

Table 1: Expected Measurement Error and Proxy Effect Findings by Coverage Type

	Property Damage Liability Coverage	Bodily Injury Liability Coverage	Collision Coverage	Comprehensive Coverage
<u>Race and Ethnicity</u>				
African American	0.93	1.29*	1.26*	1.46*
Hispanic	1.06	1.15	1.24*	1.36*
Asian	1.20*	1.15	1.33*	0.97
Non-Hispanic White	1	1	1	1
Expected Accuracy of Territorial Risk Measure	Plausible	Inadequate	Inadequate	None

Source: FTC Report Table 6 modified by the author

Note: * indicates statistical significance at the 5% confidence level.