

Insurance Report



Medical payment losses

2020–22 passenger cars, pickups, SUVs, and vans

M-22 December 2023



Highlights

The frequency of medical payment (MedPay) claims for 2020–22 model year passenger vehicles was 10.0 claims per 1,000 insured vehicle years. The average loss payment per claim (claim severity) was \$4,281, and the average loss payment per insured vehicle year (overall loss) was \$43.

MedPay claim frequency decreased with increasing vehicle size for nearly all classes. For example, MedPay claim frequency decreased from 13.1 claims per 1,000 insured vehicle years for mini SUVs to 7.4 for large and very large SUVs.

MedPay claim severity increased with increasing size for most vehicle class groups. Claim severity was lowest for four-door microcars (\$3,189 per claim) and highest for very large luxury SUVs (\$6,782).

MedPay overall losses followed a similar pattern to claim frequency with losses declining as vehicle size increased. For example, MedPay overall losses decreased from \$32 per insured vehicle year for small pickups to \$27 for very large pickups. Two-door cars and sports cars were notable exceptions to the trend. Specifically, for sports cars, overall losses increased with vehicle size from \$28 for mini sports cars to \$55 for large sports cars.

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► Introduction

This Highway Loss Data Institute (HLDI) report presents medical payment (MedPay) insurance losses in states with traditional tort liability laws. Results are given for passenger vehicles produced in model years 2020–22. MedPay coverage insures against injuries sustained by occupants of the insured vehicle in crashes for which the driver of the insured vehicle is responsible.

Results for all 2020–22 vehicles are included in the overall totals and in the separate totals for class and size subgroups in the principal table (**Table 5**). The frequency of all MedPay claims and the frequency of claims with payments exceeding \$500, \$1,000, and \$2,000 are shown. A detailed description of the class and size subgroups appears in the *HLDI Technical Appendix* (2010). Reporting requirements were 8,000 insured vehicle years of exposure or 100 claims. A total of 293 passenger car, pickup, SUV, and van series met at least one of these reporting criteria.

Results in this report were standardized to control for the effect of demographic and geographic variables, to accurately assess the contribution of the vehicle to insurance losses. Losses were standardized by calendar year; model year; garaging state; number of registered vehicles per square mile (vehicle density); driver age, gender, and marital status; and risk. Standardization was accomplished using a two-step process. First, regression models were constructed to produce estimates for each variable for claim frequency, claim severity, and overall losses. Then, the estimates were reweighted so that every vehicle had the same exposure distribution across all of the variables in the model.

This standardization procedure was first described in HLDI Special Report A-77, *Make and Series Results and Modeling* (2008). Further modifications were described in HLDI special report A-82, *Collision Losses After All-Variable Standardization* (2009). For details about this procedure, see *HLDI Loss Data Computation Methods* (2018).

To provide information on as many vehicle series as possible, MedPay data for model years 2020–22 were combined for those vehicles with basic designs that remained unchanged. Also, some individual series were grouped into combined series (vehicles that are similar but have different engines). These combinations are listed in the **Appendix**.

Most insurance policies have dollar limits on the size of MedPay claims. These limits range from \$1,000 to more than \$1,000,000, but typically range from \$5,000 to \$25,000. Because some vehicle series may be insured under policies with higher average limits, vehicle bias may exist in the occurrence of high-dollar payments. This bias is primarily a problem for claim severity and overall losses, but not for claim frequency.

► Medical payment losses by vehicle type

Table 1 lists MedPay losses for 2020–22 model year passenger vehicles by vehicle type after all-variable standardization. For 2020–22 model year passenger vehicles, the combined MedPay claim frequency was 10.0 claims per 1,000 insured vehicle years, MedPay claim severity was \$4,281, and MedPay overall losses were \$43. Claim frequency and overall losses were highest for passenger cars, and claim severity was highest for pickups.

Vehicle type	Claim frequency	Claim severity	Overall loss
Passenger cars (including minivans)	13.4	\$4,107	\$55
Pickups	6.7	\$4,571	\$31
SUVs	9.4	\$4,332	\$41
All passenger vehicles**	10.0	\$4,281	\$43

Table 2 lists claim frequencies for all claims and claims greater than \$500, \$1,000, and \$2,000 by vehicle type. As claim size increased, claim frequency decreased. The frequency of claims exceeding \$2,000 was one-third of the all-claims frequency. Also listed in the table are exposure (expressed in insured vehicle years) and the number of total and paid claims. For 2020–22 models, passenger cars accounted for 26 percent of the exposure, pickups accounted for 18 percent, and SUVs accounted for 56 percent. Vans made up less than 1 percent of the insured vehicle years.

Vehicle type	Total exposure (insured vehicle years)	Total claims*	Paid claims	Claim frequencies			
				All claims	> \$500	> \$1,000	> \$2,000
Passenger cars	4,286,039	57,602	32,041	13.4	6.7	5.2	4.0
Pickups	2,897,586	19,451	10,519	6.7	3.3	2.7	2.1
SUVs	9,245,589	87,189	48,806	9.4	4.7	3.8	3.0
All passenger vehicles**	16,481,950	164,665	91,592	10.0	5.0	4.0	3.1

* Total claims include both paid claims and unpaid claims with reserves.

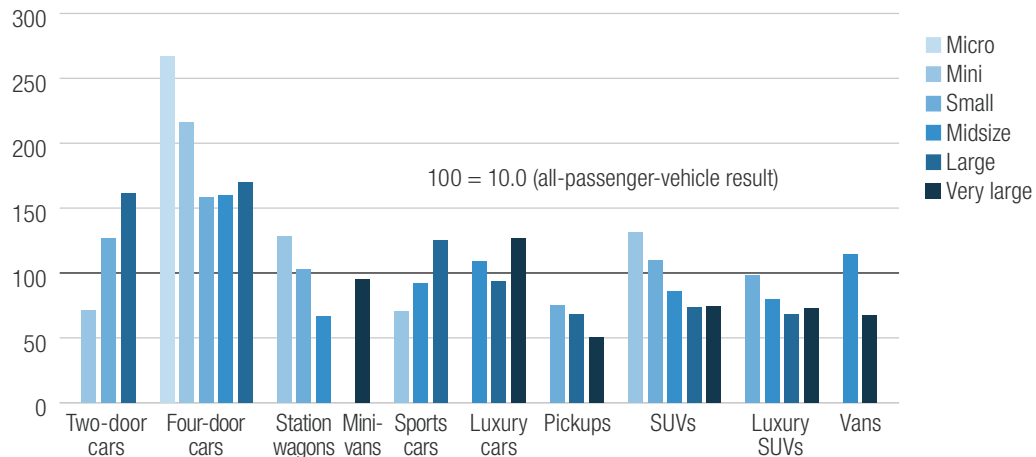
** All passenger vehicle totals include 52,737 years of exposure and 423 claims for vans.

► **Medical payment losses by vehicle class and size**

Figures 1–3 show relative MedPay claim frequencies, claim severities, and overall losses by vehicle size and class. Among station wagons, pickups, SUVs, luxury SUVs, and vans, there was a relationship between vehicle size and claim frequency, with larger vehicles having lower claim frequencies than smaller vehicles (Figure 1). As a group, very large pickups had the lowest results (51), whereas four-door microcars had the highest results (267), followed by four-door minicars at 216.

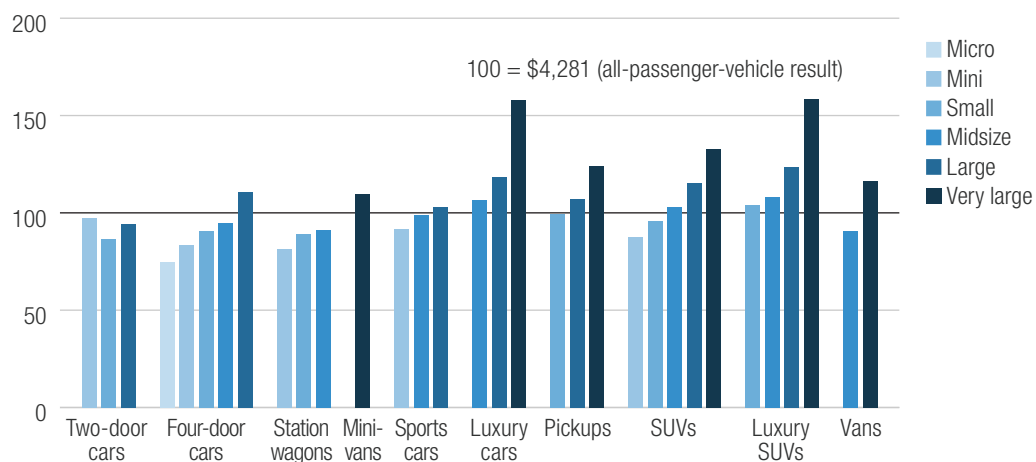
Small sports cars, small luxury cars, and large vans did not have enough MedPay exposure or claims to produce reliable results.

Figure 1: Relative medical payment claim frequencies by vehicle class and size, 2020–22 model years



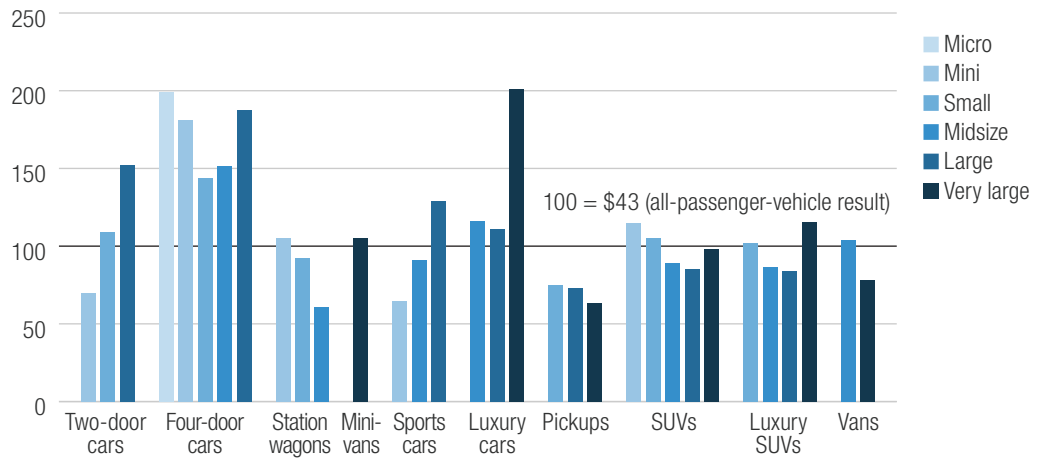
Claim severity varied by vehicle size within the same class, but unlike claim frequency, claim severity increased with size for all vehicle classes except for two-door cars (Figure 2). Very large luxury cars and luxury SUVs had the highest results (158), whereas four-door microcars had the lowest results (75). Larger vehicles may be more likely to have more passengers than smaller ones, thereby increasing the number of potential injuries when crashes occur and leading to higher average costs per claim. Prior HLDI research on pickups (HLDI, 2014) demonstrated that MedPay claim severity increased with pickup size and cab configuration.

Figure 2: Relative medical payment claim severities by vehicle class and size, 2020–22 model years



Overall losses for station wagons, pickups, and vans, as well as, to some extent, four-door cars, SUVs, and luxury SUVs follow a pattern similar to claim frequency (**Figure 3**). Midsize station wagons had the lowest relative overall losses (61), and very large luxury cars had the highest (201), followed by four-door microcars (199) and large four-door cars (188).

Figure 3: Relative medical payment overall losses by vehicle class and size, 2020–22 model years



► Lowest and highest medical payment losses

Tables 3 and 4 list the 2020–22 passenger vehicle series with the lowest and highest MedPay claim frequencies, respectively. Results are presented in relative terms, with the value 100 representing the average claim frequency for all passenger vehicles.

The lowest-loss vehicles are listed in Table 3. Of the 20 vehicles, 10 were from a large or very large vehicle class. Seven were very large pickups, the most of any vehicle size and class, and all four manufacturers of very large pickup trucks are represented on the list. Only two cars appear on the list, the Chevrolet Bolt electric and the Chevrolet Corvette convertible.

Table 3: Lowest medical payment claim frequencies, 2020–22 model years

Make and series	Model years	Size and class	Exposure	Relative claim frequency by size of claim*			
				All	> \$500	> \$1,000	> \$2,000
Chevrolet Corvette convertible	20–22	Midsize sports car	8,017	41	—	—	—
Volvo XC90 plug-in hybrid 4dr 4WD	20–22	Midsize luxury SUV	10,428	45	45	—	—
Ford F-250 SuperCrew 4WD	20–22	Very Large pickup	89,579	46	39	39	43
Chrysler Pacifica plug-in hybrid	20–22	Very large Minivan	13,578	46	32	31	—
GMC Sierra 2500 crew cab 4WD	20–22	Very Large pickup	64,028	47	42	45	47
Ford F-350 SuperCrew 4WD	20–22	Very Large pickup	45,690	48	55	61	62
Volvo XC90 4dr 4WD	20–22	Midsize luxury SUV	35,999	49	43	46	42
Ford Bronco 4dr 4WD	21–22	Midsize SUV	28,358	49	42	45	45
Volvo XC40 4dr 4WD	20–22	Small luxury SUV	25,900	49	41	41	43
GMC Sierra 3500 crew cab 4WD	20–22	Very Large pickup	21,330	50	59	63	61
Land Rover Defender 110 4dr 4WD	20–22	Midsize luxury SUV	11,316	51	46	—	—
Toyota Sequoia 4dr 4WD	20–22	Large SUV	9,167	51	—	—	—
Chevrolet Silverado 2500 crew cab 4WD	20–22	Very Large pickup	88,680	52	48	50	50
BMW X5 plug-in hybrid 4dr 4WD	21–22	Midsize luxury SUV	8,643	53	—	—	—
Chevrolet Bolt electric	20–22	Small 4dr car	24,198	53	59	57	62
GMC Yukon 4dr 4WD	21–22	Large SUV	33,924	53	52	56	57
Ram 2500 crew cab SWB 4WD	20–22	Very Large pickup	85,702	53	51	50	51
Chevrolet Silverado 3500 crew cab 4WD	20–22	Very Large pickup	22,938	55	46	46	47
Toyota RAV4 plug-in hybrid 4dr 4WD	21–22	Small SUV	15,053	55	50	53	49
BMW X5 4dr 4WD	20–22	Midsize luxury SUV	49,364	55	52	54	53

*100 = all-passenger-vehicle result

The highest-loss vehicles are listed in **Table 4**. Of the 20 vehicles, 12 were from a mini or small vehicle class. Five were small four-door cars, the most of any vehicle size and class. Unlike the lowest list, no pickup trucks appear.

Table 4: Highest medical payment claim frequencies, 2020–22 model years

Make and series	Model years	Size and class	Exposure	Relative claim frequency by size of claim*			
				All	> \$500	> \$1,000	> \$2,000
Kia Rio	20–22	Mini 4dr car	22,639	273	271	247	238
Mitsubishi Outlander Sport 4dr	20–22	Small SUV	6,705	244	—	—	—
Nissan Versa	20–22	Small 4dr car	34,077	236	240	229	214
Dodge Charger	20–22	Large 4dr car	16,918	232	203	203	212
Lexus ES 300h hybrid 4dr	20–22	Midsize luxury car	16,009	229	249	267	299
Mitsubishi Outlander Sport 4dr 4WD	20–22	Small SUV	7,432	228	—	—	—
Dodge Charger HEMI	20–22	Large 4dr car	22,698	227	197	191	189
Nissan Sentra	20–22	Small 4dr car	76,300	218	206	189	186
Kia Forte	20–22	Small 4dr car	96,117	217	230	218	210
Chrysler 300	20–22	Large 4dr car	6,391	215	—	—	—
Chevrolet Malibu	20–22	Midsize 4dr car	57,872	209	207	187	181
Nissan Altima	20–22	Midsize 4dr car	92,657	206	206	190	177
Hyundai Accent	20–22	Mini 4dr car	15,862	203	217	197	192
Kia K5 2WD/4WD	21–22	Midsize 4dr car	52,367	197	191	181	180
Hyundai Elantra	21–22	Small 4dr car	43,025	197	207	197	200
Chevrolet Spark	20–22	Mini 4dr car	29,803	196	197	187	176
Jeep Renegade 4dr	20–22	Small SUV	15,187	196	203	195	163
Ford Mustang 2dr	20–22	Midsize sports car	13,440	183	175	151	—
Chevrolet Trax 4dr	20–22	Small SUV	54,234	181	173	159	151
Nissan Kicks	20–22	Small 4dr car	55,837	174	163	158	157

*100 = all-passenger-vehicle result

▶ Vehicle series medical payment losses

Table 5 lists the relative MedPay claim frequencies for all 2020–22 passenger cars, pickups, SUVs, and vans with at least 8,000 insured vehicle years or 100 claims. Results for individual vehicle series are shown only for vehicles with 2022 models. The value 100 corresponds to the average result for all passenger vehicles in each loss category. Results are shown for individual series in each vehicle class and size group. Individual series results are listed within each group in ascending order of their relative frequencies for claims of any amount.

Relative claim frequencies for individual vehicle series ranged from 41 for the Chevrolet Corvette convertible, a mid-size sports car, to 273 for the Kia Rio, a four-door minicar. Even within the same size and body style group, there was a wide range in results. For example, among small four-door cars, the result for the Nissan Versa (236) was more than four times that for the Chevrolet Bolt electric (53).

Table 5: Relative medical payment claim frequencies by size of claim, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency by size of claim			
					All	> \$500	> \$1,000	> \$2,000
All passenger vehicles		20-22	16,481,950	164,665	100=10.0	100=5.0	100=4.0	100=3.1
All passenger cars		20-22	4,286,039	57,602	135	134	131	130
MICROCARS								
4-door		20-22	4,466	119	267	—	—	—
MINICARS								
2-door		20-22	13,749	98	72	68	79	—
4-door		20-22	83,780	1,812	216	216	196	188
Chevrolet	Spark	20-22	29,803	585	196	197	187	176
Hyundai	Accent	20-22	15,862	322	203	217	197	192
Kia	Rio	20-22	22,639	617	273	271	247	238
Station wagons		20-22	24,110	310	129	125	119	113
Sports models		20-22	11,571	82	71	80	—	—
Mazda	MX-5 Miata convertible	20-22	10,712	75	70	83	—	—
SMALL CARS								
2-door		20-22	20,626	261	127	124	118	117
4-door		20-22	1,169,793	18,535	159	158	151	148
Chevrolet	Bolt electric	20-22	24,198	128	53	59	57	62
Nissan	Leaf electric	20-22	13,015	99	76	84	90	—
Volkswagen	GTI	20-22	8,388	65	78	—	—	—
Subaru	WRX 4WD	20-22	25,992	246	95	95	95	101
Toyota	Prius Prime plug-in hybrid	20-22	28,405	292	103	112	106	108
Toyota	Prius hybrid 4WD	20-22	12,836	139	108	115	123	—
Toyota	Corolla hatchback	20-22	22,473	244	108	105	103	96
Honda	Insight hybrid	20-22	22,784	261	115	99	99	108
Mazda	3	20-22	11,627	137	118	112	—	—
Subaru	Impreza 4WD with EyeSight	20-22	12,751	150	118	114	108	—
Toyota	Prius hybrid	20-22	25,486	333	131	137	140	139
Honda	Civic hatchback	22	10,723	149	139	113	—	—
Acura	ILX	20-22	10,361	147	142	127	—	—
Honda	Civic	22	36,584	545	149	129	115	104
Toyota	Corolla hybrid	20-22	37,714	594	158	159	159	162
Toyota	Corolla	20-22	223,697	3,604	161	161	152	146
Hyundai	Ioniq hybrid	20-22	8,366	139	166	—	—	—
Nissan	Kicks	20-22	55,837	969	174	163	158	157
Hyundai	Elantra	21-22	43,025	847	197	207	197	200
Kia	Forte	20-22	96,117	2,083	217	230	218	210
Nissan	Sentra	20-22	76,300	1,663	218	206	189	186
Nissan	Versa	20-22	34,077	802	236	240	229	214
Station wagons		20-22	351,071	3,618	103	104	102	101
Subaru	Crosstrek 4WD with EyeSight	20-22	165,667	1,208	73	68	67	66
Subaru	Impreza 4WD with EyeSight	20-22	34,090	302	89	93	90	89
Kia	Soul	20-22	120,912	1,878	155	164	162	161
Sports		20-22	5,002	26	—	—	—	—
Luxury		20-22	1,736	16	—	—	—	—

Table 5: Relative medical payment claim frequencies by size of claim, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency by size of claim			
					All	> \$500	> \$1,000	> \$2,000
MIDSIZE CARS								
4-door		20-22	1,053,660	16,862	160	161	155	151
Subaru	Legacy 4WD with EyeSight	20-22	37,688	345	92	95	96	95
Honda	Accord hybrid	20-22	33,712	415	123	110	110	106
Volkswagen	Passat	20-22	16,224	207	128	120	111	104
Toyota	Camry 4WD	20-22	28,128	363	129	132	126	124
Volkswagen	Jetta	20-22	54,599	735	135	137	130	131
Hyundai	Sonata hybrid	20-22	7,643	111	146	—	—	—
Toyota	Camry hybrid	20-22	50,842	750	148	161	163	162
Nissan	Maxima	20-22	16,856	254	151	154	159	140
Honda	Accord	20-22	182,196	2,801	154	152	148	144
Toyota	Camry	20-22	217,920	3,361	154	159	154	155
Nissan	Altima 4WD	20-22	23,710	391	165	156	158	156
Hyundai	Sonata	20-22	70,252	1,164	166	173	163	150
Kia	K5 2WD/4WD	21-22	52,367	1,031	197	191	181	180
Nissan	Altima	20-22	92,657	1,908	206	206	190	177
Chevrolet	Malibu	20-22	57,872	1,209	209	207	187	181
Station wagons		20-22	282,456	1,889	67	65	67	65
Subaru	Outback 4WD with EyeSight	20-22	276,327	1,860	67	65	67	66
Sports		20-22	100,752	925	92	89	85	83
Chevrolet	Corvette convertible	20-22	8,017	33	41	—	—	—
Chevrolet	Corvette 2dr	20-22	16,991	98	57	54	58	52
Toyota	GR Supra 2dr	20-22	8,659	83	96	—	—	—
Ford	Mustang GT 2dr	20-22	20,264	277	137	139	136	125
Ford	Mustang 2dr	20-22	13,440	246	183	175	151	—
Luxury		20-22	452,487	4,927	109	112	115	119
BMW	3 series 4dr 4WD	20-22	13,838	103	75	64	61	—
Audi	A4 4dr 4WD	20-22	9,161	79	86	—	—	—
Tesla	Model 3 electric 4dr 4WD	20-22	97,252	846	87	85	85	85
Tesla	Model 3 electric 4dr	20-22	56,119	613	109	111	112	115
Lexus	ES 350 4dr	20-22	32,915	389	118	119	124	129
BMW	3 series 4dr	20-22	17,473	214	122	134	144	151
Lexus	ES 300h hybrid 4dr	20-22	16,009	366	229	249	267	299
LARGE CARS								
2-door		20-22	43,765	707	162	147	138	143
Dodge	Challenger	20-22	35,959	622	173	159	150	153
4-door		20-22	113,908	1,931	170	158	154	156
Toyota	Avalon hybrid	20-22	13,489	122	91	106	107	—
Toyota	Avalon	20-22	15,857	161	101	105	113	118
Kia	Stinger 2WD/4WD	20-22	13,742	185	135	132	121	—
Chrysler	300	20-22	6,391	137	215	—	—	—
Dodge	Charger HEMI	20-22	22,698	514	227	197	191	189
Dodge	Charger	20-22	16,918	393	232	203	203	212

Table 5: Relative medical payment claim frequencies by size of claim, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency by size of claim			
					All	> \$500	> \$1,000	> \$2,000
Sports		20-22	43,555	546	126	127	122	133
Chevrolet	Camaro 2dr	20-22	21,847	361	165	167	155	166
Luxury		20-22	137,978	1,288	93	98	101	107
Tesla	Model S 4dr electric 4WD	20-22	24,258	152	63	54	49	51
Genesis	G70 4dr 2WD/4WD	20-22	9,196	91	99	—	—	—
Mercedes-Benz	E class 4dr	20-22	10,137	128	127	142	—	—
BMW	5 series 4dr	20-22	9,412	133	141	—	—	—
VERY LARGE CARS								
Minivans		20-22	337,800	3,222	95	96	100	103
Chrysler	Pacifica plug-in hybrid	20-22	13,578	63	46	32	31	—
Chrysler	Pacifica 4WD	20-22	10,321	75	73	76	—	—
Honda	Odyssey	20-22	115,576	1,013	88	86	90	95
Toyota	Sienna hybrid van 4WD	21-22	23,351	206	88	89	89	89
Chrysler	Pacifica	20-22	63,256	575	91	88	95	94
Kia	Carnival	22	11,443	130	114	93	—	—
Toyota	Sienna hybrid van	21-22	33,004	430	130	142	147	158
Luxury		20-22	33,774	429	127	128	142	161
All pickups, SUVs, and vans		20-22	12,195,911	107,063	88	88	89	89
PICKUPS								
All pickups		20-22	2,897,586	19,451	67	66	68	69
All small pickups		20-22	799,927	6,014	75	75	76	75
2-door plus		20-22	72,284	516	71	73	71	67
Ford	Ranger ext. cab 4WD	20-22	11,968	75	63	66	—	—
4-door		20-22	727,643	5,498	76	75	76	76
GMC	Canyon crew cab 4WD	20-22	26,834	152	57	56	57	53
Honda	Ridgeline crew cab 4WD	20-22	51,402	312	61	60	63	59
Nissan	Frontier crew cab SWB 4WD	22	11,261	73	65	52	—	—
Jeep	Gladiator crew cab pickup 4WD	20-22	140,966	986	70	66	66	67
Chevrolet	Colorado crew cab 4WD	20-22	64,983	458	71	68	67	70
Ford	Ranger crew cab 4WD	20-22	60,858	433	71	72	72	64
Toyota	Tacoma double cab 4WD	22	24,723	185	75	71	74	70
Hyundai	Santa Cruz crew cab pickup 4WD	22	8,523	65	76	—	—	—
Ford	Ranger crew cab	20-22	16,885	162	96	103	102	98
Chevrolet	Colorado crew cab	20-22	20,867	223	107	115	111	113
All large pickups		20-22	1,603,730	10,929	68	68	69	71
2-door		20-22	14,292	96	67	65	59	—
2-door plus		20-22	50,463	369	73	79	78	82
Ford	F-150 SuperCab 4WD	21-22	8,770	56	64	—	—	—
Ram	1500 Classic ext. cab 4WD	20-22	12,884	92	71	76	73	—
4-door		20-22	1,538,975	10,464	68	68	69	71
Ford	F-150 hybrid crew 4WD	21-22	23,066	136	59	70	75	77
Toyota	Tundra CrewMax 4WD	20-22	86,625	519	60	63	64	68

Table 5: Relative medical payment claim frequencies by size of claim, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency by size of claim			
					All	> \$500	> \$1,000	> \$2,000
GMC	Sierra 1500 crew cab 4WD	20-22	214,193	1,292	60	59	63	65
Toyota	Tundra double cab 4WD	20-22	24,269	155	64	66	69	63
Ford	F-150 SuperCrew 4WD	21-22	116,589	754	65	62	65	68
Chevrolet	Silverado 1500 crew cab 4WD	20-22	347,881	2,273	65	66	67	66
Ram	1500 crew cab LWB 4WD	20-22	19,020	127	67	60	64	67
Chevrolet	Silverado 1500 ext. cab 4WD	20-22	35,061	240	69	61	64	71
Ram	1500 crew cab SWB 4WD	20-22	256,463	1,799	70	70	71	73
GMC	Sierra 1500 ext. cab 4WD	20-22	12,615	90	71	70	69	—
Nissan	Titan crew cab short bed 4WD	20-22	18,722	134	72	65	67	66
Ram	1500 quad cab 4WD	20-22	42,636	311	73	72	75	78
Toyota	Tundra CrewMax	20-22	10,590	91	86	93	—	—
Ram	1500 Classic crew cab SWB 4WD	20-22	8,757	76	87	—	—	—
GMC	Sierra 1500 crew cab	20-22	14,536	128	88	79	78	—
Ford	F-150 SuperCrew	21-22	8,793	85	97	—	—	—
Ram	1500 crew cab SWB	20-22	21,799	213	98	91	86	81
Chevrolet	Silverado 1500 crew cab	20-22	37,211	402	108	104	104	102
All very large pickups		20-22	493,929	2,508	51	48	49	51
2-door		20-22	4,591	18	—	—	—	—
2-door plus		20-22	8,147	21	26	—	—	—
4-door		20-22	481,192	2,470	51	48	50	52
Ford	F-250 SuperCrew 4WD	20-22	89,579	411	46	39	39	43
GMC	Sierra 2500 crew cab 4WD	20-22	64,028	299	47	42	45	47
Ford	F-350 SuperCrew 4WD	20-22	45,690	221	48	55	61	62
GMC	Sierra 3500 crew cab 4WD	20-22	21,330	107	50	59	63	61
Chevrolet	Silverado 2500 crew cab 4WD	20-22	88,680	462	52	48	50	50
Ram	2500 crew cab SWB 4WD	20-22	85,702	454	53	51	50	51
Chevrolet	Silverado 3500 crew cab 4WD	20-22	22,938	126	55	46	46	47
Ram	3500 crew cab LWB 4WD	20-22	24,505	165	68	62	66	66
Ram	2500 mega cab 4WD	20-22	8,776	61	69	—	—	—
SUVs								
All SUVs		20-22	9,245,589	87,189	94	95	96	96
Mini SUVs		20-22	150,286	1,972	131	127	127	124
Honda	HR-V 4dr 4WD	20-22	70,478	873	124	117	118	114
Honda	HR-V 4dr	20-22	32,093	425	133	128	126	121
Hyundai	Venue 4dr	20-22	22,989	352	153	151	147	144
Kia	Niro hybrid 4dr	20-22	11,290	189	168	171	—	—
Small SUVs		20-22	3,516,127	38,695	110	112	111	110
Toyota	RAV4 plug-in hybrid 4dr 4WD	21-22	15,053	83	55	50	53	49
Subaru	Forester 4dr 4WD with EyeSight	20-22	279,439	1,927	69	70	73	74
Mazda	CX-5 4dr 4WD	20-22	125,188	945	76	74	76	75
Mazda	CX-30 4dr 4WD	20-22	37,001	284	77	81	79	72
Honda	CR-V hybrid 4dr 4WD	20-22	57,062	449	79	82	82	81

Table 5: Relative medical payment claim frequencies by size of claim, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency by size of claim			
					All	> \$500	> \$1,000	> \$2,000
Toyota	RAV4 hybrid 4dr 4WD	20-22	178,136	1,491	84	86	86	87
Honda	CR-V 4dr 4WD	20-22	270,084	2,395	89	92	95	96
Ford	Bronco Sport 4dr 4WD	21-22	71,379	643	90	89	84	83
Ford	Escape hybrid 4dr 4WD	20-22	16,888	156	92	93	103	110
Ford	Escape hybrid 4dr	20-22	13,297	126	95	83	79	—
Hyundai	Tucson hybrid 4dr 4WD	22	13,175	127	96	94	104	—
Honda	CR-V 4dr	20-22	105,513	1,024	97	98	101	102
Toyota	RAV4 4dr 4WD	20-22	189,303	1,840	97	97	99	98
Chevrolet	Trailblazer 4dr 4WD	21-22	26,105	258	99	107	97	101
Toyota	Venza hybrid 4dr 4WD	21-22	44,072	442	100	102	107	112
Hyundai	Santa Fe 4dr 4WD	20-22	80,972	830	103	99	96	97
Ford	Escape 4dr 4WD	20-22	85,821	883	103	111	113	113
Hyundai	Tucson 4dr 4WD	22	30,685	323	105	107	104	107
GMC	Terrain 4dr 4WD	20-22	55,093	599	109	107	104	111
Chevrolet	Equinox 4dr 4WD	20-22	124,996	1,364	109	115	112	110
Hyundai	Kona 4dr 4WD	20-22	51,431	562	109	110	110	118
Hyundai	Santa Fe 4dr	20-22	79,107	876	111	114	116	111
Toyota	RAV4 4dr	20-22	123,500	1,390	113	116	116	119
Kia	Seltos 4dr 4WD	21-22	53,448	625	117	117	114	117
Hyundai	Kona 4dr	20-22	44,746	525	117	125	122	116
Kia	Sportage 4dr 4WD	20-22	67,023	819	122	123	122	119
Hyundai	Tucson 4dr	22	20,756	257	124	133	127	120
GMC	Terrain 4dr	20-22	60,398	748	124	125	122	121
Ford	Escape 4dr	20-22	65,458	816	125	124	111	113
Toyota	C-HR 4dr	20-22	31,554	395	125	124	124	113
Nissan	Rogue 4dr 4WD	20-22	118,666	1,538	130	123	125	117
Jeep	Compass 4dr 4WD	20-22	65,318	853	131	135	127	129
Chevrolet	Trailblazer 4dr	21-22	41,071	541	132	139	140	132
Jeep	Renegade 4dr 4WD	20-22	41,119	563	137	140	134	132
Kia	Sportage 4dr	20-22	61,538	848	138	137	137	138
Nissan	Rogue Sport 4dr 4WD	20-22	24,660	345	140	158	153	163
Kia	Seltos 4dr	21-22	8,446	118	140	—	—	—
Nissan	Rogue 4dr	20-22	95,547	1,374	144	151	150	147
Nissan	Rogue Sport 4dr	20-22	25,944	382	148	142	136	135
Mitsubishi	Outlander 4dr 4WD	22	9,205	137	148	—	—	—
Chevrolet	Equinox 4dr	20-22	185,386	2,763	149	156	153	152
Jeep	Compass 4dr	20-22	19,750	295	149	142	135	135
Chevrolet	Trax 4dr 4WD	20-22	30,734	487	159	158	156	147
Ford	EcoSport 4dr 4WD	20-22	25,595	438	171	179	172	176
Chevrolet	Trax 4dr	20-22	54,234	981	181	173	159	151
Jeep	Renegade 4dr	20-22	15,187	297	196	203	195	163
Mitsubishi	Outlander Sport 4dr 4WD	20-22	7,432	169	228	—	—	—
Mitsubishi	Outlander Sport 4dr	20-22	6,705	164	244	—	—	—

Table 5: Relative medical payment claim frequencies by size of claim, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency by size of claim			
					All	> \$500	> \$1,000	> \$2,000
Midsize SUVs		20-22	3,188,279	27,468	86	86	88	87
Ford	Bronco 4dr 4WD	21-22	28,358	138	49	42	45	45
Jeep	Wrangler 2dr 4WD	20-22	37,640	227	60	57	58	54
Subaru	Ascent 4dr 4WD with EyeSight	20-22	133,272	858	64	64	65	62
Toyota	4Runner 4dr 4WD	20-22	173,622	1,125	65	63	65	65
Honda	Passport 4dr 4WD	20-22	46,630	308	66	65	65	70
Volkswagen	Atlas 4dr 4WD	20-22	47,022	327	70	65	67	64
Toyota	4Runner 4dr	20-22	20,081	147	73	65	69	63
Jeep	Wrangler plug-in hybrid 4dr 4WD	21-22	18,808	138	73	69	73	66
Jeep	Wrangler 4dr 4WD	20-22	224,455	1,675	75	76	77	78
Honda	Pilot 4dr 4WD	20-22	137,014	1,030	75	72	76	77
Ford	Explorer 4dr 4WD	20-22	187,846	1,415	75	77	80	80
Kia	Telluride 4dr 4WD	20-22	122,456	956	78	80	82	80
Ford	Mustang Mach-E electric 4dr 4WD	21-22	11,494	90	78	72	—	—
Jeep	Grand Cherokee 4dr 4WD	21-22	79,802	637	80	75	76	75
Volkswagen	Tiguan 4dr 4WD	20-22	73,070	587	80	78	81	75
Hyundai	Palisade 4dr 4WD	20-22	91,643	745	81	82	86	90
Mazda	CX-9 4dr 4WD	20-22	23,198	190	82	83	88	91
Kia	Telluride 4dr	20-22	60,657	498	82	84	85	87
Volkswagen	Atlas Cross Sport 4dr	20-22	9,123	76	84	—	—	—
Jeep	Grand Cherokee L 4dr 4WD	21-22	42,157	356	85	82	81	77
Buick	Enclave 4dr	20-22	29,769	253	85	87	94	94
Buick	Enclave 4dr 4WD	20-22	30,271	258	85	84	86	92
Ford	Edge 4dr 4WD	20-22	67,630	584	86	90	92	92
Nissan	Pathfinder 4dr 4WD	22	9,655	83	86	—	—	—
GMC	Acadia 4dr 4WD	20-22	51,254	443	86	90	89	83
Chevrolet	Traverse 4dr 4WD	20-22	75,142	652	87	89	91	95
Hyundai	Palisade 4dr	20-22	57,449	503	88	97	103	102
Volkswagen	Atlas Cross Sport 4dr 4WD	20-22	30,653	270	88	79	79	79
Toyota	Highlander hybrid 4dr 4WD	20-22	59,872	528	88	91	92	96
Toyota	Highlander 4dr 4WD	20-22	138,618	1,238	89	92	96	96
Honda	Passport 4dr	20-22	12,235	111	91	80	81	—
Jeep	Cherokee 4dr 4WD	20-22	113,942	1,053	92	92	92	92
Volkswagen	Atlas 4dr	20-22	14,812	137	93	85	89	—
Chevrolet	Blazer 4dr 4WD	20-22	45,009	419	93	90	90	91
Ford	Explorer 4dr	20-22	58,895	559	95	94	92	91
Toyota	Highlander hybrid 4dr	20-22	12,572	120	95	95	91	—
Honda	Pilot 4dr	20-22	50,800	487	96	92	97	99
Toyota	Highlander 4dr	20-22	62,101	623	100	101	107	107
Nissan	Murano 4dr	20-22	27,531	282	103	104	105	104
GMC	Acadia 4dr	20-22	40,246	420	105	99	102	110
Nissan	Murano 4dr 4WD	20-22	39,366	412	105	107	116	118

Table 5: Relative medical payment claim frequencies by size of claim, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency by size of claim			
					All	> \$500	> \$1,000	> \$2,000
Chevrolet	Traverse 4dr	20-22	86,380	965	112	109	115	109
Volkswagen	Tiguan 4dr	20-22	40,030	465	116	124	129	122
Jeep	Grand Cherokee 4dr	21-22	10,635	124	117	107	—	—
Kia	Sorento 4dr 4WD	21-22	24,872	295	119	111	115	100
Chevrolet	Blazer 4dr	20-22	49,785	612	123	124	122	121
Jeep	Cherokee 4dr	20-22	32,395	407	126	118	118	109
Kia	Sorento 4dr	21-22	18,093	237	131	144	152	165
Large SUVs		20-22	287,083	2,118	74	72	74	76
Toyota	Sequoia 4dr 4WD	20-22	9,167	47	51	—	—	—
GMC	Yukon 4dr 4WD	21-22	33,924	180	53	52	56	57
Chevrolet	Tahoe 4dr 4WD	21-22	57,734	338	59	55	59	61
Chevrolet	Tahoe 4dr	21-22	13,295	90	67	77	67	—
Ford	Expedition 4dr 4WD	20-22	26,484	180	68	66	69	76
Ford	Expedition 4dr	20-22	14,709	106	72	71	77	—
Nissan	Armada 4dr	20-22	9,689	81	84	—	—	—
Nissan	Armada 4dr 4WD	20-22	11,546	97	84	70	—	—
Dodge	Durango 4dr 4WD	20-22	37,163	383	103	104	105	103
Dodge	Durango 4dr	20-22	13,074	192	147	147	135	—
Very large SUVs		20-22	121,907	901	74	73	79	84
Chevrolet	Suburban 1500 4dr 4WD	21-22	22,220	146	66	69	82	83
GMC	Yukon XL 1500 4dr 4WD	21-22	18,590	122	66	55	59	55
Ford	Expedition Max 4dr 4WD	20-22	24,641	169	69	65	69	74
LUXURY SUVs								
Small luxury SUVs		20-22	320,705	3,143	98	101	102	103
Volvo	XC40 4dr 4WD	20-22	25,900	127	49	41	41	43
Audi	Q3 4dr 4WD	20-22	34,101	208	61	63	61	53
Cadillac	XT4 4dr 4WD	20-22	10,404	71	68	59	—	—
BMW	X1 4dr 4WD	20-22	10,907	89	82	78	—	—
Lincoln	Corsair 4dr 4WD	20-22	15,970	142	89	84	87	87
Land Rover	Range Rover Evoque 4dr 4WD	20-22	12,774	118	93	79	78	—
Lincoln	Corsair 4dr	20-22	12,135	117	96	108	116	—
Cadillac	XT4 4dr	20-22	10,624	108	102	103	—	—
Mercedes-Benz	GLB class 4dr	20-22	8,995	94	104	—	—	—
Mercedes-Benz	GLB class 4dr 4WD	20-22	14,014	147	105	119	125	—
Buick	Encore GX 4dr 4WD	20-22	24,668	259	105	109	111	117
Lexus	UX 250 hybrid 4dr 4WD	20-22	13,472	144	107	116	113	—
Buick	Encore 4dr 4WD	20-22	15,134	165	109	103	99	92
Buick	Encore 4dr	20-22	21,458	282	132	144	140	150
Buick	Encore GX 4dr	20-22	42,930	607	142	145	142	138
Midsize luxury SUVs		20-22	1,357,407	10,817	80	80	83	85
Volvo	XC90 plug-in hybrid 4dr 4WD	20-22	10,428	47	45	45	—	—
Volvo	XC90 4dr 4WD	20-22	35,999	175	49	43	46	42
Land Rover	Defender 110 4dr 4WD	20-22	11,316	58	51	46	—	—

Table 5: Relative medical payment claim frequencies by size of claim, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency by size of claim			
					All	> \$500	> \$1,000	> \$2,000
BMW	X5 plug-in hybrid 4dr 4WD	21-22	8,643	46	53	—	—	—
BMW	X5 4dr 4WD	20-22	49,364	272	55	52	54	53
Volvo	XC60 4dr 4WD	20-22	29,468	174	59	53	56	59
BMW	X3 4dr 4WD	20-22	55,984	335	60	58	56	58
Audi	SQ5 4dr 4WD	20-22	8,670	52	60	—	—	—
Acura	RDX 4dr 4WD	20-22	65,381	404	62	58	58	62
Lincoln	Aviator 4dr 4WD	20-22	26,224	166	63	55	65	69
Acura	MDX 4dr 4WD	22	19,790	127	64	59	61	64
Porsche	Macan 4dr 4WD	20-22	27,763	179	65	59	61	63
Audi	Q5 4dr 4WD	20-22	43,532	286	66	64	65	60
Mercedes-Benz	GLE class 4dr 4WD	20-22	62,425	427	69	66	66	67
Mercedes-Benz	GLC class 4dr 4WD	20-22	36,435	259	71	73	72	72
Lincoln	Nautilus 4dr	20-22	8,700	65	75	—	—	—
Lexus	RX 450h hybrid 4dr 4WD	20-22	25,014	189	75	85	90	92
Lexus	RX 350 4dr 4WD	20-22	63,721	492	77	86	91	95
Acura	RDX 4dr	20-22	26,099	204	78	74	78	83
Cadillac	XT5 4dr 4WD	20-22	19,111	152	79	88	85	87
Volvo	XC60 4dr	20-22	8,568	69	80	—	—	—
Mercedes-Benz	GLE class 4dr	20-22	17,944	148	83	77	84	83
Lincoln	Nautilus 4dr 4WD	20-22	16,806	144	86	77	81	84
Tesla	Model Y electric 4dr 4WD	20-22	140,614	1,237	88	84	87	87
BMW	X3 4dr	20-22	21,295	190	89	87	89	85
Infiniti	QX50 4dr 4WD	20-22	12,968	116	89	83	80	—
BMW	X5 4dr	20-22	17,639	159	90	105	124	143
Cadillac	XT6 4dr 4WD	20-22	19,353	179	92	79	82	82
Mercedes-Benz	GLC class 4dr	20-22	21,293	197	93	90	96	106
Genesis	GV80 4dr 4WD	21-22	10,146	94	93	88	—	—
Jaguar	F-Pace 4dr 4WD	20-22	11,356	107	94	100	—	—
Buick	Envision 4dr 4WD	20-22	27,515	275	100	109	113	120
Cadillac	XT5 4dr	20-22	14,731	147	100	93	97	—
Infiniti	QX50 4dr	20-22	9,003	91	101	—	—	—
BMW	X4 4dr 4WD	20-22	8,779	92	104	—	—	—
Lexus	RX 350 4dr	20-22	41,022	457	111	131	138	143
Cadillac	XT6 4dr	20-22	10,513	117	112	122	—	—
Buick	Envision 4dr	20-22	34,305	393	115	116	118	116
Land Rover	Range Rover Velar 4dr 4WD	20-22	14,074	163	116	126	139	—
Large luxury SUVs		20-22	277,258	1,881	68	65	71	74
Porsche	Cayenne 4dr 4WD	20-22	14,101	80	57	61	71	—
Mercedes-Benz	GLS class 4dr 4WD	20-22	23,718	143	60	58	67	68
Land Rover	Range Rover 4dr 4WD	20-22	14,215	87	61	54	59	—
Audi	Q7 4dr 4WD	20-22	21,343	133	62	56	59	56
Audi	Q8 4dr 4WD	20-22	10,334	66	64	57	—	—
Land Rover	Range Rover Sport 4dr 4WD	20-22	24,213	160	66	60	62	66

Table 5: Relative medical payment claim frequencies by size of claim, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency by size of claim			
					All	> \$500	> \$1,000	> \$2,000
Cadillac	Escalade 4dr 4WD	21-22	10,727	74	69	53	—	—
BMW	X7 4dr 4WD	20-22	29,050	206	71	69	75	72
Tesla	Model X 4dr electric 4WD	20-22	20,739	168	81	86	95	90
Lexus	GX 460 4dr 4WD	20-22	37,114	302	81	88	95	106
Very large luxury SUVs		20-22	26,537	194	73	62	68	73
VANS								
All vans		20-22	52,737	423	80	80	81	83
Midsized vans		20-22	15,057	173	115	114	112	119
Large vans		20-22	5,238	32	—	—	—	—
Very large vans		20-22	32,441	219	67	67	70	69

— = insufficient exposure to produce reliable results

LWB = long wheelbase SWB = short wheelbase

Minimum exposure requirements for reporting:

All Claims = 8,000 vehicle years or 100 claims

Claims > \$500 = 10,000 vehicle years

Claims > \$1,000 = 12,000 vehicle years

Claims > \$2,000 = 15,000 vehicle years

► References

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► **Appendix**

Table A1: Individual series comprising combined series*

Make name	Combined series name	Series in combination
BMW	3 series 4dr	330i 4dr
BMW	3 series 4dr 4WD	330xi 4dr 4WD
BMW	5 series 4dr	530i 4dr, 540i 4dr
BMW	5 series 4dr 4WD	530xi 4dr 4WD, 540xi 4dr 4WD

*Some of the series listed in the report are a combination of several series. The combinations include vehicles similar except for different engines.



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