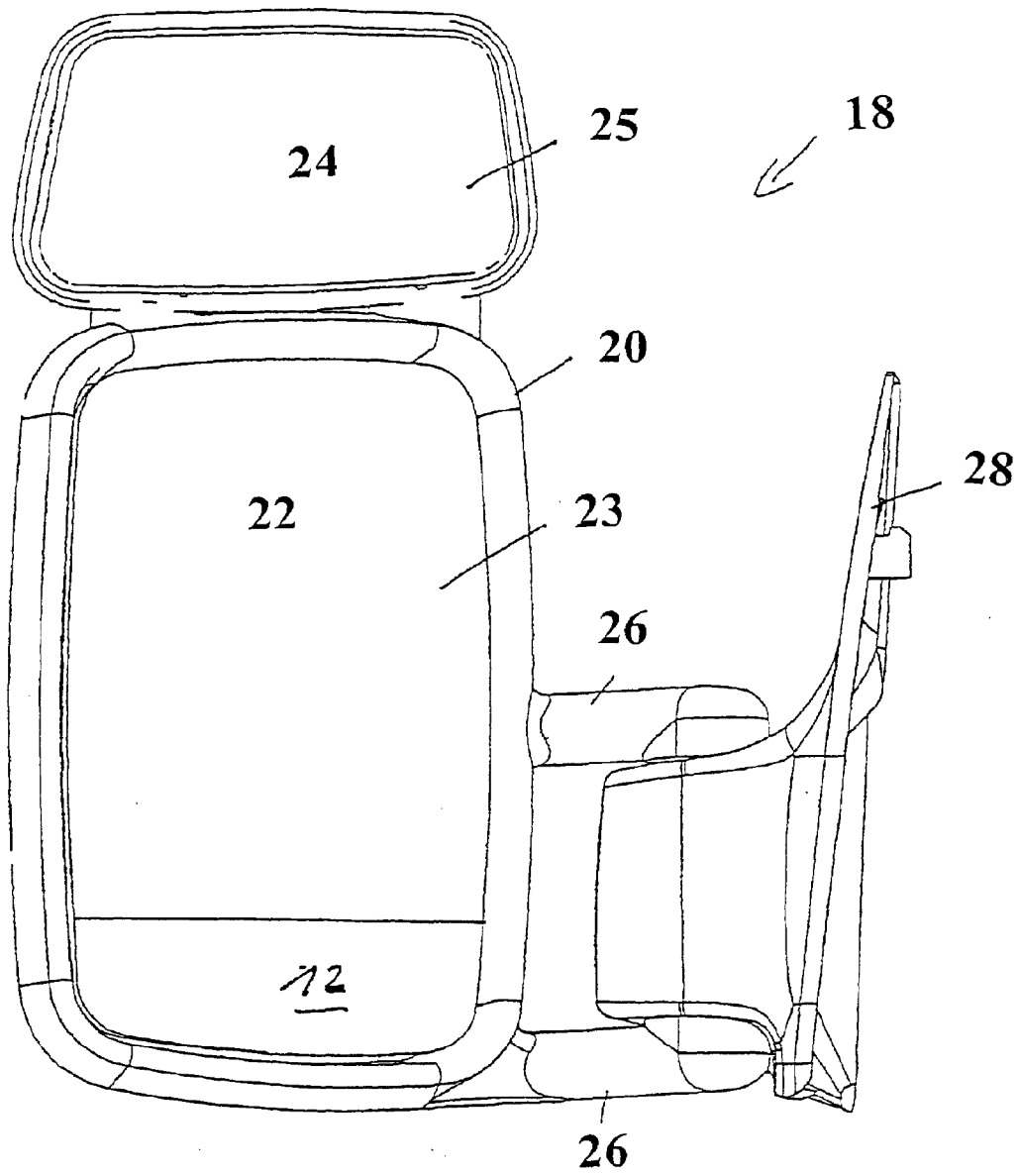
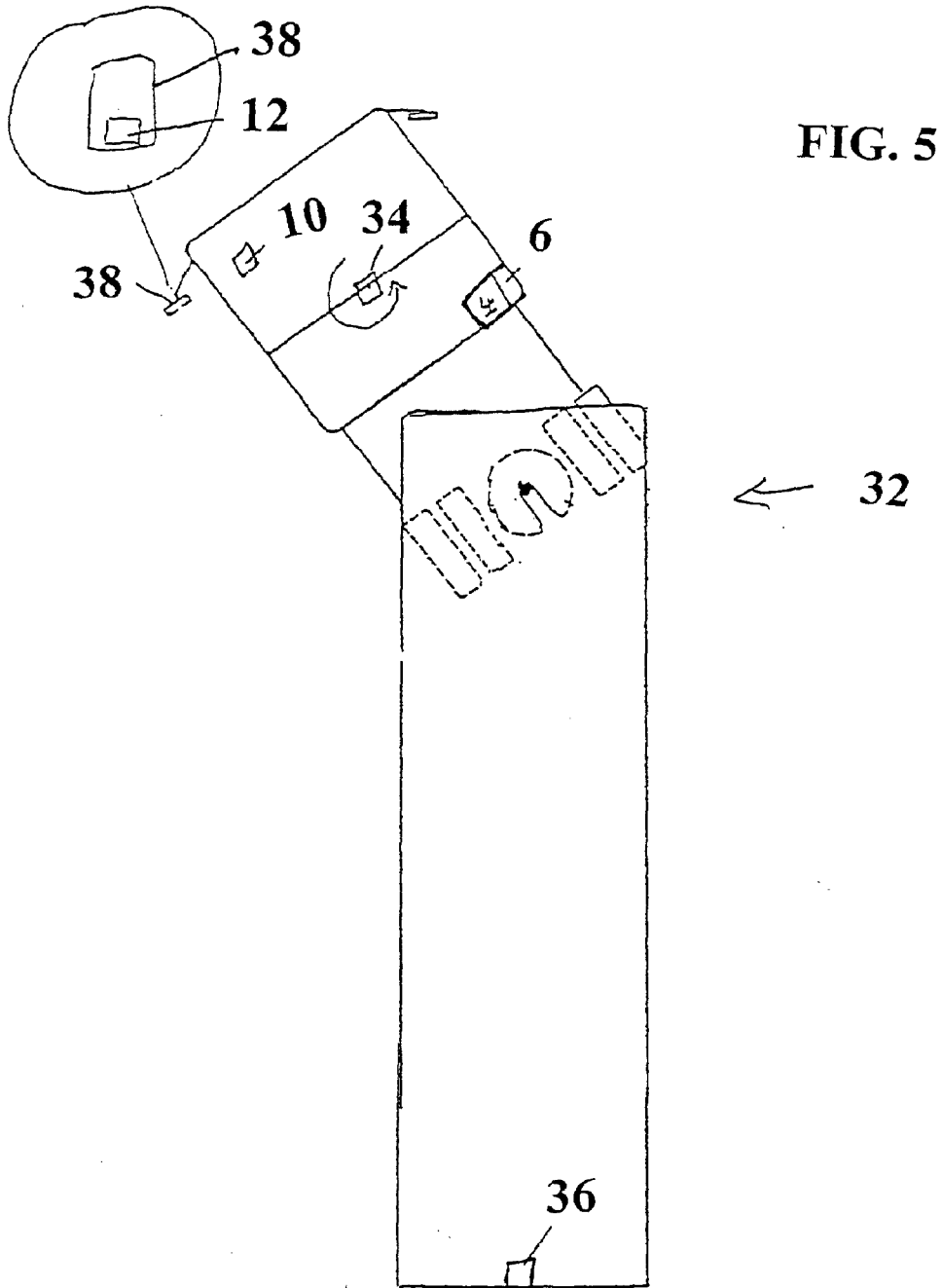


FIG. 4





?

? show files

File 16:Gale Group PROMT(R) 1990-2011/Dec 13  
(c) 2011 Gale/Cengage  
File 148:Gale Group Trade & Industry DB 1976-2011/Dec 14  
(c) 2011 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 275:Gale Group Computer DB(TM) 1983-2011/Dec 16  
(c) 2011 Gale/Cengage  
File 621:Gale Group New Prod.Annou.(R) 1985-2011/Dec 16  
(c) 2011 Gale/Cengage

? ds

Set	Items	Description
S1	7097022	RECORD? ? OR RECORDING OR TRACKING OR TRACK? ? OR MONITOR?
S2	1521930	BEHAVIO? OR HABITS OR PATTERN? OR DRIVING() (TECHNIQUE? OR - SKILL? OR STYLE?)
S3	1989568	VEHICLE? OR CAR OR CARS OR AUTOMOBLE? OR SUV OR TRUCK OR - TRUCKS
S4	2182385	SPEED OR SPEEDING OR HOW() FAST
S5	152204	BRAKING OR BRAKE?
S6	110160	INSURANCE(3N) (RATE OR RATES OR PREMIUMS)
S7	22000865	DATA OR INFORMATION OR METRICS
S8	1775778	DRIVER OR DRIVING OR DRIVERS
S9	79901	S1(15N)S8
S10	86774	S1(15N)S2
S11	86258	S1(15N)S3
S12	9196	S11(10N)S8
S13	975	S12(15N) (S2 OR S4 OR S5)
S14	47	S13 AND S6
S15	23	RD (unique items)
S16	16	S15/1996:2011
S17	7	S15 NOT S16
S18	3090	S9(15N)S4
S19	238	S18(15N)S5
S20	49	S19 AND INSURANCE
S21	47	S20/1996:2011
S22	2	S20 NOT S21
S23	2	RD (unique items)
S24	2	S23 NOT S17

?

17/3,K/1 (Item 1 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
(c) 2011 Gale/Cengage. All rights reserved.

07498383 **Supplier Number:** 15664977 (USE FORMAT 7 OR 9 FOR FULL TEXT )  
**Illinois court cites Kemper for redlining. (Kemper Corp.)**

Mulcahy, Colleen  
National Underwriter Property & Casualty-Risk & Benefits Management , n31 , p3(2)  
August 1 , 1994  
ISSN: 1042-6841

**Language:** ENGLISH  
**Record Type:** FULLTEXT; ABSTRACT  
**Word Count:** 651 **Line Count:** 00052

**Abstract:** The Illinois Public Action Council has accused Kemper Corp of discrimination in automobile insurance rates . The company is charged with placing higher rates on various neighborhoods in Chicago over nearby ...

**Abstract:**

...the Chicago-based organization which conducted the study.  
"Rates should be based on relevant risks-- driving patterns ,  
safety record , personal claims history, car model--not on your skin  
color, your accent or your zip code," Mr. McNary said...

17/3,K/2 (Item 2 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
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06774656 **Supplier Number:** 14793449 (USE FORMAT 7 OR 9 FOR FULL TEXT )  
**Foreclosing on fraud. (fraud prevention) (Investigation Techniques)**

Hutchison, Ty  
Security Management , v37 , n11 , p31(4)  
Nov , 1993  
ISSN: 0145-9406

**Language:** ENGLISH  
**Record Type:** FULLTEXT; ABSTRACT  
**Word Count:** 2223 **Line Count:** 00175

**Text:**

...health care costs. Some of this tab, which is picked up by businesses  
through higher insurance premiums , comes from fraudulent workers'  
compensation claims and staged accidents involving commercial vehicles.  
Factor in the...

...a tidy profit.

Besides defrauding insurance companies and businesses that must pay  
sky-high vehicle insurance premiums , the scheme can turn deadly. Last  
year, the capper of a Southern California staged accident...

...potential swoop-and-squat accident. If an automobile crammed with  
passengers is slowing down and speeding up in an attempt to cut in front  
of the truck , the truck driver should immediately pull over to the  
side of the road and stop or turn off...

...enough of these clinics are forced to shut down, fraudulent claims will

17/3,K/3 (Item 3 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
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04920449 **Supplier Number: 09042178 (USE FORMAT 7 OR 9 FOR FULL TEXT )**  
**Fleet operations. (special advertising section)**

Hubbard, J. Paul  
Financial World , v159 , n22 , p44(8)  
Oct 30 , 1990  
ISSN: 0015-2064

**Language: ENGLISH**

**Record Type: FULLTEXT**

**Word Count: 5861 Line Count: 00469**

...year costs the U.S. \$100 billion, not only because of repair costs, but increased insurance premiums, loss of employee productivity, lawsuits and vehicle-replacement costs. Of these accidents, the Automobile Association...

...proven to reduce fleet vulnerability to accidents. First, is a procedure that simply checks employees' driving records prior to issuing them a company car. Since most careless drivers have developed a history of poor driving habits, a simple query into an employee's history may reveal some relevant information. According to...one that has. After implementing such safety programs, companies have enjoyed, among other things, reduced insurance rates, unnecessary vehicle wear and less administration hours devoted to repairs.

Intelligent Vehicles  
IN THE EARLY...

17/3,K/4 (Item 4 from file: 148)  
DIALOG(R)File 148: Gale Group Trade & Industry DB  
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04146329 **Supplier Number: 08123243 (USE FORMAT 7 OR 9 FOR FULL TEXT )**  
**Auto safety's new horizons; now that 'safety sells,' there is renewed optimism that key objectives will finally reach production lines.**

Anderson, Kim  
Insurance Review , v50 , n11 , p30(4)  
Nov , 1989  
ISSN: 0749-8667

**Language: ENGLISH**

**Record Type: FULLTEXT**

**Word Count: 2339 Line Count: 00182**

...not only save their lives, but could also take a hefty chunk out of their insurance premiums.

SIX MILLION AIR BAGS

A prime objective of safety advocates in recent years has been... specially-equipped Grand Prix and Cutlass Supremes. The display, which evolved from fighter aircraft, "floats" speed, gas and other driver information above the hood of the car. The display is actually projected from the windshield, but it allows drivers to monitor the information without taking their eyes off the road.

Better safety standards and features cost... The cost of buying a car with safety features is now often offset by reduced insurance rates.

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