



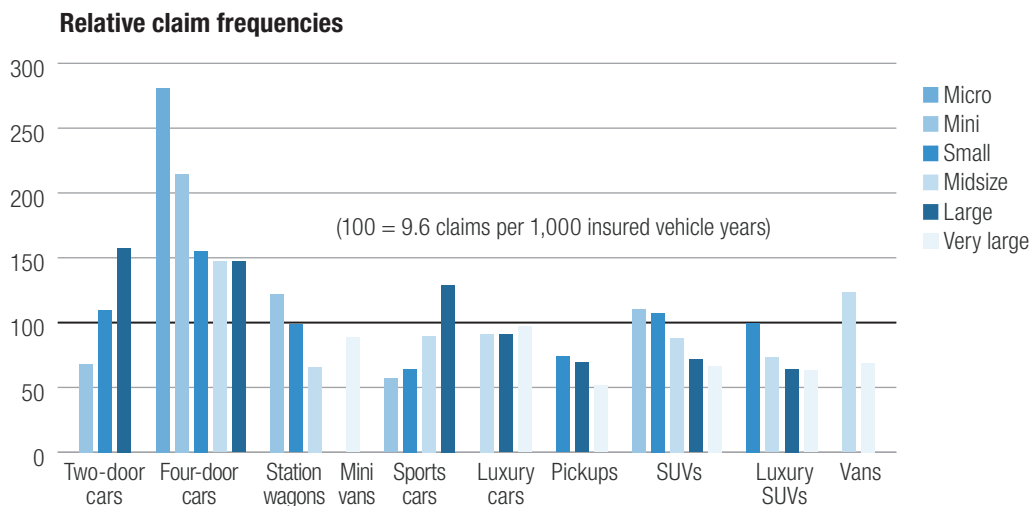
Medical payment coverage

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

Medical payment (MedPay) coverage insures against injuries sustained by insured drivers in crashes for which they are responsible. It also covers injuries to other occupants in their vehicles. This coverage is sold in states with traditional tort insurance systems. The information in this fact sheet is based on medical payment coverage results for 2018–20 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

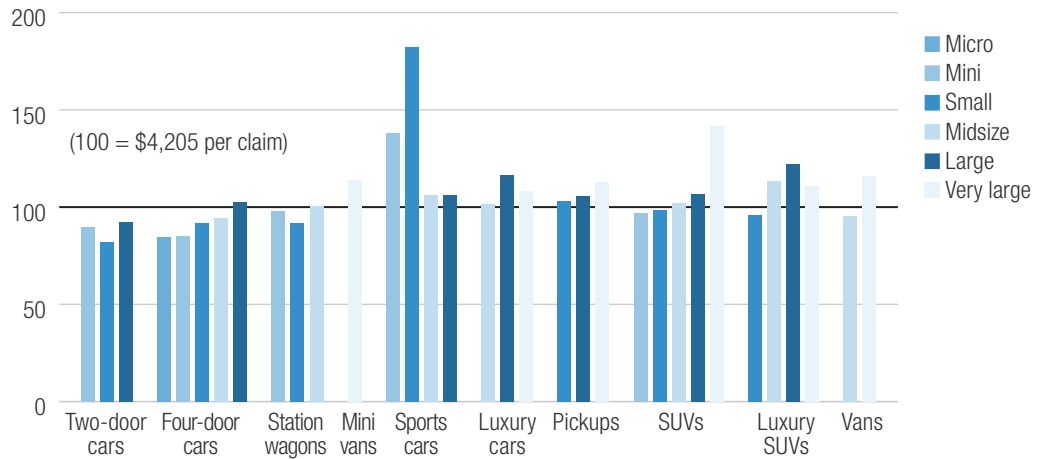
Two main factors determine medical payment losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (claim severity), which depends on the extent of the injuries. These two factors combine to indicate overall insurance losses, or average loss payments per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



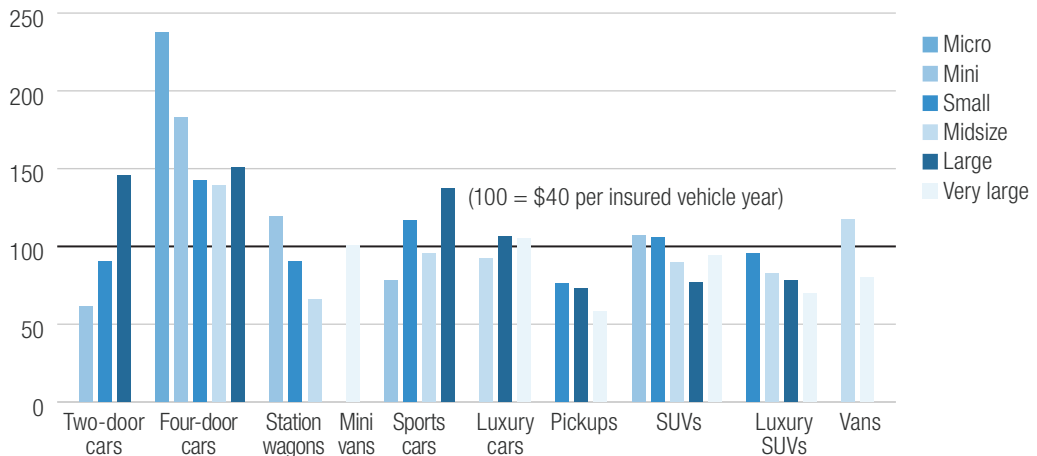
Among four-door cars, station wagons, pickups, SUVs, luxury SUVs, and vans, medical payment claim frequencies decreased as vehicle size increased. Very large pickups had the lowest relative claim frequency (51). Four-door microcars, a class consisting of the Mitsubishi Mirage, had the highest (281). Consistent with the high losses for the Mirage, four-door minicars had the second-highest claim frequencies (215).

Relative claim severities



Unlike claim frequency, claim severity tended to increase with vehicle size, though not uniformly. This may reflect a higher likelihood of there being more passengers in larger vehicles, thereby increasing the number of potential claimants when crashes occur. Small two-door cars had the lowest relative claim severity (82). Small sports cars (182) had the highest.

Relative overall losses



MedPay overall losses were highest (238) for four-door microcars, a class consisting of the Mitsubishi Mirage. Consistent with the high losses for the Mirage, four-door minicars had the second-highest overall losses (183). Very large pickups had the lowest overall losses (58). Two-door minicars had the second-lowest losses (61).

Relative medical payment losses by class and size, 2018–20 model years

		Relative claim frequency	Relative claim severity	Relative overall loss
Two-door cars	Mini	68	90	61
	Small	110	82	90
	Large	157	92	145
Four-door cars	Micro	281	85	238
	Mini	215	85	183
	Small	155	92	142
	Midsize	147	94	139
	Large	147	103	151
Station wagons	Mini	122	98	120
	Small	98	92	91
	Midsize	66	100	66
Minivans	Very large	89	114	101
Sports cars	Mini	57	138	78
	Small	64	182	117
	Midsize	90	106	95
	Large	129	106	137
Luxury cars	Midsize	91	102	93
	Large	91	117	106
	Very large	97	108	105
Pickups	Small	74	103	76
	Large	69	106	73
	Very large	51	113	58
SUVs	Mini	111	97	107
	Small	107	98	106
	Midsize	88	102	90
	Large	72	107	77
	Very large	67	142	94
Luxury SUVs	Small	100	96	96
	Midsize	73	113	83
	Large	64	122	78
	Very large	63	111	70
Vans	Midsize	123	95	117
	Very large	69	116	80



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