



Comprehensive coverage

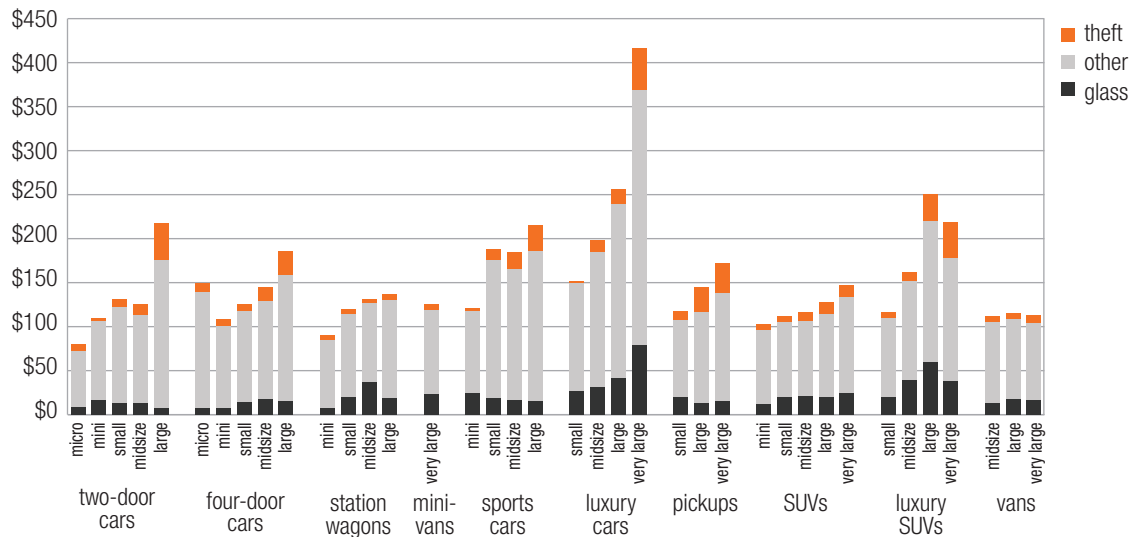
Comparison of losses by vehicle class and size, 2017–19 model years

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 2017–19 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. 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.

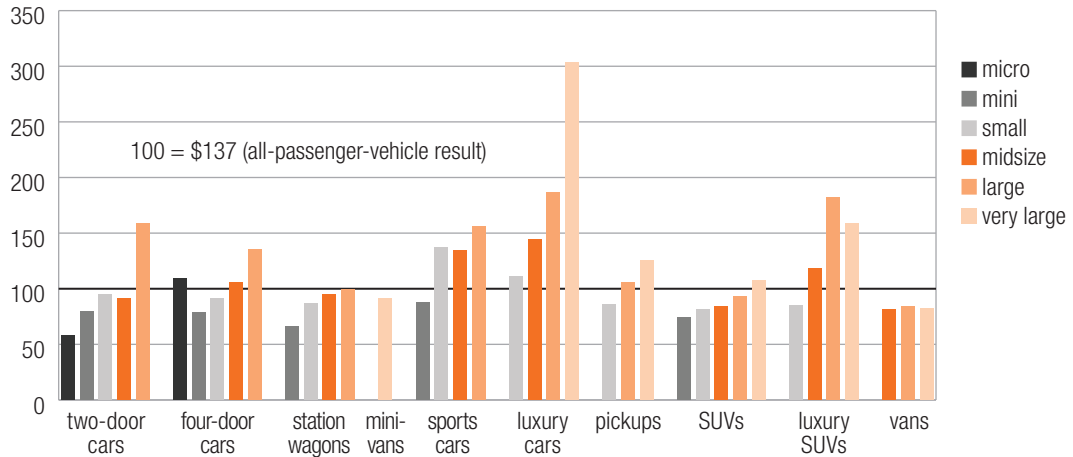
Information is presented by vehicle class and, within classes, by vehicle size. Most results are presented in relative terms, with 100 representing the average for all passenger vehicles.

Comprehensive overall losses by loss type, class, and size



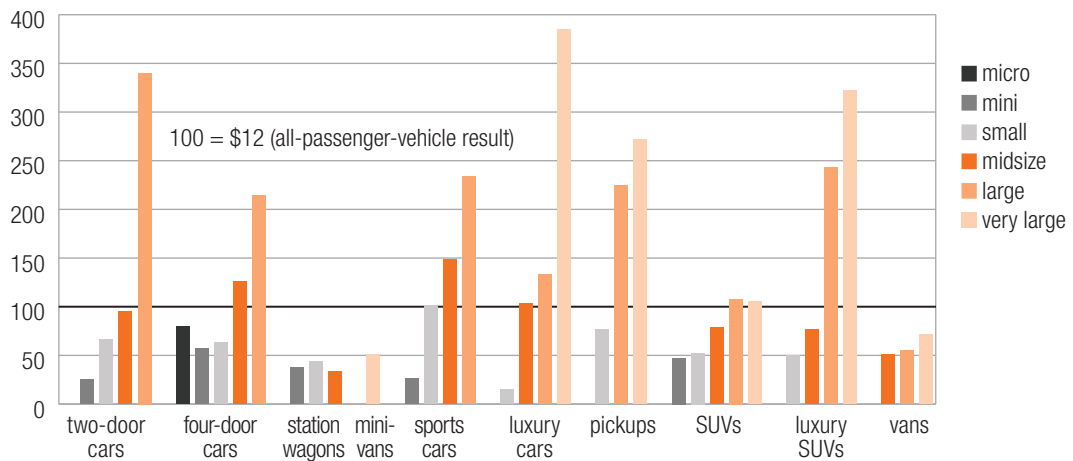
Overall comprehensive losses were highest for very large luxury cars and lowest for two-door microcars. For two-door microcars, theft (\$7.60) and glass (\$9.14) losses were 10 and 11 percent of losses respectively. By contrast, theft (\$47.54) and glass (\$79.25) losses represented a larger percentage of the losses (11 and 19 percent respectively) for the very large luxury cars.

Relative comprehensive overall losses



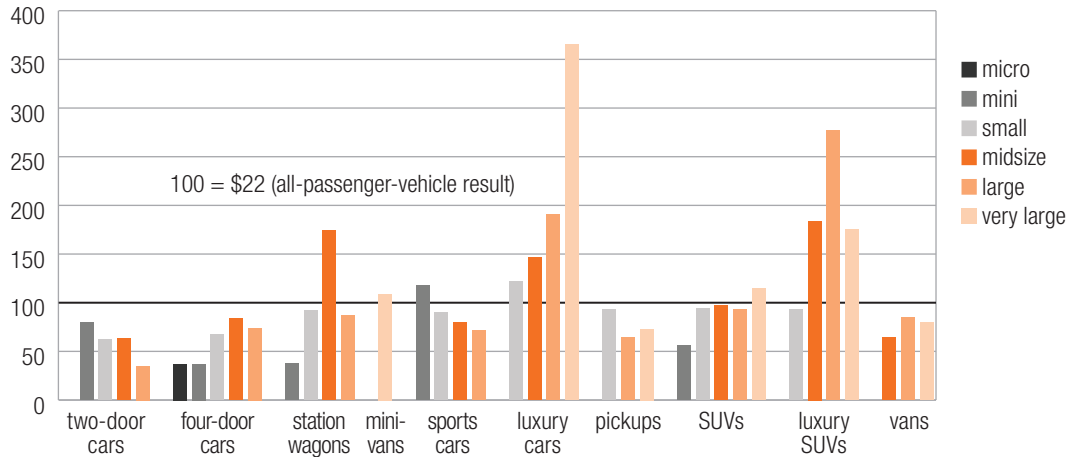
Very large luxury cars had the highest relative total comprehensive losses (304). Two-door microcars, a category consisting of Smart ForTwo vehicles, had the lowest relative total comprehensive losses (58).

Relative theft overall losses



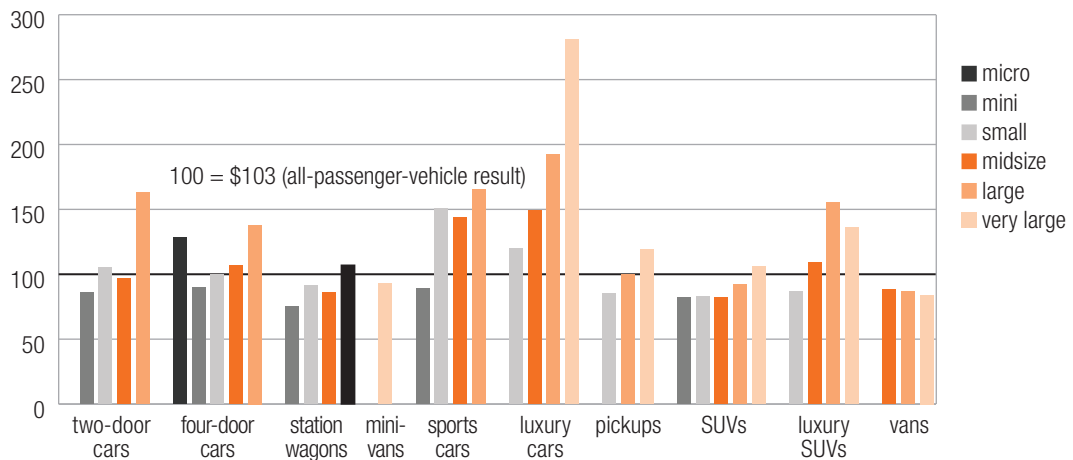
Very large luxury cars had the highest relative theft losses (385). Small luxury cars, a category consisting of two electric station wagons, had the lowest relative theft losses (15).

Relative glass overall losses



For glass, large two-door cars, a category consisting of variants of the Dodge Challenger, had the lowest relative losses (35), and very large luxury cars had the highest (365).

Relative other overall losses



Mini station wagons had the lowest relative “other” category (animal strikes, fire, vandalism, and acts of nature) at 75. Very large luxury cars had the highest at 281.

Comprehensive overall losses by class and size, 2017–19 model years

		Theft	Glass	Other	Total
2-door cars	Micro	\$7.60	\$9.14	\$62.97	\$79.71
	Mini	\$3.13	\$17.45	\$88.85	\$109.43
	Small	\$8.21	\$13.56	\$108.75	\$130.52
	Midsize	\$11.72	\$13.65	\$100.14	\$125.52
	Large	\$41.97	\$7.65	\$168.46	\$218.09
4-door cars	Micro	\$9.80	\$7.93	\$131.97	\$149.70
	Mini	\$7.08	\$7.98	\$93.14	\$108.20
	Small	\$7.75	\$14.65	\$102.90	\$125.30
	Midsize	\$15.50	\$18.14	\$111.01	\$144.65
	Large	\$26.45	\$15.97	\$142.86	\$185.28
Station wagons	Mini	\$4.68	\$8.14	\$77.74	\$90.57
	Small	\$5.38	\$20.01	\$94.32	\$119.71
	Midsize	\$4.08	\$37.81	\$88.92	\$130.81
	Large	\$6.80	\$18.96	\$110.78	\$136.55
Minivans	Very Large	\$6.29	\$23.57	\$95.96	\$125.82
Sports cars	Mini	\$3.23	\$25.56	\$92.06	\$120.86
	Small	\$12.48	\$19.57	\$155.93	\$187.98
	Midsize	\$18.28	\$17.30	\$148.60	\$184.17
	Large	\$28.84	\$15.50	\$170.40	\$214.74
Luxury cars	Small	\$1.86	\$26.44	\$123.83	\$152.14
	Midsize	\$12.72	\$31.63	\$153.56	\$197.91
	Large	\$16.42	\$41.46	\$198.16	\$256.03
	Very Large	\$47.54	\$79.25	\$290.23	\$417.02
Pickups	Small	\$9.46	\$20.28	\$87.75	\$117.49
	Large	\$27.74	\$13.86	\$103.44	\$145.03
	Very Large	\$33.55	\$15.80	\$122.94	\$172.29
SUVs	Mini	\$5.84	\$12.19	\$84.22	\$102.24
	Small	\$6.47	\$20.42	\$85.31	\$112.21
	Midsize	\$9.68	\$21.15	\$85.16	\$115.99
	Large	\$13.32	\$20.23	\$94.82	\$128.36
	Very Large	\$13.05	\$25.01	\$109.18	\$147.25
Luxury SUVs	Small	\$6.15	\$20.30	\$90.24	\$116.69
	Midsize	\$9.42	\$39.90	\$112.51	\$161.82
	Large	\$29.95	\$60.09	\$160.00	\$250.04
	Very Large	\$39.81	\$37.89	\$140.63	\$218.33
Vans	Midsize	\$6.32	\$14.00	\$90.98	\$111.30
	Large	\$6.77	\$18.45	\$90.06	\$115.28
	Very Large	\$8.83	\$17.38	\$86.58	\$112.79



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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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