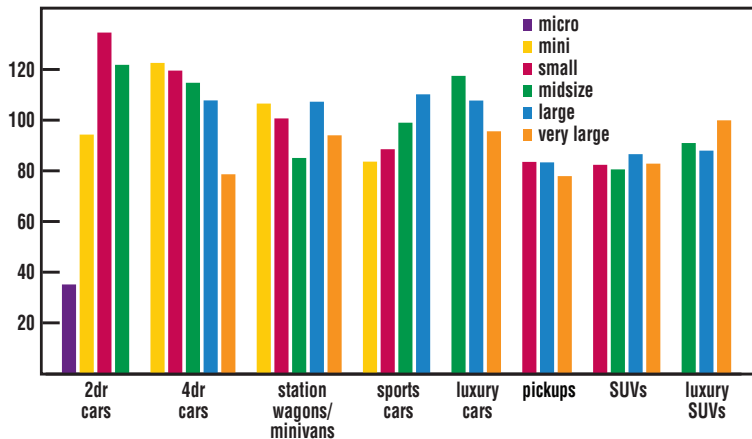


## COLLISION COVERAGE

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

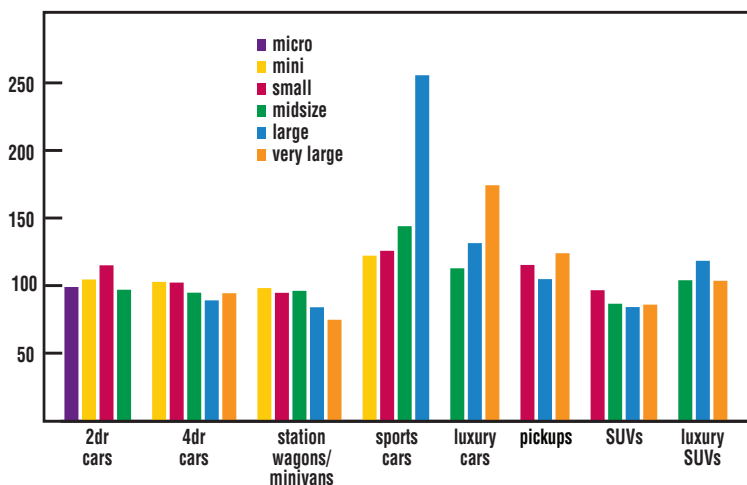
Collision coverage insures against physical damage sustained in crashes to insured people's own vehicles. The damage may occur from striking another vehicle or an object such as a tree or pole. The information in this fact sheet is based on collision coverage results for 2006-08 model passenger cars (including minivans), 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, depending on the amount and severity of damage (average loss payment per claim). These 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.

**RELATIVE CLAIM FREQUENCIES** (100 = AVG = 7.6 PER 100 INS VEHICLE YRS)



Micro 2-door cars had the lowest claim frequencies (35), and small 2-door cars had the highest (134). Small 4-door cars had higher frequencies than larger 4-door cars, and the same pattern held among pickups and luxury cars.

**RELATIVE AVG LOSS PAYMENTS PER CLAIM** (100 = AVG = \$4,113 PER CLAIM)



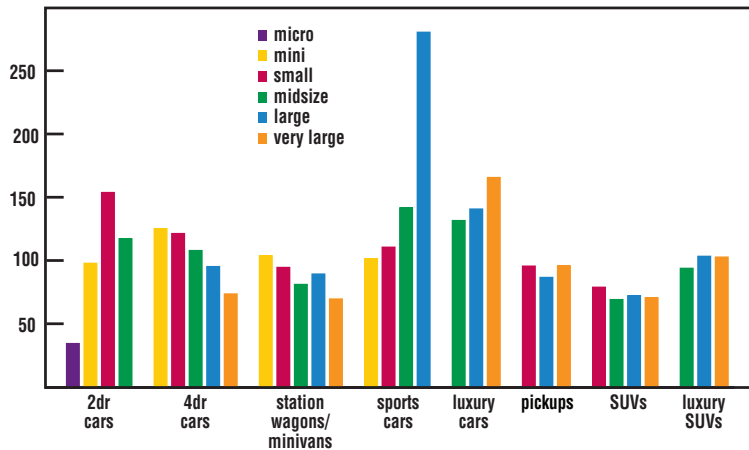
Very large station wagons and minivans had the lowest loss payments (74), while large sports cars had by far the highest (255).

# 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 overall 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 = \$311 PER INS VEHICLE YR)



Relative overall losses ranged from 34 for micro 2-door cars to 280 for large sports cars. Sports cars and luxury cars had higher overall losses due to their higher average payments per claim.

**COLLISION LOSSES BY CLASS AND SIZE, 2006-08 MODELS**

		Relative claim frequency: claims per 100 insured vehicle yrs	Relative avg loss payment per claim	Relative avg loss payment per insured vehicle yr
2-DOOR CARS	micro	35	98	34
	mini	94	104	98
	small	134	114	154
	midsize	122	96	117
4-DOOR CARS	mini	122	102	125
	small	119	102	121
	midsize	114	94	108
	large	108	89	95
	very large	78	94	74
STATION WAGONS AND MINIVANS	mini	106	98	104
	small	100	94	94
	midsize	85	96	81
	large	107	83	89
	very large	94	74	70
SPORTS CARS	mini	83	122	101
	small	88	125	110
	midsize	99	143	142
	large	110	255	280
LUXURY CARS	midsize	117	112	132
	large	107	131	141
	very large	95	174	166
PICKUP TRUCKS	small	83	115	96
	large	83	104	87
	very large	78	123	96
SUVS	small	82	96	79
	midsize	80	86	69
	large	86	84	72
	very large	83	85	70
LUXURY SUVS	midsize	91	103	94
	large	88	118	103
	very large	100	103	103