

AEGIS Data Insights

December 2025



AUTO LOSSES BY CAUSE

Auto Liability

POLICY YEAR 2024 Data – (10/1/24-9/30/25)

POLICY YEAR 2025 Data – (10/1/25-11/30/25)

1. Auto Losses by Cause Policy Year 2024

| Cause Classification | Incurred | Count |
|--|---------------------|-------------|
| Motor Vehicle | \$25,491,473 | 3240 |
| Collision Or Sideswipe With Another Vehicle | \$16,979,618 | 1929 |
| Collision With A Fixed Object | \$2,356,489 | 603 |
| Vehicle Upset | \$2,465,630 | 263 |
| Not Classified | \$1,368,020 | 224 |
| Either Vehicle Backing Or Rolling Back | \$131,598 | 51 |
| Multiple Car Accident | \$889,111 | 42 |
| IV Struck While Parked | \$61,926 | 34 |
| Vehicle Comprehensive - Other Not Listed | \$180,868 | 18 |
| IV Struck Bicyclist | \$93,595 | 13 |
| IV Struck Pedestrian/Animal | \$573,500 | 13 |
| Animal Collision | \$101,035 | 10 |
| Damage By Dirt/Stones/Debris/Flying | \$19,578 | 9 |
| Damage Or Injury While Loading Or Unloading IV | \$45,951 | 9 |
| Insured Vehicle Ran Off Roadway | \$1,580 | 7 |
| Fire Or Flame | \$114,090 | 5 |
| Glass Breakage | \$2,817 | 3 |
| Total | \$25,939,419 | 3382 |

2. Auto Losses by Cause Policy Year 2025

| Cause Classification | Incurred | Count |
|--|--------------------|------------|
| Motor Vehicle | \$2,203,969 | 393 |
| Collision Or Sideswipe With Another Vehicle | \$1,336,574 | 239 |
| Collision With A Fixed Object | \$273,355 | 68 |
| Vehicle Upset | \$331,704 | 39 |
| Not Classified | \$79,296 | 19 |
| Multiple Car Accident | \$114,250 | 8 |
| Either Vehicle Backing Or Rolling Back | \$507 | 6 |
| Damage Or Injury While Loading Or Unloading IV | \$2,800 | 3 |
| IV Struck Bicyclist | \$10,850 | 3 |
| Animal Collision | \$20,737 | 2 |
| Damage By Dirt/Stones/Debris/Flying | \$1,450 | 2 |
| Fire Or Flame | \$24,947 | 1 |
| Glass Breakage | \$2,500 | 1 |
| Insured Vehicle Ran Off Roadway | \$5,000 | 1 |
| IV Struck Pedestrian/Animal | \$0 | 1 |
| Miscellaneous Causes | \$60,431 | 17 |
| Damage Not Classified | \$32,849 | 10 |
| Total | \$2,264,400 | 411 |

Data Insights:

The most common motor vehicle accident cause in our captive is a collision or sideswipe with another vehicle. (60% of incidents and 68% of costs).

- Each incident averages ~ \$7,500.
- The most common incident is a sideswipe.
- The most expensive and severe is a rear-end collision.
- If we were to reduce annual accidents by 10%, the captive would save ~\$5.1m in total costs.

ACTIONABLE INSIGHTS TO REVIEW WITH ALL DSP EMPLOYEES:

- STAY IN YOUR LANE:** There is no reason to change lanes unless you are entering or exiting an exit. Every time a driver changes lanes they increase their odds of being in an accident by 25%.
- INCREASE YOUR FOLLOWING DISTANCE:** Increasing the distance between you and the car ahead can help give you the time you need to recognize a hazard and respond safely. The National Safety Council recommends a minimum three-second following distance.
- PRACTICE DEFENSIVE DRIVING:** Defensive driving is a set of driving practices that can help you lower the risk of accidents and enhance road safety. It involves staying aware of what is happening around you, spotting potential hazards early, and making informed decisions to protect yourself and others on the road. The 5 Keys to Defensive Driving:
 - Key #1 Looking 15 Seconds Further Ahead
 - Identify potential issues in advance.
 - Key #2 Constantly Assessing Your Surroundings
 - Use your mirrors, Scan back and forth.
 - Key #3 Addresses Distractions
 - Look for distracted drivers around you.
 - Key #4 Always Have a Plan B
 - Stay out of blind spots.
 - Key #5 Is About Staying Visible
 - Use horn, drive with lights on, use hazards.

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