

EXHIBIT LIST

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| Exhibit 2001 | The Telematics Advantage: Growth, Retention and Transformational Improvement with Usage-Based Insurance, Cognizant 20-20 Insights, January 2012 |
| Exhibit 2002 | Usage-Based Insurance Next Wave for Personal Auto, PropertyCasualty360, July 14, 2011 |
| Exhibit 2003 | 157 Cong. Rec. S1042 (daily ed. Mar. 1, 2011) (statement of Sen. Kyl) |
| Exhibit 2006 | <i>Ex parte Taguchi</i> , App. No. 2000-0768 (BPAI Dec. 17, 2001) |
| Exhibit 2007 | <i>Ex parte Krivokapic</i> , App. No. 1998-2649 (BPAI July 18, 2001) |
| Exhibit 2008 | <i>Ex parte Oetiker</i> , 23 U.S.P.Q.2d 1651 (BPAI 1992) |
| Exhibit 2009 | <i>Ex parte Hirsch</i> , App. No. 1999-1037 (BPAI Mar. 17, 2000) |
| Exhibit 2011 | Declaration of Michael J. Miller for CBM2012-00004 |
| Exhibit 2012 | Risk Classification Statement of Principles, American Academy of Actuaries Committee on Risk Classification, 1980. |
| Exhibit 2013 | Transcript of Deposition of Mary L. O'Neil (April 13, 2013) |
| Exhibit 2015 | <i>Curriculum Vitae</i> of Michael J. Miller |
| Exhibit 2019 | Declaration of John V. Biernacki |