



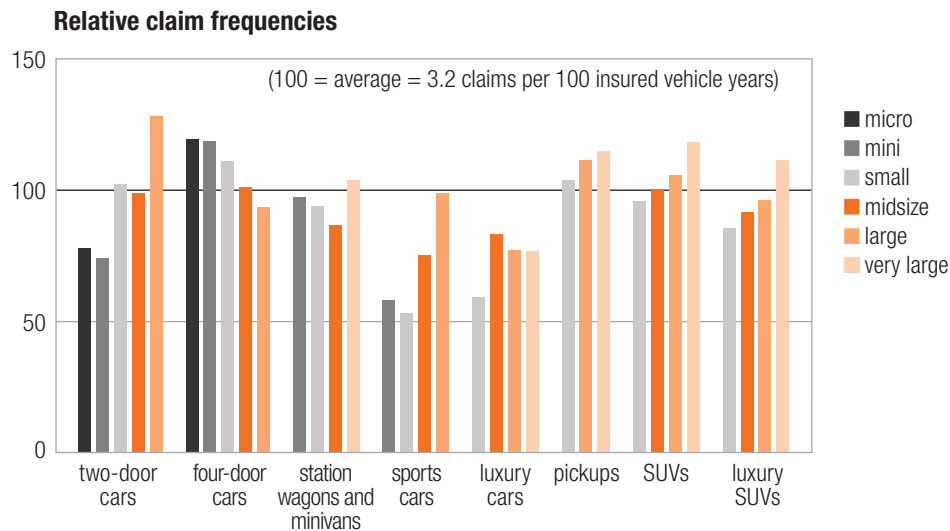
## Property damage liability coverage

### Comparison of losses by vehicle class and size/weight group, 2013–15 models

Property damage liability coverage insures against the physical damage that at-fault drivers' vehicles inflict on other vehicles and property in crashes. The information in this fact sheet is based on property damage liability coverage results for 2013–15 model cars, pickup trucks, and SUVs insured under private passenger automobile policies.

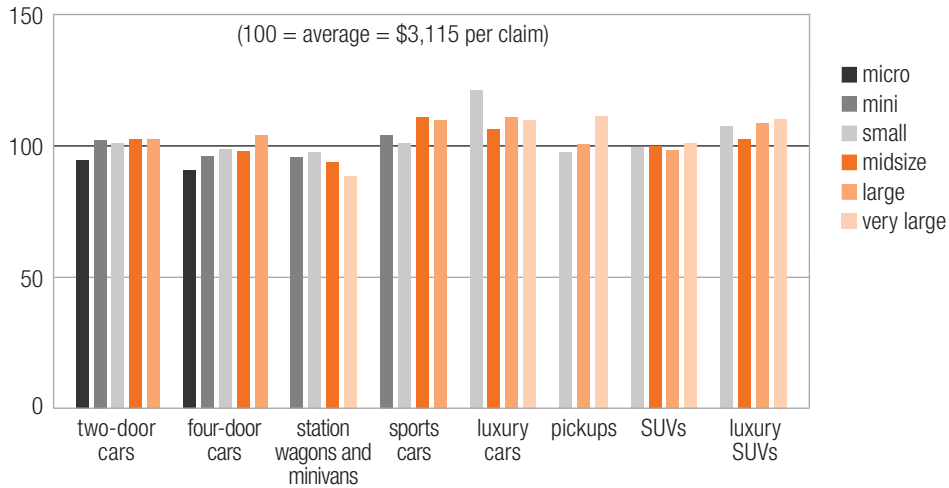
Two main factors determine property damage liability losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (average loss payment per claim), which depends on the extent of the damage. These two factors combine to indicate overall insurance losses, or average loss payments per insured vehicle year. The overall loss is 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/weight. Car groups are based on vehicle size (length times width) and weight. Pickup groups are based on vehicle weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by vehicle weight. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.



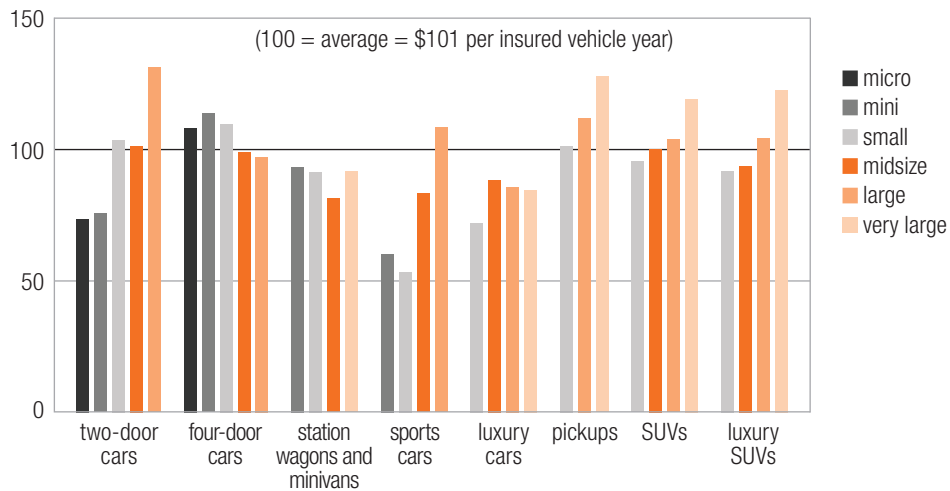
Among 2013–15 model passenger vehicles, small sports cars had the lowest relative property damage liability claim frequency (53) and large two-door cars had the highest (128). Claim frequencies for sports cars and luxury cars were lower than for other categories. Among two-door cars, sports cars, pickups, SUVs, and luxury SUVs, smaller vehicles had lower claim frequencies than did larger vehicles.

### Relative claim severities



Very large station wagons and minivans had the lowest relative claim severity (88). Small luxury cars had the highest (121). Two-door cars and SUVs had only very slight variations by size.

### Relative overall losses



Small sports cars had the lowest relative overall losses (54). Large two-door cars had the highest overall losses (131). In contrast to four-door cars whose overall losses generally decrease with size, two-door cars, sports cars, pickups, SUVs, and luxury SUVs saw overall losses increase with size.

## Relative property damage liability losses by class and size, 2013–15 models

		Relative claim frequency	Relative claim severity	Relative overall loss
<b>2-door cars</b>	micro	78	95	74
	mini	74	102	76
	small	102	101	104
	midsize	99	103	101
	large	128	103	131
<b>4-door cars</b>	micro	119	91	108
	mini	118	96	114
	small	111	99	110
	midsize	101	98	99
	large	93	104	97
<b>Station wagons/minivans</b>	mini	97	96	93
	small	94	97	92
	midsize	87	94	81
	very large	104	88	92
<b>Sports cars</b>	mini	58	104	60
	small	53	101	54
	midsize	75	111	83
	large	99	110	108
<b>Luxury cars</b>	small	59	121	72
	midsize	83	107	88
	large	77	111	86
	very large	77	110	85
<b>Pickups</b>	small	104	98	101
	large	111	101	112
	very large	115	111	128
<b>SUVs</b>	small	96	100	95
	midsize	100	100	100
	large	105	98	104
	very large	118	101	119
<b>Luxury SUVs</b>	small	85	107	92
	midsize	91	102	94
	large	96	109	104
	very large	111	110	123



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