



Comprehensive coverage

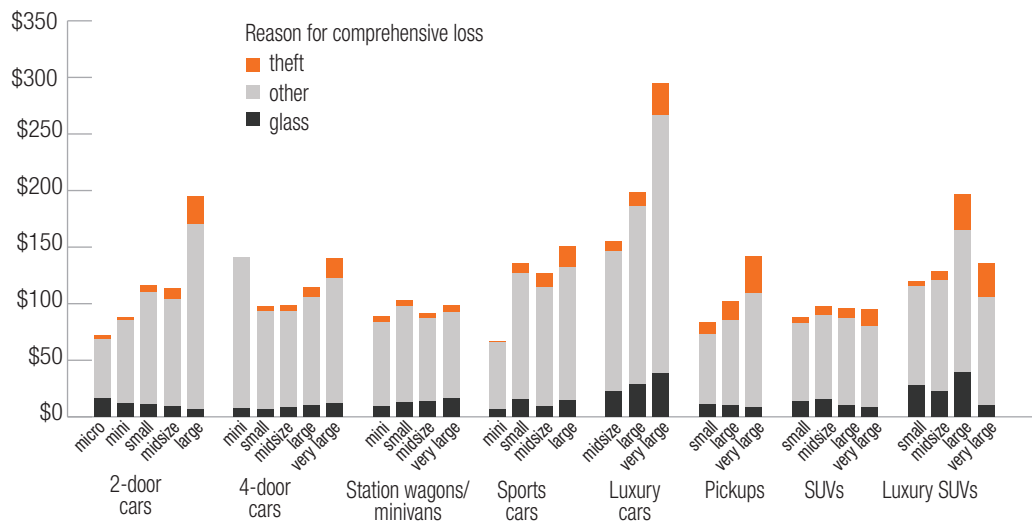
Comparison of losses by vehicle class and size/weight group, 2012–14 models

Comprehensive coverage insures against losses due to theft of an insured person’s vehicle or vehicle damage caused by things other than crashes. For purposes of data collection and analysis, the Highway Loss Data Institute classifies comprehensive losses into three groups—thief, glass damage caused by rocks and other objects, and damage from other sources including collisions with animals, acts of nature, fire, and vandalism. This fact sheet shows the contribution of each of these three kinds of losses to overall comprehensive losses. Results are for 2012–14 model 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 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 payment 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.

Comprehensive overall losses by loss type, class, and size



Mini sports cars had the lowest overall comprehensive losses, followed by two-door micro cars. Very large luxury cars had the highest losses, and large luxury SUVs had the second-highest.

Overall comprehensive losses by class and size, 2012–14 models

		Theft	Glass	Other	Total
2-door cars	micro	\$3.21	\$17.09	\$51.95	\$72.26
	mini	\$2.59	\$12.86	\$72.68	\$88.13
	small	\$6.08	\$11.81	\$98.64	\$116.54
	midsize	\$9.43	\$10.21	\$94.11	\$113.76
	large	\$24.19	\$7.27	\$163.71	\$195.17
4-door cars	micro	—	\$8.27	\$133.33	\$146.65
	mini	\$4.11	\$7.56	\$86.17	\$97.84
	small	\$4.84	\$9.13	\$84.42	\$98.39
	midsize	\$7.97	\$11.30	\$95.48	\$114.75
	large	\$17.65	\$11.94	\$111.20	\$140.80
Station wagons/ minivans	mini	\$4.92	\$9.88	\$74.52	\$89.31
	small	\$4.51	\$13.25	\$84.93	\$102.68
	midsize	\$4.35	\$13.92	\$73.57	\$91.83
	very large	\$5.33	\$16.97	\$76.10	\$98.39
Sports cars	mini	\$0.67	\$7.55	\$58.78	\$67.01
	small	\$8.21	\$16.32	\$111.08	\$135.62
	midsize	\$12.24	\$10.04	\$104.65	\$126.93
	large	\$18.45	\$15.06	\$117.61	\$151.11
Luxury cars	midsize	\$8.07	\$22.82	\$123.86	\$154.75
	large	\$11.88	\$29.40	\$157.09	\$198.37
	very large	\$27.80	\$38.73	\$228.65	\$295.18
Pickups	small	\$10.12	\$11.07	\$62.50	\$83.69
	large	\$16.79	\$10.96	\$74.56	\$102.31
	very large	\$32.41	\$8.84	\$100.58	\$141.83
SUVs	small	\$4.73	\$14.44	\$68.45	\$87.62
	midsize	\$7.48	\$16.39	\$73.63	\$97.50
	large	\$8.55	\$10.22	\$76.87	\$95.64
	very large	\$14.73	\$8.53	\$72.28	\$95.54
Luxury SUVs	small	\$3.83	\$27.91	\$88.17	\$119.91
	midsize	\$7.33	\$23.50	\$98.18	\$129.00
	large	\$31.71	\$40.09	\$125.34	\$197.14
	very large	\$29.64	\$11.10	\$94.82	\$135.56



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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.

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