

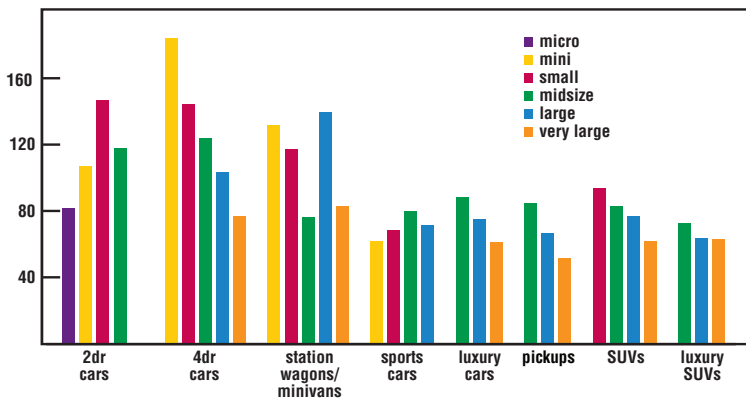
PERSONAL INJURY PROTECTION COVERAGE

COMPARISON OF LOSSES BY VEHICLE CLASS AND SIZE/WEIGHT GROUP, 2006-08 MODELS

Personal injury protection coverage insures against medical, hospital, and other expenses for injuries sustained in crashes to insured drivers and other people in their vehicles, regardless of who is at fault in the collision. This coverage, sold in states with no-fault insurance systems (that is, states where drivers are required to purchase insurance for their own protection), is an indicator of the degree to which a vehicle protects its occupants from injuries in the range of crashes reported to insurers. It should be noted that the most common insurance claims are for injuries that aren't life threatening (for example, sprains and strains).

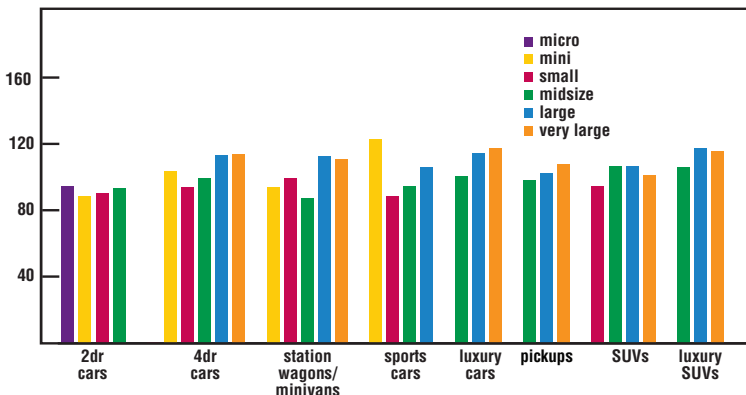
The information in this fact sheet is based on personal injury protection coverage results for 2006-08 model passenger cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies. Two main factors determine personal injury protection losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are, depending on the average loss payment per claim (claim severity). These factors combine to indicate the average loss payment per insured vehicle year (overall loss). The overall loss is the average cost of insuring a vehicle for one year, excluding administrative costs.

RELATIVE CLAIM FREQUENCIES (100 = AVG = 16.0 PER 1,000 INS VEHICLE YRS)



Claim frequencies generally decreased as vehicle size increased. Very large pickup trucks had the lowest claim frequencies (51). Mini 4-door cars had the highest (184). Among 4-door cars and pickups, the relationship between vehicle size and claim frequency was stronger than in other vehicle groups.

RELATIVE AVG LOSS PAYMENTS PER CLAIM (100 = AVG = \$4,950 PER CLAIM)



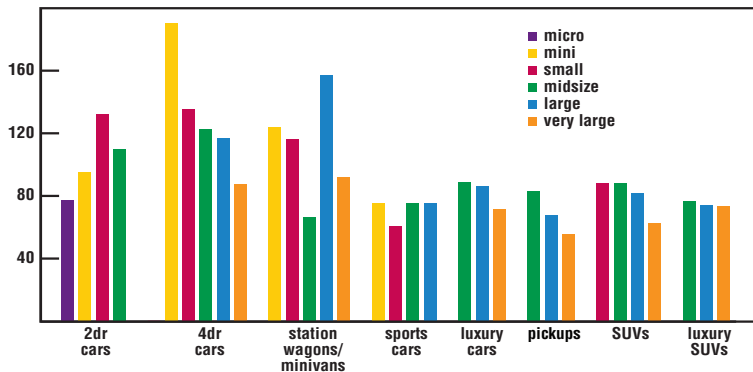
Loss payments tended to increase with vehicle size, though not uniformly. This may reflect the greater likelihood of multiple passengers and injured occupants in larger vehicles. Midsize station wagons and minivans had the lowest loss payments (87). Mini sports cars had the highest (122).

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Information is presented by vehicle class and, within classes, by vehicle size/weight. Car groups are based on vehicle length times width and weight. Pickup groups are based on weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by vehicle weight. Results are standardized to a common proportion of youthful operators (younger than 25) and presented in relative terms, with 100 representing the average for all passenger vehicles.

RELATIVE OVERALL LOSSES (100 = AVG = \$79 PER INS VEHICLE YR)



Overall losses generally decreased as vehicle size increased, especially among 4-door cars and pickups. Very large pickups had the lowest overall losses (55). Mini 4-door cars had the highest (191).

RELATIVE PERSONAL INJURY PROTECTION LOSSES BY CLASS AND SIZE, 2006-08 MODELS (100 = AVG)

		Relative claim frequency: claims per 1,000 insured vehicle yrs	Relative avg loss payment per claim	Relative avg loss payment per insured vehicle yr
2-DOOR CARS	micro	82	94	77
	mini	107	88	95
	small	147	90	132
	midsize	118	93	110
4-DOOR CARS	mini	184	104	191
	small	144	94	135
	midsize	124	99	123
	large	104	113	117
	very large	77	113	88
STATION WAGONS AND MINIVANS	mini	132	94	124
	small	117	99	116
	midsize	76	87	66
	large	140	113	157
SPORTS CARS	very large	83	111	92
	mini	62	122	75
	small	68	88	60
	midsize	80	94	75
LUXURY CARS	large	71	106	75
	midsize	88	100	89
	very large	75	115	86
PICKUP TRUCKS	very large	61	117	72
	small	84	98	83
	large	66	102	68
SUVS	very large	51	107	55
	small	93	95	88
	midsize	83	106	88
	large	77	106	82
LUXURY SUVs	very large	62	101	62
	midsize	72	106	77
	large	63	117	74
	very large	63	116	73