



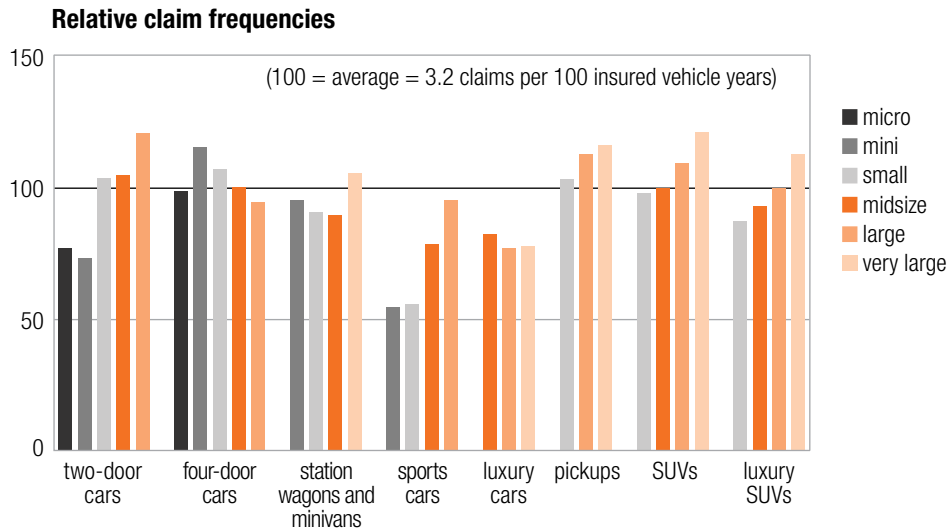
## Property damage liability coverage

### Comparison of losses by vehicle class and size/weight group, 2012–14 models

Property damage liability coverage insures against the physical damage that at-fault drivers' vehicles inflict on other vehicles and property in crashes. The information in this fact sheet is based on property damage liability coverage results for 2012–14 model cars, pickup trucks, and SUVs insured under private passenger automobile policies.

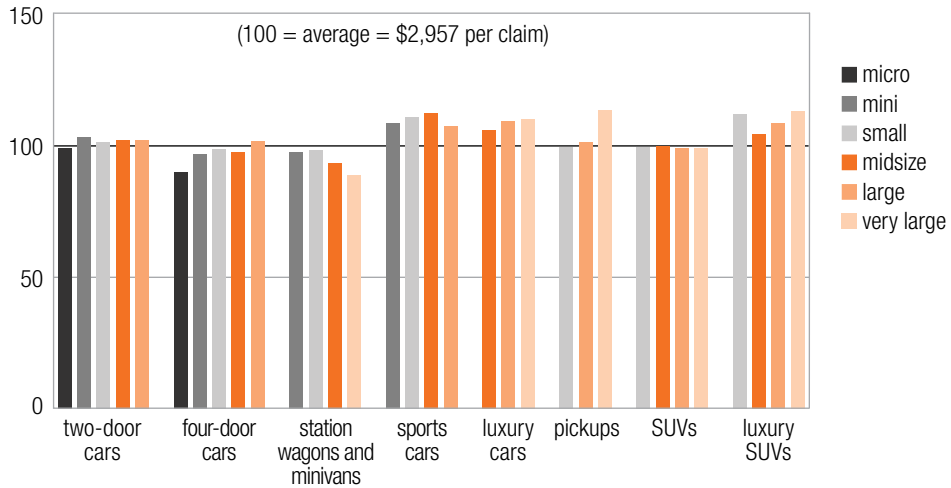
Two main factors determine property damage liability losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (average loss payment per claim), which depends on the extent of the damage. These two factors combine to indicate overall insurance losses, or average loss payments per insured vehicle year. The overall loss is the average cost of insuring a vehicle for one year, excluding administrative costs.

Information is presented by vehicle class and, within classes, by vehicle size/weight. Car groups are based on vehicle size (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.



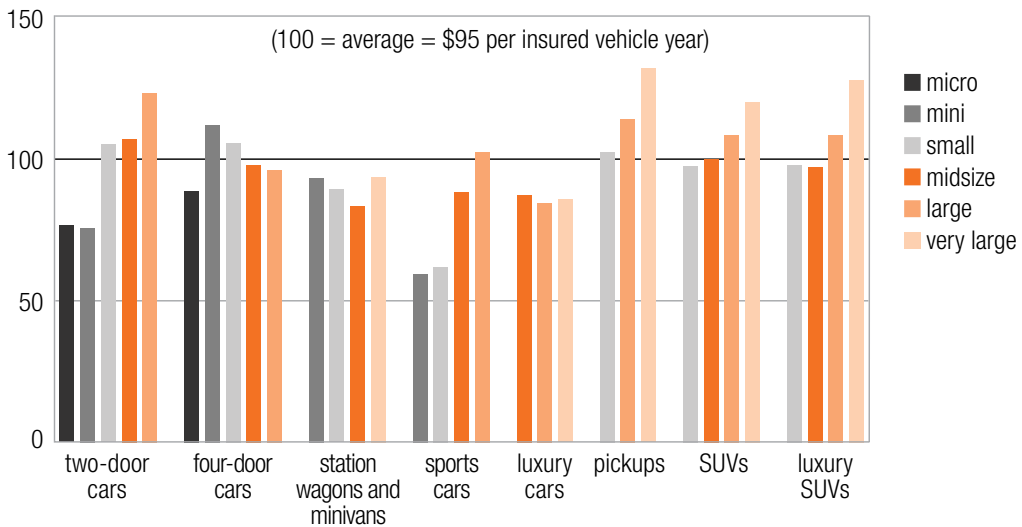
Among 2012–14 model passenger vehicles, mini sports cars had the lowest relative property damage liability claim frequency (55) and very large SUVs had the highest (121). Frequencies for sports cars and luxury cars were lower than for other categories. Among two-door cars, sports cars, pickups, SUVs, and luxury SUVs, smaller vehicles had lower frequencies than larger ones.

### Relative claim severities



Very large minivans had the lowest relative claim severity (89). Very large pickups had the highest (114). Two-door cars and SUVs had only very slight variations by size.

### Relative overall losses



Mini sports cars had the lowest relative overall losses (59). Very large pickups the highest overall losses (132). In contrast to four-door cars whose overall losses generally decrease with size, two-door cars, sports cars, pickups, and SUVs saw overall losses increase with size.

## Relative property damage liability losses by class and size, 2012–14 models

		Relative claim frequency	Relative claim severity	Relative overall loss
<b>2-door cars</b>	micro	77	99	77
	mini	73	103	76
	small	104	102	105
	midsize	105	102	107
	large	121	102	123
<b>4-door cars</b>	micro	99	90	89
	mini	116	97	112
	small	107	99	106
	midsize	100	98	98
	large	94	102	96
<b>Station wagons/minivans</b>	mini	95	98	93
	small	91	98	89
	midsize	90	93	83
	very large	105	89	94
<b>Sports cars</b>	mini	55	109	59
	small	56	111	62
	midsize	79	113	88
	large	96	107	103
<b>Luxury cars</b>	midsize	82	106	87
	large	77	110	84
	very large	78	110	86
<b>Pickups</b>	small	103	99	103
	large	113	101	114
	very large	116	114	132
<b>SUVs</b>	small	98	100	97
	midsize	100	100	100
	large	109	99	108
	very large	121	99	120
<b>Luxury SUVs</b>	small	87	112	98
	midsize	93	104	97
	large	100	109	109
	very large	113	113	128



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