



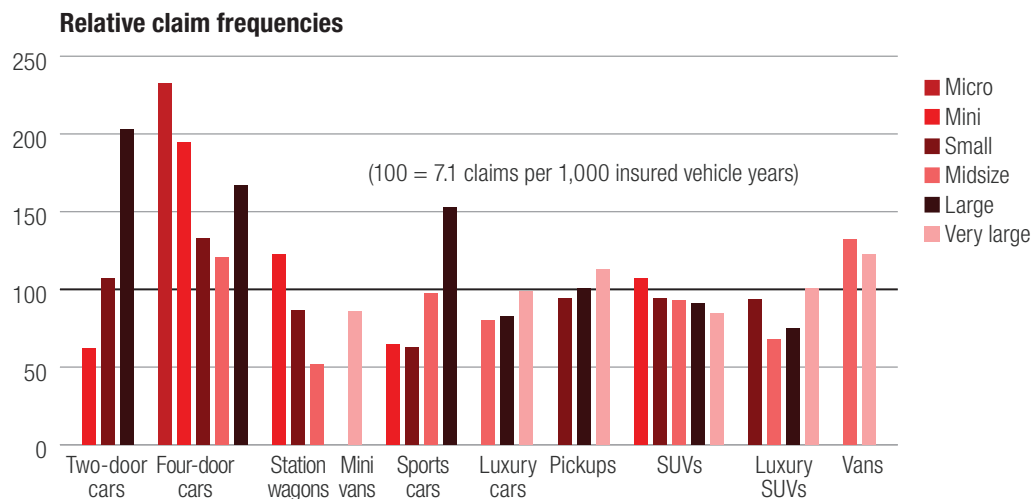
## Bodily injury liability coverage

### Comparison of losses by vehicle class and size, 2019–21 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 2019–21 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

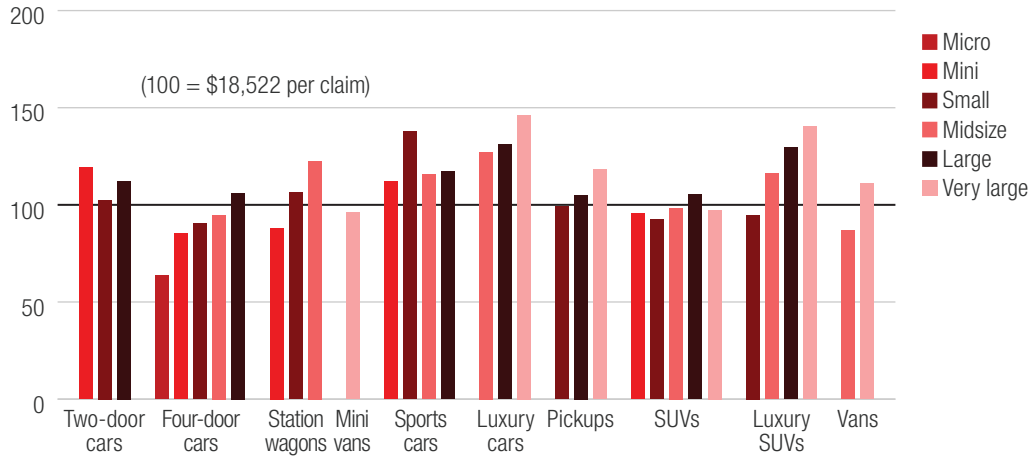
Two main factors determine bodily injury liability losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (claim severity), which depends on the extent of the injuries. These two factors combine to indicate overall insurance losses, or average loss payments 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.



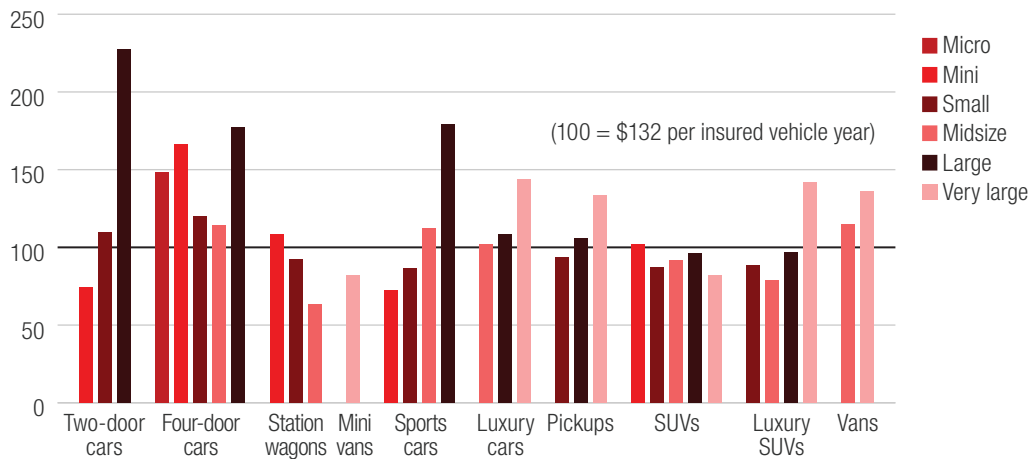
Among four-door cars, station wagons, SUVs, and vans, larger vehicles generally had lower bodily injury liability claim frequencies than smaller ones with the exception of large four-door cars. Midsize station wagons had the lowest relative claim frequency (52); four-door microcars had the highest (233), followed by large two-door cars (203) and four-door minicars (195).

### Relative claim severities



Bodily injury liability claim severities tended to increase with vehicle size, though not uniformly. Four-door microcars had the lowest relative claim severity (64), while very large luxury cars had the highest (146).

### Relative overall losses



Bodily injury liability overall losses for two-door cars, sports cars, luxury cars, pickups, luxury SUVs, and vans generally increased with vehicle size; the inverse was true for station wagons. Midsize station wagons had the lowest relative overall losses (64); large two-door cars had the highest (228), followed by large sports cars (179).

Relative bodily injury liability losses by class and size, 2019–21 model years				
		Relative claim frequency	Relative claim severity	Relative overall losses
<b>Two-door cars</b>	Mini	62	119	74
	Small	107	102	110
	Large	203	112	228
<b>Four-door cars</b>	Micro	233	64	148
	Mini	195	85	166
	Small	133	90	120
	Midsize	120	95	114
	Large	167	106	177
<b>Station wagons</b>	Mini	123	88	108
	Small	87	106	92
	Midsize	52	123	64
<b>Minivans</b>	Very large	86	96	82
<b>Sports cars</b>	Mini	65	112	73
	Small	63	138	87
	Midsize	97	115	112
	Large	153	117	179
<b>Luxury cars</b>	Midsize	80	127	102
	Large	83	131	108
	Very large	98	146	144
<b>Pickups</b>	Small	94	99	93
	Large	101	105	106
	Very large	113	118	134
<b>SUVs</b>	Mini	107	95	102
	Small	94	93	87
	Midsize	93	98	91
	Large	91	105	96
	Very large	84	97	82
<b>Luxury SUVs</b>	Small	93	95	89
	Midsize	68	116	79
	Large	75	129	97
	Very large	101	140	142
<b>Vans</b>	Midsize	133	87	115
	Very large	122	111	136



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