



## Personal injury protection coverage

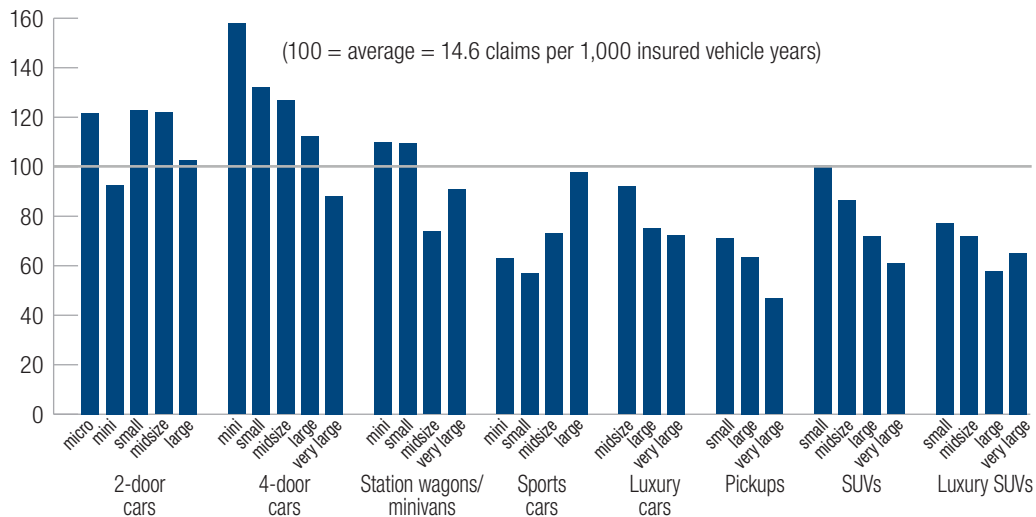
### Comparison of losses by vehicle class and size/weight group, 2011-13 models

Personal injury protection coverage insures against 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 is sold in states with no-fault insurance systems, where drivers are required to purchase insurance for their own protection. The information in this fact sheet is based on personal injury protection coverage results for 2011-13 model cars, 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 (average loss payment per claim), which depends on the extent of the injuries. These two 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.

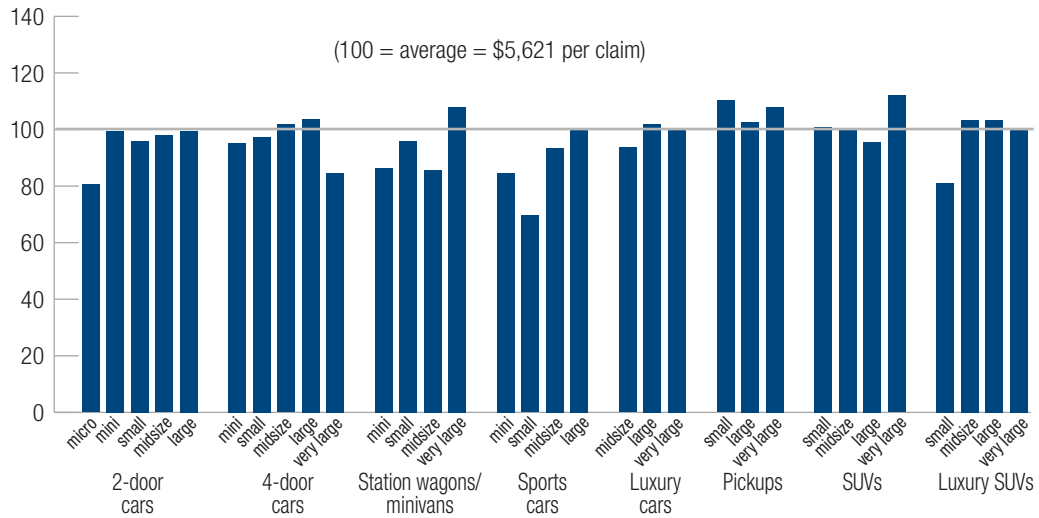
Information is presented by vehicle class and, within classes, by vehicle size/weight. Car groups are based on vehicle size (length times width) and weight. Pickup groups are based on weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by vehicle weight. Results are presented in relative terms, with 100 representing the average for all passenger vehicles. Four-door microcars did not have enough exposure to produce credible results.

**Relative claim frequencies**



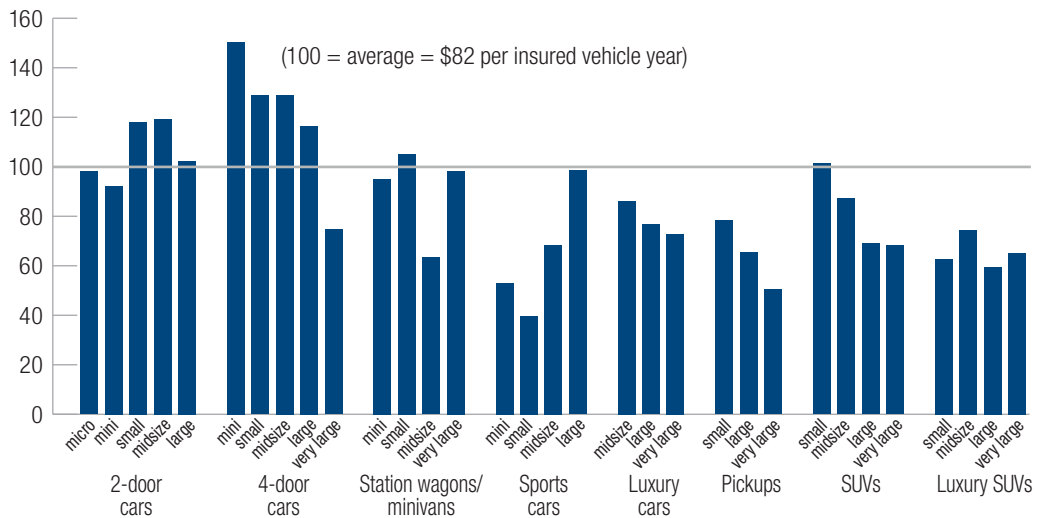
With a few exceptions, notably among sports cars, PIP claim frequencies generally decreased as vehicle size increased. Very large pickups had the lowest relative claim frequencies (47). Four-door minicars had the highest (158). Among four-door cars, luxury cars, pickups and SUVs, the relationship between vehicle size and claim frequency was stronger than in other vehicle groups.

### Relative claim severities



With the exception of very large four-door cars, claim severities were flat or increased with size. This may reflect the greater likelihood of multiple passengers and injured occupants in larger vehicles. Small sports cars had the lowest relative severity (70). Very large SUVs had the highest (112).

### Relative overall losses



Overall losses generally decreased as vehicle size increased, especially among four-door cars, luxury cars, pickups, and SUVs. Small sports cars had the lowest relative overall losses (40). Four-door minicars had the highest (150).

## Relative personal injury protection losses by class and size, 2011-13 models

		Relative claim frequency	Relative claim severity	Relative overall loss
<b>2-door cars</b>	micro	122	81	98
	mini	93	100	92
	small	123	96	118
	midsize	122	98	119
	large	103	100	102
<b>4-door cars</b>	mini	158	95	150
	small	132	97	129
	midsize	127	102	129
	large	112	104	117
	very large	88	85	75
<b>Station wagons/minivans</b>	mini	110	86	95
	small	110	96	105
	midsize	74	86	63
	very large	91	108	98
<b>Sports cars</b>	mini	63	85	53
	small	57	70	40
	midsize	73	93	68
	large	98	101	99
<b>Luxury cars</b>	midsize	92	94	86
	large	75	102	77
	very large	72	101	73
<b>Pickups</b>	small	71	110	78
	large	64	103	65
	very large	47	108	50
<b>SUVs</b>	small	100	101	101
	midsize	87	101	87
	large	72	96	69
	very large	61	112	68
<b>Luxury SUVs</b>	small	77	81	63
	midsize	72	103	74
	large	58	103	60
	very large	65	100	65

### **HIGHWAY LOSS DATA INSTITUTE**

1005 N. Glebe Road, Suite 700  
Arlington, VA 22201 USA  
tel 703/247-1600  
fax 703/247-1595  
iihs-hldi.org

The Highway Loss Data Institute (HLDI), an affiliate of the Insurance Institute for Highway Safety (IIHS), is a nonprofit research organization that publishes insurance loss statistics on most car, SUV, pickup truck and motorcycle models on U.S. roads. HLDI is wholly supported by auto insurers.

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