



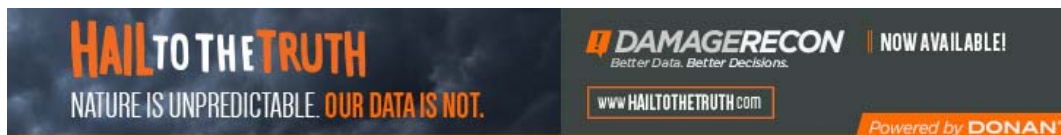
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Report: 2011 Content Claims Trends

May 31, 2012

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Jewelry losses were the big ticket items in value and volume for property insurance claims made in 2011, according to Enservio's annual Contents Claims Index (CCI). Claims for jewelry items increased four percent, taking the top spot as the most claimed loss item in 2011.

Electronics claims dropped to the number two position, with a decrease of two percent from 2010 figures.

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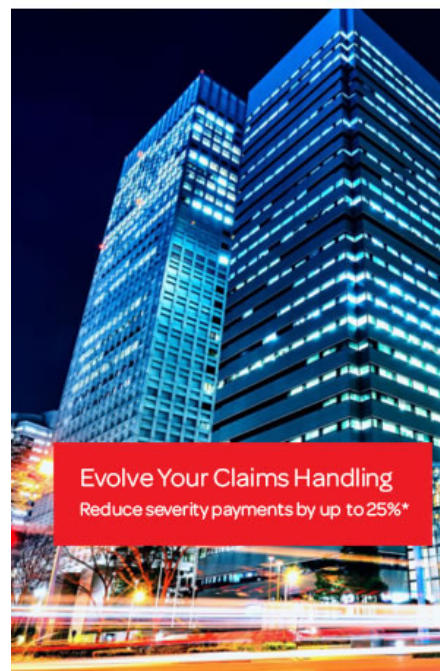
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The Enservio CCI aggregates and analyzes contents claims reported by over 300 U.S. property insurers, providing insight into contents claims trends on more than 20 million individually appraised personal and business items claimed by insured as lost, damaged or stolen.

The index consists of more than 2,000 categories and subcategories of millions of personal and business items – with thousands of new line item descriptions added every week.

2011 Content Claims Trends Revealed – Top Ten Categories

A closer look at the top ten categories and subcategories provides insights into consumer purchasing habits and economic factors impacting property insurance claims. In the jewelry category, the number of claimed items increased by 57 percent in 2011.



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credit: Enservio 2011 annual content claims index report

Regarding theft, jewelry, electronics and tools account for 62 percent of all RCV claimed for theft versus 35 percent RCV for all other categories combined. Rings, watches and necklaces all maintained their ranking within the jewelry category as top loss-claim items.

The electronics category saw a 15 percent growth in claims losses in 2011. Within the category, televisions, laptops and desktop computers maintained their top ranking as the most claimed items year-over-year.

"In 2011, we've seen the switch in position between the electronics and jewelry categories, while the overall category rankings and rankings within each category indicate only slight changes year-to-year," said Jon McNeill, CEO of Enservio. "These top level insights and the ability to mine contents data for deeper and more granular trends provide valuable intelligence for insurance carrier product and business strategy planning."

The 2011 Enservio CCI also revealed the following contents-claims trends:

Regional Trends

- Jewelry claims are more prevalent on the West Coast of the U.S.
- Claims for electronics are more prevalent in the South
- Claims for tools are more prevalent in the Midwest
- Furniture claims are more prevalent in the East

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