

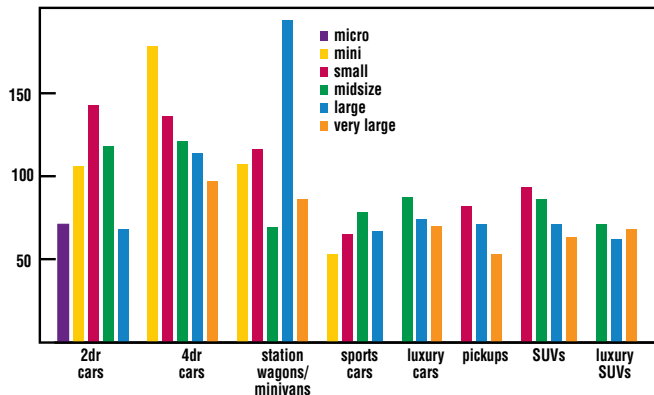
PERSONAL INJURY PROTECTION COVERAGE

COMPARISON OF LOSSES BY VEHICLE CLASS AND SIZE/WEIGHT GROUP, 2008-10 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 2008-10 model passenger cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies.

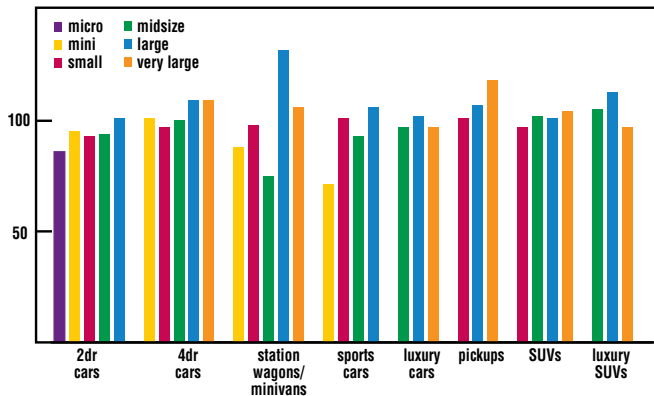
Two main factors determine personal injury protection losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are, depending on the amount and severity of damage (claim severity). These factors combine to indicate the average loss payment per insured vehicle 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 = 14.7 PER 1,000 INS VEHICLE YRS)



Claim frequencies generally decreased as vehicle size increased. Very large pickups had the lowest claim frequencies (53). Large station wagons and minivans had the highest (194). Among 4-door cars, luxury cars, pickups, and SUVs, the relationship between vehicle size and claim frequency was stronger than in other vehicle groups.

RELATIVE AVG LOSS PAYMENTS PER CLAIM (100 = AVG = \$5,650 PER CLAIM)



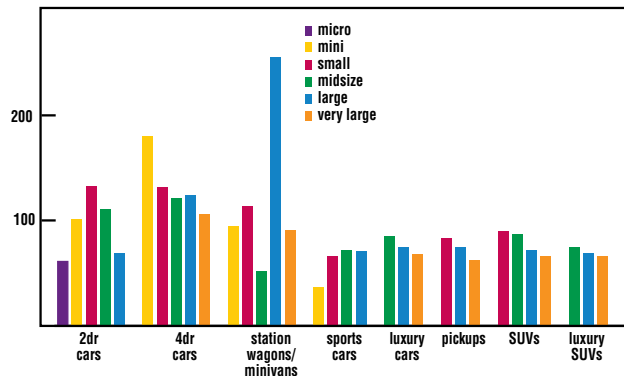
Loss payments tended to increase with vehicle size, though only slightly and not uniformly. This may reflect the greater likelihood of multiple passengers and injured occupants in larger vehicles. Mini sports cars had the lowest loss payments (71). Large station wagons and minivans had the highest (132).

AUTO INSURANCE *loss facts*

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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 presented in relative terms, with 100 representing the average for all passenger vehicles.

RELATIVE OVERALL LOSSES (100 = AVG = \$83 PER INS VEHICLE YR)



Overall losses generally decreased as vehicle size increased, especially among, luxury cars, pickups, SUVs, and luxury SUVs. Mini sports cars had the lowest overall losses (37). Large station wagons and minivans had the highest (256).

RELATIVE PERSONAL INJURY PROTECTION LOSSES BY CLASS AND SIZE, 2008-10 MODELS

		Relative claim frequency: claims per 1,000 insured vehicle yrs	Relative avg loss payment per claim	Relative avg loss payment per insured vehicle yr
TWO-DOOR CARS	micro	71	86	61
	mini	106	95	101
	small	143	93	133
	midsize	118	94	111
	large	68	101	69
FOUR-DOOR CARS	mini	178	101	180
	small	136	97	132
	midsize	121	100	121
	large	114	109	124
STATION WAGONS AND MINIVANS	very large	97	109	106
	mini	107	88	95
	small	116	98	114
	midsize	69	75	52
LUXURY CARS	large	194	132	256
	very large	86	106	91
	midsize	87	97	85
	Large	74	102	75
PICKUPS	very large	70	97	68
	small	82	101	83
	large	71	107	75
SUVs	very large	53	118	62
	small	93	97	90
	midsize	86	102	87
LUXURY SUVs	large	71	101	72
	very large	63	104	66
	midsize	71	105	75
	large	62	113	69
	very large	68	97	66