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J.D. Power and Associates Reports:
Consumers Express Higher Satisfaction with Insurance Companies
When Fewer Restrictions are Imposed in Selecting Body Shops for Collision Repairs

State Farm Ranks Highest in Collision Repair Satisfaction Among Insurance Providers

FOR IMMEDIATE RELEASE: November 20, 2003

WESTLAKE VILLAGE, Calif.—Consumers who use an auto insurance provider that requires a vehicle to be taken to one of its “preferred provider” body shops for collision repairs or body work are less satisfied overall than those who are able to choose their own repair shop, according to the J.D. Power and Associates 2003 Collision Repair Satisfaction Index StudySM released today.

The study, which measures customer satisfaction with insurance carriers when claims are filed, finds that consumers whose insurance provider stipulated which body shop they had to use expressed the greatest dissatisfaction. Consumers whose insurance provider gave them a choice of two or more body shops to select from were slightly more satisfied, but remained less satisfied than those who selected their own body shop.

“Insurance companies have developed these programs to help get the best repairs at the best price, while at the same time making the collision repair process convenient for their customers,” said Jeremy Bowler, director of the finance and insurance practice at J.D. Power and Associates. “This seems like a win-win situation; however, in reality, consumers want to have some control over where they take their vehicle for repairs. Preferred provider programs have taken away some of that freedom from consumers.”

Among the insurance providers included in the study, State Farm ranks highest in collision

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repair satisfaction, performing particularly well in the areas of claims representatives and the quality of work performed at the body shop. The Hartford, Erie, MetLife, Nationwide and GEICO follow State Farm in the rankings, respectively. USAA, an insurance provider open only to the U.S. military community and their families and therefore not included in the rankings, achieves a satisfaction score higher than State Farm.

According to the National Highway Transportation Safety Association (NHTSA), there were about 12 million vehicle accidents that occurred in 2002, which accounts for an estimated \$230 billion in costs. Collision claims represent 61 percent of all automotive claims, as measured by the J.D. Power and Associates 2003 National Automotive Insurance Study.SM

Among consumers who have had collision repair or body work done to their vehicle in the past year, those who took their vehicle to an independent garage for repairs were the most satisfied. Nearly 30 percent of customers have their collision repair work done at a new-vehicle dealership, yet these customers were the least satisfied.

“At independent garages, consumers often get personal attention that is more satisfying than what they receive at a dealership body shop,” Bowler said. “At an independent garage, body work is probably their core business. The consumer may know the owner or mechanics, the person they talk with when the drop off the vehicle is often the same person who calls to let them know the job is done, and the mechanic is easily accessible to answer questions. Consumers say they don’t get this same level of personal attention at a dealership body shop.”

Performance at dealership body shops varies by manufacturer, with BMW, Cadillac, Buick, Chrysler and Toyota dealers performing particularly well. The study finds that the greatest opportunity to improve claims satisfaction is to keep customers better informed of the progress of their vehicle repair. This is the most important element of customer satisfaction with the claims process, yet it has the lowest rating of all elements evaluated by consumers.

The 2003 Collision Repair Satisfaction Index Study is based on responses from 5,622 consumers who had collision repair or body work done to their vehicle in the past 12 months.

Headquartered in Westlake Village, Calif., J.D. Power and Associates is an ISO 9001-registered global marketing information services firm operating in key business sectors including market research, forecasting, consulting, training and customer satisfaction. Media e-mail contact: john.tews@jdpa.com or michael.greywitt@jdpa.com

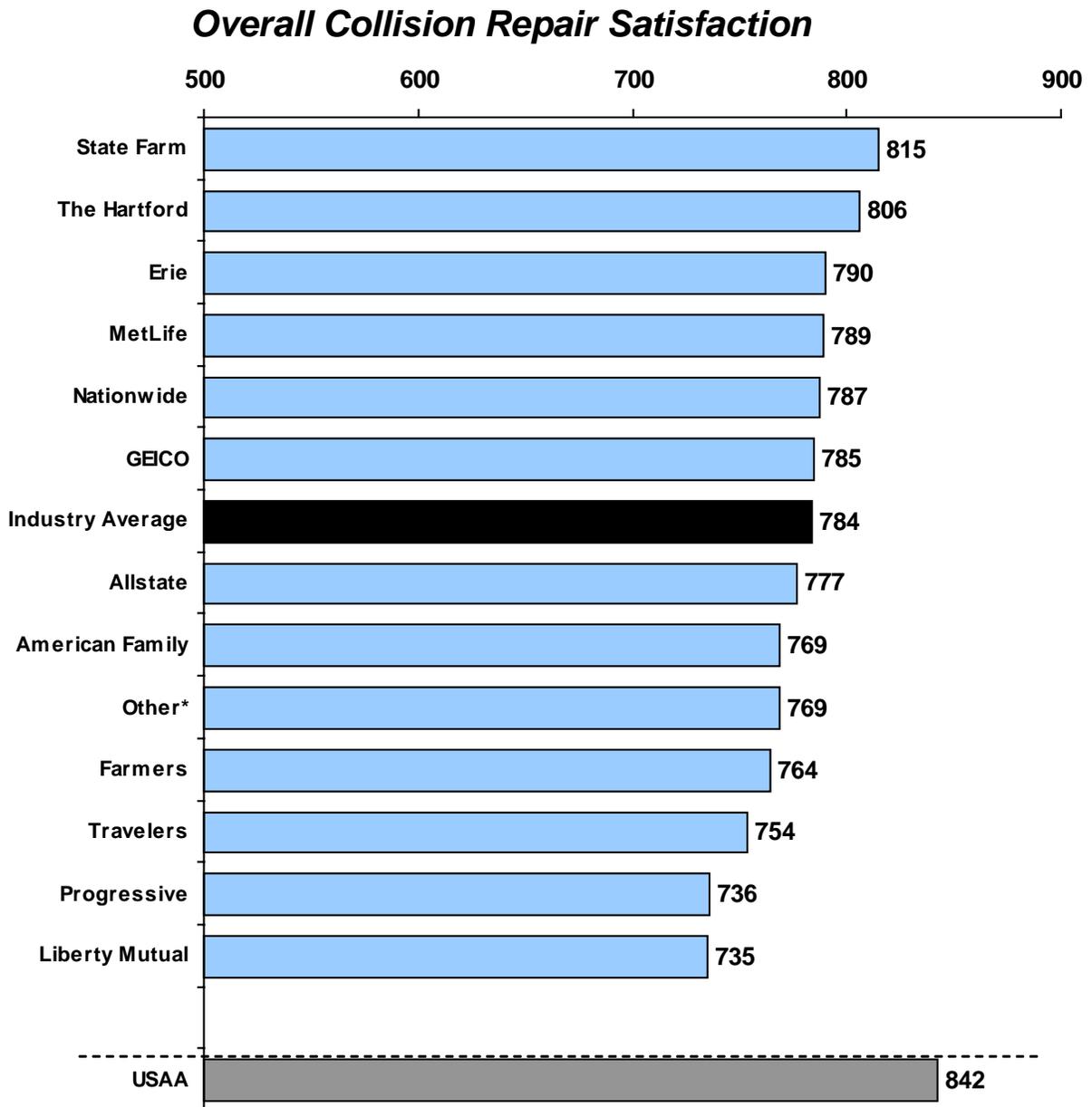
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NOTE: Two charts follow.

J.D. Power and Associates 2003 Collision Repair Satisfaction Index StudySM



* "Other" is an aggregate of smaller insurance companies.

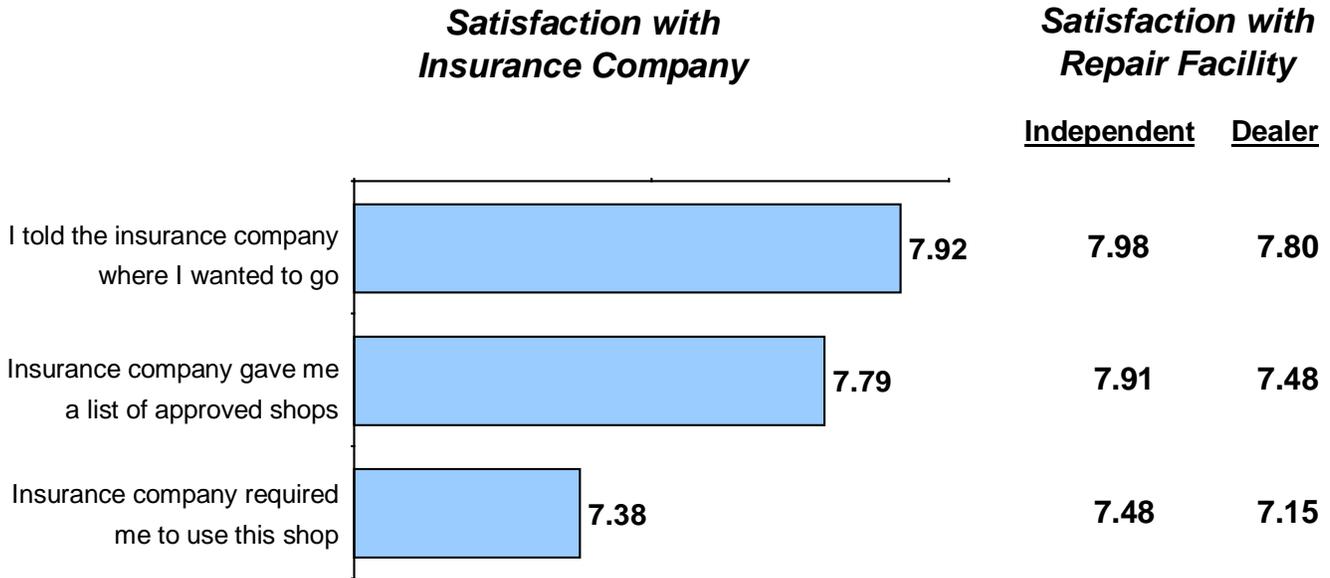
Note: USAA is an insurance provider open only to the U.S. military community and their families and therefore is not included in the rankings.

Included in the study, but not ranked due to insufficient sample size, are: ACG, ACSC, AIG, Amica, CSAA, Encompass, GMAC, OneBeacon, Prudential, SAFECO and 21st Century.

Source: J.D. Power and Associates 2003 Collision Repair Satisfaction Index StudySM

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