



Personal injury protection coverage

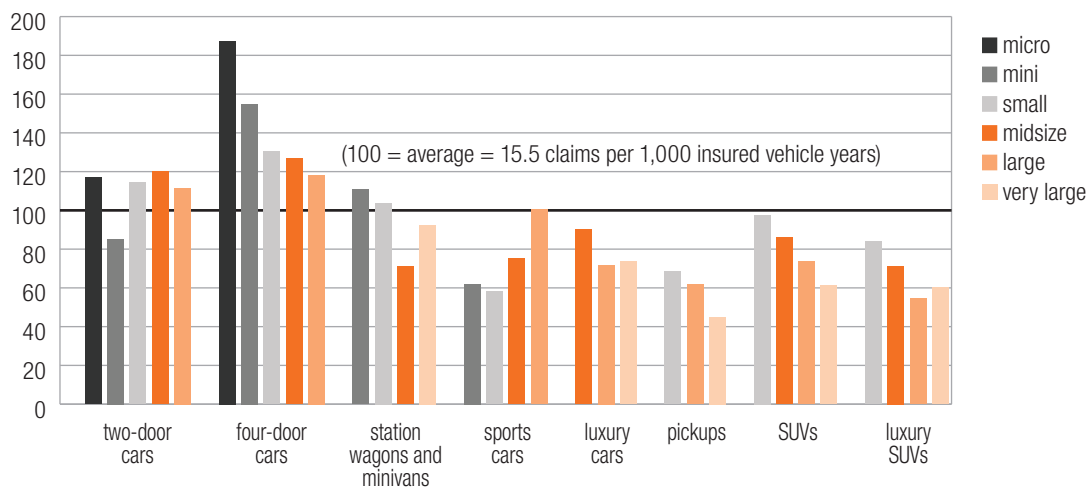
Comparison of losses by vehicle class and size/weight group, 2012–14 models

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 2012–14 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.

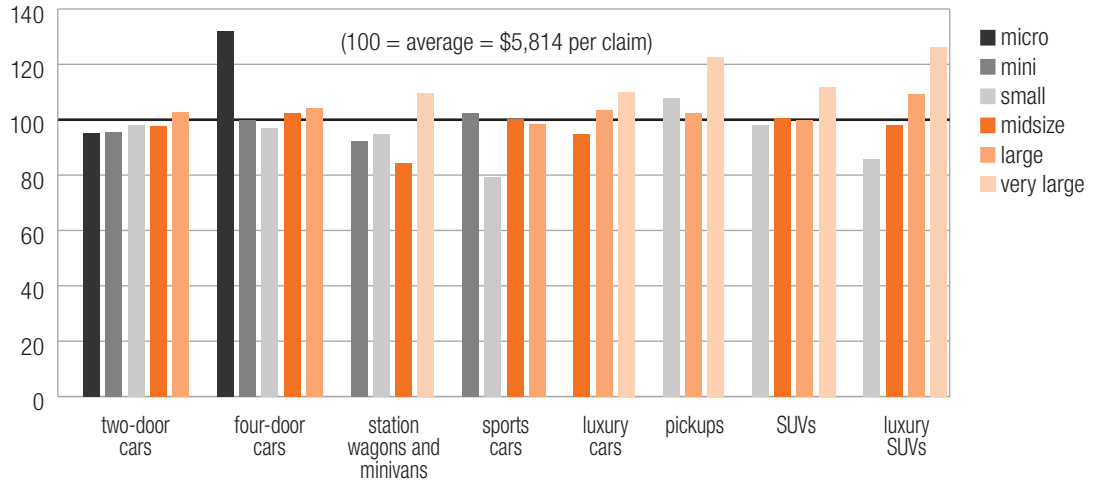
Information is presented by vehicle class and, within classes, by vehicle size/weight. Car groups are based on vehicle size (length times width) and weight. Pickup groups are based on weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by vehicle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

Relative claim frequencies



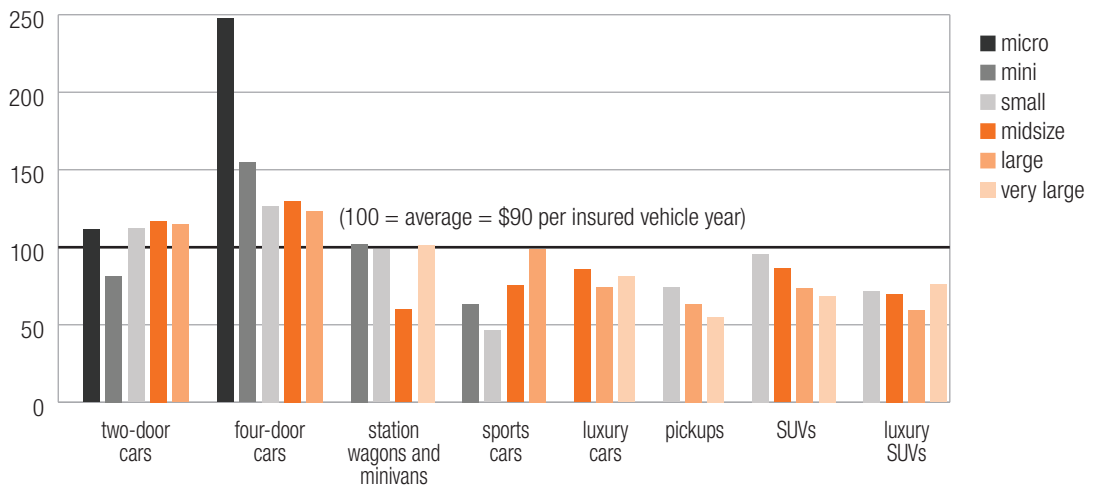
With a few exceptions, notably among sports cars, personal injury protection claim frequencies generally decreased as vehicle size increased. Very large pickups had the lowest relative claim frequency (45). Four-door microcars had the highest (187). Among four-door cars, pickups, and SUVs, the relationship between vehicle size and claim frequency was stronger than in other vehicle groups.

Relative claim severities



With few exceptions, personal injury protection claim severities were flat or increased with vehicle size. This may reflect the greater likelihood of multiple passengers and injured occupants in larger vehicles. Small sports cars had the lowest relative claim severity (79). Four-door microcars had the highest (132).

Relative overall losses



Personal injury protection overall losses generally decreased as vehicle size increased, especially among four-door cars, pickups, and SUVs. Small sports cars had the lowest relative overall losses (46). Four-door microcars had the highest (248).

Relative personal injury protection losses by class and size, 2012–14 models

		Relative claim frequency	Relative claim severity	Relative overall loss
2-door cars	micro	117	95	111
	mini	85	96	81
	small	114	98	112
	midsize	120	98	117
	large	111	103	115
4-door cars	micro	187	132	248
	mini	155	100	155
	small	130	97	127
	midsize	127	102	130
	large	118	104	123
Station wagons/minivans	mini	111	92	102
	small	104	95	98
	midsize	71	84	60
	very large	92	110	101
Sports cars	mini	62	102	64
	small	58	79	46
	midsize	75	100	75
	large	100	99	99
Luxury cars	midsize	90	95	86
	large	72	103	74
	very large	74	110	81
Pickups	small	69	108	74
	large	62	102	63
	very large	45	123	55
SUVs	small	98	98	96
	midsize	86	100	86
	large	74	100	74
	very large	61	112	69
Luxury SUVs	small	84	86	72
	midsize	71	98	70
	large	55	109	60
	very large	60	126	76



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The Highway Loss Data Institute is a nonprofit public service organization that gathers, processes, and publishes insurance data on the human and economic losses associated with owning and operating motor vehicles.

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