

# AUTO INSURANCE *loss facts*

**HIGHWAY LOSS  
DATA INSTITUTE**

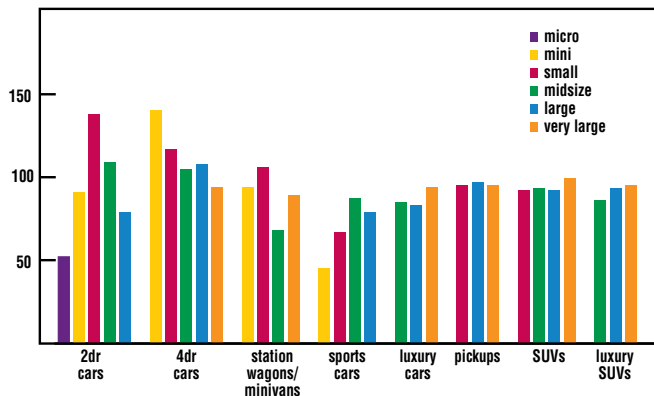
## BODILY INJURY LIABILITY COVERAGE

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

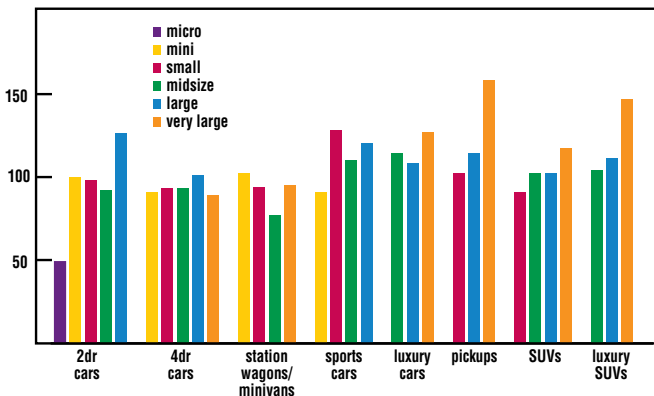
Two main factors determine bodily injury liability losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are, depending on the amount and severity of damage (claim severity). These factors combine to indicate the average loss payment per insured vehicle 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 = 9.0 PER 1,000 INS VEHICLE YRS)



Among 4-door cars, larger vehicles had lower claim frequencies than smaller ones. Mini sports cars had the lowest claim frequencies (45). Mini 4-door cars had the highest (140).

**RELATIVE AVG LOSS PAYMENTS PER CLAIM** (100 = AVG = \$10,232 PER CLAIM)



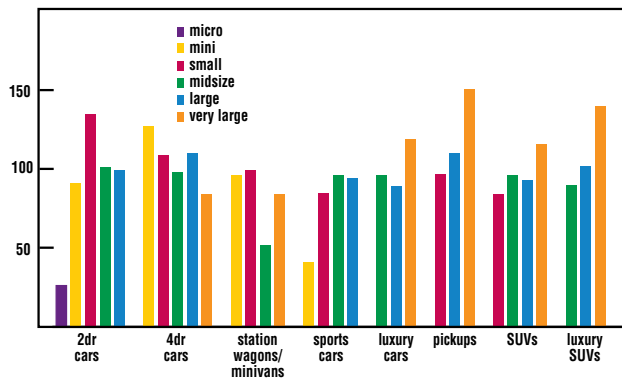
Loss payments tended to increase with vehicle size, though not uniformly. Micro 2-door cars, a size class consisting of two vehicles, had the lowest claim severities (49). Very large pickups had the highest (158).

# AUTO INSURANCE *loss facts*

**HIGHWAY LOSS  
DATA INSTITUTE**

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 = \$92 PER INS VEHICLE YR)



Overall losses for pickups and luxury SUVs increased with vehicle size. Micro 2-door cars, a size class consisting of two vehicles, had the lowest overall losses (26). Very large pickups had the highest (151).

## RELATIVE BODILY INJURY LIABILITY 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
<b>TWO-DOOR CARS</b>	micro	52	49	26
	mini	91	100	91
	small	138	98	135
	midsize	109	92	101
	large	79	126	99
	very large	94	89	84
<b>FOUR-DOOR CARS</b>	mini	140	91	127
	small	117	93	109
	midsize	105	93	98
	large	108	101	110
	very large	94	89	84
	very large	94	102	96
<b>STATION WAGONS AND MINIVANS</b>	small	106	94	99
	midsize	68	77	52
	very large	89	95	84
	very large	89	95	84
<b>SPORTS CARS</b>	mini	45	91	41
	small	67	128	85
	midsize	87	110	96
	large	79	120	94
<b>LUXURY CARS</b>	midsize	85	114	96
	Large	83	108	89
	very large	94	127	119
	very large	94	127	119
<b>PICKUPS</b>	small	95	102	97
	large	97	114	110
	very large	95	158	151
<b>SUVs</b>	small	92	91	84
	midsize	93	102	96
	large	92	102	93
	very large	99	117	116
<b>LUXURY SUVs</b>	midsize	86	104	90
	large	93	111	102
	very large	95	147	140