



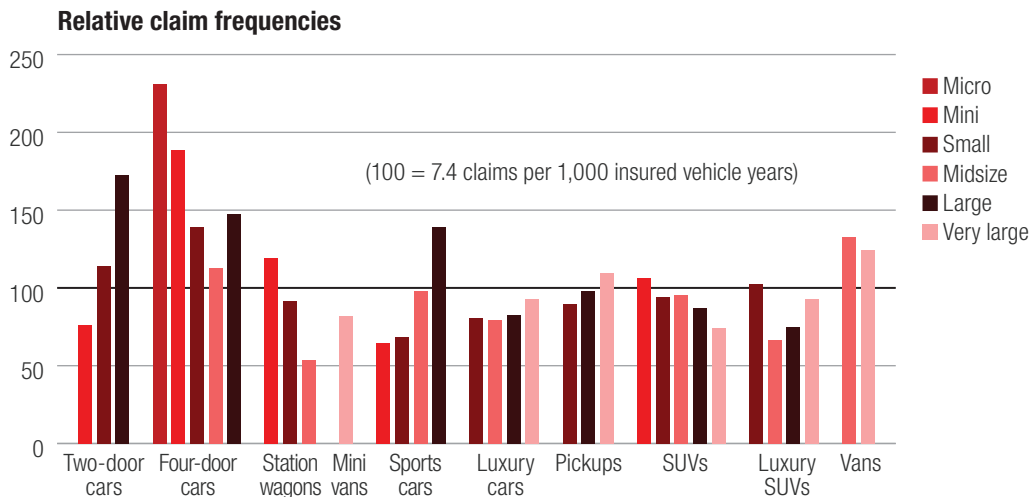
Bodily injury liability coverage

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

Bodily injury liability coverage insures against expenses for injuries that at-fault drivers inflict on occupants of other vehicles or other people on the road. This coverage is sold in states with traditional tort insurance systems (that is, states where who pays for injuries in crashes depends on who is at fault). The information in this fact sheet is based on bodily injury liability coverage results for 2018–20 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

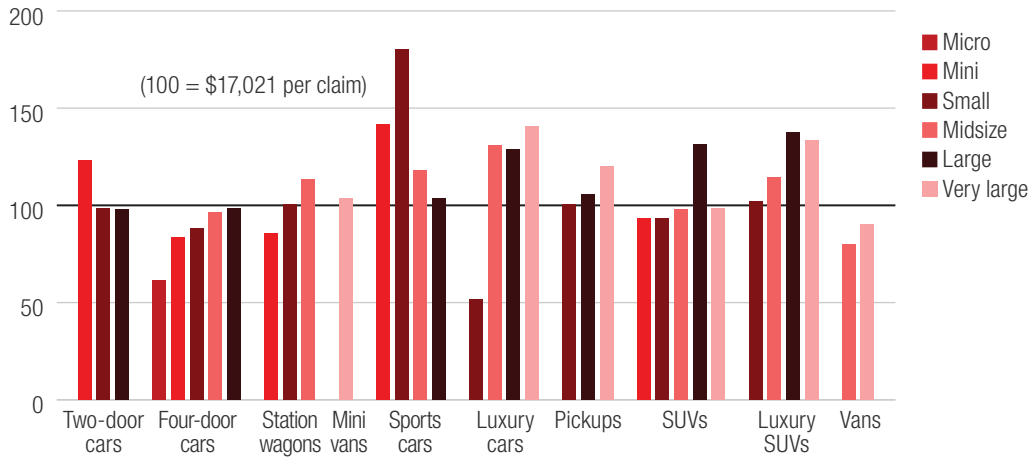
Two main factors determine bodily injury liability losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (claim severity), which depends on the extent of the injuries. These two factors combine to indicate overall insurance losses, or average loss payments 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. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.



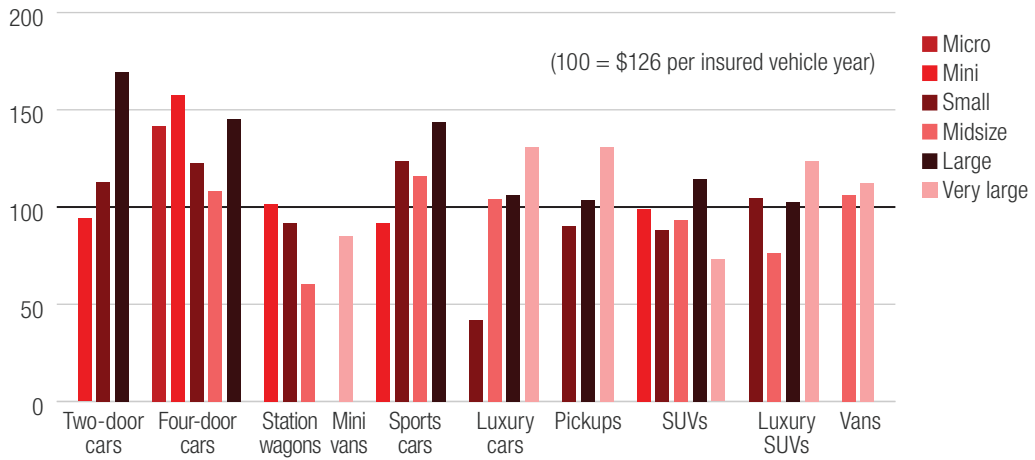
Among four-door cars, station wagons, SUVs, and vans, larger vehicles generally had lower bodily injury liability claim frequencies than smaller ones. Midsized station wagons had the lowest relative claim frequency (53); four-door microcars, an outlier class consisting of just the Mitsubishi Mirage, had the highest (231) while four-door minicars had the second highest (189).

Relative claim severities



Bodily injury liability loss payments tended to increase with vehicle size, though not uniformly. Small luxury cars, a category that consists only of the BMW i3 electric station wagon, had the lowest relative claim severity (52); small sports cars had the highest (180).

Relative overall losses



Bodily injury liability overall losses for two-door cars, sports cars, luxury cars, pickups, and vans generally increased with vehicle size, while overall losses decreased with vehicle size for station wagons. Small luxury cars had the lowest relative overall losses (42); large two-door cars, a category that consists wholly of Dodge Challenger variants, had the highest (170), followed by four-door minicars (158).

Relative bodily injury liability losses by class and size, 2018–20 model years

		Relative claim frequency	Relative claim severity	Relative overall loss
Two-door cars	Mini	76	123	94
	Small	114	99	113
	Large	173	98	170
Four-door cars	Micro	231	61	142
	Mini	189	84	158
	Small	139	88	123
	Midsize	113	96	108
Station wagons	Large	147	99	145
	Mini	119	86	102
	Small	92	100	92
Minivans	Midsize	53	113	61
	Very large	82	104	85
Sports cars	Mini	65	142	92
	Small	68	180	124
	Midsize	98	118	116
	Large	139	104	144
Luxury cars	Small	81	52	42
	Midsize	80	131	104
	Large	83	129	106
	Very large	93	141	131
Pickups	Small	90	101	90
	Large	98	106	104
	Very large	109	120	131
SUVs	Mini	106	93	99
	Small	94	93	88
	Midsize	95	98	93
	Large	87	131	114
	Very large	74	98	73
Luxury SUVs	Small	103	102	105
	Midsize	67	114	76
	Large	75	137	102
	Very large	93	133	124
Vans	Midsize	133	80	106
	Very large	124	90	112



4121 Wilson Boulevard, 6th floor
Arlington, VA 22203
+1 703 247 1500
iihs-hldi.org

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