

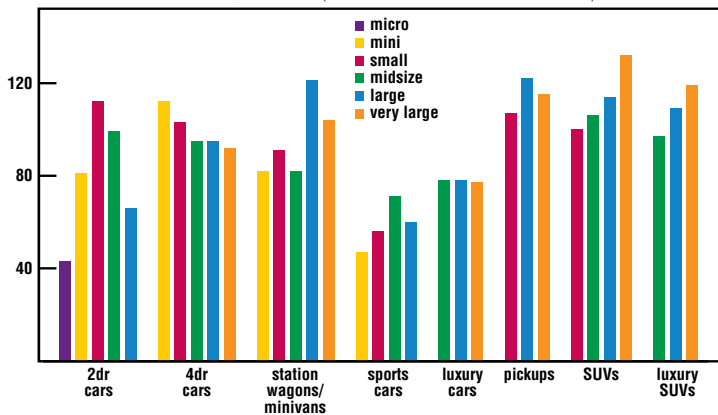
PROPERTY DAMAGE LIABILITY COVERAGE

COMPARISON OF LOSSES BY VEHICLE CLASS AND SIZE/WEIGHT GROUP, 2008-10 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 2008-10 model passenger cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies.

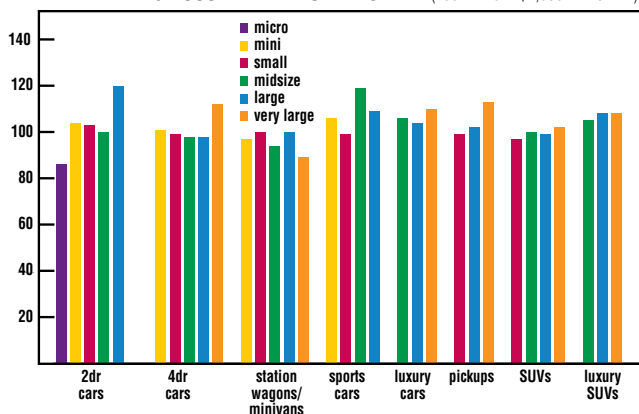
Two main factors determine property damage liability losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are, depending on the amount and severity of damage (average loss payment per claim). These two factors combine to indicate overall insurance losses, 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 = 3.3 PER 100 INS VEHICLE YRS)



Among 2008-10 model passenger vehicles, micro 2-door cars, a size class consisting of two vehicles, had the lowest property damage liability claim frequency (43) and very large SUVs had the highest (132). Frequencies for sports cars and luxury cars were lower than other categories. Among SUVs and luxury SUVs, smaller vehicles had lower frequencies than larger ones.

RELATIVE AVG LOSS PAYMENTS PER CLAIM (100 = AVG = \$2,636 PER CLAIM)



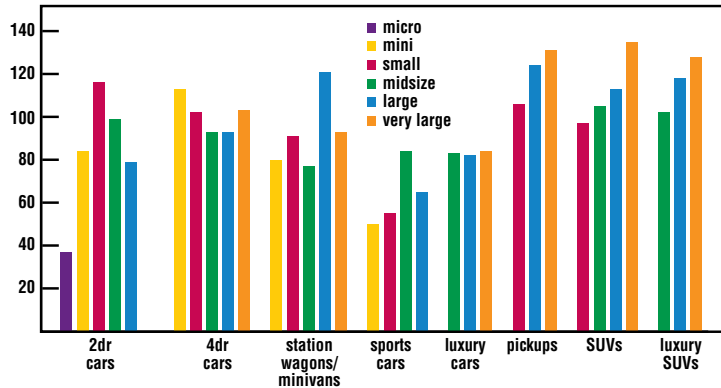
Micro 2-door cars, a size class consisting of two vehicles, had the lowest claim severity (86). Large 2-door cars had the highest (120). For SUVs and luxury SUVs, variations by size were very slight.

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 vehicle 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 = \$87 PER INS VEHICLE YR)



Micro 2-door cars, a size class consisting of two vehicles, had the lowest overall losses (37). Higher claim frequencies give very large SUVs the highest (135) losses. Contrary to 4-door cars, overall losses increased with size for pickups, SUVs and luxury SUVs.

RELATIVE PROPERTY DAMAGE LIABILITY LOSSES BY CLASS AND SIZE, 2008-10 MODELS

		Relative claim frequency: claims per 100 insured vehicle yrs	Relative avg loss payment per claim	Relative avg loss payment per insured vehicle yr
TWO-DOOR CARS	micro	43	86	37
	mini	81	104	84
	small	112	103	116
	midsize	99	100	99
	large	66	120	79
FOUR-DOOR CARS	mini	112	101	113
	small	103	99	102
	midsize	95	98	93
	large	95	98	93
STATION WAGONS AND MINIVANS	very large	92	112	103
	mini	82	97	80
	small	91	100	91
SPORTS CARS	midsize	82	94	77
	large	121	100	121
	very large	104	89	93
LUXURY CARS	mini	47	106	50
	small	56	99	55
	midsize	71	119	84
	large	60	109	65
PICKUPS	midsize	78	106	83
	Large	78	104	82
	very large	77	110	84
SUVs	small	107	99	106
	large	122	102	124
	very large	115	113	131
LUXURY SUVs	small	100	97	97
	midsize	106	100	105
	large	114	99	113
	very large	132	102	135
LUXURY SUVs	midsize	97	105	102
	large	109	108	118
	very large	119	108	128