



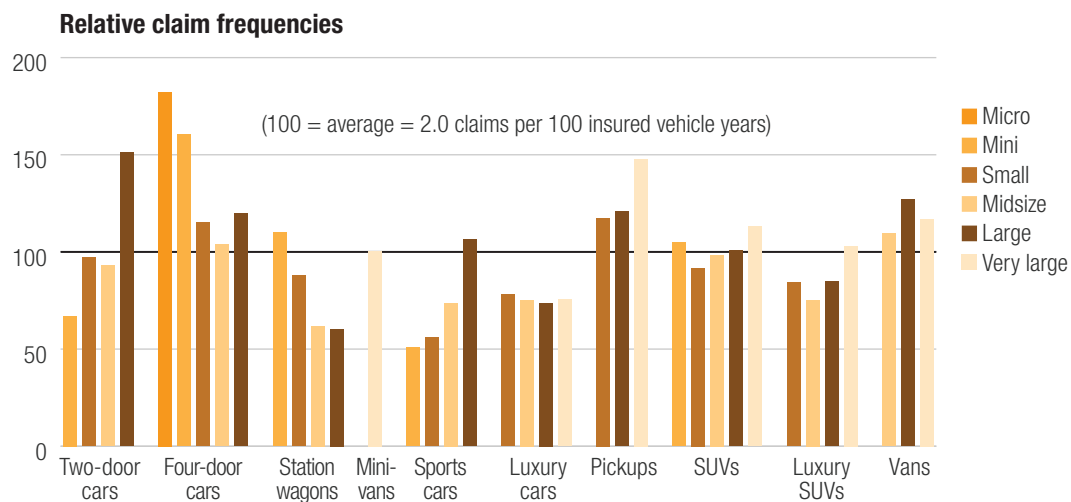
## Property damage liability coverage

### Comparison of losses by vehicle class and size, 2019–21 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 based on property damage liability coverage results for 2019–21 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

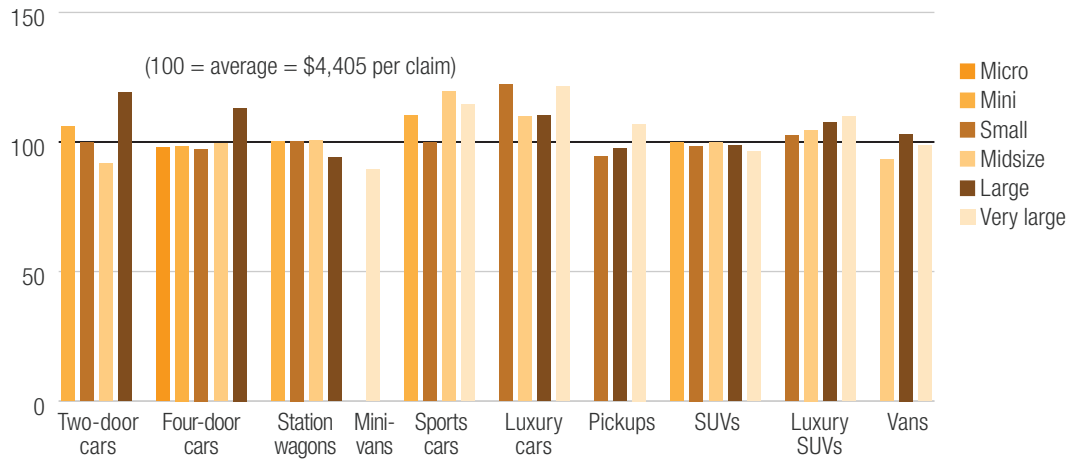
Two main factors determine property damage liability losses. One is how often claims are filed (claim frequency). The other is the size of the claim payments (claim severity), which depends on the extent of the damage. These two factors combine to indicate overall insurance losses, or average loss payment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



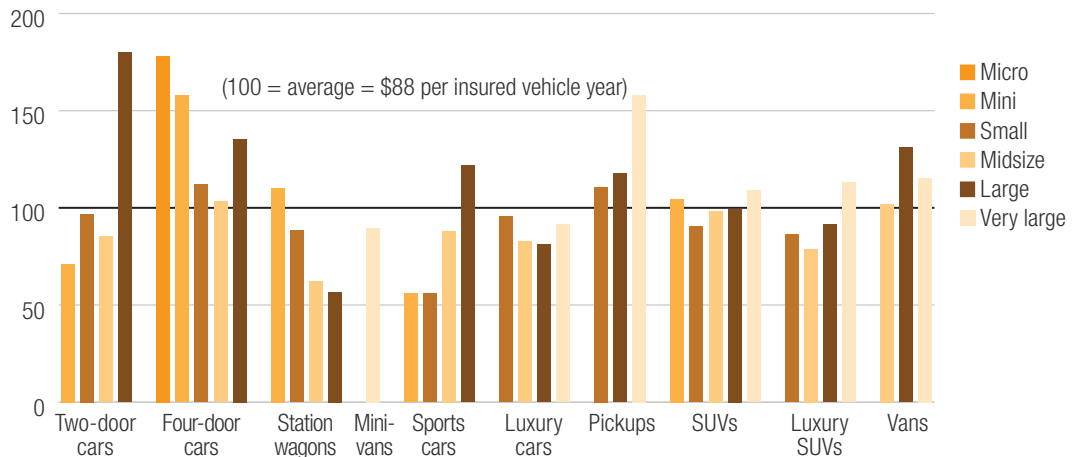
Among pickups, SUVs, luxury SUVs, and sports cars, claim frequency generally increased as vehicle size increased. In contrast, PDL claim frequency generally decreased as vehicle size increased among station wagons and four-door passenger cars. Sports cars had some of the lowest PDL claim frequencies. That may be because they tend to accumulate fewer miles relative to other vehicles of a comparable age. Among 2019–21 model year passenger vehicles, small sports cars had the lowest relative PDL claim frequency (51). Claim frequency was highest for four-door microcars, a category that consists only of the Mitsubishi Mirage (182), and second-highest for four-door minicars (160). The Mitsubishi Mirage did not have front automatic emergency braking available until it became standard in model year 2021. In contrast, the majority of midsize sedans had front AEB standard for all three model years.

### Relative claim severities



PDL claim severity did not vary widely, but sports cars, luxury cars, and luxury SUVs of all sizes had claim severities higher than average. Relative claim severity ranged from 89 to 122. In contrast to their low claim frequency, sports cars tend to have high claim severity.

### Relative overall losses



Among sports cars, pickups, SUVs, and luxury SUVs, larger vehicles had higher property damage liability overall losses than smaller ones, primarily due to higher claim frequencies. Relative overall losses were highest for large two-door cars, a category that consists wholly of Dodge Challenger variants (180). PDL overall losses were lowest for small and mini sports cars (56).

Relative property damage liability losses by class and size, 2019–21 model years				
		Relative claim frequency	Relative claim severity	Relative overall losses
Two-door cars	Mini	67	106	71
	Small	97	100	97
	Midsize	93	92	85
	Large	151	119	180
Four-door cars	Micro	182	98	178
	Mini	160	98	158
	Small	115	97	112
	Midsize	104	99	103
	Large	120	113	135
Station wagons	Mini	110	100	110
	Small	88	100	88
	Midsize	62	100	62
	Large	60	94	57
Minivans	Very large	100	89	90
Sports cars	Mini	51	110	56
	Small	56	100	56
	Midsize	74	120	88
	Large	106	115	122
Luxury cars	Small	78	122	95
	Midsize	75	110	83
	Large	74	110	81
	Very large	75	121	91
Pickups	Small	117	94	111
	Large	121	97	118
	Very large	148	107	158
SUVs	Mini	105	100	105
	Small	92	98	90
	Midsize	99	100	98
	Large	101	99	99
	Very large	113	96	109
Luxury SUVs	Small	84	103	86
	Midsize	75	105	79
	Large	85	108	91
	Very large	103	110	113
Vans	Midsize	110	93	102
	Large	127	103	131
	Very large	117	99	115



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