

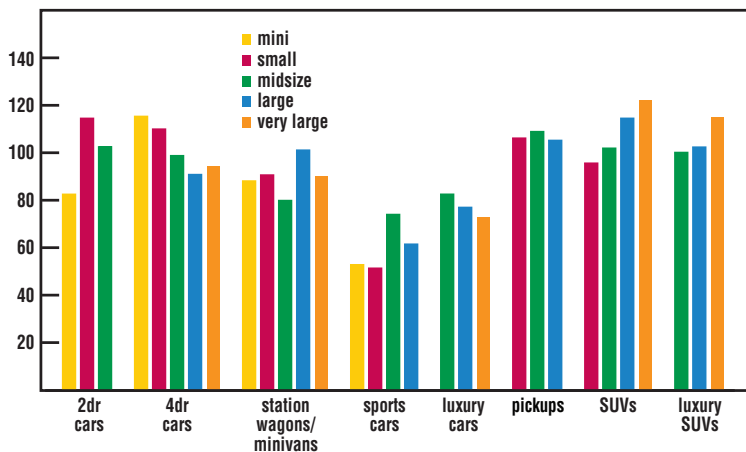
PROPERTY DAMAGE LIABILITY COVERAGE

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

Property damage liability coverage insures against the physical damage that at-fault people's vehicles inflict on other vehicles and property in crashes. The information in this fact sheet is based on property damage liability coverage results for 2006-08 model cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies.

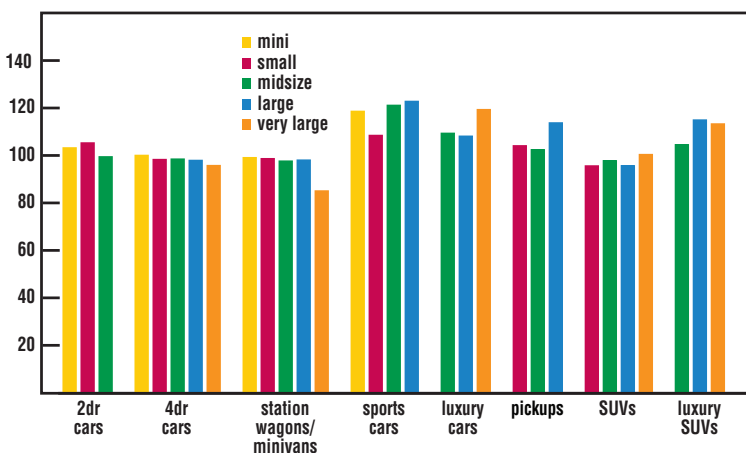
Two main factors determine property damage liability losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are, depending on the amount and severity of damage (average loss payment per claim). These factors combine to indicate overall insurance losses, or 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 = 3.6 PER 1,000 INS VEHICLE YRS)



Small sports cars had the lowest claim frequencies (51), and very large SUVs had the highest (122). Frequencies for sports cars and luxury cars were lower than for other kinds of vehicles. Among SUVs, including luxury models, smaller vehicles had lower frequencies than larger ones.

RELATIVE AVG LOSS PAYMENTS PER CLAIM (100 = AVG = \$2,635)



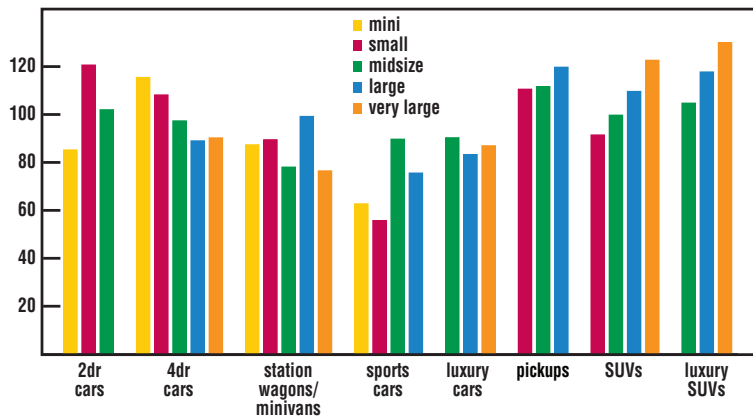
Very large station wagons and minivans had the lowest loss payments (85). Large sports cars had the highest (123). Among 2- and 4-door cars and SUVs, variations by size within each category were very slight.

AUTO INSURANCE *loss facts*

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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 = \$94 PER INS VEHICLE YR)



Small sports card had the lowest overall losses (56). Higher claim frequencies and average loss payments combined to give very large luxury SUVs the highest losses (130). Overall losses increased with the size of SUVs, including luxury models, but didn't increase with the size of 4-door cars.

PROPERTY DAMAGE 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	mini	83	103	85
	small	115	105	121
	midsize	103	99	102
4-DOOR CARS	mini	115	100	115
	small	110	98	108
	midsize	99	98	97
	large	91	98	89
	very large	94	96	90
STATION WAGONS AND MINIVANS	mini	88	99	87
	small	91	99	89
	midsize	80	98	78
	large	101	98	99
	very large	90	85	76
SPORTS CARS	mini	53	119	63
	small	51	108	56
	midsize	74	121	90
	large	61	123	76
LUXURY CARS	midsize	83	109	90
	large	77	108	83
	very large	73	119	87
PICKUP TRUCKS	small	106	104	110
	large	109	102	112
	very large	105	114	120
SUVS	small	96	96	91
	midsize	102	98	100
	large	115	96	110
	very large	122	100	123
LUXURY SUVS	midsize	100	105	105
	large	102	115	118
	very large	115	113	130