HLDI
Highway Loss Data Institute

Loss facts | December 2025

Comprehensive coverage

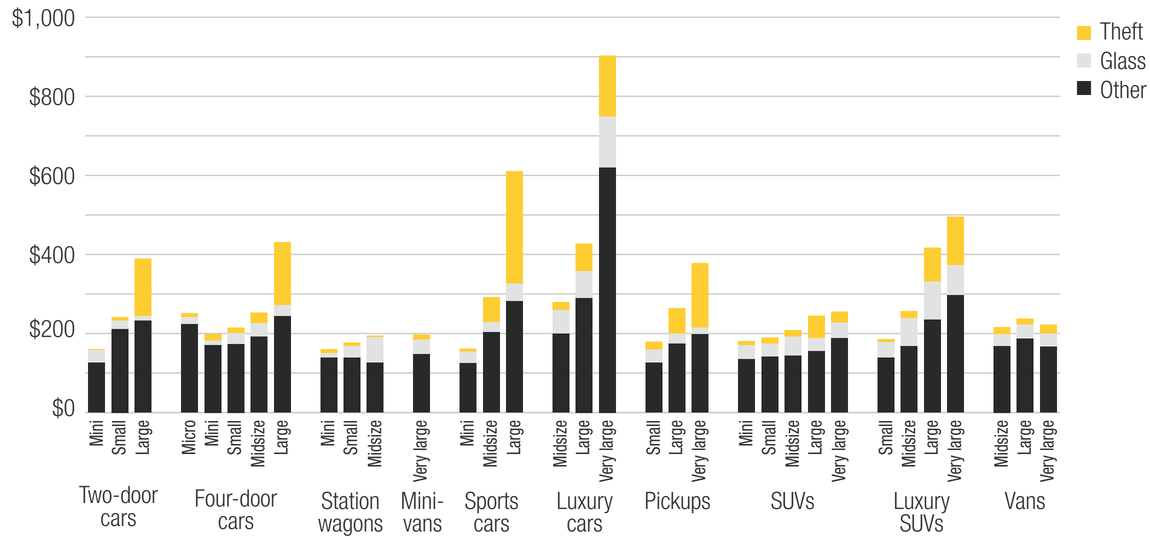
Comparison of losses by vehicle class and size, 2022–24 model years

Comprehensive coverage insures against losses due to theft or vehicle damage from causes other than crashes. For purposes of data collection and analysis, the Highway Loss Data Institute classifies comprehensive losses into three groups: theft; glass damage caused by rocks and other objects; and damage from other causes, including collisions with animals, acts of nature, fire, and vandalism. This fact sheet shows the contribution of each of these three loss types to overall comprehensive losses. The information in this fact sheet is a summary of a larger report available only to IIHS-HLDI member companies and is based on comprehensive coverage results for 2022–24 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

Two main factors determine comprehensive 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 or value of the items stolen. These two factors combined make up overall 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.

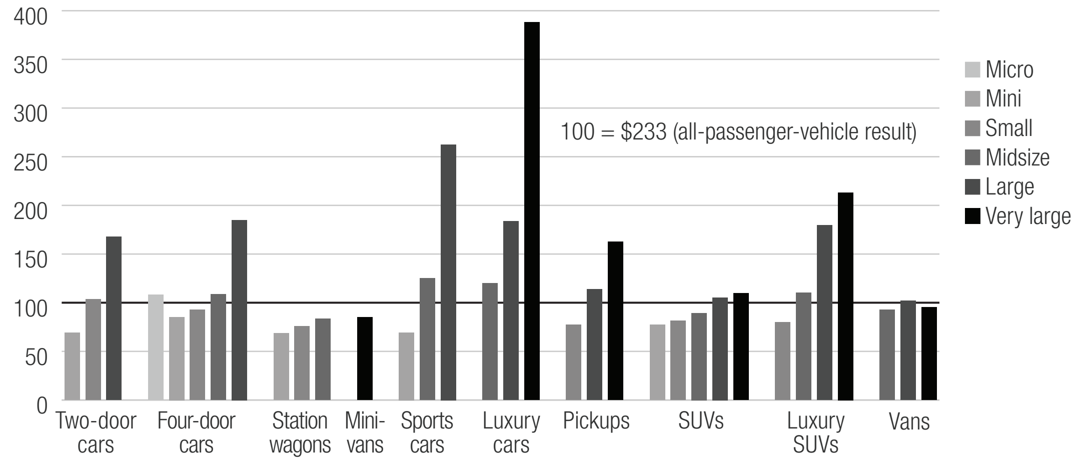
Information is presented by vehicle class and, within each class, by vehicle size. Most results are presented in relative terms, with 100 representing the average for all passenger vehicles.

Comprehensive overall losses by loss type, class, and size



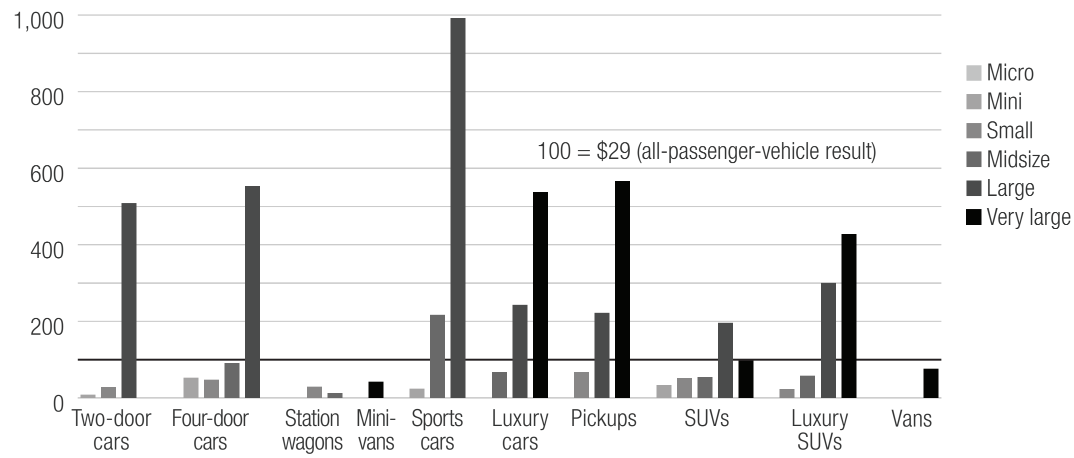
The figure shows the amount that each comprehensive loss type contributed to overall comprehensive losses by vehicle class and size group. All class and size groups are included, no matter how low their exposure or claim counts. Overall comprehensive losses were highest for very large luxury cars ($903) and lowest for mini station wagons ($160), two-door minicars ($161) and mini sports cars ($162). With the exception of large sports cars, the highest proportion of overall losses was associated with “other” as the cause of loss.

Relative comprehensive overall losses



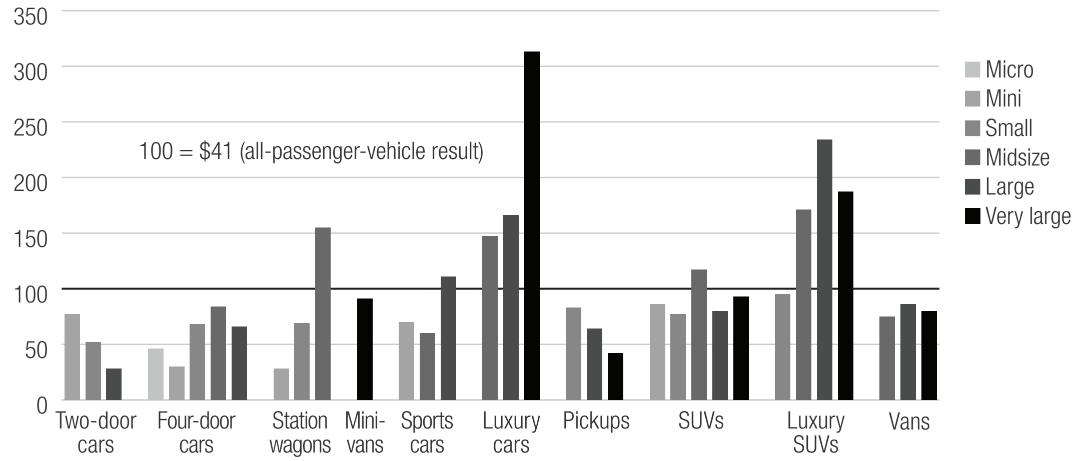
Comprehensive overall losses were highest for the largest vehicle in each class except among vans. Very large luxury cars had the highest relative total comprehensive losses (388), more than twice the comprehensive overall losses of large luxury cars (184) and more than 3 times as high as midsize luxury cars (120). Station wagons and minivans had lower-than-average comprehensive overall losses for all sizes. Two-door minicars, mini station wagons, and mini sports cars had the lowest relative losses (69).

Relative overall losses for theft



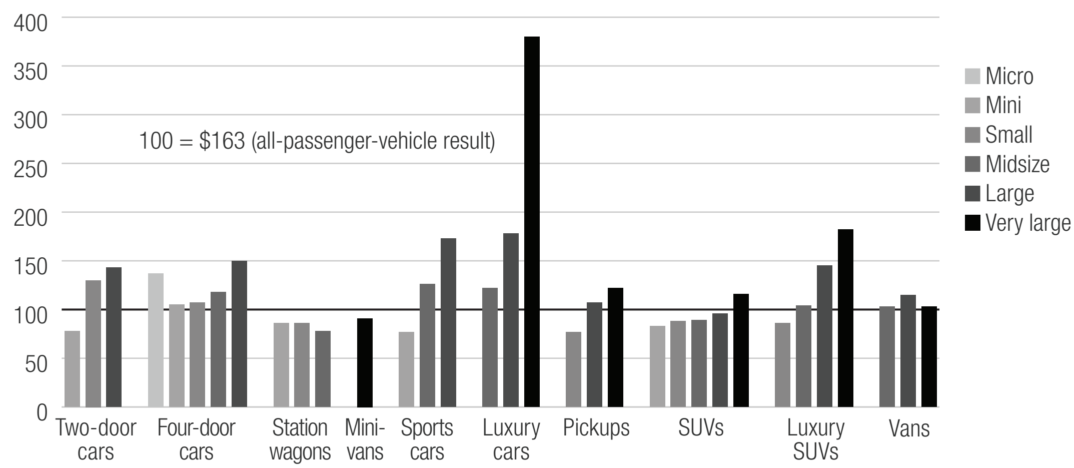
All sizes of station wagons, minivans, and vans had lower than average overall losses for theft. Large and very large vehicles tended to have theft losses much higher than the average. Large sports cars, a class that includes the Chevrolet Camaro, a frequent theft target of late, had the highest relative theft losses (992). Two-door minicars had the lowest relative theft losses (8).

Relative overall losses for glass damage



Relative overall losses for glass damage ranged from 28 for mini station wagons and large two-door cars to 313 for very large luxury cars. Two-door cars, four-door cars, minivans, pickups, and vans had lower-than-average glass losses for all sizes.

Relative overall losses from other causes



Comprehensive overall losses from other causes increased with vehicle size, except in the case of station wagons and vans. Mini sports cars and small pickups had the lowest relative losses in the “other” category (77), followed closely by two-door minicars and midsize station wagons at 78. Very large luxury cars had the highest at 380.

Comprehensive overall losses by class and size, 2022–24 model years

		Theft	Glass	Other	Total
Two-door cars	Mini	$2.29	$31.66	$127.25	$161.20
	Small	$8.17	$21.50	$211.66	$241.33
	Large	$145.09	$11.47	$233.62	$390.18
Four-door cars	Micro	—	$18.88	$223.65	$252.22
	Mini	$15.28	$12.21	$171.05	$198.54
	Small	$13.73	$28.06	$173.64	$215.43
	Midsize	$25.98	$34.57	$192.77	$253.32
	Large	$158.46	$27.00	$245.00	$430.47
Station wagons	Mini	—	$11.31	$139.66	$160.17
	Small	$8.48	$28.39	$139.77	$176.63
	Midsize	$3.53	$63.59	$127.36	$194.49
Minivans	Very large	$12.22	$37.45	$147.88	$197.55
Sports cars	Mini	$6.78	$28.72	$126.09	$161.59
	Midsize	$62.05	$24.65	$204.68	$291.38
	Large	$283.58	$45.48	$281.77	$610.83
Luxury cars	Midsize	$19.18	$60.36	$199.64	$279.18
	Large	$69.53	$68.16	$289.82	$427.51
	Very large	$153.94	$128.83	$620.15	$902.92
Pickups	Small	$19.35	$33.96	$126.28	$179.59
	Large	$63.58	$26.40	$174.49	$264.47
	Very large	$161.93	$17.15	$199.26	$378.34
SUVs	Mini	$9.35	$35.18	$135.87	$180.41
	Small	$14.68	$31.76	$142.81	$189.25
	Midsize	$15.31	$48.10	$144.79	$208.20
	Large	$56.30	$32.81	$156.13	$245.24
	Very large	$27.61	$38.38	$189.17	$255.15
Luxury SUVs	Small	$6.62	$39.02	$140.03	$185.67
	Midsize	$16.75	$70.36	$169.19	$256.30
	Large	$85.91	$96.18	$236.05	$418.15
	Very large	$122.13	$76.96	$297.03	$496.11
Vans	Midsize	—	$30.68	$168.44	$215.78
	Large	—	$35.37	$187.09	$237.64
	Very large	$21.92	$32.71	$167.53	$222.16

— = insufficient exposure to produce reliable results

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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.