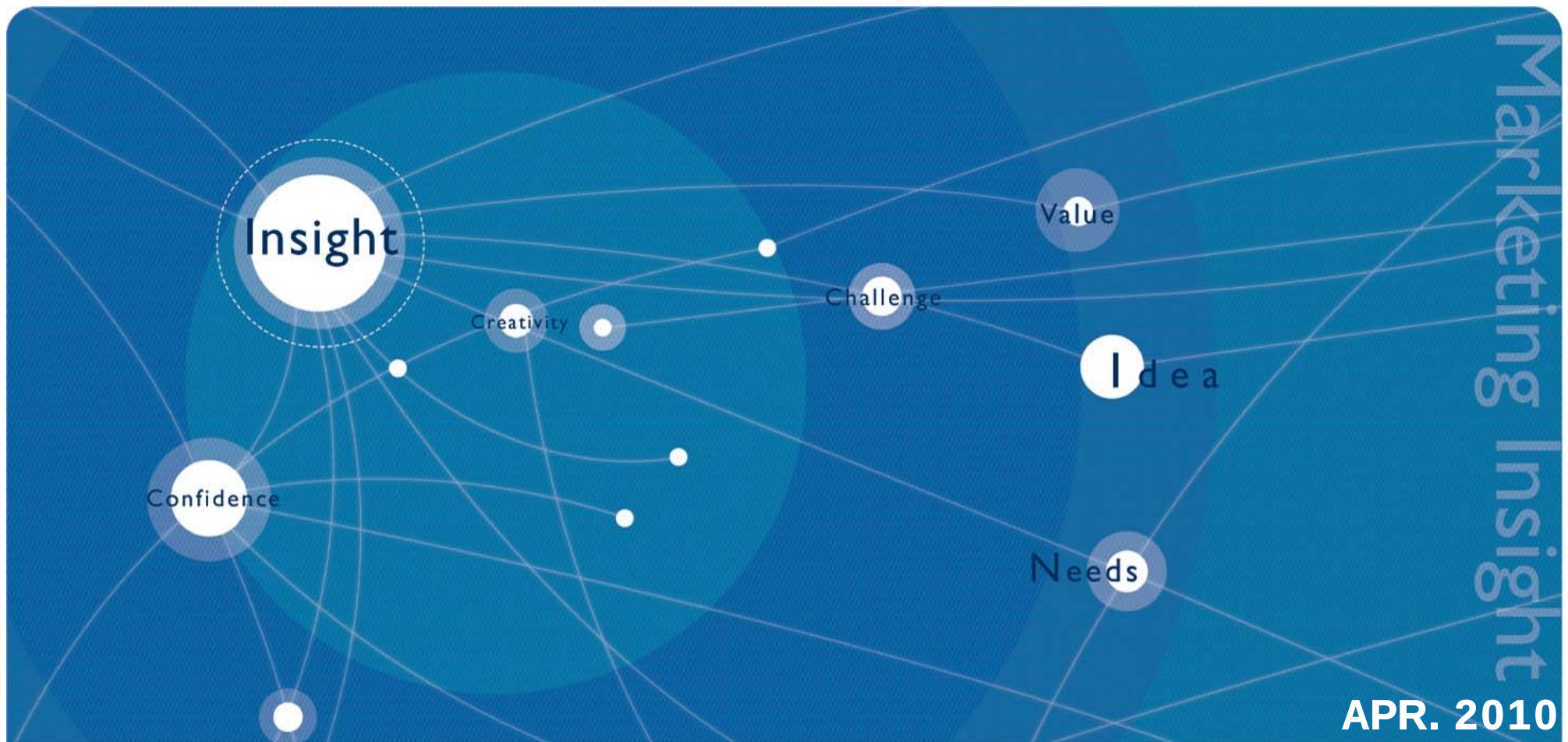




2009 Automotive Consumer Usage & Attitude

- 2009 Automotive Syndicated Study Result -

Marketing **Insight**

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2009 Automotive Consumer U & A



Marketing Insight Inc. (www.mktinsight.co.kr, CEO: Kim, Jin-kook) is the only automotive marketing research firm in Korea which has conducted large scale syndicated automotive studies on 100,000 automobile consumers every July since 2001. We would like to share the result of the behavior and attitude of consumers who own vehicle or will purchase one within 2 years from the 9th study conducted on July 2009 as '2009 Automotive Consumer Usage & Attitude'. We anticipate this material to be utilized to understand the consumers who have currently purchased an automobile.

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< 2009 Automotive Syndicated Study Research(9th) Design >

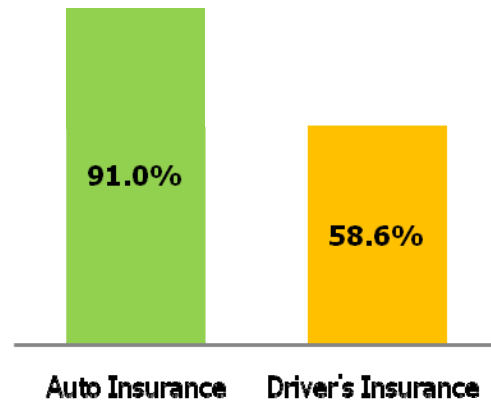
- Research method: E-mail survey
- Research target: Vehicle owners among driver's license holders, Vehicle purchase intenders by the first half of 2011
- Sample size: 91,129 persons
- Research period: July 2009

[Inquiry] Lee, Kun-Hyo, Managing Director
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1. Automobile Insurance Subscription Status & Type

- 91.0% of automobile drivers have subscribed automobile insurance, and 58.6% of drivers have subscribed separate driver's insurance.
- 39.8% of automobile insurance subscribers enrolled the insurance through direct (online) channel and 49.5% expressed to enroll through direct (online) channel in the future that enables a forecast on expansion of online automobile insurance market.

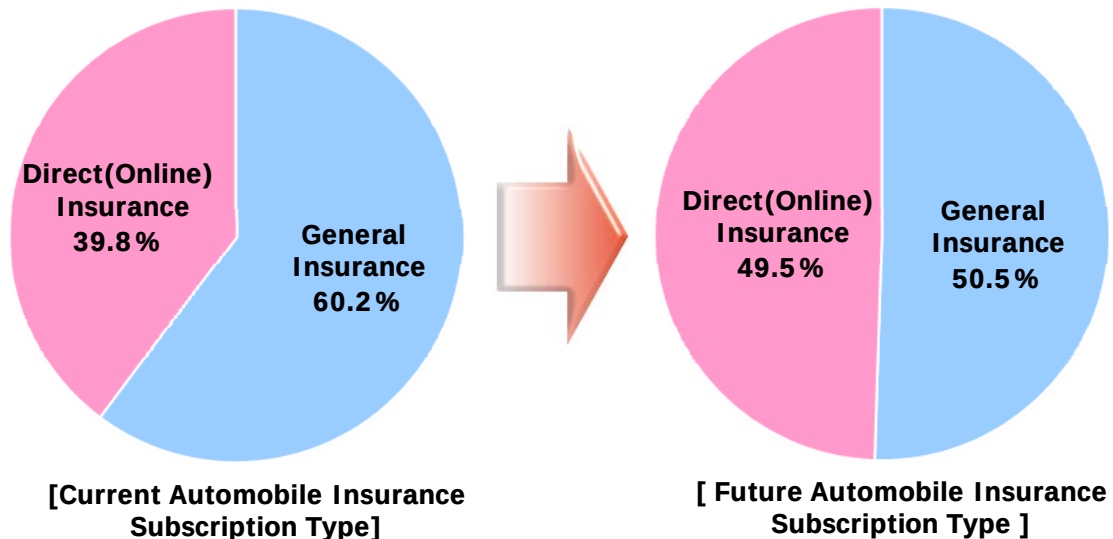
**Subscription Status of
Automobile / Driver's Insurance**



* Survey Target: Automobile drivers, 10,438 persons

Q) Are you currently subscribing
(automobile / driver's) insurance?

Automobile Insurance Subscription Type



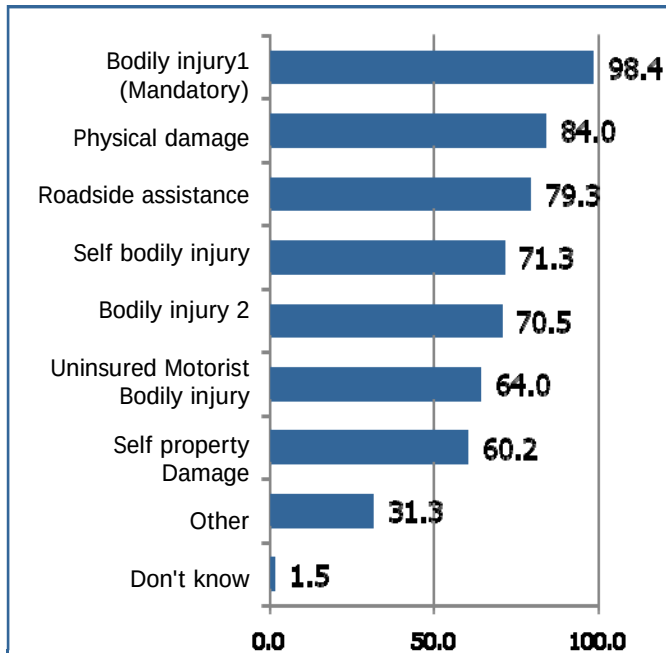
* Survey Target: Automobile Insurance Subscribers, 9,501 persons

Q) Which insurance is your currently subscribing auto-insurance?
Which insurance are you planning to subscribe in the future?

2. Subscription Detail of Automobile Insurance & Considerations on Selection

- Among the coverage items of subscribed insurance excluding 'Bodily injury 1', which is a mandatory coverage to subscribe, 'Physical damage' was the highest with 84.0% followed by 'Roadside assistance'(79.3%) and 'Self bodily injury'(71.3%).
- For insurance subscription behavior, 38.9% of subscribers enrolled through their past sales agent and 37.7% searched the internet for which insurance was more beneficial.
- While 33.1% of subscribers stated that they chose the most inexpensive company, 19.5% of subscribers responded that they chose the company with the best service which was relatively low.

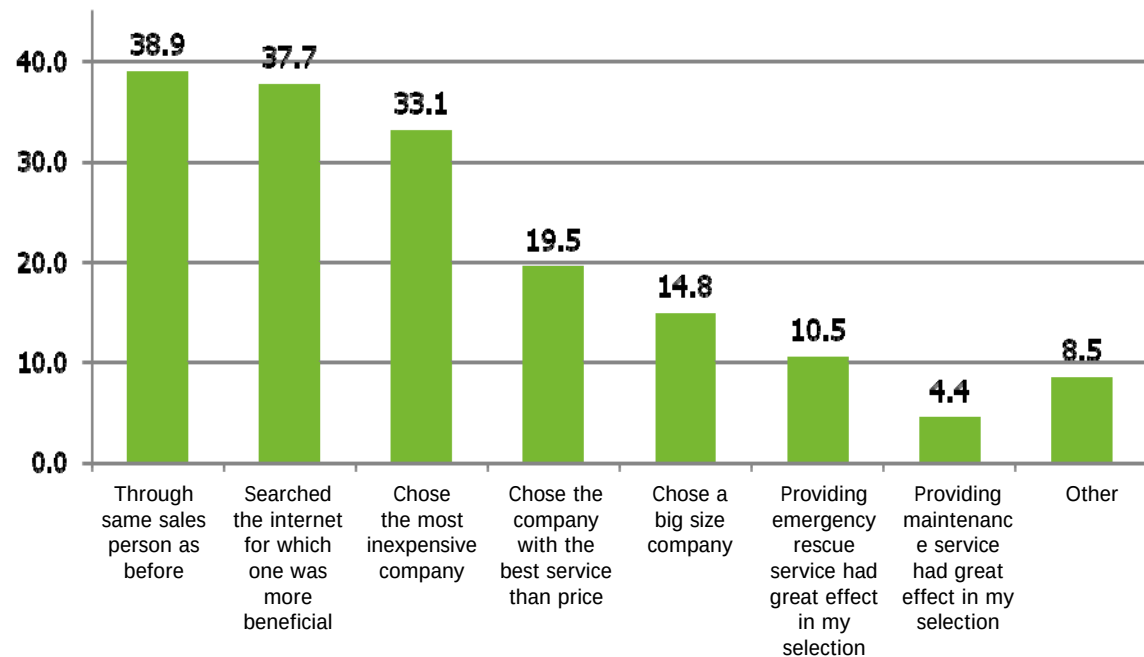
Subscribed Insurance Coverage



* Survey Target: Automobile Insurance Subscriber, 9,501 persons
 ** Bodily injury 1 must be 100% due to mandatory coverage item

Q) What coverage is included in your current insurance? [Multiple answer]

Insurance Subscription Behavior

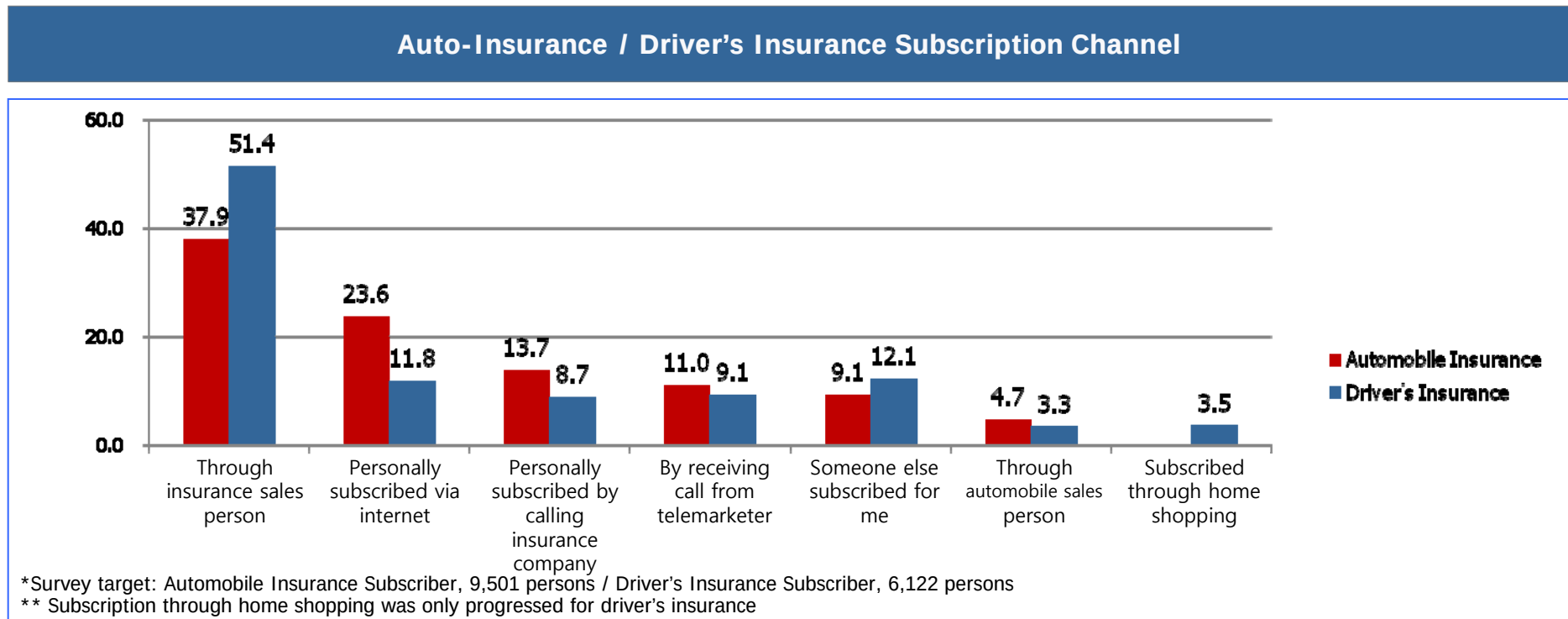


* Survey Target: Automobile Insurance Subscribers, 9,501 persons

Q) What did you do when subscribing an insurance? [Multiple answer]

3. Subscription Channel for Auto-Insurance/Driver's Insurance

- The ratio of subscribing through insurance sales person came out to be the highest for both automobile insurance and driver's insurance.
- Especially for driver's insurance, more than half of the subscribers (51.4%) enrolled through sales person.
- Among auto-insurance subscribers, 37.3%(personally subscribed via internet + personally subscribed by calling insurance company) subscribed insurance with strong intention of self.



Q) Through which channel did you subscribe or renew your current (Automobile insurance/Driver's insurance)?