



## Property damage liability coverage

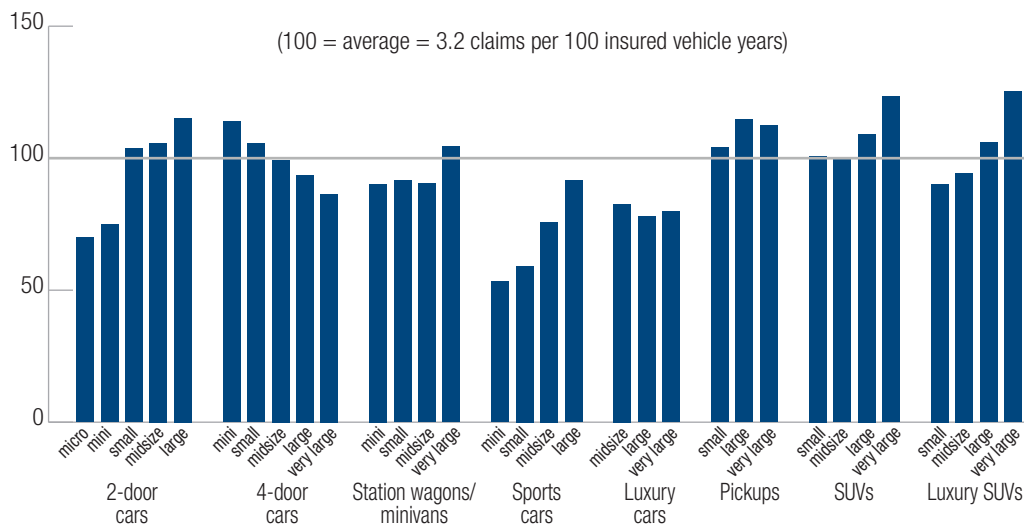
### Comparison of losses by vehicle class and size/weight group, 2011-13 models

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 2011-13 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.

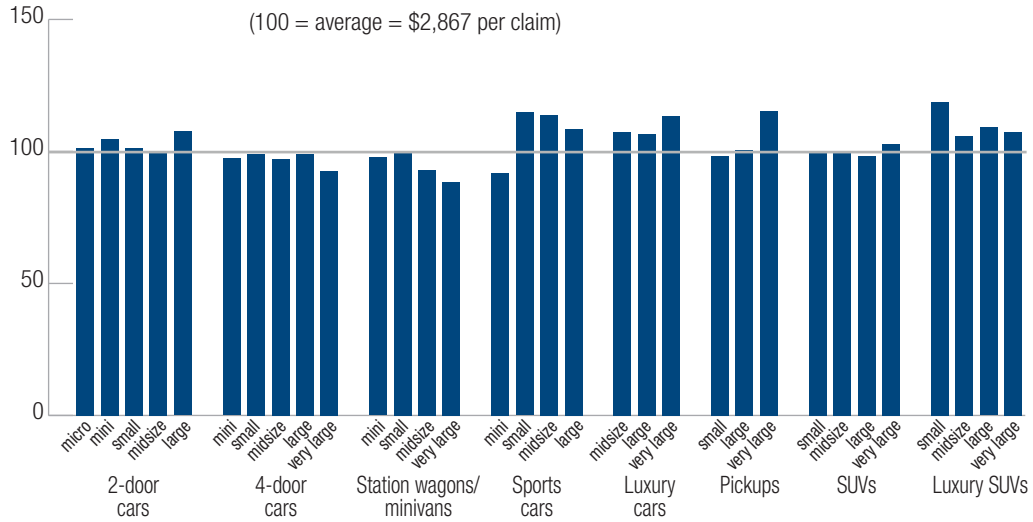
Information is presented by vehicle class and, within classes, by vehicle size/weight. Car groups are based on vehicle size (length times width) and weight. Pickup groups are based on vehicle weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by vehicle weight. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.

**Relative claim frequencies**



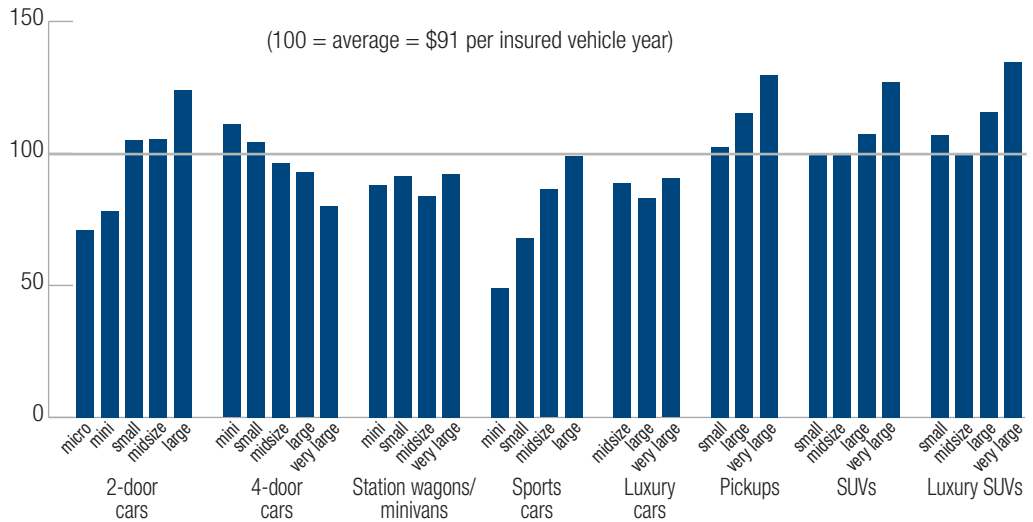
Among 2011-13 model passenger vehicles, mini sports cars had the lowest relative property damage liability claim frequency (53) and very large luxury SUVs had the highest (125). Frequencies for sports cars and luxury cars were lower than for other categories. Among 2-door cars, sports cars, SUVs and luxury SUVs, smaller vehicles had lower frequencies than larger ones.

### Relative claim severities



Very large station wagons and minivans had the lowest relative claim severity (88). Small luxury SUVs had the highest (119). Two-door cars, four-door cars and SUVs had only very slight variations by size.

### Relative overall losses



Mini sports cars had the lowest relative overall losses (49). Higher claim frequencies gave very large luxury SUVs the highest losses (135). In contrast to four-door cars which decrease with size, two-door cars, sports cars, pickups and SUVs saw overall losses increase with size.

## Relative property damage liability losses by class and size, 2011-13 models

		Relative claim frequency	Relative claim severity	Relative overall loss
<b>2-door cars</b>	micro	70	101	71
	mini	75	105	78
	small	104	101	105
	midsize	106	100	106
	large	115	108	124
<b>4-door cars</b>	mini	114	97	111
	small	105	99	104
	midsize	99	97	97
	large	94	99	93
	very large	86	93	80
<b>Station wagons/minivans</b>	mini	90	98	88
	small	92	100	92
	midsize	90	93	84
	very large	104	88	92
<b>Sports cars</b>	mini	53	92	49
	small	59	115	68
	midsize	76	114	86
	large	92	108	99
<b>Luxury cars</b>	midsize	83	107	89
	large	78	107	83
	very large	80	113	90
<b>Pickups</b>	small	104	98	103
	large	115	101	115
	very large	112	115	130
<b>SUVs</b>	small	101	99	100
	midsize	100	100	100
	large	109	98	107
	very large	123	103	127
<b>Luxury SUVs</b>	small	90	119	107
	midsize	94	106	100
	large	106	109	116
	very large	125	107	135

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The Highway Loss Data Institute (HLDI), an affiliate of the Insurance Institute for Highway Safety (IIHS), is a nonprofit research organization that publishes insurance loss statistics on most car, SUV, pickup truck and motorcycle models on U.S. roads. HLDI is wholly supported by auto insurers.

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