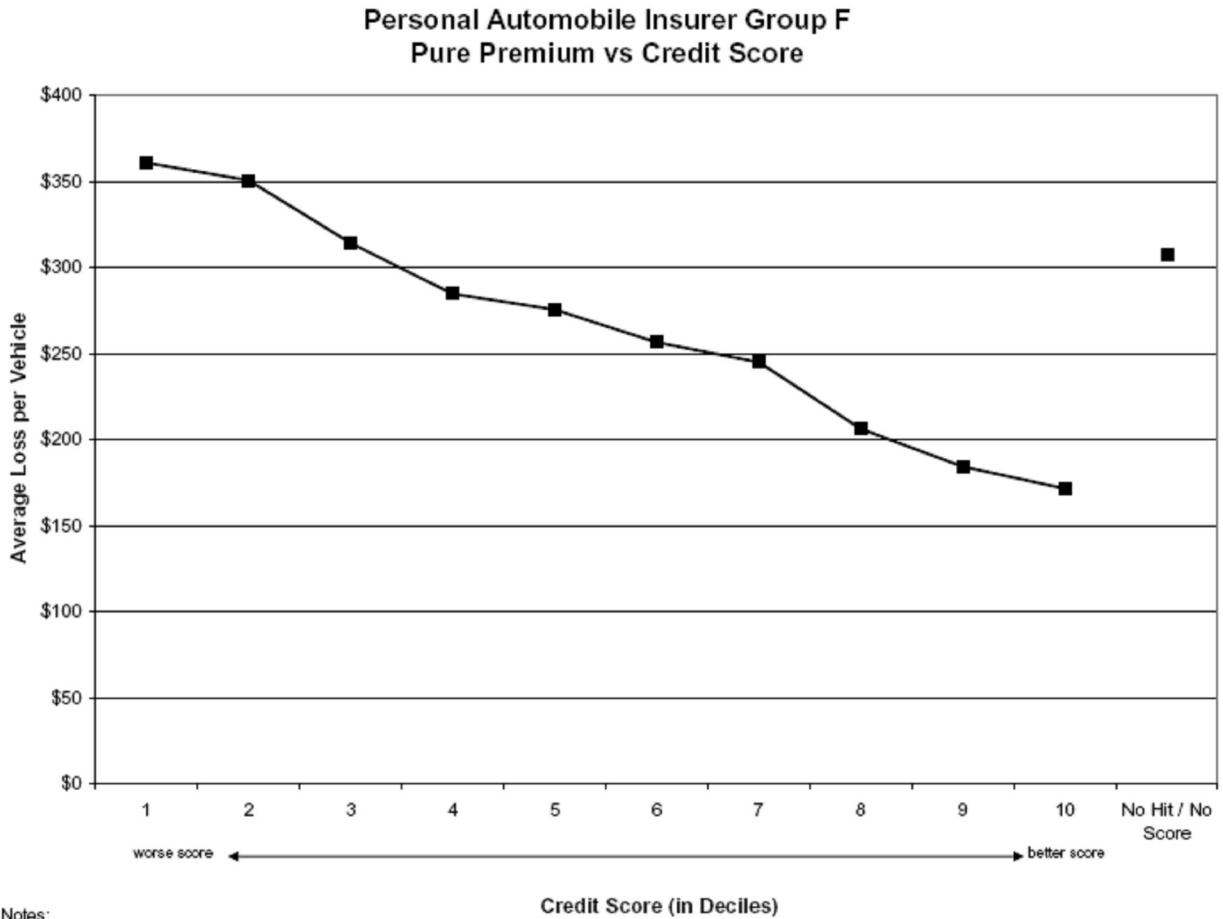


Figure 1: Credit Score and Average Loss Per Vehicle



- Notes:
1. Includes BI (bodily injury) and PD (property damage)
 2. Losses are capped at basic limits (\$20,000/\$40,000/\$15,000)

Source: TDI (2004)