



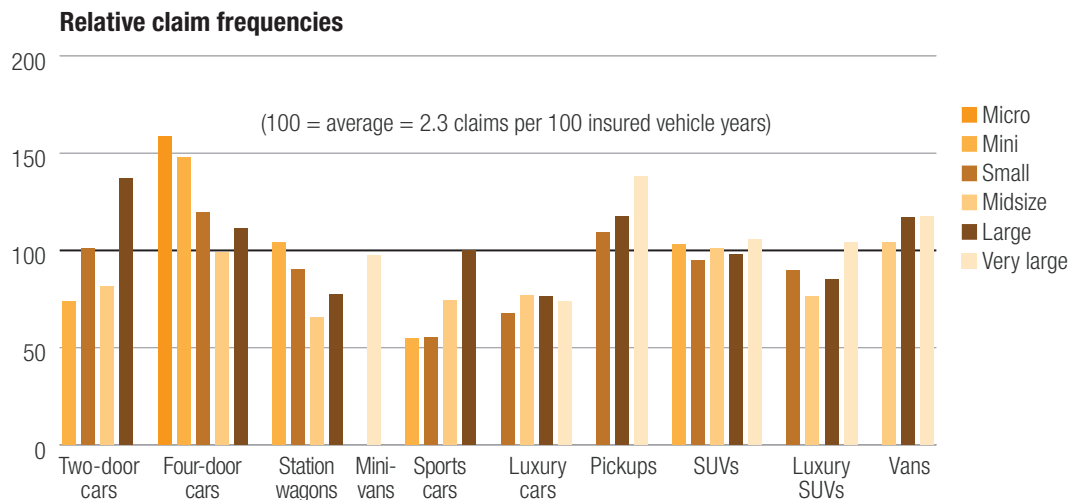
## Property damage liability coverage

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

Property damage liability 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 2018–20 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

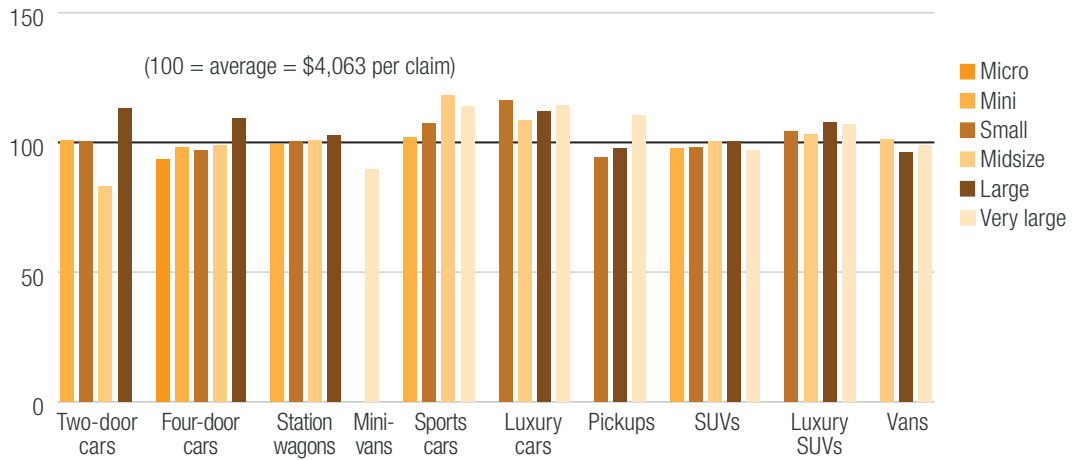
Two main factors determine property damage liability losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (claim severity), which depends on the extent of the damage. These two factors combine to indicate overall insurance losses, or average loss payments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



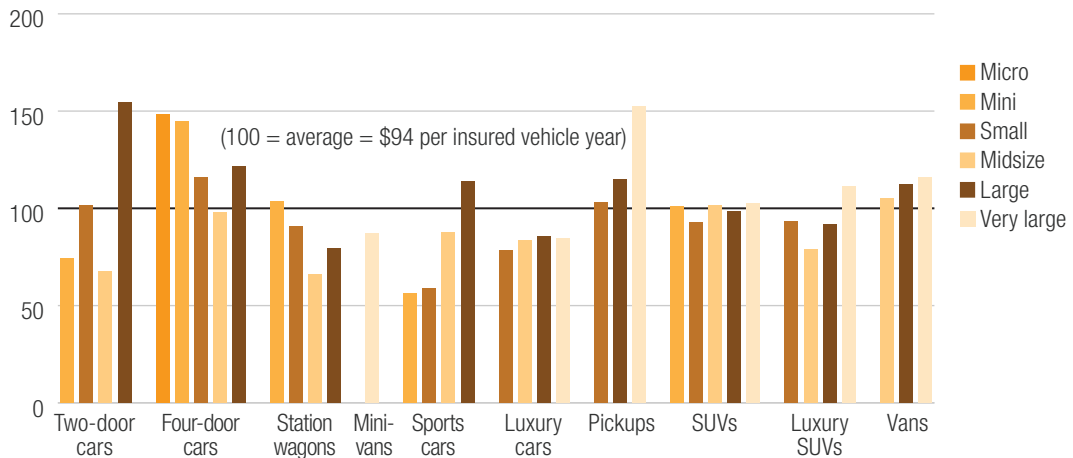
Property damage liability claim frequencies generally decreased as vehicle size increased among four-door passenger cars and station wagons, except for large cars. In contrast, sports cars, pickups, luxury SUVs, and vans showed a different pattern; claim frequencies increased as vehicle size increased. Sports cars had some of the lowest property damage liability claim frequencies. That may be because they tend to accumulate fewer miles relative to other vehicles of a comparable age. Among 2018–20 model year passenger vehicles, both mini and small sports cars had the lowest relative property damage liability claim frequency (55). Property damage liability claim frequency was highest for four-door microcars, a category that consists only of the Mitsubishi Mirage (159) and second highest for four-door minicars (148).

### Relative claim severities



In contrast to their low claim frequency, sports cars tend to have high claim severities. Sports cars, luxury cars, and luxury SUVs of all sizes had claim severities higher than the average. Property damage liability claim severity was highest for midsize sports cars (118). Claim severity was lowest for midsize two-door cars, a category that consists only of the 2018–19 Buick Cascada convertible (83), and second lowest for very large minivans (89).

### Relative overall losses



Property damage liability overall losses generally decreased as vehicle size increased among four-door passenger cars and station wagons, except for large cars. Among pickups, luxury SUVs, and vans, larger vehicles had higher overall losses than smaller ones, primarily due to higher claim frequencies. Property damage liability overall losses were highest for large two-door cars, a category that consists wholly of Dodge Challenger variants (155), followed by very large pickups (153). Mini sports cars had the lowest relative overall losses (56).

Relative property damage liability losses by class and size, 2018–20 model years				
		Relative claim frequency	Relative claim severity	Relative overall losses
<b>Two-door cars</b>	Mini	74	101	74
	Small	101	101	101
	Midsized	81	83	68
	Large	137	113	155
<b>Four-door cars</b>	Micro	159	94	148
	Mini	148	98	145
	Small	120	97	116
	Midsized	99	99	98
	Large	111	109	121
<b>Station wagons</b>	Mini	104	99	104
	Small	90	101	91
	Midsized	65	101	66
	Large	77	103	79
<b>Minivans</b>	Very large	97	89	87
<b>Sports cars</b>	Mini	55	102	56
	Small	55	107	59
	Midsized	74	118	88
	Large	100	114	114
<b>Luxury cars</b>	Small	68	116	78
	Midsized	77	109	84
	Large	76	112	85
	Very large	74	114	85
<b>Pickups</b>	Small	109	94	103
	Large	118	98	115
	Very large	138	111	153
<b>SUVs</b>	Mini	103	98	101
	Small	95	98	93
	Midsized	101	101	102
	Large	98	100	99
	Very large	106	97	102
<b>Luxury SUVs</b>	Small	90	104	93
	Midsized	76	103	79
	Large	85	108	92
	Very large	104	107	111
<b>Vans</b>	Midsized	104	101	105
	Large	117	96	112
	Very large	117	99	116



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