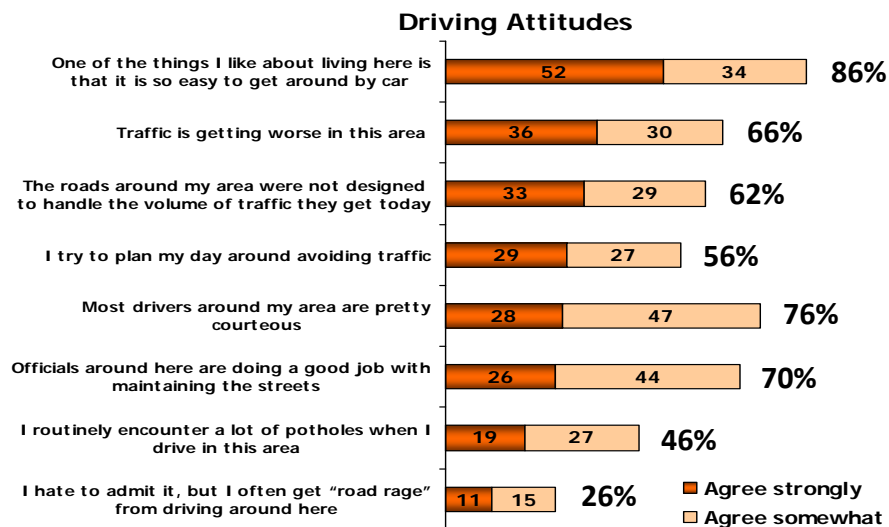
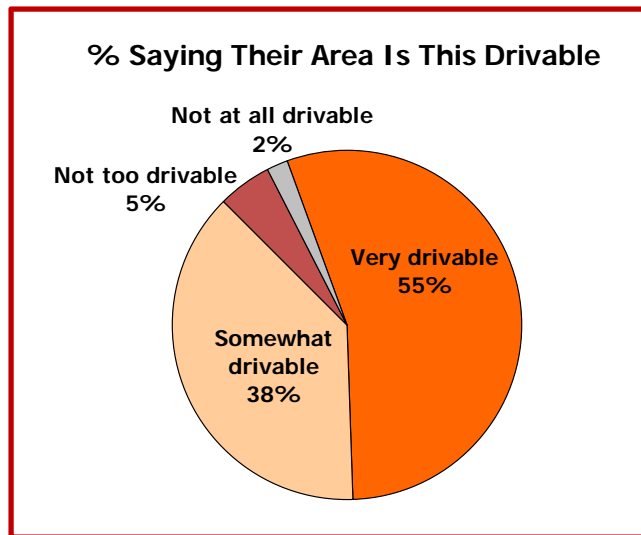




## The Hartford 2009 Drivability Survey

The Hartford 2009 Drivability Survey, conducted by GfK Roper for The Hartford, focuses on the “drivability” of American cities and towns. Going beyond official statistics about traffic congestion, average commute times and similar factors, the study empowered American drivers to define “drivability” for themselves and to tell the stories of the road from a human perspective. Primary findings are summarized below.

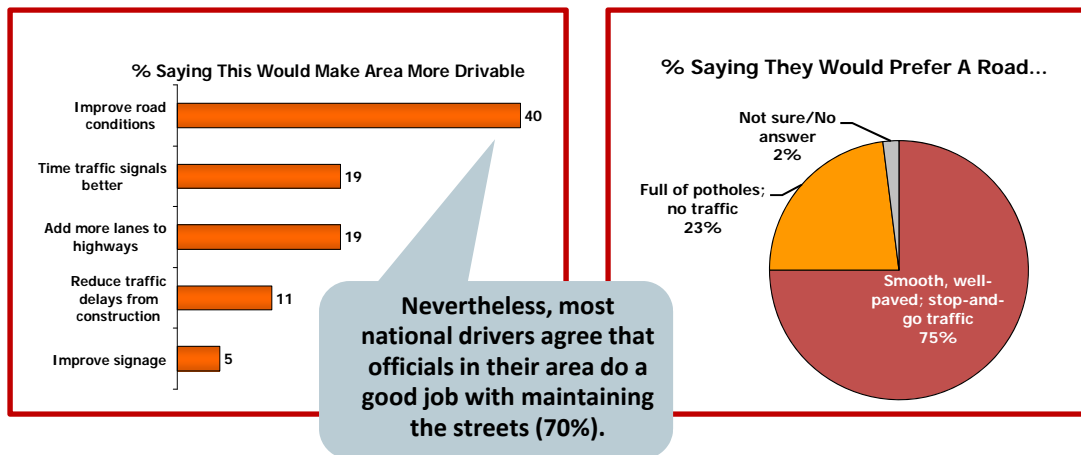
**Americans generally believe their cities are drivable and think their city officials do a good job keeping roads in repair.**



## The Hartford 2009 Drivability Survey – 2

### Still, most drivers see room for improvement in their local areas.

While most feel their area is drivable *now*, two-thirds of national drivers admit that traffic is getting worse where they live (66%). Slightly fewer agree their roads were not designed to handle the amount of traffic they currently get (62%).



### Lifestyle factors – such as when, where and how much people drive – have a major influence on perceptions of an area’s drivability.

The survey identified two classifications of drivers that have very different attitudes and perceptions about driving based on lifestyle factors.

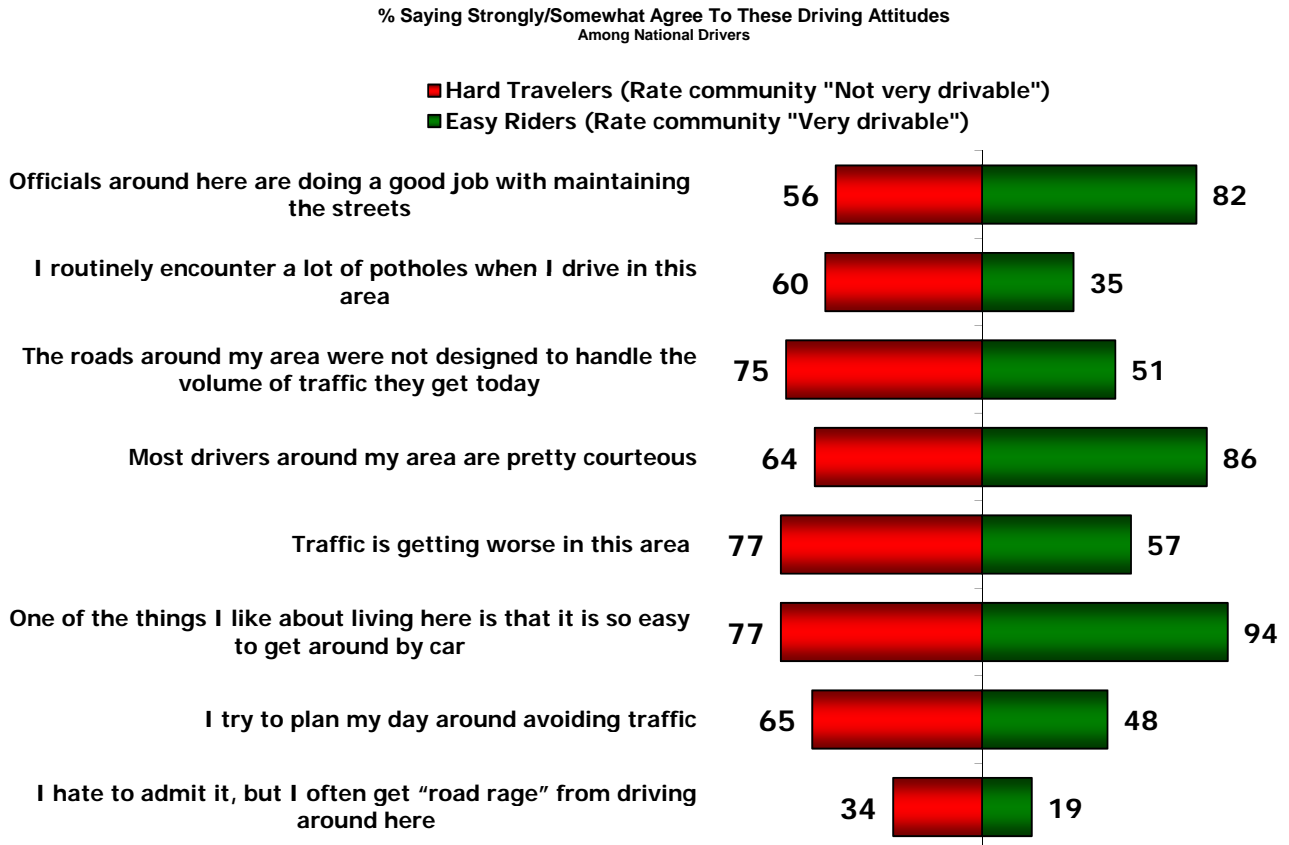
**“Hard Travelers”** – Americans who do not say their city is *very drivable* – are more likely than others:

- To drive more than 5 hours per week (78% vs. 66%)
- To get stuck in traffic at least once a week (84% vs. 62%)
- To do most of their driving during weekday rush hours (45% vs. 36%)
- To do most of their driving on city streets (34% vs. 24%)
- To be employed full-time (55% vs. 47%)

**“Easy Riders”** – Americans who say their city is *very drivable* – are more likely than others:

- To do most of their driving at times other than weekday rush hours (61% vs. 53%)
- To do most of their driving on country or back roads (22% vs. 11%)

**“Easy Riders” and “Hard Travelers” have very different takes on a variety of driving-related topics.**

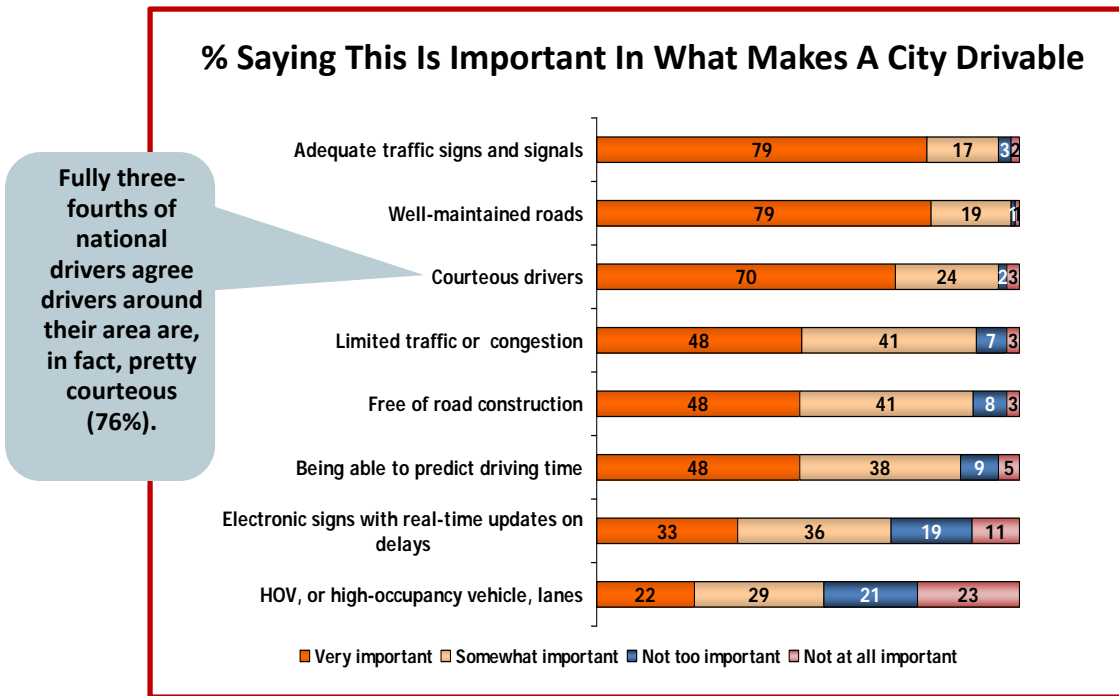


### Survey Methodology

From July 21 to August 9, 2009, GfK Roper conducted a total of 802 random-digit dial (RDD) telephone interviews with U.S. drivers nationwide and 300 targeted RDD telephone interviews with drivers in each of the following metro areas: Chicago, Hartford, Memphis, Minneapolis-St. Paul, Nashville, Phoenix and Tucson. To qualify, respondents had to be at least 18 years old, have a valid driver's license, and have driven in the past month.

*The full research report is available upon request.*

Overall, American drivers want to feel safe, competent and welcome when they leave the comfort of home to hit the road.



But over time, initial excitement from driving has yielded to a sense of responsibility.

