HLDI
Highway Loss Data Institute

Loss Facts | September 2017

Bodily injury liability coverage

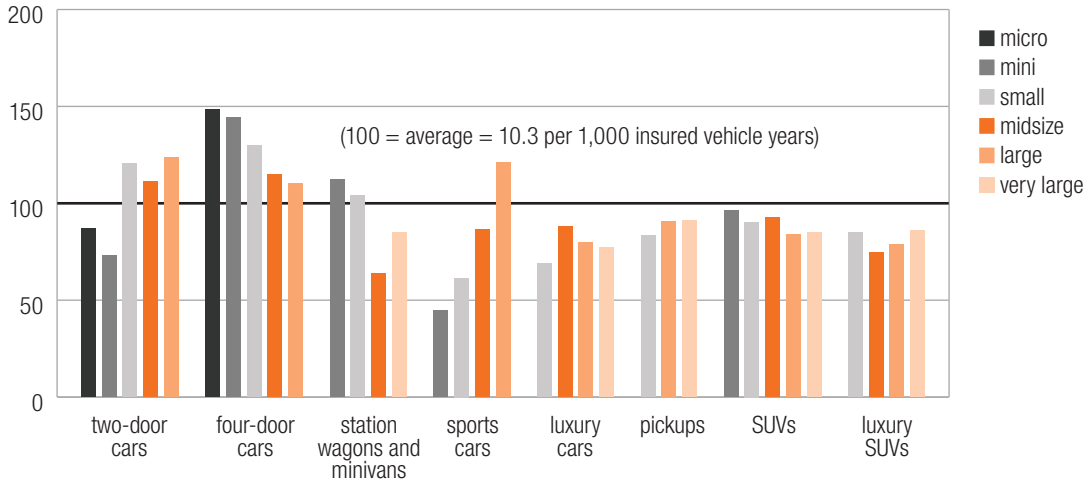
Comparison of losses by vehicle class and size/weight group, 2014–16 models

Bodily injury liability coverage insures against expenses for injuries that at-fault drivers inflict on occupants of other vehicles or other people on the road. This coverage is sold in states with traditional tort insurance systems (that is, states where who pays for injuries in crashes depends on whom is at fault). The information in this fact sheet is based on bodily injury liability coverage results for 2014–16 model cars, pickup trucks, and SUVs insured under private passenger automobile policies.

Two main factors determine collision losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (claim severity), which depends on the extent of the damage. These two factors combine to indicate overall insurance losses, or average loss payments per insured vehicle year. The overall loss is the average cost of insuring a vehicle for one year, excluding administrative costs.

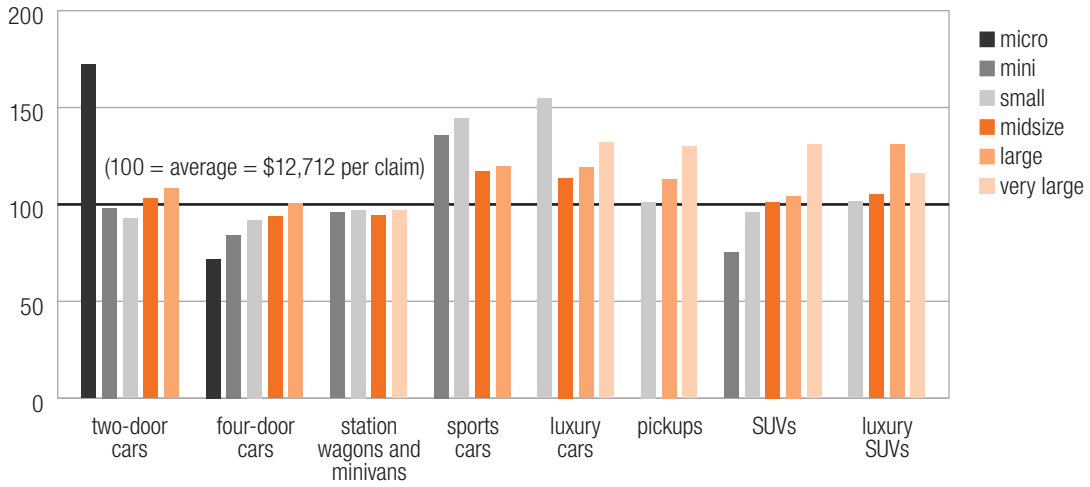
Information is presented by vehicle class and, within classes, by vehicle size/weight. Car groups are based on vehicle size (length times width) and weight. Pickup groups are based on weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by vehicle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

Relative claim frequencies



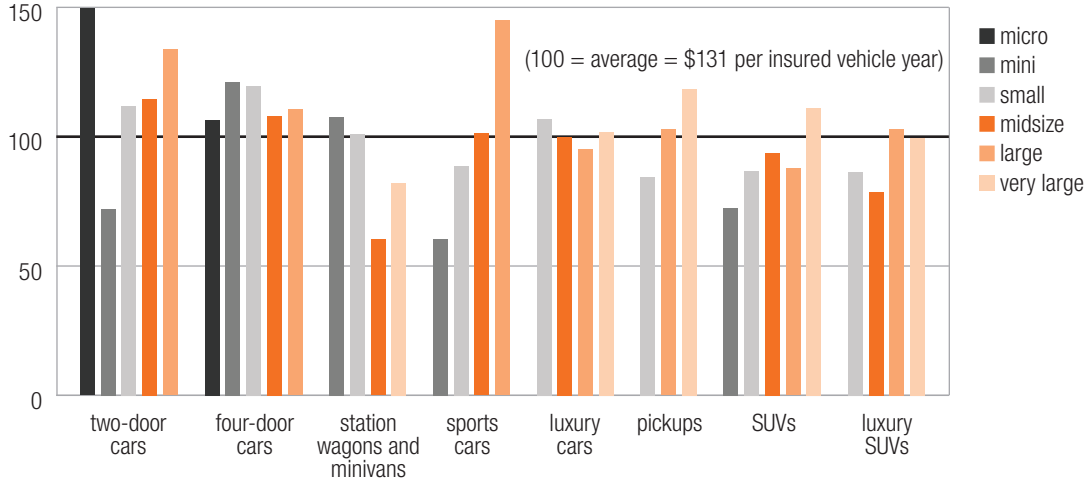
Among four-door cars, larger vehicles had lower bodily injury liability relative claim frequencies than smaller ones. Mini sports cars had the lowest relative claim frequencies (44); four-door microcars, consisting only of the 2014–15 Mitsubishi Mirage and the 2014 and 2016 Mitsubishi i-MiEv electric had the highest (148).

Relative claim severities



Bodily injury liability loss payments tended to increase with vehicle size, though not uniformly. Four-door microcars had the lowest relative claim severities (72); two-door microcars had the highest (172).

Relative overall losses



Bodily injury liability overall losses for sports cars, pickups and SUVs increased with vehicle size. Midsize station wagons and mini sports cars had the lowest relative overall losses (60); two-door microcars had the highest (150).

Relative bodily injury liabilty losses by class and size, 2014–16 models				
		Relative claim frequency	Relative claim severity	Relative overall loss
2-door cars	micro	87	172	150
	mini	73	98	72
	small	121	93	112
	midsize	111	103	115
	large	123	108	134
4-door cars	micro	148	72	107
	mini	144	84	121
	small	130	92	119
	midsize	115	94	108
	large	110	100	110
Station wagons/minivans	mini	112	96	108
	small	104	97	101
	midsize	64	94	60
	very large	85	97	82
Sports cars	mini	44	136	60
	small	61	144	89
	midsize	87	117	101
	large	121	120	145
Luxury cars	small	69	155	107
	midsize	88	114	100
	large	80	119	95
	very large	77	132	102
Pickups	small	83	101	84
	large	91	113	103
	very large	91	130	118
SUVs	mini	96	75	72
	small	90	96	87
	midsize	93	101	94
	large	84	104	88
	very large	85	131	111
Luxury SUVs	small	85	102	86
	midsize	75	105	78
	large	79	131	103
	very large	86	116	99

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