

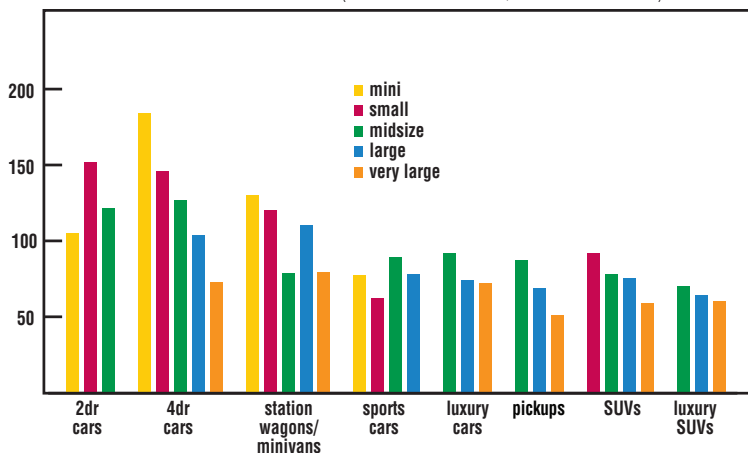
MEDICAL PAYMENT COVERAGE

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

Medical payment coverage insures against injuries sustained by insured people in crashes for which they are responsible. It also covers injuries to other occupants in their vehicles and reflects the degree to which a vehicle protects its occupants from injuries in the range of crashes reported to insurers. This coverage is sold in states with traditional tort insurance systems.

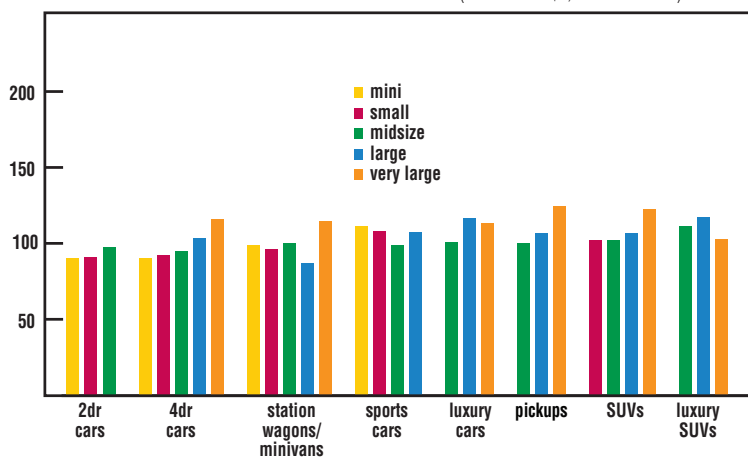
The information in this fact sheet is based on medical payment coverage results for 2006-08 model passenger cars (including mini-vans), pickup trucks, and SUVs insured under private passenger automobile policies. Two main factors determine medical payment losses. One is how often claims are filed (claim 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

RELATIVE CLAIM FREQUENCIES (100 = AVG = 12.4 PER 1,000 INS VEHICLE YRS)



Claim frequencies generally decreased as vehicle size increased. Very large pickups had the lowest claim frequencies (51). Mini 4-door cars had the highest (184).

RELATIVE AVG LOSS PAYMENTS PER CLAIM (100 = AVG = \$3,315 PER CLAIM)



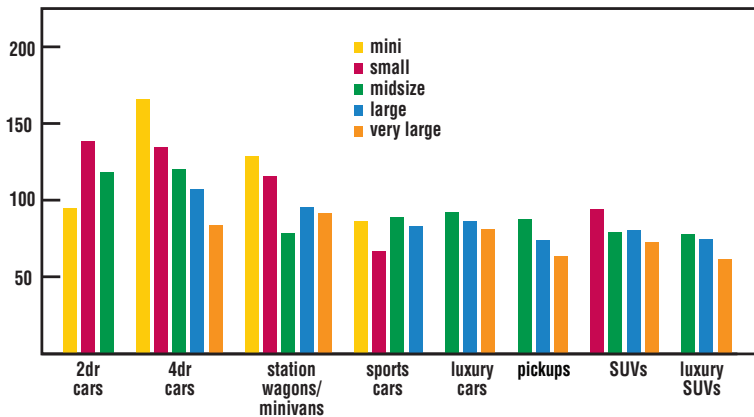
Loss payments tended to increase with vehicle size, though not uniformly. This may reflect the greater likelihood of multiple passengers and injured occupants in larger vehicles. Large minivans had the lowest loss payments (87). Very large pickups had the highest (124).

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loss). The overall loss is the average cost of insuring a vehicle for one year, excluding administrative costs. 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 standardized to a common proportion of youthful operators (younger than 25) and are presented in relative terms, with 100 representing the average for all passenger vehicles.

RELATIVE OVERALL LOSSES (100 = AVG = \$41 PER INS VEHICLE YR)



Overall losses generally declined with vehicle size. Very large luxury SUVs had the lowest overall losses (62). Mini 4-door cars had the highest (166).

RELATIVE MEDICAL PAYMENT LOSSES BY CLASS AND SIZE, 2006-08 MODELS (100 = AVG)

Vehicle Class	Size	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	105	90	95
	small	152	91	139
	midsize	121	97	118
4-DOOR CARS	mini	184	90	166
	small	146	92	134
	midsize	127	95	120
	large	104	104	107
	very large	73	116	84
STATION WAGONS AND MINIVANS	mini	130	99	129
	small	120	96	116
	midsize	79	100	79
	large	110	87	95
	very large	80	115	91
SPORTS CARS	mini	77	111	86
	small	62	108	67
	midsize	90	99	89
	large	78	107	83
LUXURY CARS	midsize	92	100	92
	large	74	117	87
	very large	72	113	81
PICKUP TRUCKS	small	87	100	88
	large	69	107	74
	very large	51	124	63
SUVS	small	92	102	94
	midsize	78	102	79
	large	75	107	80
	very large	59	123	72
LUXURY SUVs	midsize	70	111	78
	large	64	117	75
	large	60	103	62