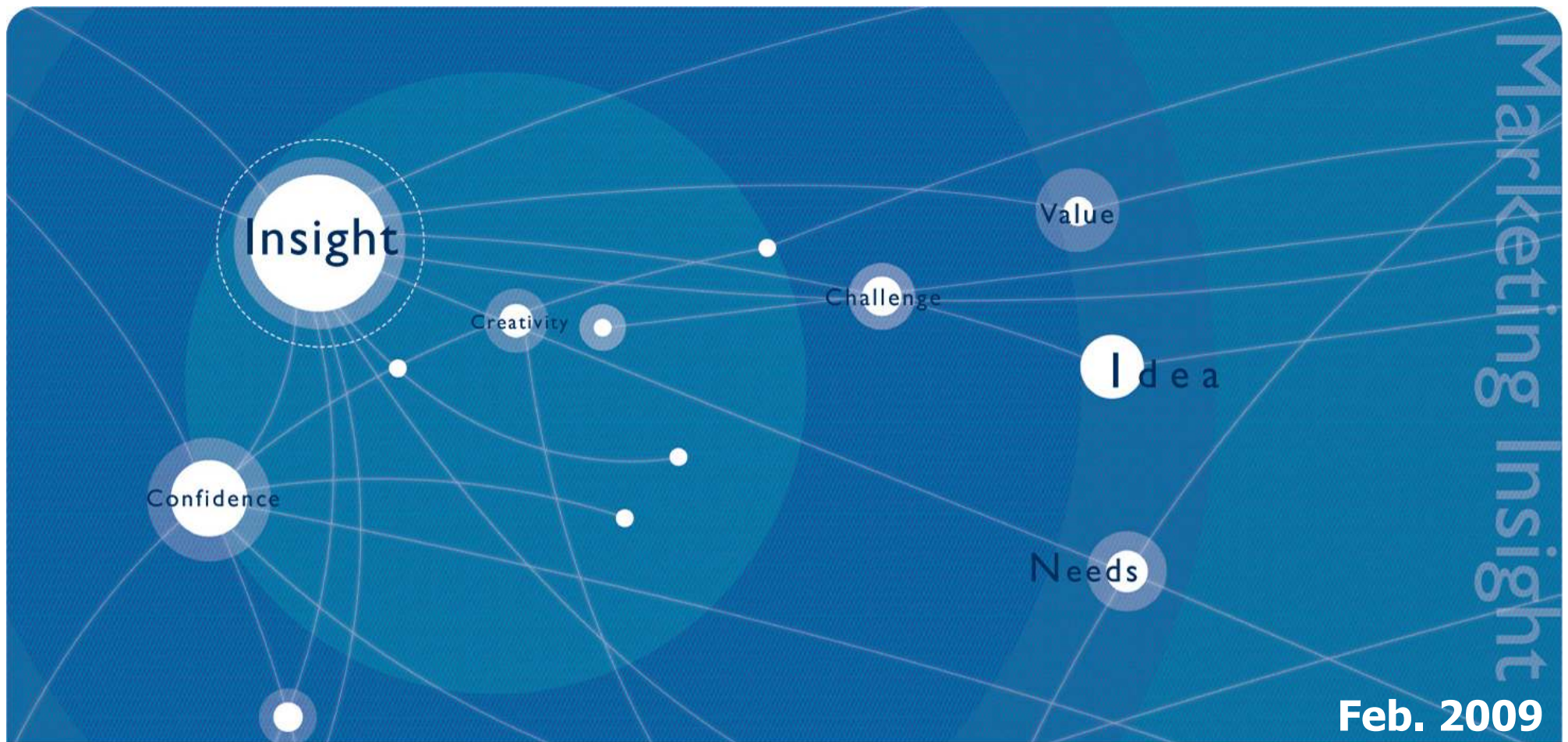




2008 Automotive Consumer Usage & Attitude

- 2008 Syndicated Automotive Study Result -

Marketing **Insight**

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2008 Automotive Consumer U & A



Marketing Insight Inc. (www.mktinsight.co.kr, CEO: Kim, Jin-kook) is an automotive marketing research company that has been conducting large scale syndicated automotive studies on around 100,000 consumers every July (accumulated number of respondents: 950,000).

'2008 Automotive Consumer Usage & Attitude' is the result of a large-scale syndicated survey in the field of automobiles with new car buyers within past one year (July 2007 - June 2008). It should be a meaningful source to review and predict the consumer trend over the last five years (2004 - '08).

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< 2008 Automotive Syndicated Study Research Design >

- Research method: E-mail survey
- Research target: Vehicle owners among driving license holders, intenders planning to purchase a vehicle by first half of 2010
- Sample size: 95,472 persons
- Research period: July 2008

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11. Insurance Behaviors

- 38.0% of the car drivers considered 'Price' most importantly when obtaining auto insurance, 35.9% searched internet to compare prices.
- Most common insurance coverage was 'Property damage liability' (83.3%), followed by 'Roadside assistance' (77.8%), and 'Personal injury' (70.9%).
- 'Offline' was more common type of current auto insurance, but purchase intention for 'Online' showed an increase.

Main consideration at obtaining auto insurance	Auto insurance coverage	Auto insurance type									
Q) 1. How did you obtain your auto insurance? Please check all that apply. [Multiple responses]	Q) 2. What are the types of your car insurance coverage? Please check all that apply. [Multiple responses]	Q) 3. What is the type of your current /intended auto insurance?									
(%) ▪ Chose a cheap insurance company 38.0 ▪ Searched internet to compare 35.9 ▪ Bought from the same auto insurance agent 28.4 ▪ Chose service quality over price 27.5 ▪ Chose a large company 19.5 ▪ Roadside assistance made an impact on purchase 18.1 ▪ Repair service made an impact on purchase 8.8 ▪ Have been rejected by auto insurance company 4.0 ▪ Other 7.0	(%) ▪ Bodily injury liability 1 (Mandatory) 94.0 ▪ Property damage liability 83.3 ▪ Roadside assistance (towing, flat tire change, etc.) 77.8 ▪ Personal injury 70.9 ▪ Bodily injury liability 2 68.1 ▪ Uninsured & Underinsured motorist 62.9 ▪ Collision/Comprehensive 58.9 ▪ Other 31.3 ▪ Don't know 5.9	(%) <table> <thead> <tr> <th></th><th>Current auto insurance</th><th>Intended auto insurance</th></tr> </thead> <tbody> <tr> <td>▪ Offline</td><td>57.8</td><td>51.3</td></tr> <tr> <td>▪ Online (Direct insurance)</td><td>42.2</td><td>48.7</td></tr> </tbody> </table>		Current auto insurance	Intended auto insurance	▪ Offline	57.8	51.3	▪ Online (Direct insurance)	42.2	48.7
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* The car drivers, 4,223 persons

* Auto insurance holders, 3,905 persons

** 'Bodily injury liability 1' is mandatory.

* Auto insurance holders, 3,905 persons

11. Insurance Behaviors

- 67.2% of the car drivers was under 'Driver insurance'.
- 'Insurance agent' was the most frequently used channel when obtaining both auto and driver insurance.
- Compared to auto insurance, driver insurance was less often obtained 'Directly from Internet' (9.6%p) while more often obtained by 'Somebody else' (3.8%p).

Driver insurance coverage

Q) 4. How did you obtain your driver insurance?

	(%)
▪ Yes, I obtained.	67.2
▪ No, I don't.	32.8

* The car drivers, 4,223 persons

* Driver insurance?

- Provides coverage for a driver's loss from an accident. This coverage is designed to provide payments to fines, license cancellation fees, and financing a car replacement, all of which are not typically covered by auto insurance.

The most frequently used channel at obtaining auto & driver insurance

Q) 5. How did you obtain your auto/driver insurance?
Please select one from each category.

	Channel for* auto insurance	Channel for** driver insurance (%)
▪ Insurance agent	37.2	44.6 ▲
▪ Directly from Internet	26.1	16.5 ▼
▪ Calling the insurance company	13.5	10.2
▪ Someone else	9.7	13.5 ▲
▪ Telemarketer	8.8	7.5
▪ Car Salesperson	4.8	5.5
▪ Home shopping	(Blank)	2.1

* Auto insurance holders, 3,905 persons

** Driver insurance holders, 2,837 persons