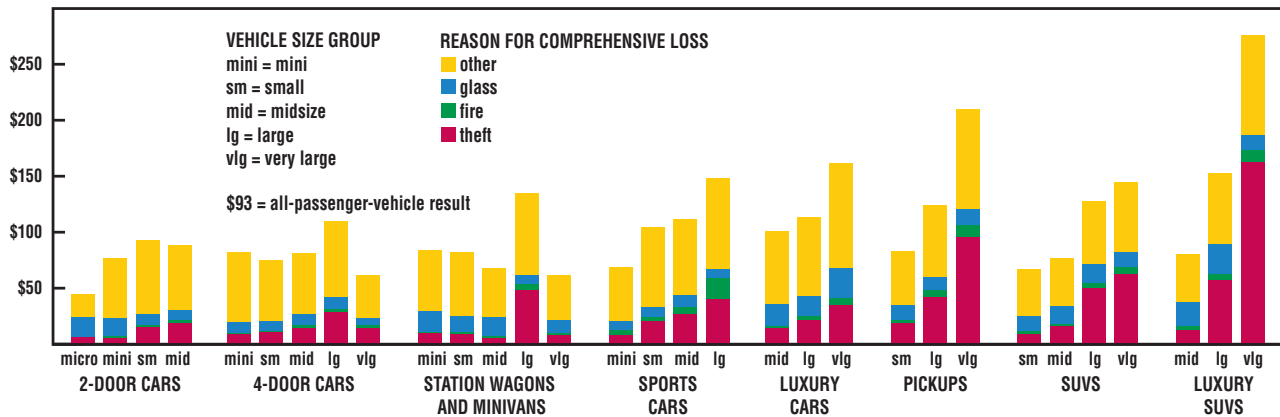


COMPREHENSIVE LOSSES

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

Comprehensive coverage insures against losses because of theft of an insured person's vehicle or vehicle damage for reasons other than crashes. For purposes of data collection and analysis, the Highway Loss Data Institute classifies comprehensive losses into 4 groups according to sources of damage — theft, noncrash fire (fire not caused by collision or vandalism), glass damage caused by rocks and other objects, and other kinds of damage from hitting animals, acts of nature, vandalism, etc. The information in this fact sheet is an indicator of the contribution of each of these 4 kinds of losses to overall comprehensive losses. Results are for 2006-08 model passenger cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies.

OVERALL COMPREHENSIVE LOSSES (AVG LOSS PAYMENTS PER INSURED VEHICLE YR, BY TYPE OF LOSS AND VEHICLE SIZE)



Micro 2-door cars had the lowest overall losses, followed by very large 4-door cars. Very large luxury SUVs had the highest losses, and very large pickups had the second highest, primarily because of theft. Among all sizes and types of vehicles, noncrash fire contributed the least to overall losses under comprehensive coverage.

AUTO INSURANCE *loss facts*

**HIGHWAY LOSS
DATA INSTITUTE**

OVERALL COMPREHENSIVE LOSSES BY CLASS AND SIZE, 2006-08 MODELS

		Theft	Fire	Glass	Other	Total
2-DOOR CARS	micro	\$6.24	\$0.21	\$17.60	\$20.13	\$42.96
	mini	\$5.16	\$1.76	\$16.26	\$53.55	\$76.95
	small	\$14.73	\$2.13	\$9.83	\$66.21	\$92.78
	midsize	\$18.76	\$2.39	\$9.68	\$57.81	\$88.18
4-DOOR CARS	mini	\$8.56	\$1.56	\$9.09	\$62.63	\$82.40
	small	\$10.20	\$1.35	\$9.28	\$53.94	\$74.75
	midsize	\$14.50	\$2.01	\$10.01	\$54.45	\$80.71
	large	\$28.36	\$3.07	\$10.52	\$68.04	\$109.50
	very large	\$14.03	\$2.64	\$6.89	\$37.55	\$59.65
STATION WAGONS AND MINIVANS	mini	\$9.40	\$1.55	\$18.69	\$54.28	\$83.33
	small	\$9.06	\$1.64	\$13.76	\$57.58	\$81.61
	midsize	\$5.57	\$1.50	\$16.64	\$44.10	\$67.03
	large	\$47.85	\$5.75	\$8.14	\$72.72	\$135.35
	very large	\$8.03	\$1.82	\$11.70	\$40.18	\$61.11
SPORTS CARS	mini	\$8.07	\$3.83	\$8.05	\$48.80	\$68.47
	small	\$20.08	\$3.72	\$9.32	\$70.95	\$104.15
	midsize	\$27.08	\$6.05	\$10.38	\$68.14	\$111.41
	large	\$39.68	\$19.15	\$7.93	\$81.37	\$148.46
LUXURY CARS	midsize	\$14.12	\$2.17	\$19.11	\$65.30	\$100.45
	large	\$21.40	\$3.83	\$17.29	\$71.10	\$113.33
	very large	\$34.74	\$5.98	\$27.54	\$93.23	\$161.60
PICKUPS	small	\$18.33	\$3.57	\$13.11	\$48.12	\$82.81
	large	\$42.09	\$5.85	\$12.35	\$64.10	\$124.02
	very large	\$95.24	\$11.36	\$13.45	\$90.13	\$210.78
SUVs	small	\$9.17	\$1.83	\$13.69	\$42.66	\$67.00
	midsize	\$15.61	\$2.53	\$15.21	\$43.25	\$76.11
	large	\$50.02	\$4.32	\$16.90	\$56.11	\$126.92
	very large	\$62.68	\$5.97	\$13.46	\$62.67	\$144.19
LUXURY SUVs	midsize	\$12.65	\$2.72	\$21.48	\$43.23	\$79.55
	large	\$57.31	\$5.21	\$26.95	\$63.27	\$152.69
	very large	\$162.78	\$10.03	\$13.74	\$89.79	\$272.48