

KENT, OHIO

Vehicle Crash Risk Intelligence Report

Insurance Underwriting & Market Risk Analysis

Analysis Period: July 2019

80
Total Crashes

69%
On 4 Streets

46%
Young Drivers

11.5 yrs
Avg Vehicle Age

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Data Source: Kent Police Department Public Crash Records

PREPARED FOR: LOCAL & REGIONAL INSURANCE CARRIERS — PORTAGE COUNTY, OHIO

WHY THIS REPORT MATTERS TO YOUR BOOK OF BUSINESS

Kent represents a concentrated risk pocket within Portage County. 69% of all crashes occur on just 4 streets, 46% of at-fault drivers are aged 16–25, and the top 3 carriers hold 48% of crash exposure. Understanding where your policyholders are concentrated geographically — and how that compares to the highest-risk corridors — is the difference between accurate pricing and systemic underpricing.

Executive Summary

This report presents a geographic and demographic analysis of vehicle crashes occurring within the City of Kent, Ohio jurisdiction during July 2019, based on crash data publicly released by the Kent Police Department. The analysis is designed specifically to support insurance underwriting, risk segmentation, and market positioning decisions for carriers operating in Portage County and the broader Northeast Ohio market.

GeoAnalytico.com specializes in transforming raw public crash data into actionable intelligence. Unlike national carrier databases, our hyper-local analysis captures the street-level risk patterns that aggregate models miss — enabling local and regional insurers to price more precisely, identify underwriting exposure, and understand their competitive position in a given market.

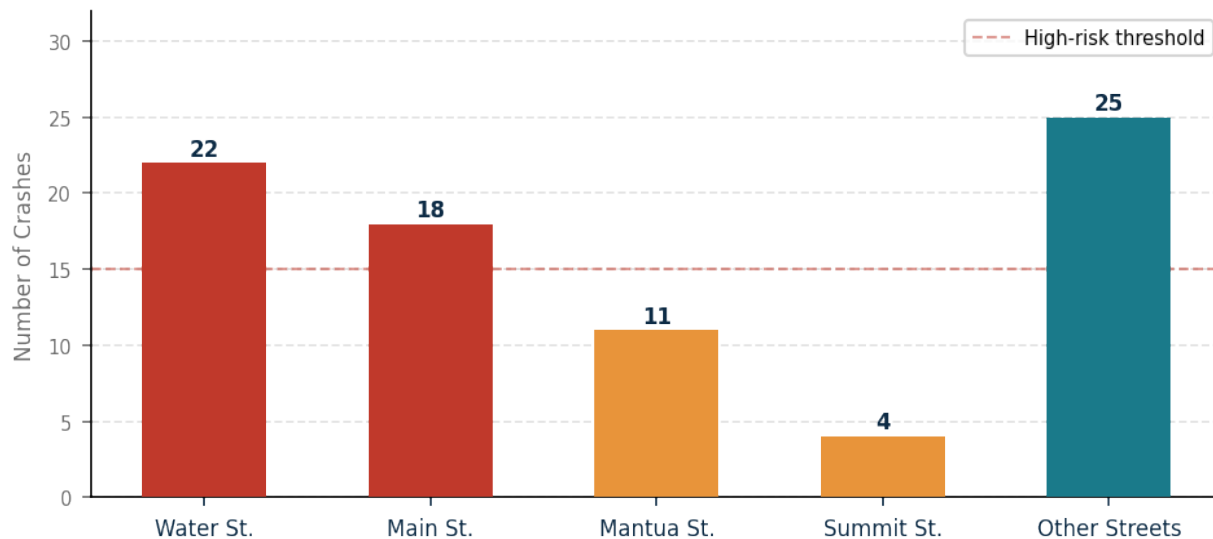
Key Findings at a Glance

FINDING	DATA POINT	INSURANCE IMPLICATION
Crash Concentration	69% of crashes on just 4 streets	Policies on Water St., Main St., Mantua St. & Summit St. carry disproportionate loss exposure
Young Driver Risk	46% of crashes involve drivers aged 16–25	Underwriting young drivers in Kent demands higher-than-average risk loading
Carrier Exposure	Progressive 20%, State Farm 17%, Allstate 11%	Top 3 carriers absorb 48% of all loss events — local carriers face concentrated CAT risk
Vehicle Age	Average vehicle age: 11.5 years across all crashes	Older vehicles = higher repair/total-loss ratios; collision pricing must reflect fleet age
Gender & Fleet Age	Male drivers avg 11.1-yr vehicles; female avg 10.1-yr	Gender-segmented fleet age data supports more granular collision tier pricing

Section 1 — Geographic Concentration & Corridor Risk

Crash events in Kent are not randomly distributed across the road network. Analysis reveals a striking geographic concentration: just four corridors account for nearly 7 in 10 crashes recorded during the study period. For insurers, geographic concentration is not merely a traffic safety observation — it is a direct signal of where loss frequency risk is elevated, enabling more precise territory pricing and agency-level exposure review.

Crash Volume by Street — 69% Concentrated on 4 Corridors

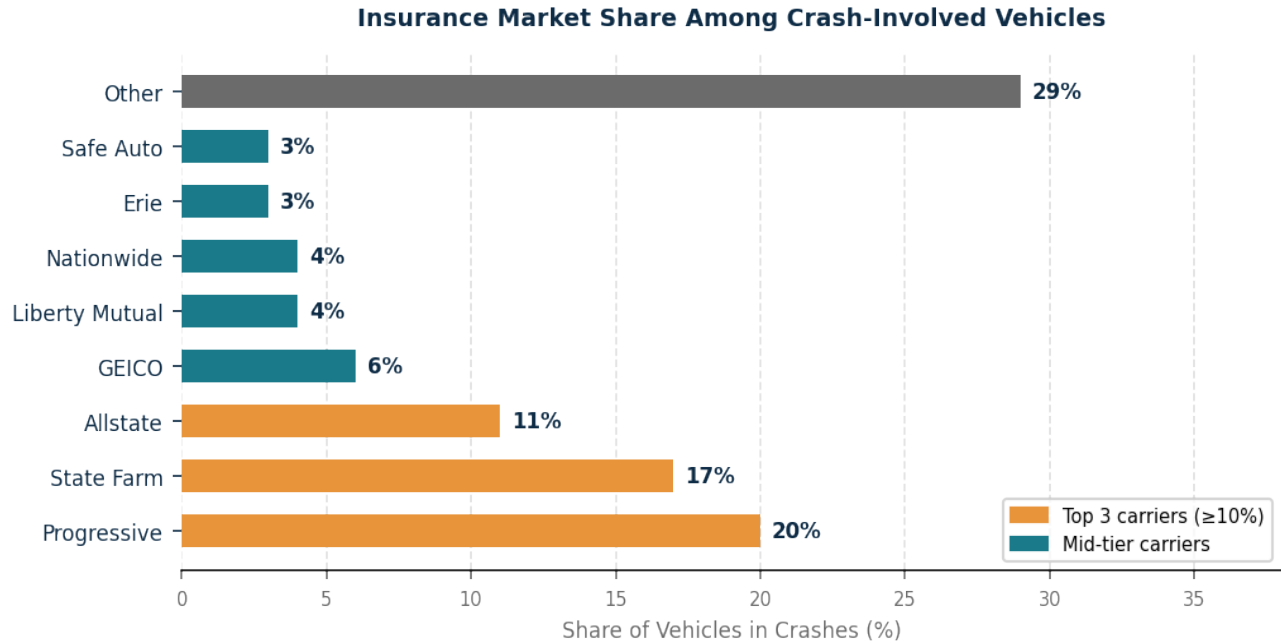


CORRIDOR	EST. CRASHES	% OF TOTAL	RISK RATING	KEY RISK FACTOR
Water Street	~22	27%	HIGH	Mixed commercial/residential; high volume arterial
Main Street	~18	22%	HIGH	Downtown core; pedestrian conflict zones
Mantua Street	~11	14%	MEDIUM	University proximity; young driver concentration
Summit Street	~4	5%	MEDIUM	Residential collector; speed-related incidents
All Other	~25	31%	LOW-MED	Dispersed network risk — lower frequency per mile

Underwriting Implication: Carriers should apply geographic surcharges or tighter underwriting criteria for policies with primary garaging addresses within 0.25 miles of Water Street and Main Street. Telematics data confirming frequent travel on these corridors should trigger additional risk loading.

Section 2 — Insurance Carrier Market Analysis

A unique dimension of this dataset is that insurance carrier information was captured for crash-involved vehicles. This provides a rare ground-level view of actual carrier market penetration within the Kent crash population — a proxy for market share in the highest-risk segment of the local driving population.



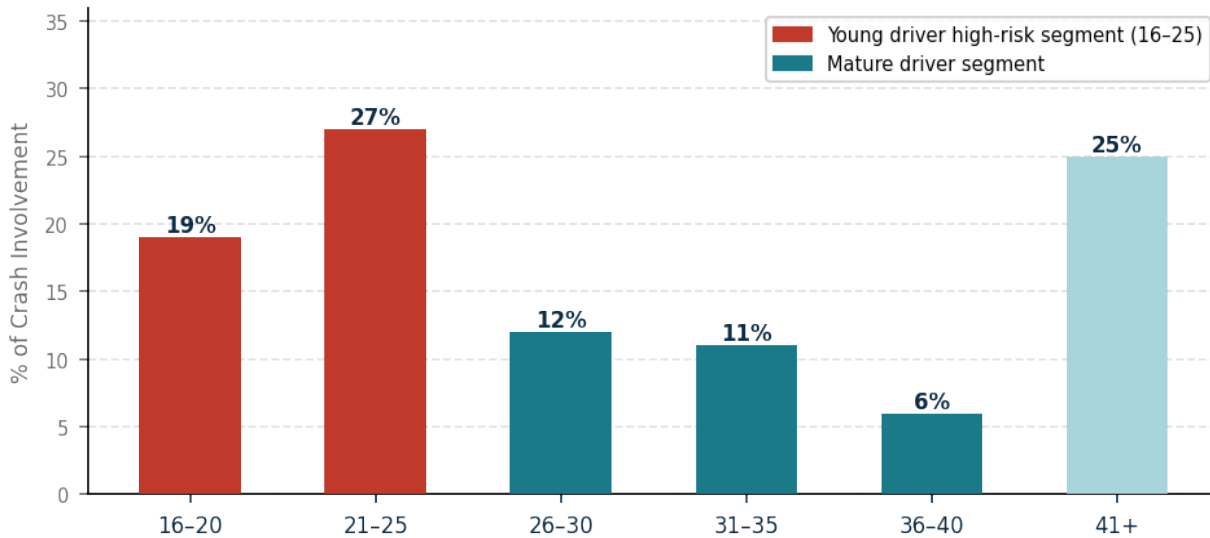
CARRIER	CRASH SHARE	MARKET POSITION	STRATEGIC INSIGHT
Progressive	20%	Market Leader	Highest loss frequency exposure; likely reflects aggressive growth in young driver segment
State Farm	17%	Strong #2	Broad market presence; watch for adverse selection on Main St. / Water St. policies
Allstate	11%	Solid #3	Combined top-3 share of 48% signals oligopolistic loss concentration
GEICO	6%	Mid-tier	Growing digital-acquisition presence; exposure profile likely skews younger
Liberty Mutual	4%	Mid-tier	Lower exposure; opportunity to selectively grow with risk-adjusted pricing
Erie Insurance	3%	Regional Player	Strong local brand; conservative book likely reflected in lower crash share
Other/None	32%	Fragmented	~3% uninsured exposure is a subrogation and adverse selection concern

Competitive Intelligence: If you are a regional or local carrier in Portage County, this data tells you exactly who your competitors are in the highest-risk segment of the market, and at what scale. Progressive and State Farm together absorb 37% of all crash-involved vehicles — suggesting their pricing already reflects local risk. Any carrier priced below these benchmarks without equivalent geographic risk loading may be systematically underpricing the Kent market.

Section 3 — Driver Demographics & Underwriting Risk Profile

Driver demographics in Kent are materially shaped by the presence of Kent State University (enrollment ~28,000) and a local high school population. This creates a structurally elevated young-driver risk profile that is specific to this market and may not be captured in statewide actuarial assumptions.

Driver Age Group Distribution — 46% are High-Risk Young Drivers



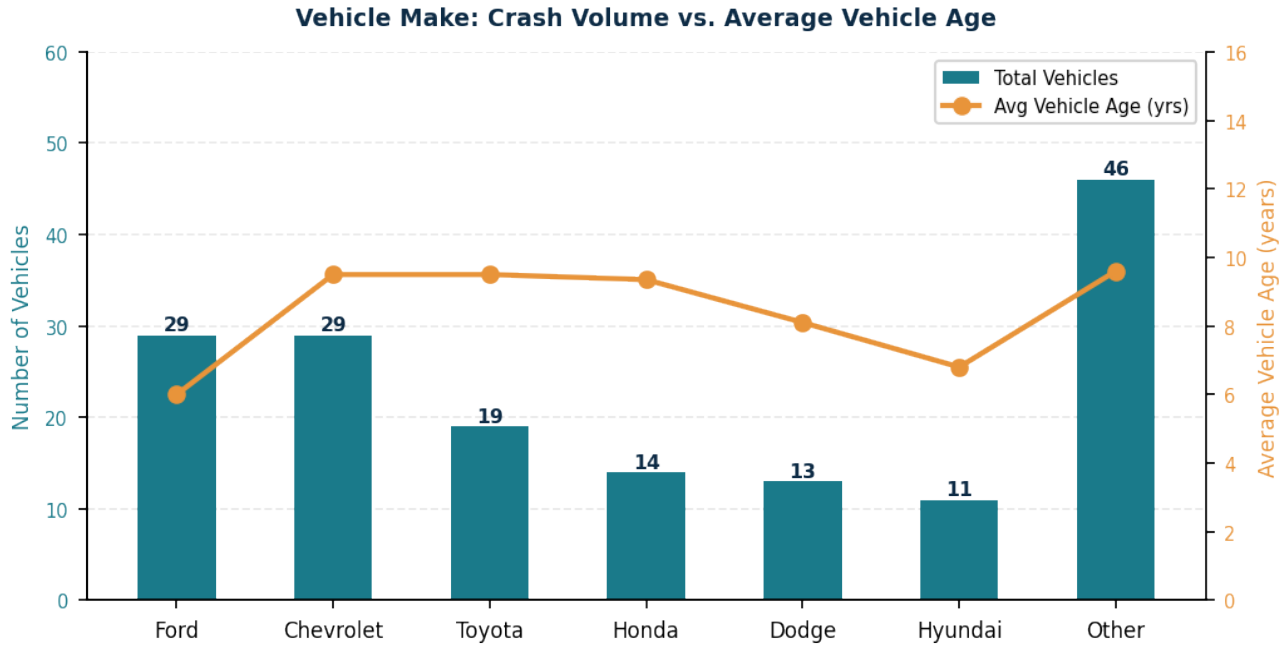
SEGMENT	AVG VEHICLE AGE	% VEHICLES > 5 YRS	RISK IMPLICATION
Male Drivers	11.1 years	82%	Older fleet + male demographics = elevated collision frequency & severity
Female Drivers	10.1 years	75%	Marginally newer vehicles; still elevated fleet age risk compared to national
All Drivers	11.5 years	~80%	Overall fleet significantly older than the 7.5-yr national new-car average

■ Kent State University Effect — A Structural Risk Factor

Kent State University contributes an estimated 28,000+ students to the local driving population, many of whom are first-generation drivers (18–22 age group). Combined with the 16–25 cohort representing 46% of crash involvement, this is not a cyclical trend — it is a structural feature of the Kent risk environment. Insurers writing new business in Kent should assume elevated young-driver frequency as a baseline.

Section 4 — Vehicle Fleet Analysis & Severity Implications

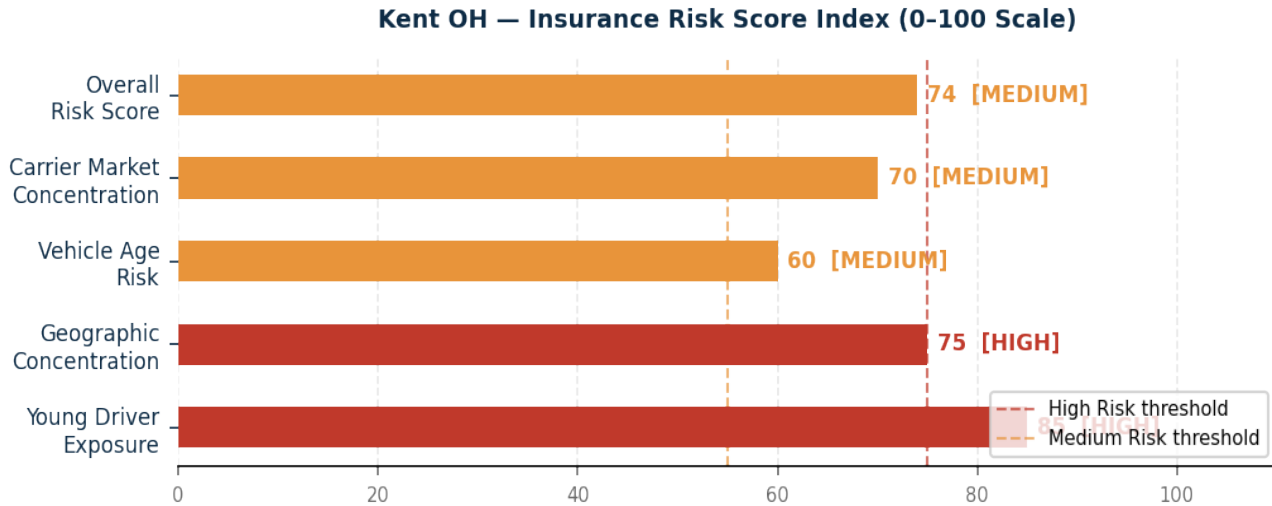
Vehicle make and age data provides a secondary lens for severity risk. Older vehicles are statistically more likely to be declared total losses following a crash, due to lower actual cash value (ACV). The fleet age profile in Kent — averaging 11.5 years — exceeds national averages, with important implications for collision and comprehensive pricing.



VEHICLE MAKE	TOTAL VEHICLES	% SHARE	AVG AGE (YRS)	SEVERITY INDICATOR
Ford	29	18%	6.0	Newer avg age — lower total-loss frequency; higher repair cost
Chevrolet	29	18%	9.5	Elevated age — watch for high total-loss ratio in collision claims
Toyota	19	12%	9.5	Elevated age but strong resale values mitigate ACV concerns
Honda	14	9%	9.35	Moderate age; reliable parts availability keeps severity lower
Dodge	13	8%	8.1	Performance models in cohort may skew severity upward
Hyundai	11	7%	6.8	Newer fleet; growing market share in young driver segment
All Other	46	29%	9.6	Heterogeneous fleet; use individual vehicle rating for accuracy
TOTAL/AVG	161	100%	8.4	80% of vehicles over 5 years old — elevated fleet age market

Section 5 — Composite Risk Score & Underwriting Recommendations

GeoAnalytico synthesizes crash frequency, geographic concentration, demographic risk, and fleet age data into a composite Risk Score Index. Scores are indexed 0–100 across four dimensions, with thresholds calibrated against statewide Ohio county averages.



Actionable Recommendations for Carriers

1. Apply Geographic Territory Surcharge

Policies with garaging addresses on Water St., Main St., or Mantua St. should carry a minimum 15–25% collision surcharge relative to the broader Kent territory rate. Consider sub-territory rating if your policy management system supports ZIP+4 level coding.

2. Tighten Young Driver Underwriting

The 46% young-driver crash share in Kent materially exceeds the Ohio statewide average (~28%). Require telematics enrollment for all new policies with primary drivers aged 16–25 in the Kent market. Apply a minimum 20% surcharge to standard young-driver rates for this territory.

3. Benchmark Your Market Share Against Crash Exposure

If your carrier holds more than your proportional share of policies on high-crash corridors, you are likely overexposed relative to your premium volume. Request a geocoded policy audit against this crash dataset — GeoAnalytico can perform this analysis as a separate engagement.

4. Price Collision to Reflect Fleet Age

With average vehicle age at 11.5 years, collision claims in Kent will resolve as total losses more frequently than in markets with newer fleets. ACV-based collision pricing should explicitly account for the higher total-loss probability — not just repair cost benchmarks.

5. Monitor the KSU Enrollment Calendar

Crash frequency likely peaks at semester start (late August, January) and during university events. A seasonal analysis across multiple years would confirm this — and allow temporary underwriting restrictions or higher new-business hurdles during peak-risk periods.

About GeoAnalytico & Next Steps

WHAT WE DO	HOW WE DO IT	WHAT YOU GET
Transform publicly available crash, demographic, and geographic data into insurance-grade risk intelligence	Proprietary digitization of police crash reports + GIS spatial analysis + actuarial framing	Actionable reports, corridor-level risk maps, carrier benchmarking, and custom underwriting studies

Available Report Tiers

TIER	PRODUCT	COVERAGE	BEST FOR
Starter	Monthly Crash Bulletin	Single city, current month summary	Claims teams, local agents
Standard	Quarterly Risk Report	City + surrounding ZIP codes, trend analysis	Underwriting managers
Premium	Annual Risk Intelligence	County-level, carrier benchmarking, forecasts	Regional underwriting & actuarial
Custom	Bespoke Study	Any geography, any time period	M&A; due diligence, rate filings

Ready to Put Crash Intelligence to Work for Your Book?

This report covers a single month in one city. GeoAnalytico has digitized a full year of Kent crash data and can extend this analysis to any city in Ohio with publicly available police crash records. The next step is a 30-minute call to discuss how this data maps to your specific policy portfolio.

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Offer	First geocoded policy-to-crash-corridor overlay analysis — complimentary for qualified carriers

DISCLAIMER: This report is prepared for informational and underwriting research purposes only. All crash data is sourced from publicly available Kent Police Department records. GeoAnalytico.com makes no warranties regarding the completeness or accuracy of source records. Risk scores and recommendations are analytical outputs and do not constitute actuarial certification. Users should validate findings against their own policy and claims data before making underwriting decisions.