



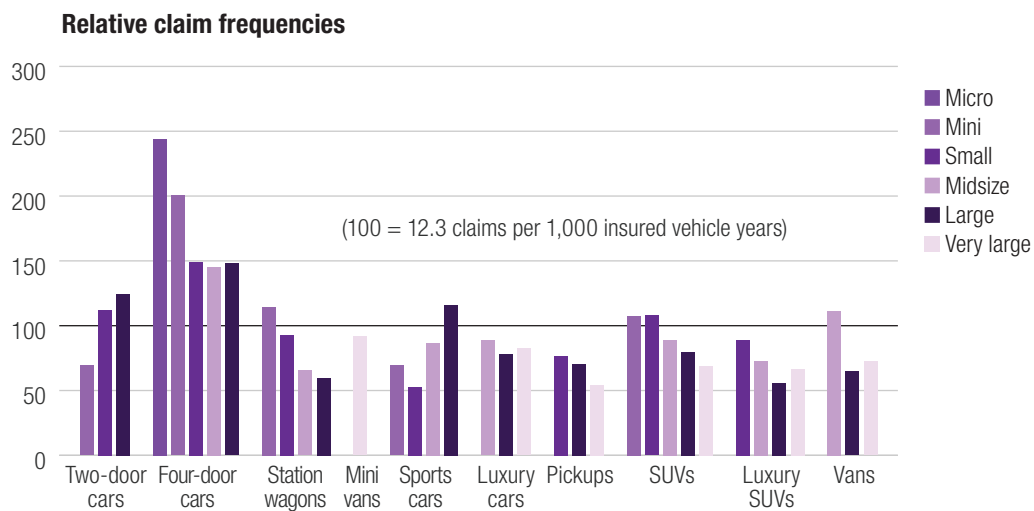
## Personal injury protection coverage

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

Personal injury protection coverage insures against expenses for injuries sustained in crashes to insured drivers and other people in their vehicles, regardless of who is at fault in the collision. This coverage is sold in states with no-fault insurance systems, where drivers are required to purchase insurance for their own protection. The information in this fact sheet is based on personal injury protection coverage results for 2018–20 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

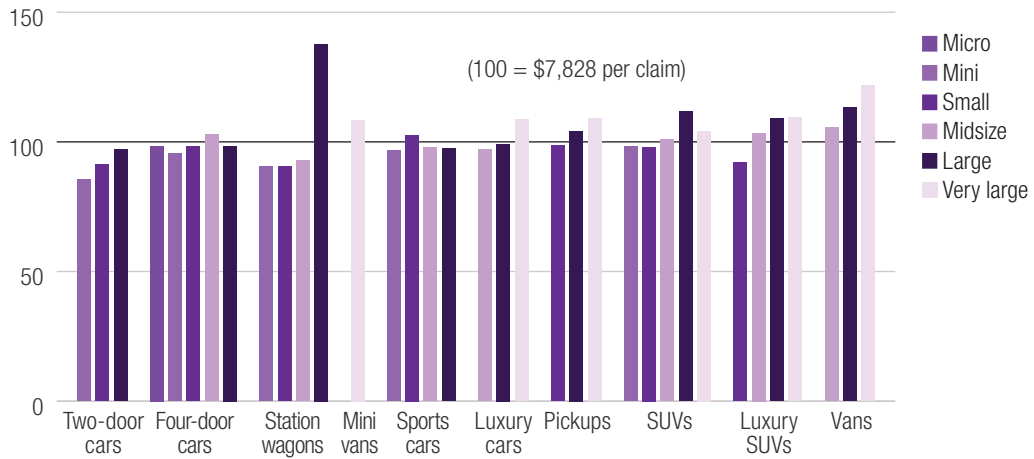
Two main factors determine personal injury protection losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (claim severity), which depends on the extent of the injuries. These two factors combine to indicate overall insurance losses, or average loss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



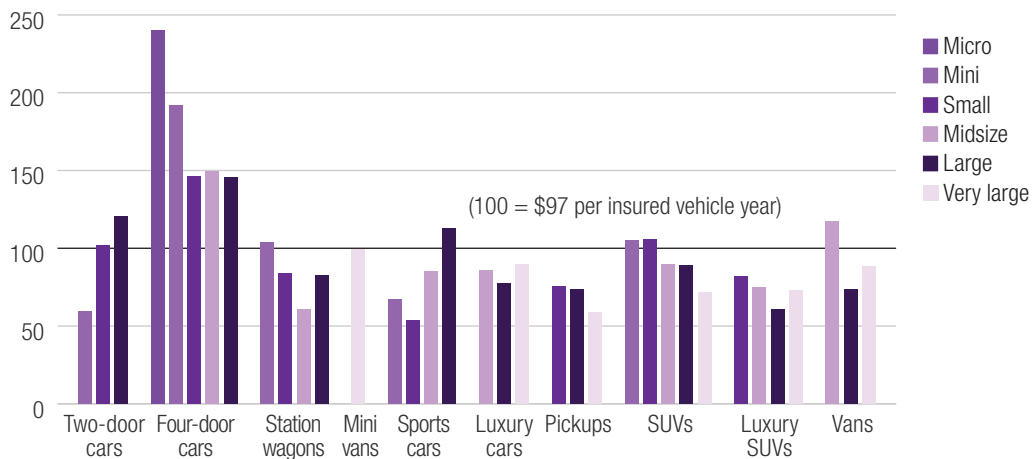
With a few exceptions, notably among two-door cars and sports cars, personal injury protection claim frequencies generally decreased as vehicle size increased. Small sports cars had the lowest relative claim frequency (53); four-door microcars, an outlier class consisting of only the Mitsubishi Mirage, had the highest (244). Among station wagons, pickups, and SUVs, the relationship between vehicle size and claim frequency was stronger than for the other vehicle groups.

### Relative claim severities



With few exceptions, personal injury protection claim severities were flat or increased with vehicle size. This may reflect the greater likelihood of multiple passengers and injured occupants in larger vehicles. Two-door minicars had the lowest relative claim severity (86); large station wagons, a class consisting of only the Buick Regal station wagon, had the highest (138).

### Relative overall losses



Personal injury protection overall losses generally decreased as vehicle size increased, with the notable exception of two-door cars and sports cars. Small sports cars had the lowest relative overall losses (54); four-door microcars had the highest (240).

## Relative personal injury protection losses by class and size, 2018–20 model years

		Relative claim frequency	Relative claim severity	Relative overall loss
<b>Two-door cars</b>	Mini	69	86	59
	Small	112	91	102
	Large	124	97	121
<b>Four-door cars</b>	Micro	244	98	240
	Mini	201	96	192
	Small	149	98	146
	Midsize	145	103	149
	Large	148	98	146
<b>Station wagons</b>	Mini	114	91	104
	Small	93	91	84
	Midsize	65	93	61
	Large	60	138	82
<b>Minivans</b>	Very large	92	108	99
<b>Sports cars</b>	Mini	69	97	67
	Small	53	103	54
	Midsize	87	98	85
	Large	116	98	113
<b>Luxury cars</b>	Midsize	89	97	86
	Large	78	99	77
	Very large	82	109	90
<b>Pickups</b>	Small	76	99	75
	Large	71	104	73
	Very large	54	109	59
<b>SUVs</b>	Mini	107	98	105
	Small	108	98	106
	Midsize	89	101	90
	Large	80	112	89
	Very large	69	104	72
<b>Luxury SUVs</b>	Small	89	92	82
	Midsize	73	103	75
	Large	56	109	61
	Very large	66	109	73
<b>Vans</b>	Midsize	111	106	117
	Large	65	113	73
	Very large	72	122	88



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