HLDI
Highway Loss Data Institute

Loss facts | December 2025

Property damage liability coverage

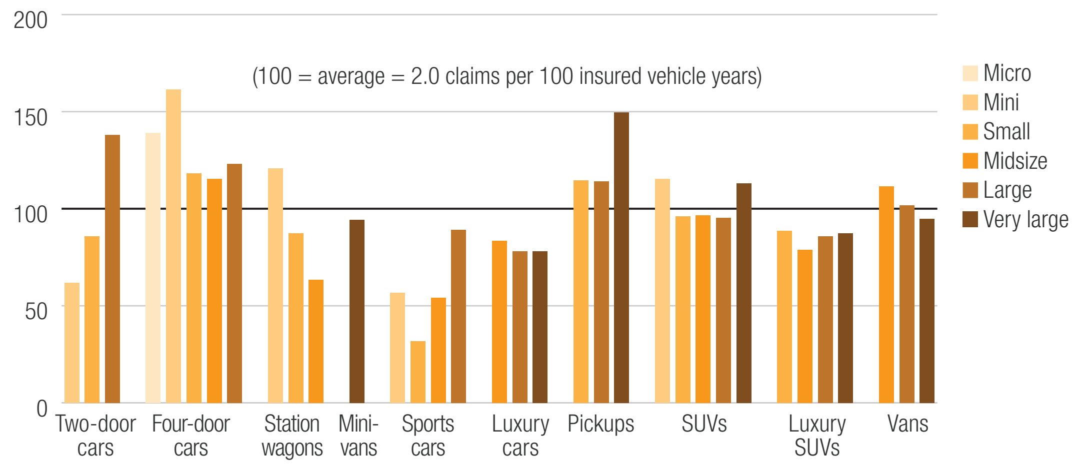
Comparison of losses by vehicle class and size, 2022–24 model years

Property damage liability (PDL) coverage insures against the physical damage that at-fault drivers' vehicles cause to other vehicles and property in crashes. The information in this fact sheet is a summary of a larger report available only to IIHS-HLDI member companies and is based on PDL coverage results for 2022–24 model year cars, pickups, and SUVs insured under private passenger automobile policies.

Two main factors determine PDL 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 damage. These two factors combined make up overall insurance losses. Overall losses represent the average cost of insuring a vehicle for one year, excluding administrative costs.

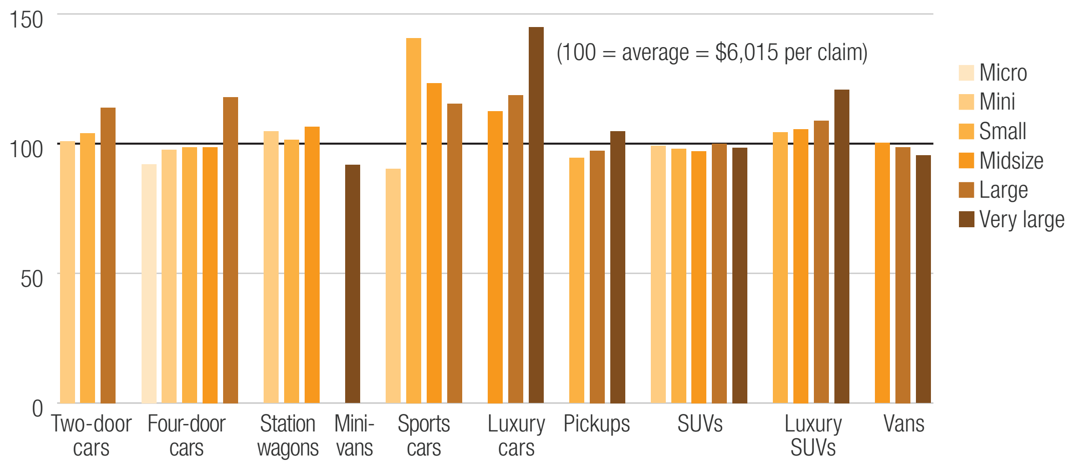
Information is presented by vehicle class and, within classes, by vehicle size. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.

Relative claim frequencies



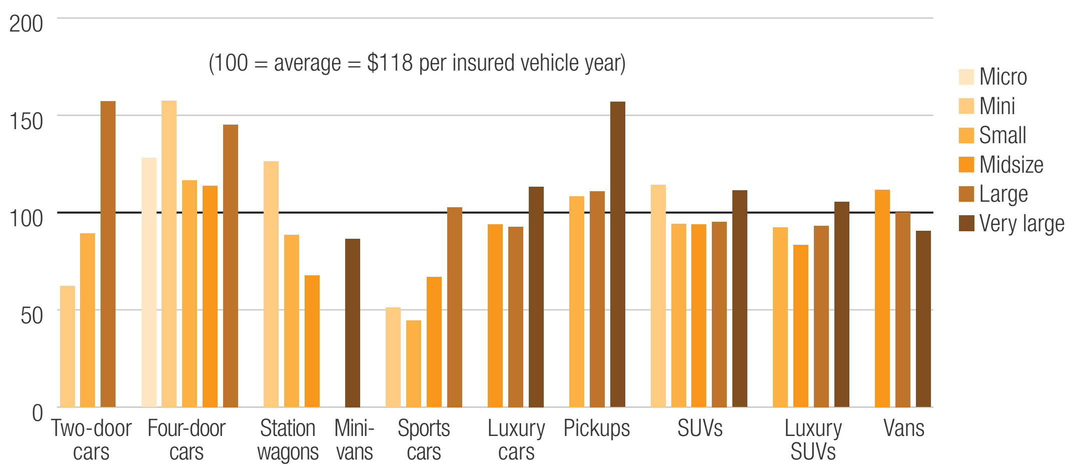
Among two-door cars, sports cars, pickups, and luxury SUVs, PDL claim frequency generally increased as vehicle size increased. In contrast, PDL claim frequency generally decreased as vehicle size increased among four-door passenger cars, station wagons, luxury cars, and vans. Sports cars had some of the lowest PDL claim frequencies because they tend to accumulate fewer miles relative to other vehicles of a comparable age.

Relative claim severities



PDL claim severity did not vary widely but generally increased with vehicle size, ranging from 90 for mini sports cars to 145 for very large luxury cars. In contrast to their low claim frequency, sports cars tend to have high claim severity.

Relative overall losses



Relative PDL overall losses were highest for four-door minicars (158), large two-door cars (157), and very large pickups (157) and lowest for small sports cars (45). PDL overall losses in most classes generally increased with increasing vehicle size.

Relative property damage 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	86	104	89
	Large	138	114	157
Four-door cars	Micro	139	92	128
	Mini	161	98	158
	Small	118	99	117
	Midsize	115	99	114
	Large	123	118	145
Station wagons	Mini	121	105	126
	Small	87	101	88
	Midsize	63	106	68
Minivans	Very large	94	92	87
Sports cars	Mini	57	90	51
	Small	32	141	45
	Midsize	54	123	67
	Large	89	115	103
Luxury cars	Midsize	84	113	94
	Large	78	119	93
	Very large	78	145	113
Pickups	Small	115	95	108
	Large	114	97	111
	Very large	150	105	157
SUVs	Mini	115	99	114
	Small	96	98	94
	Midsize	97	97	94
	Large	95	100	95
	Very large	113	98	111
Luxury SUVs	Small	89	104	92
	Midsize	79	106	83
	Large	86	109	93
	Very large	87	121	105
Vans	Midsize	112	100	112
	Large	102	99	100
	Very large	95	95	91

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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.