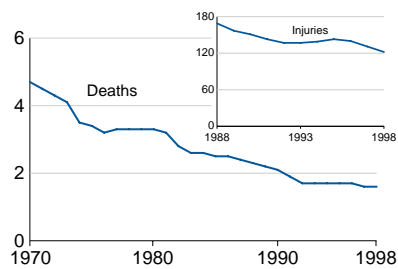


TORT AND CONTRACT

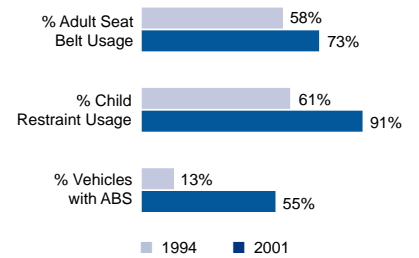
Costs of Auto Accidents, 1994

	Resulting in Death	Resulting in Injury
Legal: Lawyers, Crts, etc.	7.3%	4.6%
Household Productivity	15.9	8.0
Insurance	3.4	9.0
Medical	1.5	22.5
Other	1.5	2.9
Property Damage	1.1	23.9
Lost Wages	69.3	25.8
Workplace Costs	0.0	3.3

Deaths/Injuries per 100 Million Miles Traveled

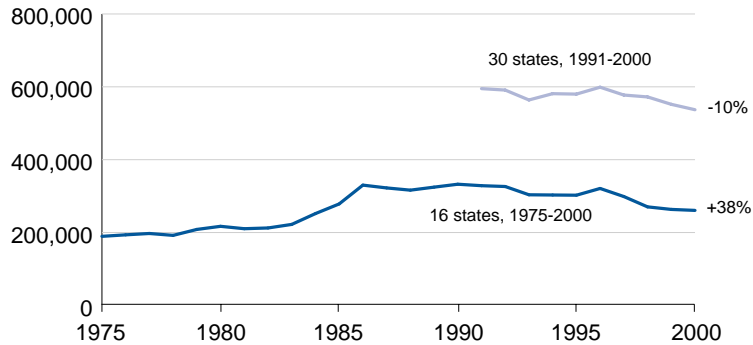


Vehicle Safety / Compliance



Source: National Highway Traffic Safety Administration (NHTSA)

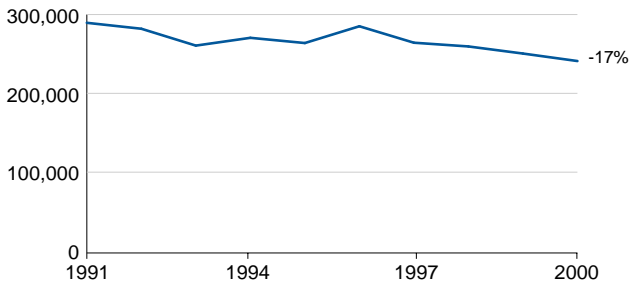
Tort Filings in General Jurisdiction Courts in 16 States and 30 States, 1975-2000



Growth Rates of Tort Filings in 30 States, 1991 vs. 2000

State	Filings per 100,000 Population		Percent Change
	1991	2000	1991-2000
Unified Courts			
Kansas	163	203	24%
North Dakota	84	96	15
Connecticut	494	543	10
Puerto Rico	242	261	8
Missouri	412	341	-17
Wisconsin	179	144	-20
Minnesota	164	113	-31
California	376	210	-44
General Jurisdiction Courts			
Indiana	147	229	55
New York	364	413	13
Utah	98	103	6
Alaska	147	148	0
North Carolina	128	124	-4
Idaho	121	114	-6
New Jersey	949	885	-7
Florida	333	308	-7
Ohio	315	266	-15
Washington	227	191	-16
Nevada	457	374	-18
Tennessee	267	209	-22
Arkansas	215	165	-23
Maine	137	98	-28
Oregon	277	198	-29
Hawaii	208	141	-32
Michigan	340	224	-34
Maryland	335	220	-34
Texas	254	164	-35
Colorado	186	119	-36
Arizona	412	239	-42
Massachusetts	229	126	-45
Average	275	232	-16
Median	235	201	-15

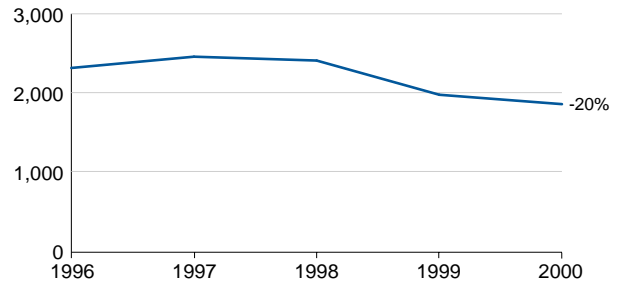
Automobile Tort Filings in 13 States, 1991-2000



Automobile Tort Filings in 18 States, 2000

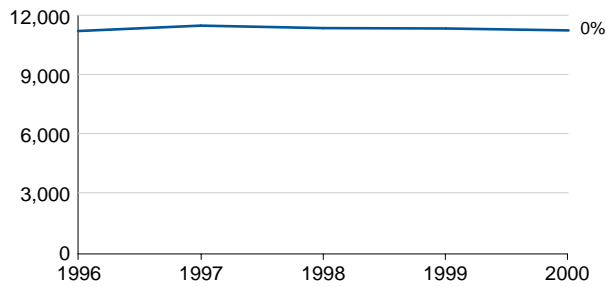
State	Filings	Filings per 100,000 Population
New Jersey	47,702	567
Connecticut	11,921	350
New York	41,958	221
New Mexico ¹	3,228	177
Arizona	8,206	160
Rhode Island	1,612	154
Texas	30,678	147
California ²	45,782	135
Florida ²	21,453	134
Maryland ³	6,041	114
Alabama	4,657	105
Michigan	9,867	99
Wisconsin	4,744	88
North Carolina	7,036	87
Missouri	4,660	83
Hawaii	906	75
Colorado	2,302	54
Wyoming	213	43
Total	252,966	

Product Liability Filings in Eight States, 1996-2000

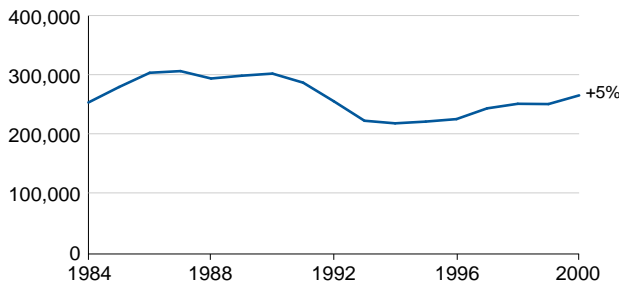


¹ Some districts unable to distinguish auto torts from "other" torts.
² Several courts reported incomplete data for 2000.
³ A small number of cases reported as "unclassified."

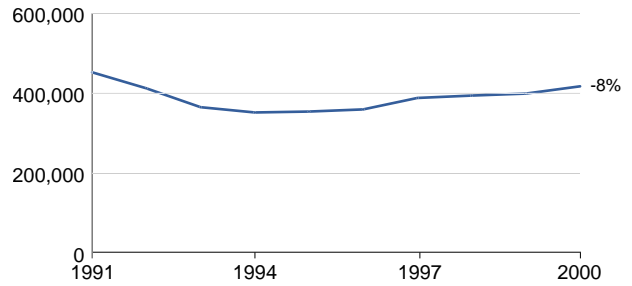
Medical Malpractice Filings in 14 States, 1996-2000



Contract Filings in General Jurisdiction Courts in 14 States, 1984-2000



Contract Filings in General Jurisdiction Courts in 23 States, 1991-2000



Growth Rates of Contract Filings in 23 States, 1991 vs. 2000

State	Filings per 100,000 Population 1991	Filings per 100,000 Population 2000	Percent Change
Unified Courts			
Kansas	2,834	3,876	37%
North Dakota	1,028	1,188	16
Missouri	1,435	1,334	-7
Connecticut	938	604	-36
Minnesota	169	108	-36
Wisconsin	431	220	-49
General Jurisdiction Courts			
Wyoming	152	224	47
New Mexico	711	747	5
Washington	308	315	2
Oregon	753	660	-12
New York	135	107	-21
North Carolina	105	80	-24
Tennessee	180	121	-33
Texas	172	112	-35
Alaska	109	66	-39
Florida	423	250	-41
Arkansas	598	335	-44
Massachusetts	98	52	-47
Nevada	477	243	-49
Colorado	374	180	-52
Arizona	621	268	-57
Maine	124	52	-58
Hawaii	148	61	-59

Tort and Contract Filings in 14 States, 1984-2000

