



## Comprehensive coverage

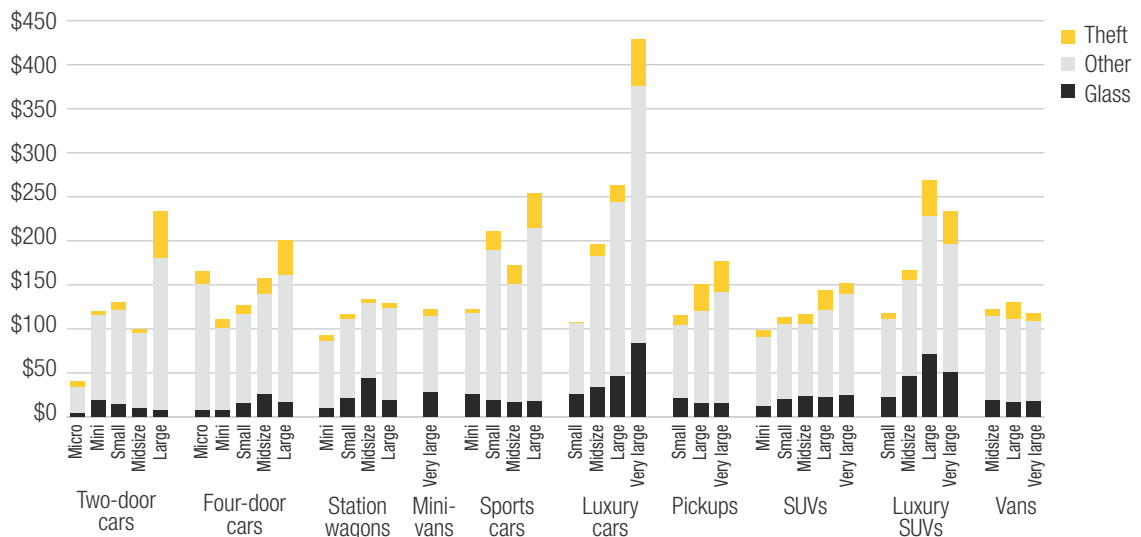
### Comparison of losses by vehicle class and size, 2018–20 model years

Comprehensive coverage insures against losses due to 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 three groups: theft; glass damage caused by rocks and other objects; and damage from other sources including collisions with animals, acts of nature, fire, and vandalism. This fact sheet shows the contribution of each of these three loss types to overall comprehensive losses. Results are for 2018–20 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

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

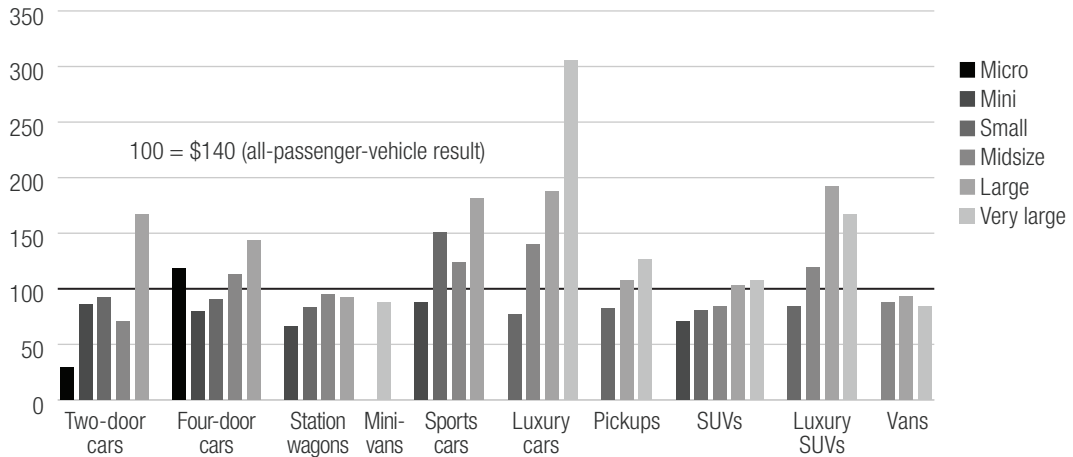
Information is presented by vehicle class and, within classes, by vehicle size. Most results are presented in relative terms, with 100 representing the average for all passenger vehicles.

**Comprehensive overall losses by loss type, class, and size**



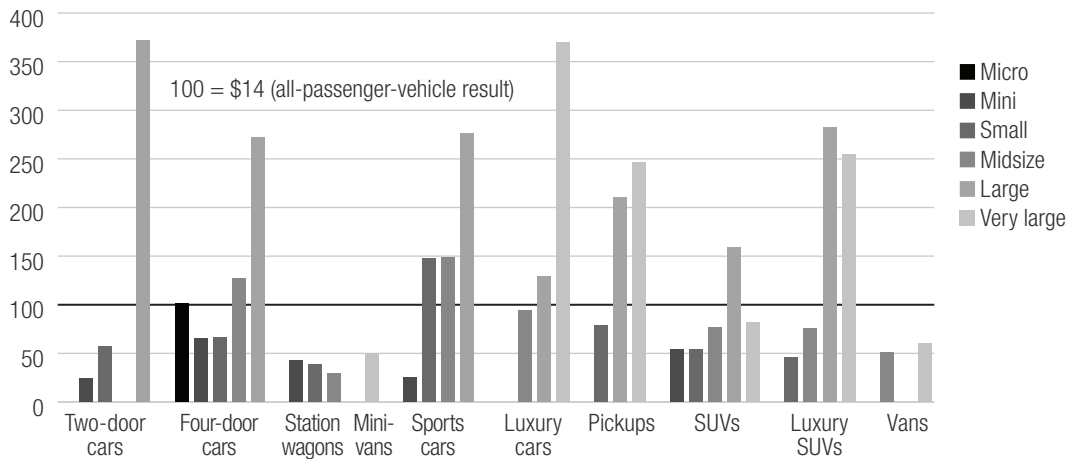
The figure presented here shows the amount that each comprehensive loss type contributed to overall comprehensive losses by vehicle class and size groups. All class and size groups are included, no matter how low their exposure or claim counts. Overall comprehensive losses were highest for very large luxury cars and lowest for two-door microcars. The highest proportion of overall losses for all size/class groups were associated with “other” as the cause of loss. Glass losses made up no more than 33 percent of comprehensive losses for all size/class groups. The dollar amounts for glass (\$84) and other (\$292) for very large luxury cars were higher than for any other size/class group, as was the dollar amount for theft (\$53) for large two-door cars.

### Relative comprehensive overall losses



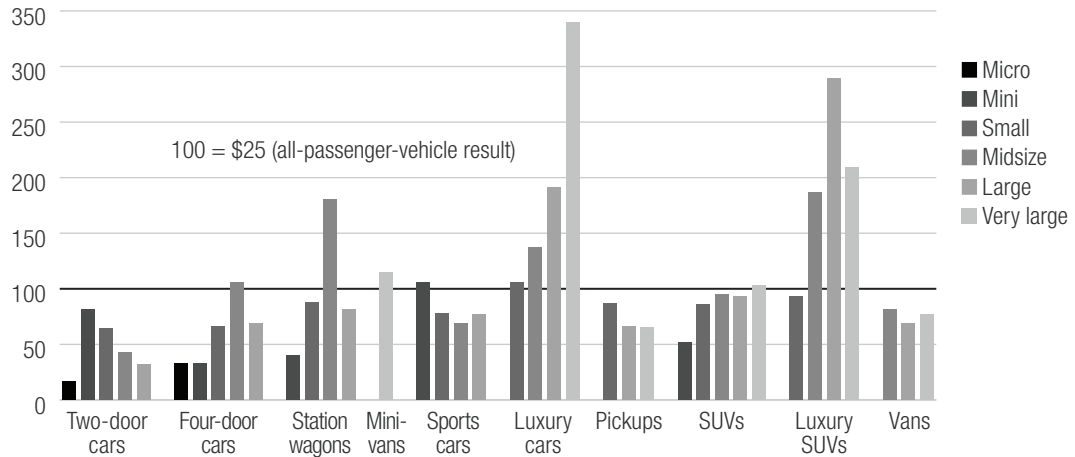
Comprehensive overall losses were highest for the largest vehicle in each class except among station wagons, luxury SUVs, and vans. Very large luxury cars had the highest relative total comprehensive losses (306). Two-door microcars, a category consisting of 2018–19 Smart ForTwo electric vehicles, had the lowest relative total comprehensive losses (29).

### Relative theft overall losses



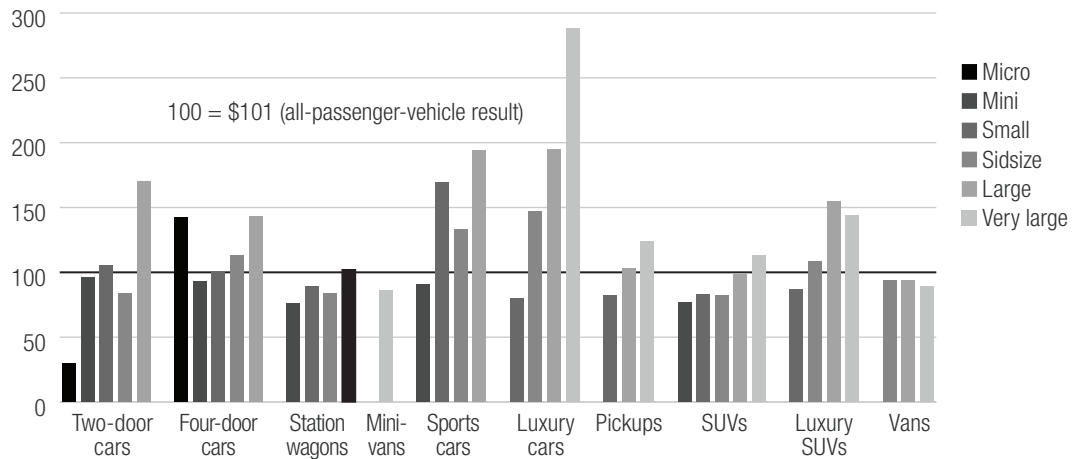
All sizes of station wagons, minivans, and vans had lower than average theft overall losses. Large and very large vehicles tended to have theft overall losses much higher than the average. Large two-door cars, a category comprising Dodge Challenger variants, had the highest relative theft losses (372) followed by very large luxury cars (369). Two-door minivans had the lowest relative theft losses (24). Two-door microcars, midsize two-door cars, large station wagons, small luxury cars, and large vans did not have enough theft exposure or claims to produce credible results.

### Relative glass overall losses



Luxury cars and luxury SUVs had some of the highest glass overall losses. Two-door cars, pickups, and vans had lower than average glass overall losses for all sizes. For glass, two-door microcars had the lowest relative losses (17), and very large luxury cars had the highest (340).

### Relative other overall losses



Other comprehensive overall losses typically increase with size. Two-door microcars had the lowest relative “other” category (animal strikes, fire, vandalism, and acts of nature) at 30. Very large luxury cars had the highest at 288.

## Comprehensive overall losses by class and size, 2018–20 model years

		Theft	Glass	Other	Total
<b>Two-door cars</b>	Micro	—	\$4.24	\$30.17	\$41.11
	Mini	\$3.44	\$20.14	\$96.72	\$120.30
	Small	\$8.19	\$15.72	\$105.64	\$129.56
	Midsize	—	\$10.69	\$84.86	\$99.02
	Large	\$53.03	\$8.04	\$172.31	\$233.38
<b>Four-door cars</b>	Micro	\$14.50	\$8.22	\$143.46	\$166.18
	Mini	\$9.24	\$8.23	\$93.61	\$111.09
	Small	\$9.45	\$16.28	\$100.58	\$126.31
	Midsize	\$18.07	\$26.12	\$113.78	\$157.97
	Large	\$38.80	\$17.20	\$144.89	\$200.89
<b>Station wagons</b>	Mini	\$6.15	\$9.82	\$77.01	\$92.98
	Small	\$5.47	\$21.74	\$89.52	\$116.74
	Midsize	\$4.17	\$44.59	\$84.53	\$133.28
	Large	—	\$20.15	\$103.34	\$129.15
<b>Minivans</b>	Very large	\$7.09	\$28.54	\$87.09	\$122.73
<b>Sports cars</b>	Mini	\$3.62	\$26.26	\$92.40	\$122.28
	Small	\$21.04	\$19.25	\$170.69	\$210.97
	Midsize	\$21.26	\$17.13	\$134.57	\$172.96
	Large	\$39.41	\$19.01	\$195.66	\$254.08
<b>Luxury cars</b>	Small	—	\$26.27	\$80.86	\$107.44
	Midsize	\$13.45	\$33.87	\$148.48	\$195.80
	Large	\$18.46	\$47.22	\$196.85	\$262.53
	Very large	\$52.68	\$84.19	\$291.57	\$428.45
<b>Pickups</b>	Small	\$11.19	\$21.56	\$82.96	\$115.71
	Large	\$29.98	\$16.35	\$103.78	\$150.11
	Very large	\$35.10	\$16.00	\$125.52	\$176.62
<b>SUVs</b>	Mini	\$7.76	\$12.98	\$78.07	\$98.81
	Small	\$7.64	\$21.19	\$84.03	\$112.86
	Midsize	\$11.00	\$23.62	\$82.65	\$117.27
	Large	\$22.70	\$22.99	\$98.61	\$144.30
	Very large	\$11.67	\$25.41	\$114.17	\$151.25
<b>Luxury SUVs</b>	Small	\$6.56	\$22.98	\$88.19	\$117.74
	Midsize	\$10.72	\$46.39	\$109.42	\$166.53
	Large	\$40.31	\$71.50	\$156.87	\$268.67
	Very large	\$36.36	\$51.71	\$145.40	\$233.46
<b>Vans</b>	Midsize	\$7.32	\$20.04	\$94.97	\$122.33
	Large	—	\$17.13	\$95.00	\$130.35
	Very large	\$8.62	\$18.95	\$89.77	\$117.33



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The Highway Loss Data Institute is a nonprofit public service organization that gathers, processes, and publishes insurance data on the human and economic losses associated with owning and operating motor vehicles.

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