

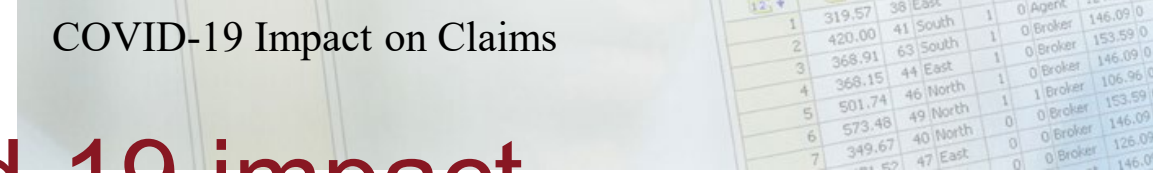
1	319.57	38	East	1	0	Agenc	146.09
2	420.00	41	South	1	0	Broker	153.59
3	368.91	63	South	1	0	Broker	146.09
4	368.15	44	East	1	0	Broker	106.96
5	501.74	46	North	1	1	Broker	153.59
6	573.48	49	North	0	0	Broker	146.09
7	349.67	40	North	0	0	Broker	126.09
		47	East	0	0	Broker	146.09

# Covid-19 Impact on Claims

Presented by:

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1	319.57	38	East	1	0	Agenc	146.09
2	420.00	41	South	1	0	Broker	153.59
3	368.91	63	South	1	0	Broker	146.09
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5	501.74	46	North	1	1	Broker	153.59
6	573.48	49	North	0	0	Broker	146.09
7	349.67	40	North	0	0	Broker	126.09
		47	East	0	0	Broker	146.09

# How will Covid-19 impact claims?

- Claim reporting likely down
- Claim settlement likely down
- Actual claims will depend on coverage

Claim reporting and settlement will impact reserves but not ultimate losses

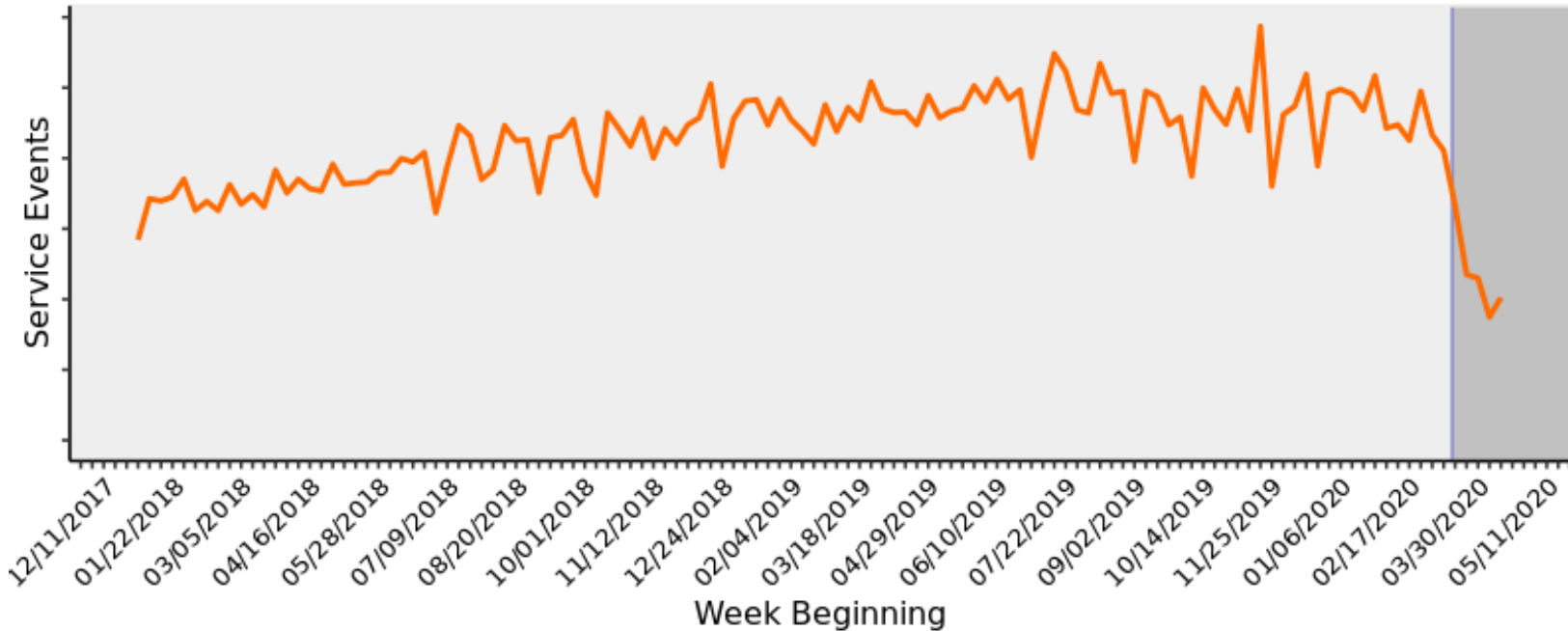
Actual claims will impact ultimate losses

At this point, may be hard to determine which one or both is happening

1	319.57	38	East	1	0	Agenc	146.09	0
2	420.00	41	South	1	0	Broker	153.59	0
3	368.91	63	South	1	0	Broker	146.09	0
4	368.15	44	East	1	0	Broker	106.96	0
5	501.74	46	North	1	1	Broker	153.59	0
6	573.48	49	North	0	0	Broker	146.09	0
7	349.67	40	North	0	0	Broker	126.09	0
		47	East	0	0	Broker	146.09	0

# Driving Patterns

Service Events on Late-Model Vehicles  
2018 - 2020, Seasonally adjusted

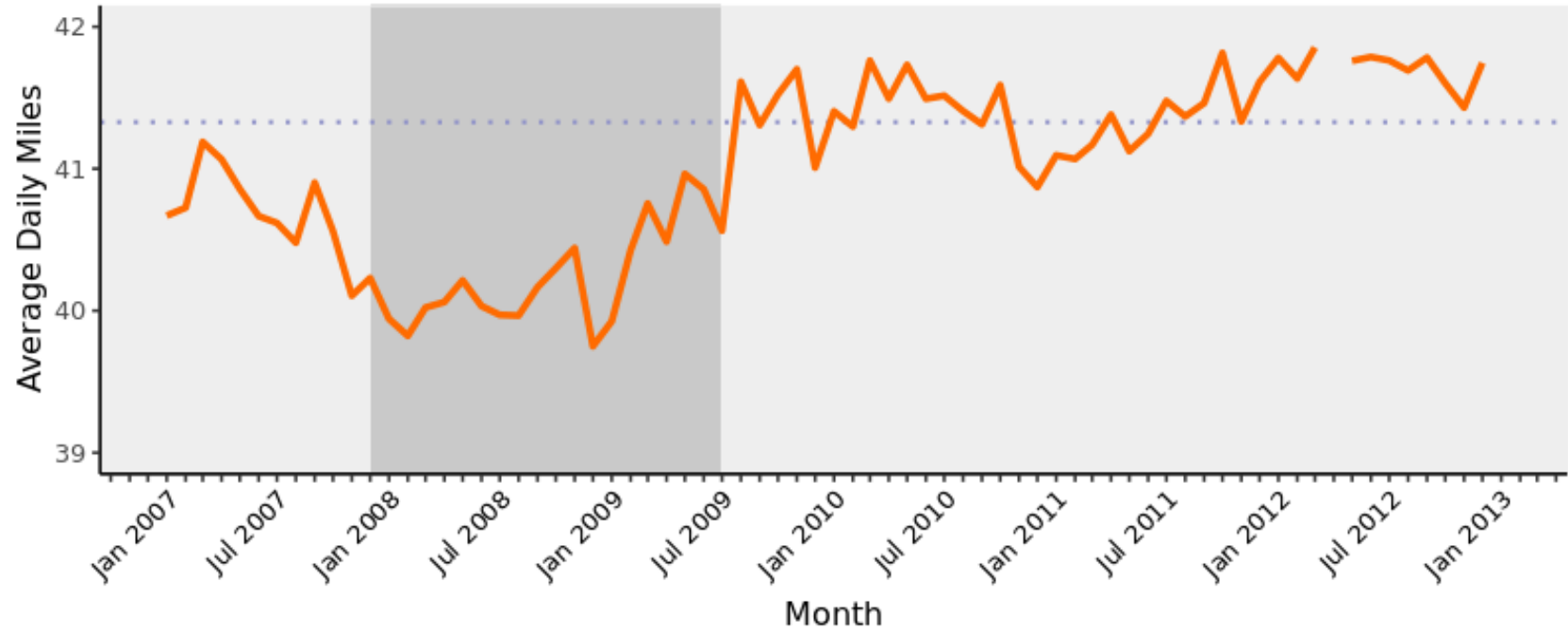


Source: CARFAX Vehicle History Database

1	319.57	38	East	1	0	Agenc	146.09	0
2	420.00	41	South	1	0	Broker	153.59	0
3	368.91	63	South	1	0	Broker	146.09	0
4	368.15	44	East	1	0	Broker	106.96	0
5	501.74	46	North	1	1	Broker	153.59	0
6	573.48	49	North	0	0	Broker	146.09	0
7	349.67	40	North	0	0	Broker	126.09	0
		47	East	0	0	Broker	146.09	0

# Driving Patterns

Average Daily Miles by Vehicle  
January 2007 to December 2012, Seasonally adjusted

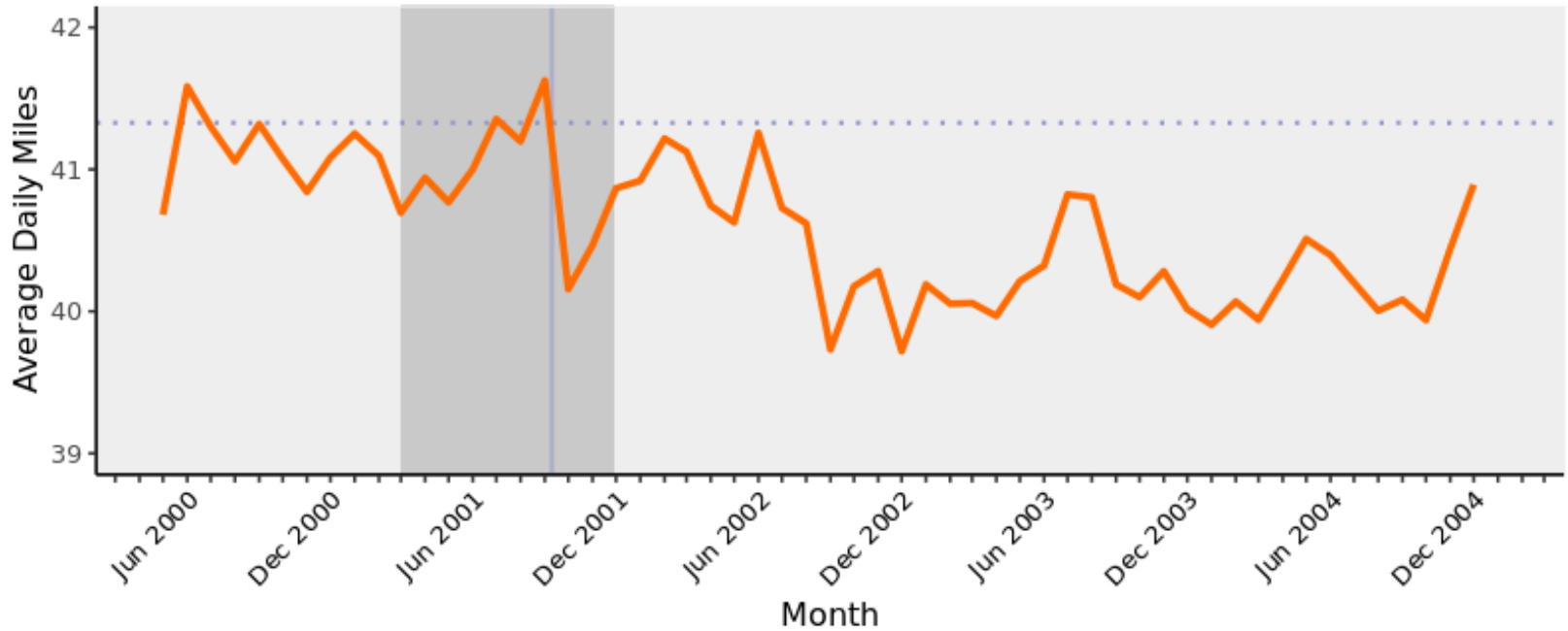


Source: CARFAX Vehicle History Database

1	319.57	38	East	1	0	Agenc	146.09	0
2	420.00	41	South	1	0	Broker	153.59	0
3	368.91	63	South	1	0	Broker	146.09	0
4	368.15	44	East	1	0	Broker	106.96	0
5	501.74	46	North	1	1	Broker	153.59	0
6	573.48	49	North	0	0	Broker	146.09	0
7	349.67	40	North	0	0	Broker	126.09	0
		47	East	0	0	Broker	146.09	0

# Driving Patterns

Average Daily Miles by Vehicle  
May 2000 to December 2004, Seasonally adjusted

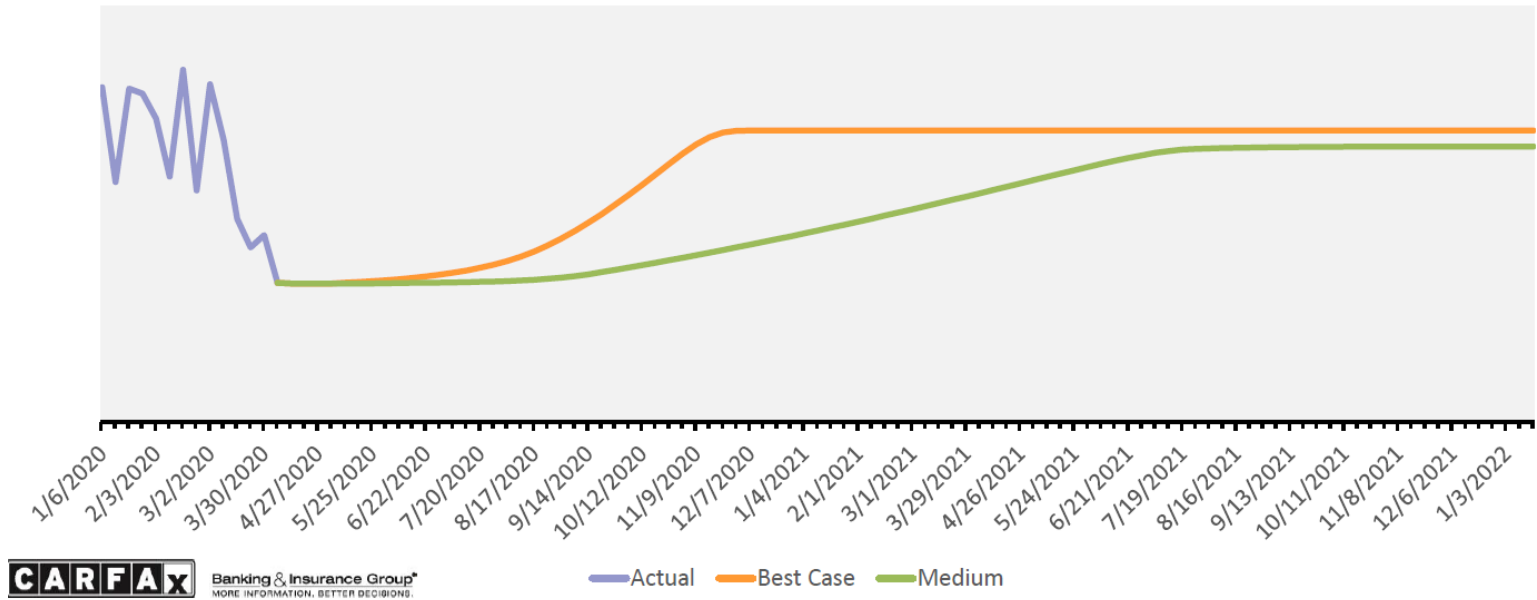


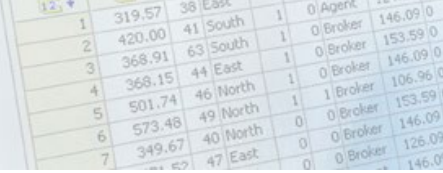
Source: CARFAX Vehicle History Database

1	319.57	38	East	1	0	Agenc	146.09	0
2	420.00	41	South	1	0	Broker	153.59	0
3	368.91	63	South	1	0	Broker	146.09	0
4	368.15	44	East	1	0	Broker	106.96	0
5	501.74	46	North	1	1	Broker	153.59	0
6	573.48	49	North	0	0	Broker	146.09	0
7	349.67	40	North	0	0	Broker	126.09	0
		47	East	0	0	Broker	146.09	0

# Long Term Impact

Projected Average Daily Mileage  
2020-2024





1	319.57	38	East	1	0	Agenc	146.09	0
2	420.00	41	South	1	0	Broker	153.59	0
3	368.91	63	South	1	0	Broker	146.09	0
4	368.15	44	East	1	0	Broker	106.96	0
5	501.74	46	North	1	1	Broker	153.59	0
6	573.48	49	North	0	0	Broker	146.09	0
7	349.67	40	North	0	0	Broker	126.09	0
		47	East	0	0	Broker	146.09	0

### Degree of Potential Impact

Significant	High	Low	Positive
<ul style="list-style-type: none"><li>General Liability (including nursing homes)</li><li>Workers Compensation</li><li>Employment Practices Liability</li><li>Business Interruption/Contingency</li></ul>	<ul style="list-style-type: none"><li>D&amp;O</li></ul>	<ul style="list-style-type: none"><li>Medical Malpractice (excluding nursing homes)</li></ul>	<ul style="list-style-type: none"><li>Auto</li></ul>