

BENCHMARKING ACCIDENTS AND CLAIMS

FLEET/RISK MANAGEMENT PERFORMANCE BENCHMARKS FOR THE 4TH QUARTER OF 2017 (OCT-DEC) AND FULL-YEAR 2017.

Except where noted, data sets are based on a total census of approximately 500,000 vehicles across the United States under management by Fleet Response, representing a range of industries including service, sales, delivery, government, telecommunications and pharmaceutical. Truck data sets are for motorized units only.

INCIDENTS/ MILLION MILES

Based on vehicles in fleets for which Fleet Response receives regular inventory data.

)4	Y	ΓD	
	2017	2016	2017	2016	
Auto/Truck	12.59	14.43	12.42	15.00	

INCIDENT RATIO

Defined as the number of claims divided by the number of vehicles in the fleet. Based on vehicles in fleets for which Fleet Response receives regular inventory data.

	Q4		Q4		Y	ΓD
	2017	2016	2017	2016		
Auto/Truck	6.18	6.74	26.24	28.42		

CLAIMS BY ACTION TAKEN

(As % of all fleet claims)

Based on claims reported during the time period covered in this quarterly report.

	Q4		Y	ΓD
	2017	2016	2017	2016
Auto/Truck				
No damage	14.15%	12.60%	10.51%	10.70%
Damaged/not repaired	53.79%	54.64%	48.84%	48.06%
Repaired	29.53%	29.90%	37.07%	37.55%
Total loss	2.53%	2.86%	3.58%	3.69%
	100%	100%	100%	100%



BENCHMARKING **REPAIRS**

LENGTH AND COST OF BODY REPAIRS

Represents all claims reported during the time period. Length of repair is expressed in days.

	Ç)4	YŢD		
	2017	2016	2017	2016	
Auto					
Avg. body repair days	6.21	5.93	6.50	6.32	
Avg. body repair cost	\$2,634	\$2,282	\$2,676	\$2,437	
Truck					
Avg. body repair days	6.39	6.08	7.05	7.25	
Avg. body repair cost	\$2,842	\$2,375	\$2,915	\$2,878	

DISTRIBUTION OF REPAIR COSTS

Expressed as a percent of all claims repaired during the time period covered.

	Q4		Y	D
	2017	2016	2017	2016
Auto/Truck				
<\$1,000	23.32%	28.71%	24.36%	28.61%
<\$1,000-\$2,499	37.89%	37.82%	37.05%	37.26%
<\$2,500-\$4,999	23.78%	23.56%	23.93%	22.27%
<\$5,000-\$9,999	12.89%	8.77%	12.01%	9.94%
>\$10,000	2.13%	1.14%	2.64%	1.92%
	100%	100%	100%	100%

BENCHMARKING SALVAGE

AVG. SALVAGE SALE

Data limited to fleets in which salvage is conducted through the Fleet Response salvage program.

)4	YTD		
	2017	2016	2017	2016	
Auto/Truck	\$3,278	\$2,777	\$3,114	\$2,935	
Truck	\$3,527	\$2,545	\$2,778	\$2,232	



BENCHMARKING **RENTALS**

LENGTH AND COST OF REPLACEMENT RENTALS

Data represents all claim-related rentals closed during the time period. They do not include long-term or other rentals that may have occurred outside the context of an accident claim.

	Ç)4	YTD	
	2017 2016		2017	2016
Repaired				
Avg. rental length (days)	14.68	16.84	14.23	14.24
Avg. rental cost	\$703	\$756	\$672	\$644
Total loss				
Avg. rental length (days)	42.07	47.19	47.49	52.24
Avg. rental cost	\$1,743	\$1,969	\$1,963	\$2,133

BENCHMARKING SUBROGATION

SUBROGATED CLAIMS, AMOUNT COLLECTED AND LENGTH OF PROCESS

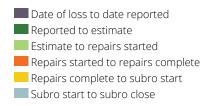
Claims subject to subrogation expressed as a percent of all claims reported during the time period covered. Average length of subrogation process represents the time from first-demand for payment to receipt of proceeds. Excludes arbitration files.

	Q4		Y	D
	2017	2016	2017	2016
Percent of claims with subrogation potential	30.62%	30.28%	29.06%	28.58%
Avg. amount collected per subrogated claim	\$4,156	\$4,361	\$4,272	\$4,213
Avg. length of subrogation process (days)	54.00	50.85	56.18	50.29

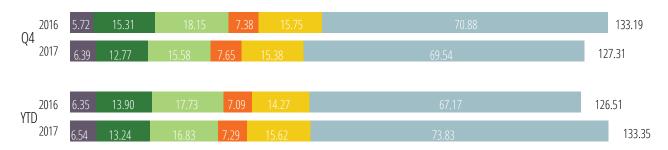


BENCHMARKING CYCLE TIME

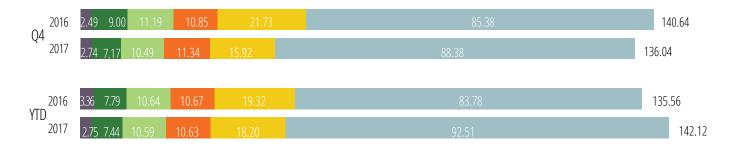
Expressed in days for all subrogation closed during the time period covered, including files with payment plans and arbitration.



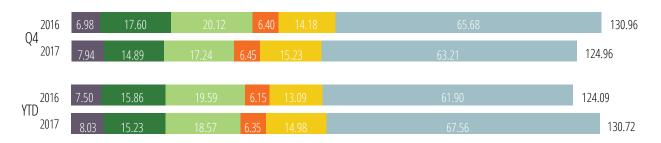
ALL CLAIMS



NON-DRIVABLE



DRIVABLE





BENCHMARKING **SAFETY**

PREVENTABILITY

As determined by Fleet Response review, using generally accepted national standards for defining preventable and non-preventable incidents. Excludes claims where the driver was not operating the vehicle.

)4	Y	ΓD
	2017 2016		2017	2016
Preventable	42.06%	43.62%	42.47%	43.62%
Non-preventable	57.94%	56.38%	57.53%	56.38%

MOST-REPORTED REASONS

Expressed as a percent of all claims reported during the time period covered.

	Q4		YTD	
	2017 2016		2017	2016
Rear-ended by other vehicle	13.32%	13.05%	12.96%	11.82%
Hit stationary object	11.72%	11.10%	12.10%	10.64%
Our vehicle rear-ended other vehicle	7.83%	7.55%	8.17%	7.40%
Other driver - lane encroachment	7.71%	6.26%	7.11%	6.09%
Our vehicle backed into stationary object	6.84%	5.44%	6.76%	5.41%

DRIVER TENURE

Based on all claims reported during the time period covered.

	Q4		Y	ΓD
	2017	2016	2017	2016
<1 year	25.98%	25.26%	25.62%	25.48%
1-3 years	28.72%	26.63%	28.46%	26.46%
4+ years	45.30%	48.11%	45.92%	48.06%

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