HLDI
Highway Loss Data Institute

Loss facts | December 2025

Bodily injury liability coverage

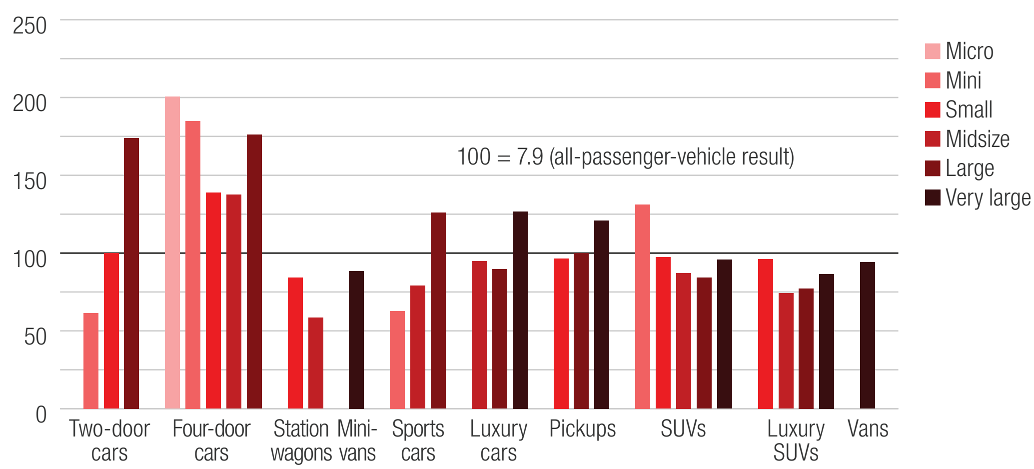
Comparison of losses by vehicle class and size, 2022–24 model years

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 a summary of a larger report available only to IIHS-HLDI member companies and is based on bodily injury liability coverage results for 2022–24 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 the size of the claim payments (claim severity), which depends on the extent of the injuries. These two factors combined determine 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.

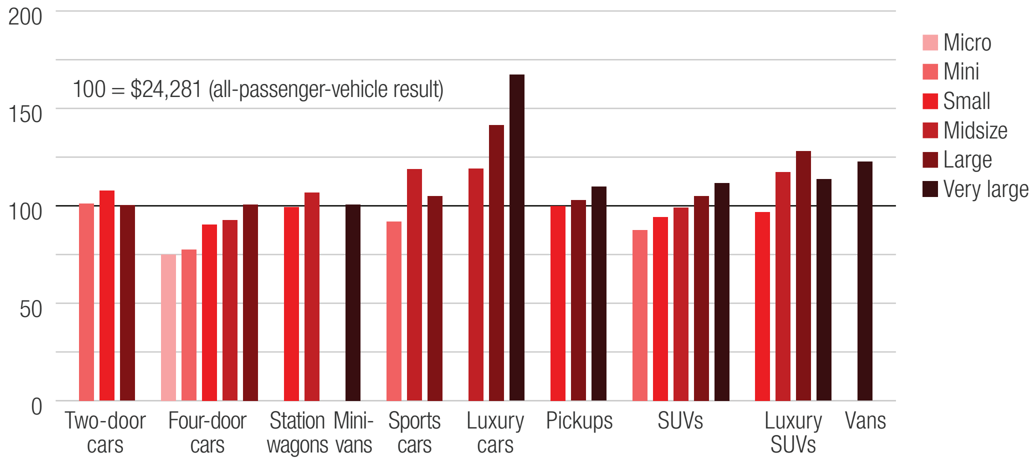
Information is presented by vehicle class and, within classes, by vehicle size. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.

Relative claim frequencies



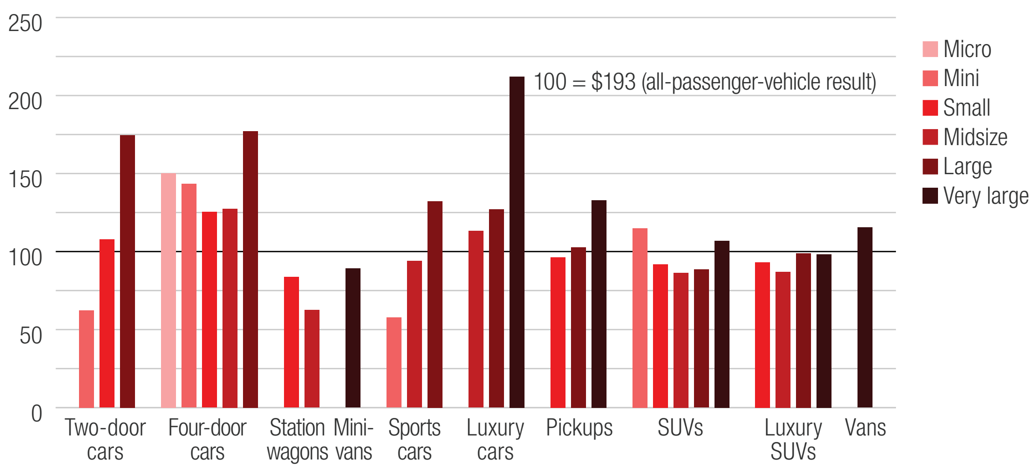
Among two-door cars, sports cars, and pickups, larger vehicles had higher bodily injury liability claim frequencies than smaller ones. All sizes of four-door cars had higher than average claim frequencies, while station wagons, minivans, luxury SUVs, and vans had claim frequencies that were lower than average. Four-door microcars, a class made up entirely of the Mitsubishi Mirage, had the highest frequency (200), which was more than 3 times that of midsize station wagons, the class with the lowest frequency (58).

Relative claim severities



Bodily injury liability claim severity generally rose with vehicle size. Four-door microcars had the lowest relative claim severity (75), while very large luxury cars had the highest (167).

Relative overall losses



For two-door cars, sports cars, luxury cars, and pickups, bodily injury liability overall losses generally rose with vehicle size, whereas the opposite trend was observed for station wagons. Mini sports cars, a category with only the Mazda MX-5 Miata convertible, had the lowest relative overall losses (58). All sizes of four-door cars and luxury cars had higher-than-average overall losses, while station wagons, minivans, and luxury SUVs had lower-than-average overall losses. Very large luxury cars had the highest overall losses (212), followed by large four-door cars (177) and large two-door cars (175).

Relative bodily injury liability losses by class and size, 2022–24 model years				
		Relative claim frequency	Relative claim severity	Relative overall losses
Two-door cars	Mini	62	101	62
	Small	100	108	108
	Large	174	100	175
Four-door cars	Micro	200	75	150
	Mini	185	77	143
	Small	139	90	125
	Midsize	138	93	127
	Large	176	101	177
Station wagons	Small	84	99	84
	Midsize	58	107	62
Minivans	Very large	89	101	89
Sports cars	Mini	63	92	58
	Midsize	79	119	94
	Large	126	105	132
Luxury cars	Midsize	95	119	113
	Large	90	142	127
	Very large	127	167	212
Pickups	Small	96	100	96
	Large	100	103	103
	Very large	121	110	133
SUVs	Mini	131	88	115
	Small	97	94	92
	Midsize	87	99	86
	Large	84	105	88
	Very large	96	112	107
Luxury SUVs	Small	96	97	93
	Midsize	74	117	87
	Large	77	128	99
	Very large	86	114	98
Vans	Very large	94	123	115

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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.