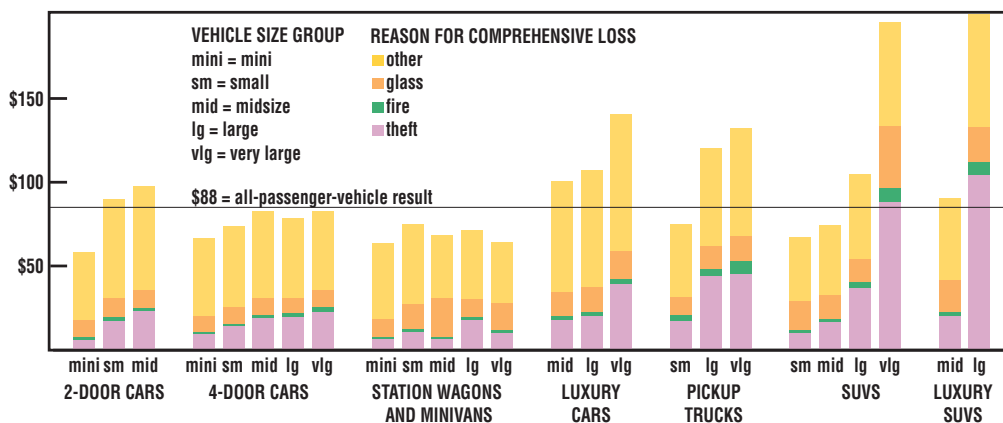


## COMPREHENSIVE LOSSES

### COMPARISON OF LOSSES BY VEHICLE TYPE AND SIZE/WEIGHT GROUP, 2003-05 MODELS

Comprehensive coverage insures against losses because of theft of an insured person's vehicle or physical damage to the vehicle that occurs for a reason other than a crash. For purposes of data collection and analysis, the Highway Loss Data Institute classifies comprehensive losses into four groups according to the source of the damage — theft, noncrash fire (fire not caused by collision or vandalism), glass damage caused by rocks and other objects, and other kinds of damage from hitting animals, acts of nature, vandalism, etc. The information in this fact sheet, which indicates the contribution of each of these four kinds of losses to overall comprehensive losses, is based on results for 2003-05 model passenger cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies.

### OVERALL COMPREHENSIVE LOSSES: AVG LOSS PAYMENTS PER INSURED VEHICLE YR BY TYPE OF LOSS AND VEHICLE SIZE



Among all sizes and types of 2003-05 passenger vehicles, mini 2-door cars had the lowest average loss payments per insured vehicle year under comprehensive coverage. Large luxury SUVs had the highest, and very large SUVs had the second highest, primarily because of theft. Among all sizes and types of vehicles, noncrash fire contributed the least to overall losses under comprehensive coverage.

# AUTO INSURANCE *loss facts*

**HIGHWAY LOSS  
DATA INSTITUTE**

## OVERALL COMPREHENSIVE LOSSES BY BODY STYLE AND SIZE CLASS, 2003-05 MODELS

		Theft	Fire	Glass	Other	Total
<b>2-DOOR CARS</b>	mini	\$5.83	\$1.42	\$10.27	\$40.76	\$58.28
	small	\$17.05	\$2.25	\$11.33	\$59.10	\$89.73
	midsize	\$22.88	\$1.81	\$11.06	\$61.65	\$97.40
<b>4-DOOR CARS</b>	mini	\$8.97	\$1.37	\$9.88	\$46.36	\$66.58
	small	\$13.91	\$1.35	\$9.88	\$48.40	\$73.54
	midsize	\$18.84	\$1.61	\$10.27	\$51.97	\$82.69
	large	\$19.51	\$2.12	\$9.48	\$47.38	\$78.49
	very large	\$22.43	\$2.93	\$10.40	\$46.87	\$82.63
<b>STATION WAGONS AND MINIVANS</b>	mini	\$6.50	\$0.78	\$11.19	\$45.35	\$63.82
	small	\$10.54	\$1.27	\$15.15	\$47.89	\$74.85
	midsize	\$6.06	\$1.63	\$22.78	\$38.21	\$68.68
	large	\$17.50	\$2.20	\$10.54	\$41.27	\$71.51
	very large	\$9.87	\$1.74	\$16.07	\$36.68	\$64.36
<b>LUXURY CARS</b>	midsize	\$17.72	\$1.99	\$14.88	\$65.73	\$100.32
	large	\$19.74	\$2.95	\$14.75	\$69.29	\$106.73
	very large	\$39.25	\$2.67	\$16.73	\$82.03	\$140.68
<b>PICKUP TRUCKS</b>	small	\$17.27	\$3.21	\$11.06	\$43.31	\$74.85
	large	\$43.74	\$4.71	\$13.17	\$59.10	\$120.72
	very large	\$45.31	\$7.17	\$15.28	\$64.71	\$132.47
<b>SUVs</b>	small	\$9.87	\$1.71	\$17.52	\$38.21	\$67.31
	midsize	\$16.37	\$2.07	\$14.22	\$41.27	\$73.93
	large	\$36.79	\$3.42	\$14.09	\$50.44	\$104.74
	very large	\$88.15	\$8.44	\$36.88	\$62.16	\$195.63
<b>LUXURY SUVs</b>	midsize	\$19.96	\$2.38	\$18.96	\$49.42	\$90.72
	large	\$104.30	\$7.28	\$20.94	\$67.76	\$200.28