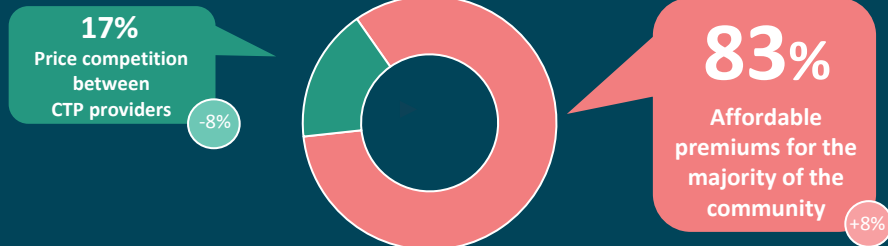
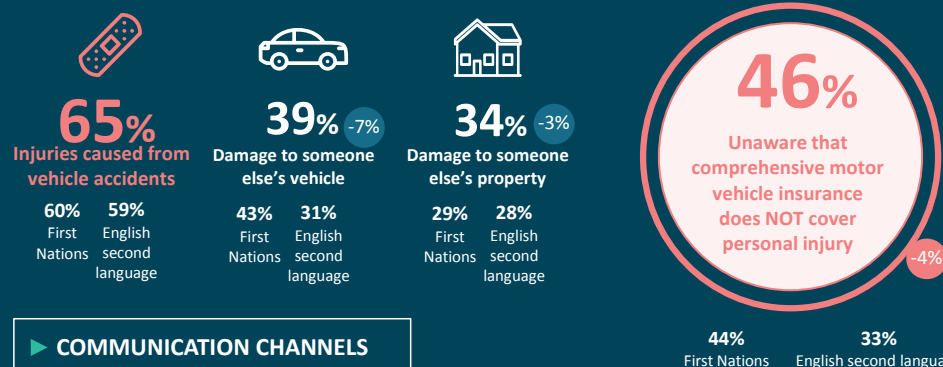


Knowledge, Communication and Affordability

PREMIUM AFFORDABILITY VERSUS COMPETITION

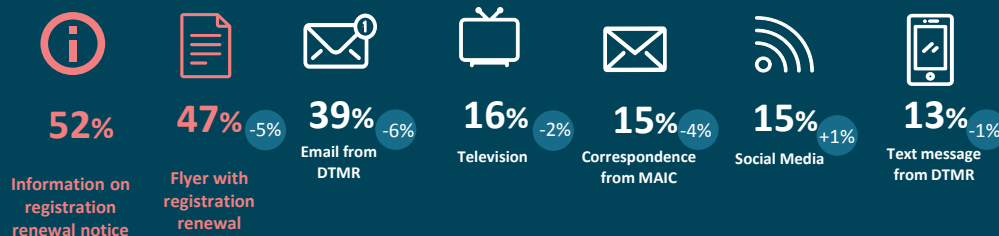


PERCEPTIONS OF CTP COVERAGE



COMMUNICATION CHANNELS

PREFERRED CHANNEL FOR CTP INFORMATION



COMPARISON OF INSURERS ON MAIC WEBSITE

78% feel insurer incentive comparisons on MAIC website are useful

EXPECTED PAYMENT FROM CTP INSURER

- Medical costs 83%
- Rehab/treatment costs 71%
- Care and support service costs 51%
- Compensation for pain 45%
- Loss of wages 42%

Switching CTP, Car Crash Scammers and New Car Buyers

SWITCHING CTP INSURERS

84% aware they have the ability to switch CTP insurer

42% have ever switched -1%

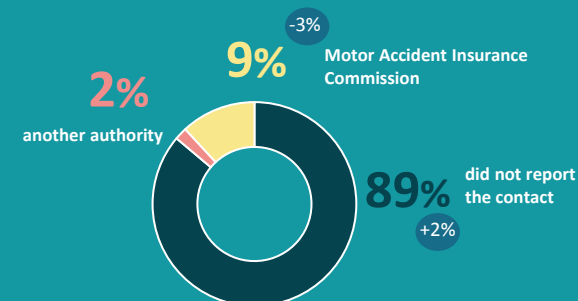
50% rate cheaper price as most appealing incentive to switch +6%

CAR CRASH SCAMMERS

CONTACT FROM CAR CRASH SCAMMERS



REPORTING CAR CRASH SCAMMERS



NEW CAR BUYERS

83% Aware +6%
new car buyers are required to select CTP insurer

77% Consider +1%
independent choice of CTP insurer to be important



11% -4% feel their dealer tried to persuade them to select a certain CTP insurer

12% feel there was (or would have been) some resistance from the dealer to go with a certain CTP insurer

51% +2% report the dealer alerted them to select a CTP insurer

23% +1% report the dealer provided prices for each CTP insurer's policy