PH Demography

Claim1

Claim2

Policyholders

38K

Policyholder with Claim

10K

claim Frequency

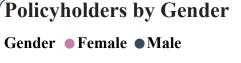
19.16K

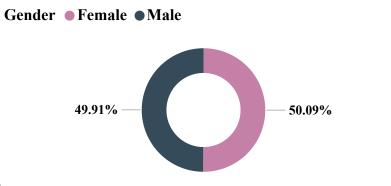
Claim Rate

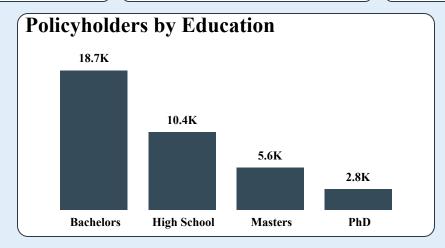
51.03%

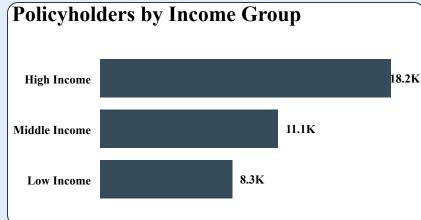
Avg Claim Amount

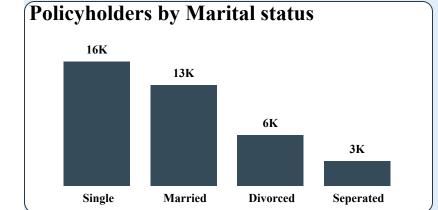
\$50.03K

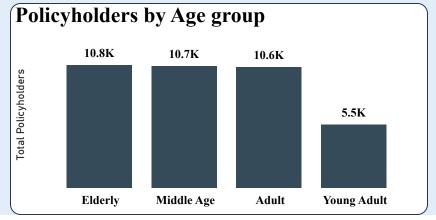


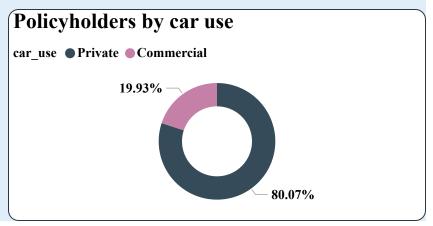












CLAIMS AND FREQUENCY ANALYSIS

All

claim Frequency

PH Demography

Claim1

Claim2

Policyholders

38K

Policyholder with Claim

10K

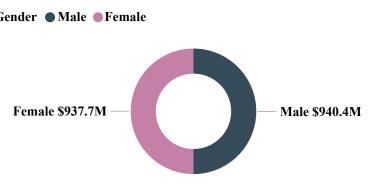
claim Frequency 19.16K

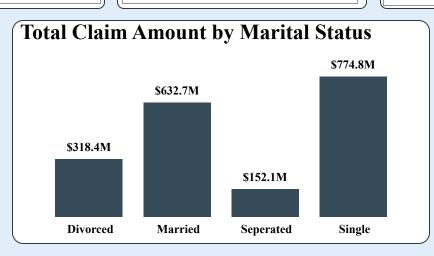
Claim Rate

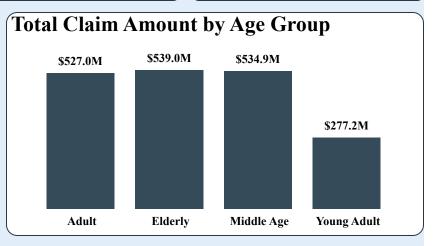
51.03%

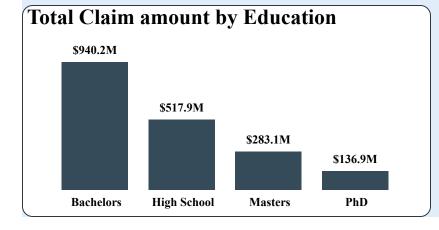
Avg Claim Amount \$50.03K

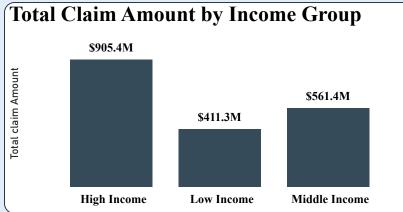


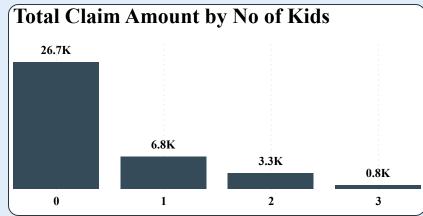


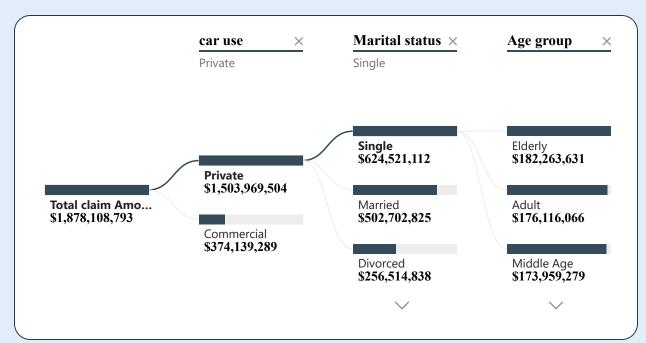


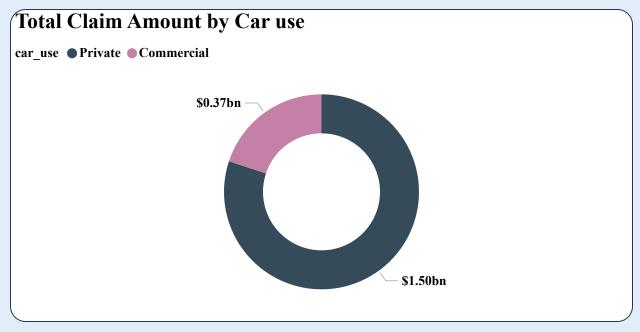


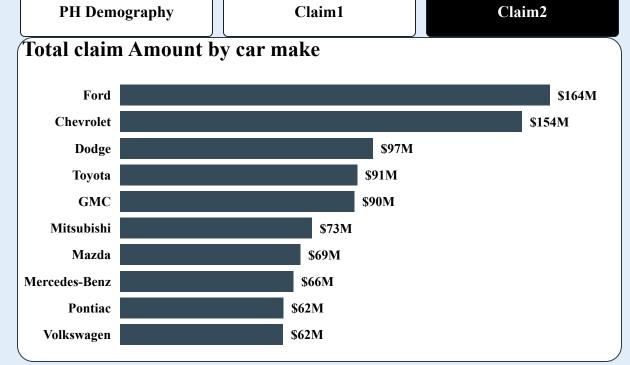












coverage zone	1	2	3	4	
Highly Rural	\$60,391	,364 \$13,40	08,039 \$13,	,430,291 \$	13,612,080
Highly Urban	\$57,914	,621 \$14,41	4,774 \$16	,545,911 \$	14,064,963
Rural	\$57,307	,004 \$16,28	85,898 \$14 ,	,825,346 \$	14,234,556
Suburban	\$57,485	,301 \$15,55	54,658 \$15,	,966,826 \$	15,044,049
Urban	\$63,037	,320 \$14,24	10,045 \$15,	,290,327 \$	15,189,192
Car vear 1	2	3		4	
Company 1	2	2		4	
		\$61,710,350	\$65.170.878		12
Car year 1 1992 - 2012 1971 - 1991	\$251,987,759	\$61,710,350	\$65,170,878 \$9,266,842	\$60,369,79	
1992 - 2012			\$65,170,878 \$9,266,842 \$1,094,098		4
1992 - 2012 1971 - 1991	\$251,987,759 \$37,375,302	\$61,710,350 \$10,569,116	\$9,266,842	\$60,369,79 \$10,087,51	5