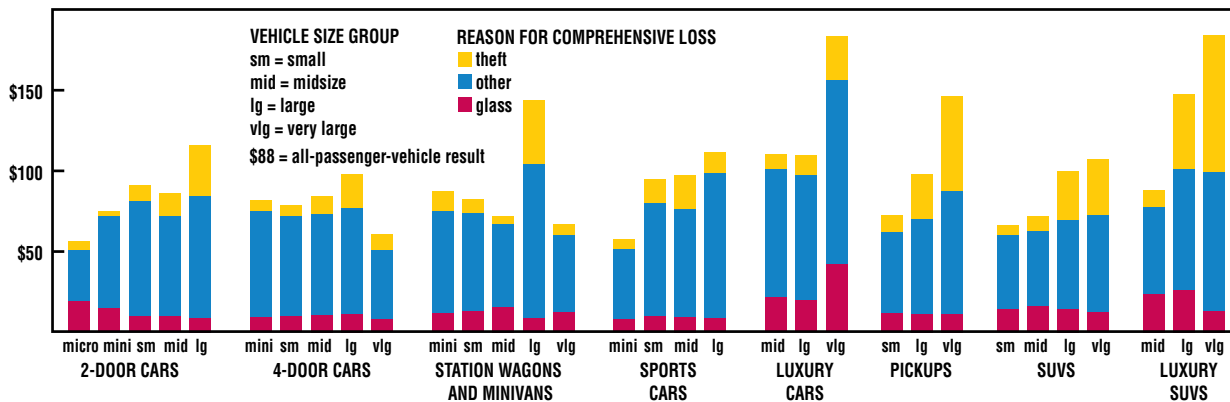


## COMPREHENSIVE LOSSES

### COMPARISON OF LOSSES BY VEHICLE CLASS AND SIZE/WEIGHT GROUP, 2008-10 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 3 groups according to sources of damage — theft, glass damage caused by rocks and other objects, and other kinds of damage from hitting animals, acts of nature, fire, vandalism, etc. The information in this fact sheet is an indicator of the contribution of each of these 3 kinds of losses to overall comprehensive losses. Results are for 2008-10 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)



Very large 4-door cars had the lowest overall losses, followed by micro 2-door cars, a size class consisting of two vehicles. Very large luxury cars had the highest losses, and very large luxury SUVs had the second highest.

# AUTO INSURANCE *loss facts*

**HIGHWAY LOSS  
DATA INSTITUTE**

## OVERALL COMPREHENSIVE LOSSES BY CLASS AND SIZE, 2008-10 MODELS

		Theft	Glass	Other	Total
<b>TWO-DOOR CARS</b>	micro	\$4.72	\$21.07	\$33.41	\$59.20
	mini	\$3.09	\$14.66	\$63.25	\$81.01
	small	\$8.33	\$9.08	\$70.01	\$87.41
	midsize	\$12.92	\$9.85	\$68.98	\$91.75
	large	\$25.25	\$9.12	\$84.21	\$118.58
<b>FOUR-DOOR CARS</b>	mini	\$5.53	\$7.82	\$63.11	\$76.46
	small	\$5.75	\$10.05	\$63.31	\$79.11
	midsize	\$8.77	\$10.32	\$63.14	\$82.23
	large	\$14.00	\$10.89	\$65.03	\$89.92
<b>STATION WAGONS AND MINIVANS</b>	very large	\$5.57	\$8.42	\$43.27	\$57.25
	mini	\$8.36	\$12.82	\$58.48	\$79.66
	small	\$5.93	\$14.06	\$64.10	\$84.09
<b>SPORTS CARS</b>	midsize	\$4.84	\$15.47	\$59.86	\$80.17
	large	\$36.23	\$8.18	\$110.30	\$154.70
	very large	\$5.98	\$12.74	\$50.88	\$69.60
	mini	\$3.57	\$8.82	\$48.46	\$60.85
<b>LUXURY CARS</b>	small	\$14.01	\$10.53	\$76.30	\$100.84
	midsize	\$18.67	\$10.18	\$83.01	\$111.87
	large	\$16.50	\$15.17	\$83.66	\$115.33
	midsize	\$9.49	\$18.75	\$88.92	\$117.15
<b>PICKUPS</b>	Large	\$10.55	\$20.04	\$97.35	\$127.94
	very large	\$32.21	\$39.07	\$134.98	\$206.27
	small	\$11.24	\$10.68	\$50.14	\$72.06
<b>SUVs</b>	large	\$23.39	\$10.90	\$60.52	\$94.81
	very large	\$45.08	\$12.22	\$85.39	\$142.70
	small	\$6.42	\$14.19	\$50.79	\$71.41
	midsize	\$9.69	\$14.97	\$51.29	\$75.95
	large	\$19.57	\$13.54	\$59.88	\$92.98
<b>LUXURY SUVs</b>	very large	\$29.34	\$9.88	\$62.44	\$101.66
	midsize	\$10.11	\$23.16	\$64.23	\$97.50
	large	\$35.77	\$29.30	\$86.62	\$151.68
	very large	\$80.28	\$10.97	\$90.86	\$182.10