

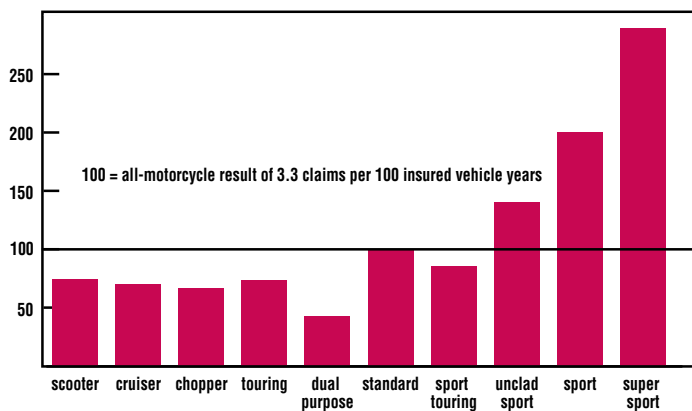
COLLISION COVERAGE

COMPARISON OF LOSSES BY MOTORCYCLE CLASS, 2005-09 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 2005-09 model motorcycles insured under private motorcycle policies.

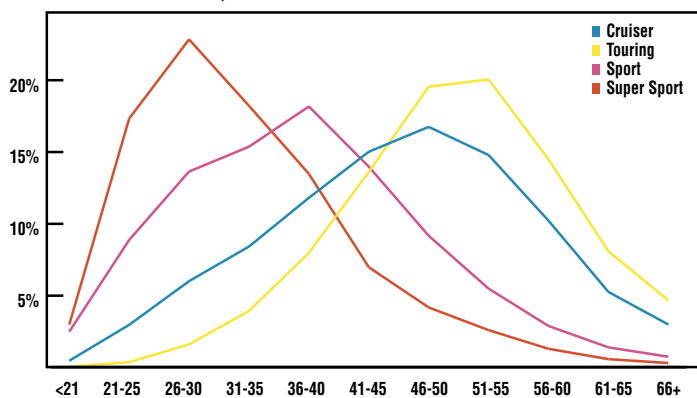
Two main factors determine collision losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are, depending on the amount of severity and damage (claim severity). These two factors combine to indicate overall insurance losses or average loss payments per insured vehicle year. For motorcycles, overall losses are mostly driven by claim frequency.

RELATIVE MOTORCYCLE COLLISION CLAIM FREQUENCY BY CLASS, 2005-09 MODELS



Supersport motorcycles have the highest relative claim frequency. Frequencies range from 42 for dual purpose motorcycles to 289 for supersport.

MOTORCYCLE COLLISION EXPOSURE DISTRIBUTION BY CLASS AND RATED DRIVER AGE GROUP, 2005-09 MODELS

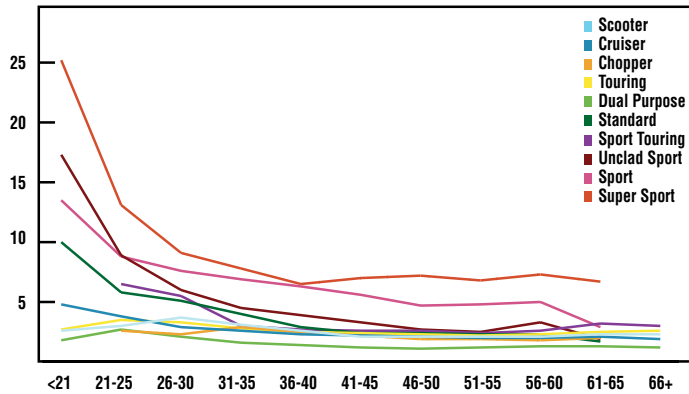


Losses for sport and supersport motorcycles are driven by a disproportionately young ridership. For the supersport class, collision exposure is highest for rated drivers 26-30 years old. In contrast, collision exposure for the touring class is highest for rated driver age groups 46-50 and 51-55.

MOTORCYCLE INSURANCE *loss facts*

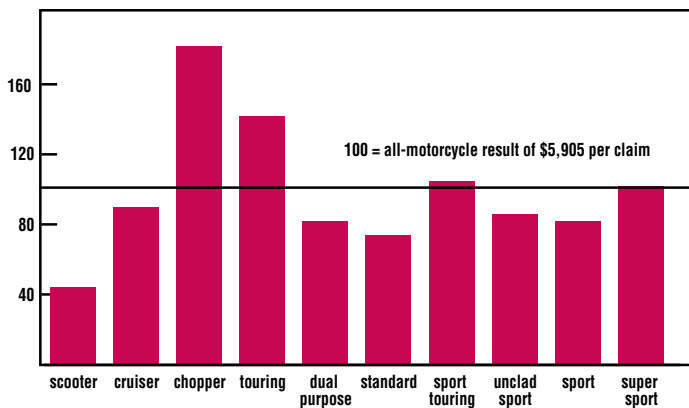
**HIGHWAY LOSS
DATA INSTITUTE**

MOTORCYCLE COLLISION CLAIM FREQUENCIES BY CLASS AND RATED DRIVER AGE GROUP, 2005-09 MODELS



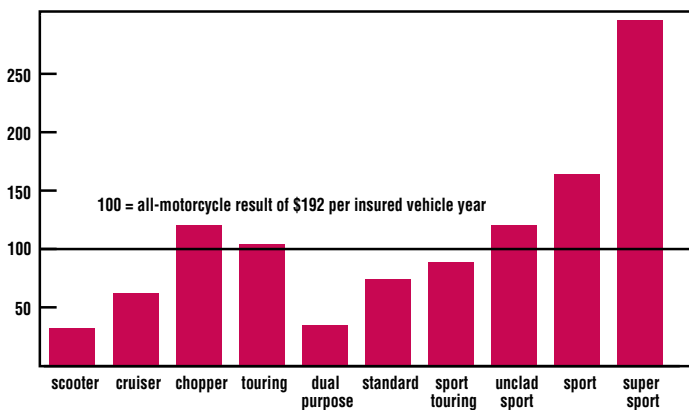
Regardless of age, claim frequencies are higher for the supersport class than all other classes across all age groups.

RELATIVE MOTORCYCLE COLLISION CLAIM SEVERITY BY CLASS, 2005-09 MODELS



Chopper class motorcycles have the highest relative claim severity. Severities range from 44 for scooters to 182 for choppers.

RELATIVE MOTORCYCLE COLLISION OVERALL LOSSES BY CLASS, 2005-09 MODELS



Supersport motorcycles have the highest relative overall losses. Losses range from 32 for scooters to 296 for supersports.