HLDI
Highway Loss Data Institute

Loss facts | December 2025

Medical payment coverage

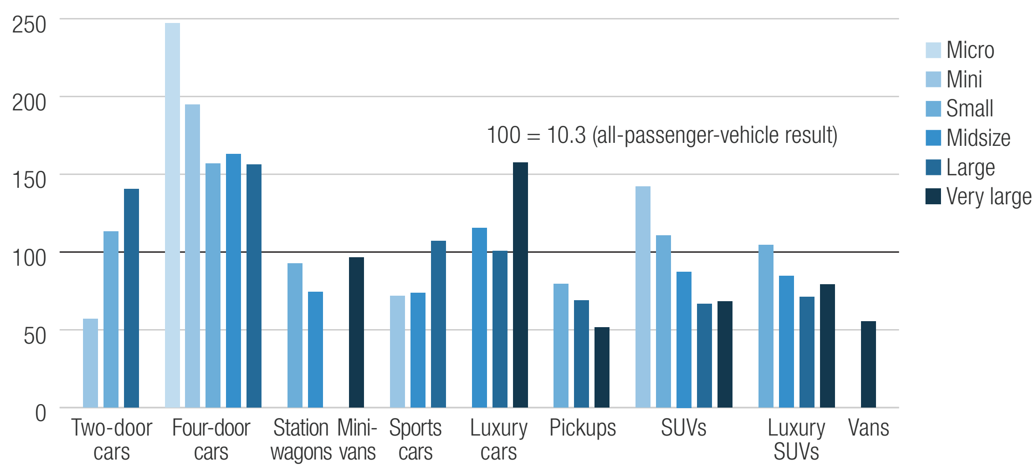
Comparison of losses by vehicle class and size, 2022–24 model years

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 a summary of a larger report available only to IIHS-HLDI member companies and is based on medical payment coverage results for 2022–24 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

Two main factors determine MedPay 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 injuries. These two factors combined determine 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.

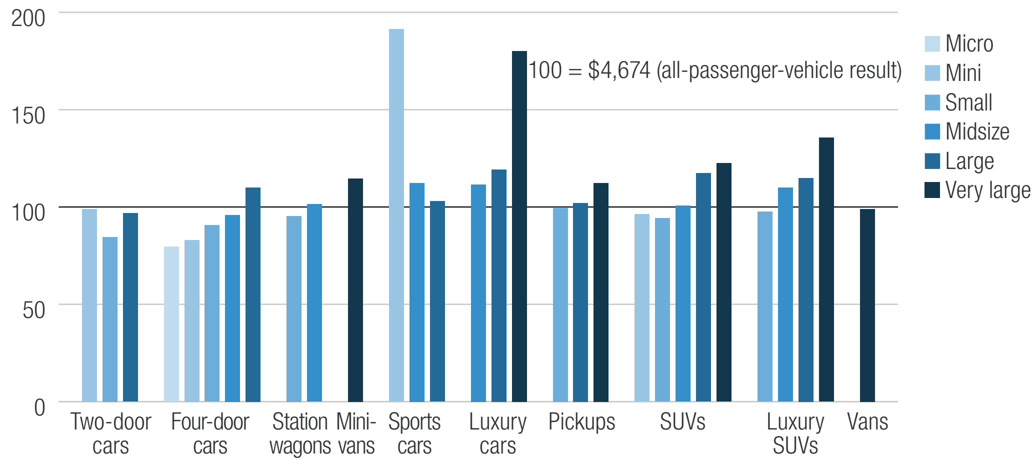
Information is presented by vehicle class and, within classes, by vehicle size. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.

Relative claim frequencies



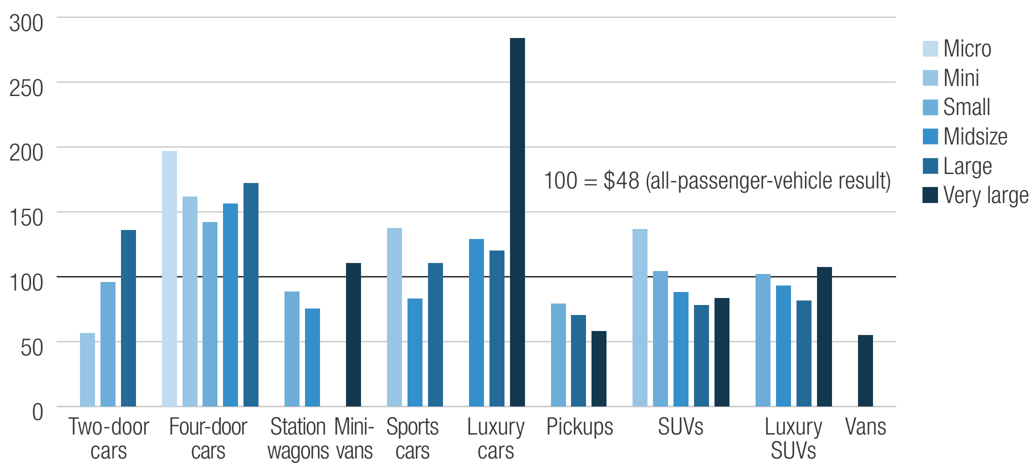
In most of the vehicle classes with significant exposure, MedPay claim frequency decreased with increasing vehicle size. For example, relative MedPay claim frequency for SUVs ranged from 142 for mini SUVs to 68 for very large SUVs.

Relative claim severities



Unlike claim frequency, claim severity increased with vehicle size for most vehicle classes. Mini sports cars had the highest results (191), and four-door microcars had the lowest (80).

Relative overall losses



MedPay overall losses generally mirrored the trend in claim frequency, with losses decreasing as vehicle size increased across most vehicle classes. For example, relative MedPay overall losses were 79 for small pickups and 58 for very large pickups. Two-door cars were a notable exception to the trend. For two-door cars, overall losses ranged from 56 for two-door minicars to 136 for large two-door cars.

Relative medical payment losses by class and size, 2022–24 model years				
		Relative claim frequency	Relative claim severity	Relative overall losses
Two-door cars	Mini	57	99	56
	Small	113	85	96
	Large	140	97	136
Four-door cars	Micro	247	80	197
	Mini	195	83	162
	Small	157	91	142
	Midsize	163	96	156
	Large	156	110	172
Station wagons	Small	93	95	88
	Midsize	74	101	75
Minivans	Very large	96	115	111
Sports cars	Mini	72	191	137
	Midsize	74	112	83
	Large	107	103	110
Luxury cars	Midsize	115	112	129
	Large	101	119	120
	Very large	158	180	284
Pickups	Small	80	99	79
	Large	69	102	70
	Very large	52	112	58
SUVs	Mini	142	96	137
	Small	111	94	104
	Midsize	87	101	88
	Large	67	117	78
	Very large	68	123	84
Luxury SUVs	Small	104	98	102
	Midsize	85	110	93
	Large	71	115	82
	Very large	79	136	107
Vans	Very large	55	99	55

HLDI
Highway Loss Data Institute

4121 Wilson Boulevard, 6th floor
Arlington, VA 22203
+1 703 247 1500
iihs-hldi.org

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.