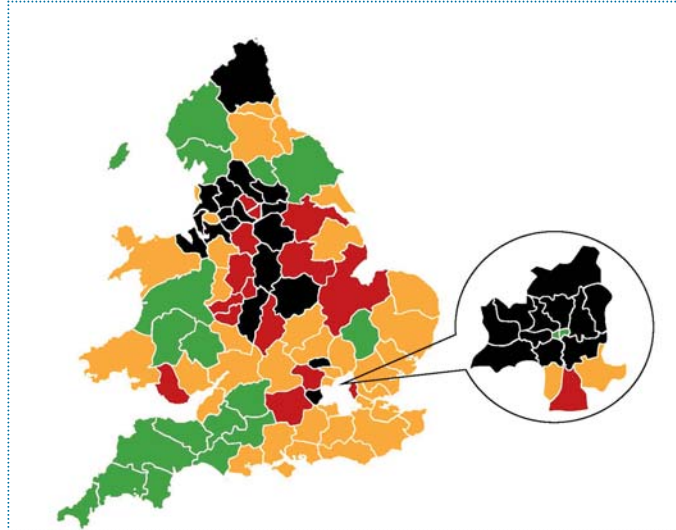


## Keoghs Motor Fraud Index 2012 - 2014

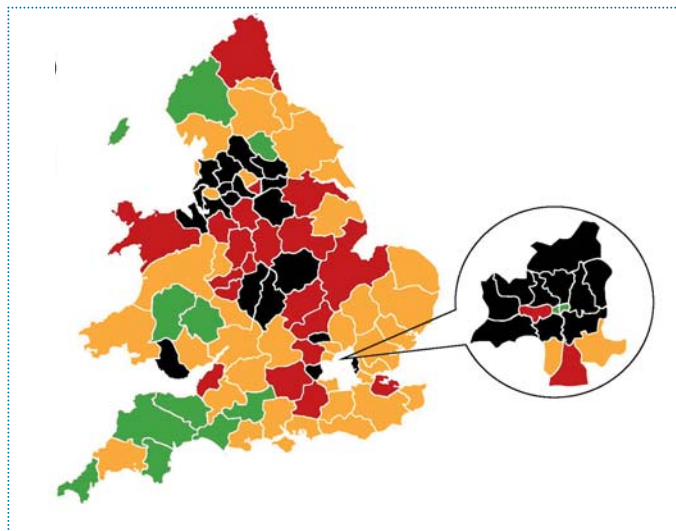
### MFI 2012

(based on 2011 data)



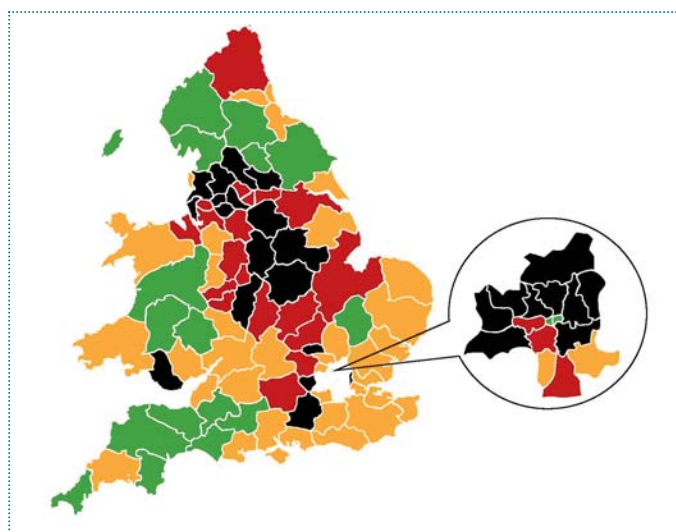
### MFI 2013

(based on 2012 data)



### MFI 2014

(based on 2013 data)



#### Fraud Risk

-  Fraud Blackspot (>300)
-  High Risk (>150)
-  Medium Risk (30 - 149)
-  Low Risk (<30)

Keoghs annual motor fraud index is now in its 6th year. The index is an analysis of all suspicious motor insurance claims presented by our clients to Keoghs for resolution during a calendar year, grouped by the address of the claimant.