,380
	Boulevard M50		1,303
	Marauder		2,077
Suzuki	Boulevard S40	650	2,845
	Boulevard S40		363
	Savage 650		2,482

APPENDIX A COMPLETE MOTORCYCLE SERIES LISTING (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	TOTAL EXPOSURE (INSURED VEHICLE YEARS)
Suzuki	Boulevard S50	800	3,033
	Boulevard S50		792
	Intruder 800		2,241
Suzuki	Boulevard S83	1,400	1,916
	Boulevard S83		412
	Intruder 1400		1,504
Suzuki	GZ250	250	1,531
Suzuki	Intruder Volusia	800	9,131
Suzuki	VZ1600	1,600	319
Triumph	Bonneville America	800	1,742
Triumph	Rocket III	2,294	424
Triumph	Speed Master	900	617
Victory	8-Ball	1,650	42
Victory	Hammer	1,650	271
Victory	Kingpin	1,500	566
Victory	Kingpin	1,650	263
Victory	Vegas	1,500	1,281
	Vegas		1,194
	Vegas Arlen Ness		86
	Vegas Cory Ness		0
	Vegas		429
Victory	Vegas Cory Ness	1,650	40
	Vegas Jackpot		43
	Vegas		346
	Vegas		492
Victory	Victory Cruiser	1,500	492
	Victory Cruiser Deluxe		2
	Victory Cruiser		490
Victory	Victory Cruiser	1,650	16
Yamaha	Road Star	1,700	10,941
	Road Star		8,675
	Road Star Classic		2,266
Yamaha	Road Warrior	1,700	4,259
Yamaha	Roadliner	1,854	220
Yamaha	V-Max 1200	1,198	1,015
Yamaha	V-Star 1100	1,100	23,584
Yamaha	V-Star 650	650	18,531
Yamaha	Virago 250	250	1,397
	Virago 250		1,266
	Virago 250C		131
TOURING CLASS			197,773
BMW	K1200LT	1,200	2,845
BMW	R1200CL	1,200	819
Ducati	ST3	1,000	143

APPENDIX A COMPLETE MOTORCYCLE SERIES LISTING (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	TOTAL EXPOSURE (INSURED VEHICLE YEARS)
Harley Davidson	Electra Glide Police EFI	1,450	1,199
Harley Davidson	Electra Glide Classic	1,450	18,545
	Electra Glide Classic		4,153
	Electra Glide Classic EFI		13,060
	Electra Glide Classic Shrine		429
	Electra Glide Classic Shrine EFI		903
Harley Davidson	Electra Glide Standard	1,450	13,416
	Electra Glide Standard		7,324
	Electra Glide Standard EFI		6,092
Harley Davidson	Road Glide	1,450	8,529
	Road Glide		422
	Road Glide EFI		8,107
Harley Davidson	Road King	1,450	73,078
	Road King		7,750
	Road King Classic EFI		34,039
	Road King Custom		2,232
	Road King Custom EFI		8,538
	Road King EFI		14,282
	Road King Police EFI		2,753
	Road King Police Escort EFI		128
	Road King Shrine		3,356
Harley Davidson	Screaming Eagle Electra Glide	1,690	3,250
	Screaming Eagle Electra Glide		2,571
	Screaming Eagle Ultra Classic Electra Glide		679
Harley Davidson	Screaming Eagle Road King EFI	1,690	3,063
Harley Davidson	Street Glide	1,450	4,505
	Street Glide		482
	Street Glide EFI		4,024
Harley Davidson	Ultra Classic Electra Glide	1,450	39,223
	Ultra Classic Electra Glide EFI		36,847
	Ultra Classic Electra Glide EFI w/sidecar		12
	Ultra Classic Electra Glide Shrine EFI		2,365
Honda	Gold Wing	1,800	24,463
	Gold Wing		18,980
	Gold Wing ABS		3,807
	Gold Wing Audio		891
	Gold Wing Audio/comfort		506
	Gold Wing Audio/Comfort/Navi/ABS		279
Kawasaki	Voyager XII	1,200	621
Victory	Victory Touring	1,500	1,004
	Victory Touring		496
	Victory Touring Deluxe		508

APPENDIX A COMPLETE MOTORCYCLE SERIES LISTING (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	TOTAL EXPOSURE (INSURED VEHICLE YEARS)
Yamaha	Royal Star	1,294	2,759
	Royal Star		1,848
	Royal Star tour Deluxe		911
Yamaha	Stratoliner	1,854	308
DUAL PURPOSE CLASS			25,680
Aprilia	Capo Nord	1,000	158
BMW	F650	650	610
	F650		607
	F650CS		3
BMW	F650GS	650	2,490
	F650GS		1,698
	F650GS Dakar		792
BMW	HP2 Enduro	1,170	32
BMW	R1150GS	1,150	2,341
	R1150GS		1,381
	R1150GS Adventure		960
BMW	R1200GS	1,200	1,496
Ducati	Multistrada 1000 DS	1,000	264
Ducati	Multistrada 620	620	53
Honda	XR650L	650	2,098
Kawasaki	KLR250	250	1,170
Kawasaki	KLR650	650	4,349
Kawasaki	KLX250S	250	236
Kawasaki	KLX300R	300	99
KTM	625 SX	650	231
KTM	640 LC4	650	259
KTM	950 Adventure	950	383
Suzuki	DR-Z400S	400	4,036
	DR-Z400S		3,542
	DR-Z400SM		494
Suzuki	DR200SE	200	668
Suzuki	DR250S	250	3
Suzuki	DR650SE	650	1,463
Triumph	Tiger	955	299
Yamaha	TW200	200	1,347
Yamaha	XT225	225	1,596
STANDARD CLASS			7,670
Buell	Cyclone M2	1,200	284
	Cyclone M2		108
	Cyclone M2L		176
Ducati	M620	620	1,050
Ducati	M750	750	217

APPENDIX A COMPLETE MOTORCYCLE SERIES LISTING (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	TOTAL EXPOSURE (INSURED VEHICLE YEARS)
Ducati	M900	900	50
Honda	Nighthawk	250	366
Honda	Nighthawk 750	750	539
Kawasaki	KZ1000 Police	1,000	18
Moto Guzzi	Breva	750	133
Suzuki	Bandit 1200	1,200	1,276
Suzuki	Bandit 600	600	425
Suzuki	GS500	500	1,025
Triumph	Bonneville	800	949
Triumph	Speed Four	600	206
Triumph	T100 Bonneville	885	717
Triumph	Thrupton (909 ME)	909	221
Triumph	Thunderbird	885	196
	Thunderbird		152
	Thunderbird Sport		44
UNCLAD SPORT CLASS			23,777
Aprilia	SL 1000	1,000	125
BMW	K1200R	1,200	135
BMW	R1150R	1,150	2,660
	R1150R		2,653
	R1150R Rockster		7
Buell	Thunderbolt S3-T	1,200	80
Ducati	M900S4	916	131
Ducati	Monster S2R	800	183
Ducati	Monster S2R 1000	1,000	60
Ducati	Monster S4R Testastretta	1,000	188
Honda	599	599	381
Honda	919	919	1,586
Kawasaki	Z1000	1,000	934
Kawasaki	ZR-7S	750	839
Kawasaki	ZRX 1200R	1,200	1,258
Suzuki	SV1000	1,000	1,340
Suzuki	SV650	650	6,170
	SV650		2,007
	SV650S		4,163
Suzuki	V-Strom 1000	1,000	1,650
Suzuki	V-Strom 650	650	1,082
Triumph	Speed Triple	955	450
Yamaha	FZ6	600	1,882
Yamaha	FZS1000	1,000	2,643

APPENDIX A COMPLETE MOTORCYCLE SERIES LISTING (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	TOTAL EXPOSURE (INSURED VEHICLE YEARS)
SPORT CLASS			45,133
Aprilia	RST Futura	1,000	203
Aprilia	Tuono 1000	1,000	96
BMW	K1200GT	1,200	1,133
BMW	K1200RS	1,200	1,675
BMW	R1100S	1,100	632
BMW	R1150RS	1,150	357
BMW	R1150RT	1,150	4,061
BMW	R1200RT	1,200	790
BMW	R1200ST	1,200	2
Buell	Blast P3	492	1,941
Buell	Firebolt XB12R	1,200	627
Buell	Firebolt XB9R	984	808
Buell	Lightning CityX XB9SX	984	136
Buell	Lightning Long XB12Ss	1,200	0
Buell	Lightning X1	1,200	156
Buell	Lightning XB12S	1,200	363
	Lightning XB12S		284
	Lightning XB12Scg		79
Buell	Lightning XB9S	984	716
	Lightning XB9S		416
	Lightning XB9SL		300
Ducati	620 Sport	620	12
Ducati	SS750	750	58
Ducati	SS800	800	68
Ducati	SS900	900	79
Ducati	ST2	944	44
Ducati	ST4S	996	496
Honda	CBR1100XX	1,100	566
Honda	Interceptor 800	800	2,006
	Interceptor 800		1,581
	Interceptor 800 ABS		425
Honda	ST1100	1,100	264
	ST1100		232
	ST1100A		31
	ST1100P		1
Honda	ST1300	1,300	2,040
	ST1300		1,383
	ST1300 ABS		658
Honda	Superhawk	1,000	422
Kawasaki	Concours 1000	1,000	1,869
Kawasaki	Ninja 250	250	4,076
Kawasaki	Ninja 500	500	1,477
Kawasaki	Ninja 650R	650	481

APPENDIX A COMPLETE MOTORCYCLE SERIES LISTING (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	TOTAL EXPOSURE (INSURED VEHICLE YEARS)
Kawasaki	Ninja ZX-14	1,400	554
Kawasaki	ZZ-R1200	1,200	1,130
Kawasaki	ZZR600	600	800
Moto Guzzi	V11 Sport	1,100	20
Suzuki	Hayabusa	1,300	6,296
Suzuki	Katana 600	600	1,633
Suzuki	Katana 750	750	641
Triumph	Sprint RS	1,050	111
Triumph	Sprint ST	1,050	522
Triumph	Trophy 1200	1,200	121
Yamaha	FJR1300	1,300	3,738
Yamaha	YZF600R	600	1,915
SUPER SPORT CLASS			68,463
Aprilia	RSV 1000 R	1,000	132
	RSV 1000 R		86
	RSV 1000 R Factory		34
	RSV 1000 R Haga		12
Aprilia	RSV Mille	1,000	144
Aprilia	RSV Mille R	1,000	114
BMW	K1200S	1,200	420
Ducati	748	748	123
	749	750	251
	749S		1
Ducati	998	998	357
Ducati	999 Biposto	999	273
Ducati	999R	1,000	65
Ducati	999S	1,000	178
Honda	CBR1000RR	1,000	3,288
Honda	CBR600F4i	600	5,078
Honda	CBR600RR	600	7,493
Honda	CBR954RR	954	3,518
Honda	RC51	999	1,532
Kawasaki	Ninja ZX-10R	1,000	1,945
Kawasaki	Ninja ZX-12R	1,200	1,003
Kawasaki	Ninja ZX-6	600	146
Kawasaki	Ninja ZX-6R	600	744
Kawasaki	Ninja ZX-6R	636	4,053
Kawasaki	Ninja ZX-6RR	600	421
Kawasaki	Ninja ZX-7R	750	289
Kawasaki	Ninja ZX-9R	900	642
Suzuki	GSX-R1000	1,000	6,100
Suzuki	GSX-R600	600	7,486

APPENDIX A COMPLETE MOTORCYCLE SERIES LISTING (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	TOTAL EXPOSURE (INSURED VEHICLE YEARS)
Suzuki	GSX-R750	750	4,799
Suzuki	TL1000R	1,000	487
Triumph	600 Daytona	600	258
Triumph	955 Daytona	955	504
Triumph	Daytona 650	650	61
Triumph	Daytona 675	675	0
Triumph	TT600	600	143
Yamaha	YZF-R1	1,000	7,441
Yamaha	YZF-R6	600	8,973
	YZF-R6		8,792
	YZF-R6S		181
SCOOTER CLASS			34,901
Aprilia	Atlantic 200	200	67
Aprilia	Atlantic 500	500	236
Aprilia	Mojito 150 Custom	150	87
Aprilia	Mojito 50	50	43
Aprilia	Mojito 50 Custom	50	98
Aprilia	Rally 50	50	37
Aprilia	RS50	50	44
Aprilia	Scarabeo 150	150	312
Aprilia	Scarabeo 50	50	146
Aprilia	Scarabeo 500	500	3
Aprilia	SR50	50	159
Honda	Big Ruckus	250	239
Honda	Elite 80	80	1,726
Honda	Helix	250	397
Honda	Metropolitan	50	4,687
	Metropolitan		4,247
	Metropolitan II		440
Honda	Reflex	249	2,510
	Reflex		1,802
	Reflex ABS		318
	Reflex Sport		345
	Reflex Sport ABS		45
Honda	Ruckus	50	1,485
Honda	Silver Wing	600	2,440
	Silver Wing		2,224
	Silver Wing ABS		217
Kymco	Bet and Win 150	150	127
Kymco	Cobra 50	49	130
Kymco	Filly 50	50	30
Kymco	Grand Vista 250	250	72
Kymco	People 150	150	356

APPENDIX A COMPLETE MOTORCYCLE SERIES LISTING (CONT'D)

MAKE	SERIES	DISPLACEMENT (CC)	TOTAL EXPOSURE (INSURED VEHICLE YEARS)
Kymco	People 250	250	81
Kymco	People 50	50	593
Kymco	Super 9	50	227
Kymco	Venox 250	250	115
Kymco	Yup 50	50	64
Kymco	ZX50	50	454
Suzuki	Burgman 400	400	1,366
Suzuki	Burgman 650	650	1,437
	Burgman 650		1,392
	Burgman 650 ABS		45
Vento	Phantom	150	135
Vento	Triton	50	311
Vento	Zip	50	88
Vespa	BV 200	200	230
Vespa	BV 500	500	25
Vespa	ET2 50	50	1,241
Vespa	ET4 150	150	2,183
Vespa	Granturismo 200	200	640
Vespa	LT 150	150	214
Vespa	LT 50	50	105
Vespa	LX 150	150	193
Vespa	LX 50	50	54
Vespa	PX 150	150	114
Vespa	X9	500	50
Yamaha	Riva 125	125	1,179
Yamaha	Vino	50	2,776
Yamaha	YP400	400	623
Yamaha	Zuma	50	4,970

APPENDIX B MOTORCYCLE CLASSES DEFINED

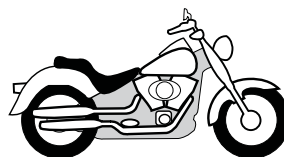
STREET LEGAL MOTORCYCLES

Street legal motorcycles are grouped into nine different classes: cruiser, chopper, dual purpose, sport, super sport, unclad sport, standard, touring, and scooters. There also is a sidecar class. Sidecars can be attached to one or more of the street legal motorcycles and subsequently are exposed to the same hazards inherent in operating motorcycles. Although most motorcycles are designed with the same fundamental components — chassis incorporating two wheels, engine, handle bars, and open riding position — there still are unique design and operation queues that distinguish the intended riding purpose and performance expectations.

The method used to assign motorcycles to classes includes factors such as riding ergonomics, riding position, body style, features, usability, and driving dynamics. The following classes are the variations of street legal motorcycles.

CRUISER

Cruiser motorcycles mimic the style of earlier American motorcycles from the 1930s to the early 1960s, such as those made by Harley-Davidson and Indian. Although cruisers have benefited from advances in metallurgy and technology, the basic design is still very similar to early motorcycles. They generally are identified as having a classic look. The riding position places the feet forward and the hands up, with the spine erect or leaning back slightly. This position allows greater long-distance comfort with some compromise of control. Some cruisers may have limited performance and turning ability because of a low-slung design and therefore are not intended for sport riding. Cruisers can be used with a sidecar.



CHOPPER

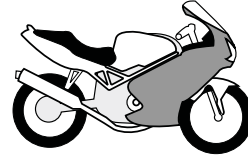
Chopper-style or extended-fork motorcycles are closely related to cruisers, with the exception of an extended wheelbase that results from the typically longer front fork configuration. The extended wheelbase tends to reduce maneuverability. Choppers generally are highly customized with higher relative costs. As the term “chopper” implies, the motorcycle is derived by chopping off or removing parts from a typical cruiser with the intent of reducing weight or bulk for the sake of speed. Its reduced maneuverability typically is further exaggerated by a wider rear tire that assists in acceleration.



The decreased maneuverability can be directly attributed to the increased rake and trail created by the extended forks. Rake is the angle of the steering head measured in degrees from a line 90 degrees to the ground. Trail is the distance defined by the vertical line from the axle to ground and the intersection of the centerline of the steering neck and ground. Normal trail ranges from 2 to 4 inches, which allows the motorcycle to handle easily at both high and low speeds. If the trail is more than 4 inches, the motorcycle is less responsive to rider input at high speeds and will be difficult to balance at lower speeds or on winding roads.

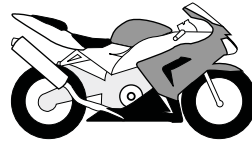
SPORT

Sport motorcycles have a wide range of engine displacements. They differ from cruisers in that they are smaller, lighter and have extensive body paneling and fairing covers. Some sport motorcycles are capable of having side bags or a rear trunk attached to provide limited touring ability. These motorcycles are closely related to super sport motorcycles. Their riding position is more upright with more leg room between the seat and foot pegs than super sport motorcycles. Their power-to-weight ratios are lower than super sport motorcycles, making them more user friendly. Sport motorcycles are capable of high speeds compared with most vehicles but do not offer the acceleration, stability and handling of super sport motorcycles. Sport motorcycles generally are not considered racing-specification motorcycles by their manufacturers. They are not designed for use with a sidecar.



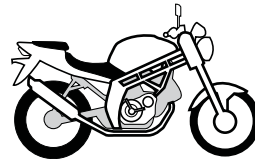
SUPER SPORT

Super sport motorcycles are considered consumer versions of the motorcycles used by factory racing teams and typically use racing specifications as benchmarks in design. Measures are taken to reduce weight and increase power, thus making these motorcycles quick in acceleration, nimble in handling and capable of high speeds. Like sport motorcycles, super sport motorcycles have extensive body paneling and fairing coverings. The riding position is more forward leaning with less space between the seat and foot pegs than sport motorcycles to assist in aerodynamics and rider control. They are not designed for use with a sidecar.



UNCLAD SPORT

Unclad sport motorcycles are retro in styling and are a relatively new market niche. Commonly referred to as "naked" or "hooligan" motorcycles, unclad sport motorcycles are derivatives of sport/super sport motorcycles in design and performance. However, they do not have full body panels or fairing coverings typically found on sport/super sport motorcycles. Compared with super sport motorcycles, unclad sport motorcycles generally have a less aggressive riding position with lower horsepower, making them more user friendly and suitable to everyday riding. Some serve as beginner motorcycles whereas others are as powerful and agile as super sport motorcycles and are targeted at premium customers (e.g. Ducati and Aprilia).



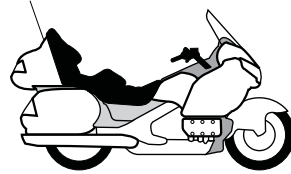
STANDARD

Standard motorcycles generally are considered to be beginner motorcycles. Their designs are basic and generally do not utilize technological advances in chassis and engine design. Many standard motorcycles are generic enough to remain in production for 10 years or more without redesign. Riding positions typically are upright and similar to that of a cruiser and the power-to-weight ratios generally are low resulting in a user friendly motorcycle.



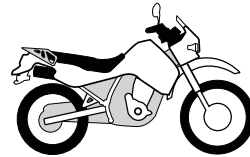
TOURING

Touring motorcycles are characterized by large engines, wind protection for the rider (using a fairing or windscreen), high-capacity fuel tanks (for extended riding distances), the ability to carry luggage (using side bags and/or a topbox mounted toward the rear) and a comfortable riding position. Although any motorcycle can be equipped and used for touring, specialized touring motorcycles such as the Honda Goldwing are designed for this purpose. Touring motorcycles generally are equipped with high-displacement/high-torque engines for traversing hills while carrying a passenger and luggage. They also incorporate many technological advances such as ABS, audio systems, and other features (such as a reverse gear or cruise control) not typically found on motorcycles.



DUAL PURPOSE

Dual purpose motorcycles are very similar to off-road motorcycles with the exception of being street legal. They generally have larger displacement engines and greater suspension travel than off-road motorcycles, along with more comfortable riding seats and positions. Dual purpose motorcycles are equipped with road-ready features such as turn signals and brake lights for street riding. They also use four-stroke engines for compliance with emissions requirements.



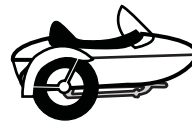
SCOOTER

Scooters are similar to motorcycles and are designed to be ridden on public roads. They are characterized by smaller wheels, automatic transmissions, small engines, and a step-through configuration allowing the rider to ride with both feet on a running board and knees together. However, larger scooters with engine displacements greater than 250 cc are becoming more popular. The Honda Silver Wing, Honda Reflex, and Suzuki Burgman are examples of the increasing displacements of highway-capable scooters.



SIDECAR

A sidecar is a wheeled passenger carrier that can be attached to the side of a motorcycle. They typically are used in conjunction with a cruiser or touring motorcycle, but recently sidecars are being developed for scooters. A sidecar is not motorized.



OFF-ROAD VEHICLES

In addition to street legal motorcycles, manufacturers produce similarly powered vehicles that serve off-road purposes and are not intended for use on public roads. These vehicles are grouped into four distinct classes based on their physical design and intent.

OFF-ROAD MOTORCYCLE

Off-road motorcycles generally are light weight with small displacement engines. The suspension travel is longer than for a typical motorcycle, with a higher ground clearance. Their construction is rugged, simple and without bodywork and fairings. Tires typically are knobby for off-road tractability because the motorcycles are designed to be ridden through rough and muddy terrain. Many off-road motorcycles are produced strictly for recreational or competitive use and are not street legal. Generally, they are equipped with two-stroke engines.



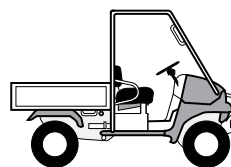
ALL-TERRAIN VEHICLE

All-terrain vehicles (ATVs) are designed with four wheels and may not be ridden on public roads. There are variations in vehicle designs to allow off-road sport riding or serve utilitarian purposes. Engine displacements tend to be low, but some engines share the same advanced designs as street legal motorcycles. ATVs generally accommodate one rider and are operated with the use of motorcycle-like controls including handle bars. Newer designs include automatic transmissions, electric shifters, GPS navigation systems, and larger engine displacements.



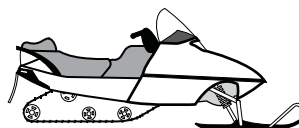
UTILITY VEHICLE

Similar to ATVs, utility vehicles are designed with four wheels and typical motorcycle engines. Utility vehicles differ in that the steering mechanism incorporates a steering wheel rather than handle bars. The passenger capacity of utility vehicles differs from other off-road motorcycles in that they use a bench seat design to accommodate more than one occupant. Although utility vehicles generally do not possess many ATV attributes, they do offer off-road ability with unrivaled cargo capacity.



SNOWMOBILE

Snowmobiles are similar to motorcycles but are intended to be ridden on terrain covered by a layer of snow or ice. The basic design provides an open riding position, handle bar steering control, and motorcycle-like engine configuration. Instead of a front wheel to control vehicle direction, two ski-like sleds pivot with the direction of the handle bars. Propulsion is provided by tank-like treads in lieu of a rear tire. Snowmobiles are not intended to be ridden on public roads.



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