

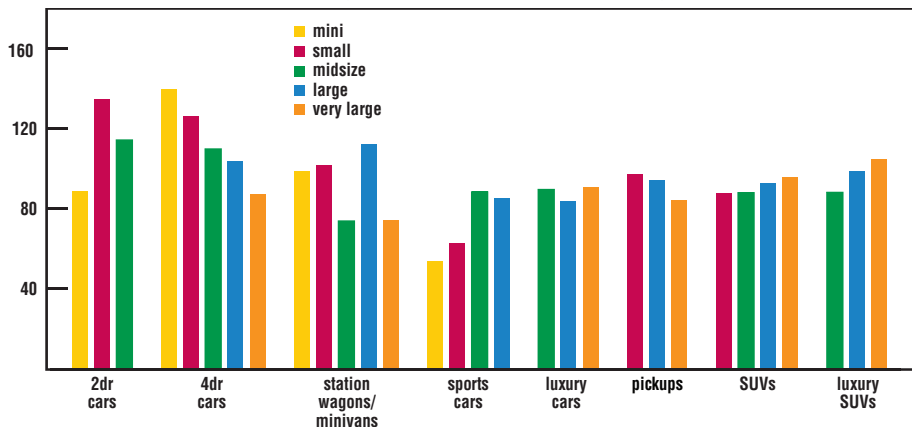
BODILY INJURY LIABILITY COVERAGE

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

Bodily injury liability coverage insures against medical, hospital, and other expenses for injuries that at-fault drivers inflict on occupants of other vehicles or others on the road. This coverage, sold in states with traditional tort insurance systems (that is, states where who pays for injuries in crashes depends on who is at fault), is an indicator of the degree to which a vehicle is likely to cause injuries to others on the road 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).

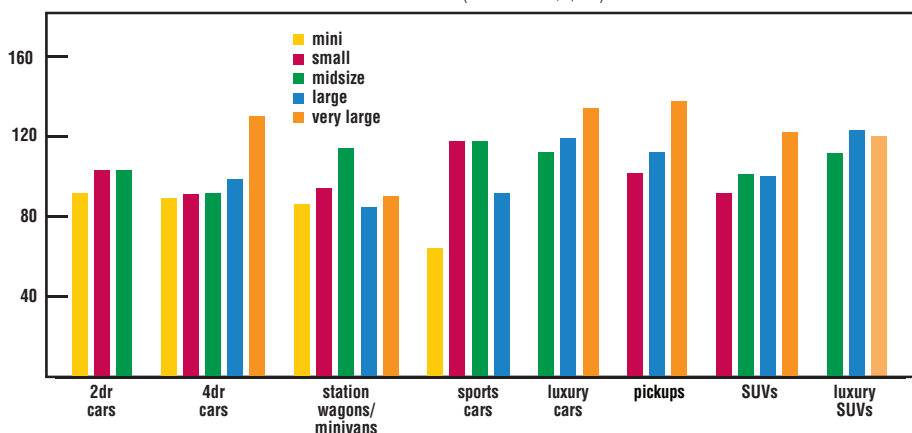
The information in this fact sheet is based on bodily injury liability coverage results for 2006-08 model passenger cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies. Two main factors determine bodily injury liability losses. One is how often claims 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. Information is

RELATIVE CLAIM FREQUENCIES (100 = AVG = 10.1 PER 1,000 INS VEHICLE YRS)



Larger vehicles generally had lower claim frequencies than smaller ones. Mini sports cars had the lowest claim frequencies (54). Mini 4-door cars had the highest (140).

RELATIVE AVG LOSS PAYMENTS PER CLAIM (100 = AVG = \$9,646)



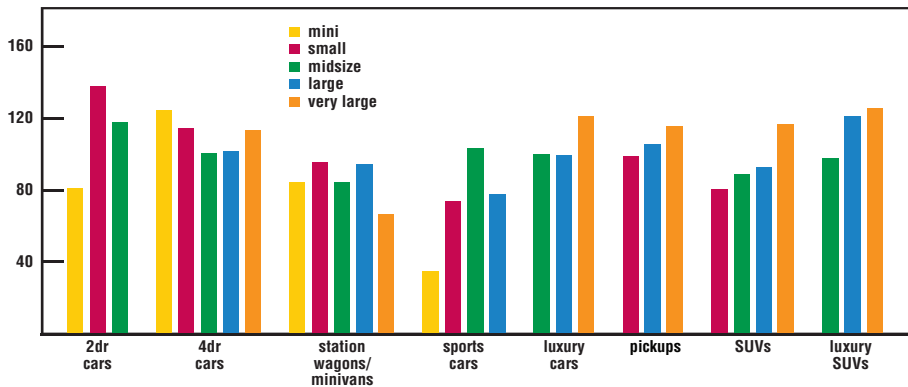
Loss payments tended to increase with vehicle size, though not uniformly. Mini sports cars had the lowest claim severities (64). Very large pickups had the highest (137).

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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 = \$97 PER INS VEHICLE YR)



Overall losses for pickups, SUVs, and luxury SUVs increased with vehicle size. Mini sports cars had the lowest overall losses (35). Small 2-door cars had the highest (138).

RELATIVE BODILY INJURY LIABILITY 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	mini	89	92	81
	small	134	103	138
	midsize	114	103	118
4-DOOR CARS	mini	140	89	125
	small	126	91	115
	midsize	110	92	101
	large	103	99	102
	very large	87	130	114
STATION WAGONS AND MINIVANS	mini	99	86	85
	small	102	94	95
	midsize	74	114	84
	large	112	85	95
	very large	74	90	67
SPORTS CARS	mini	54	64	35
	small	63	118	74
	midsize	88	117	104
	large	85	91	78
LUXURY CARS	midsize	90	112	100
	large	84	119	99
	very large	90	134	121
PICKUP TRUCKS	small	97	102	99
	large	94	112	105
	very large	84	137	116
SUVS	small	88	92	80
	midsize	88	101	89
	large	93	100	93
	very large	96	122	117
LUXURY SUVS	midsize	88	111	98
	large	99	123	121
	very large	105	120	126