

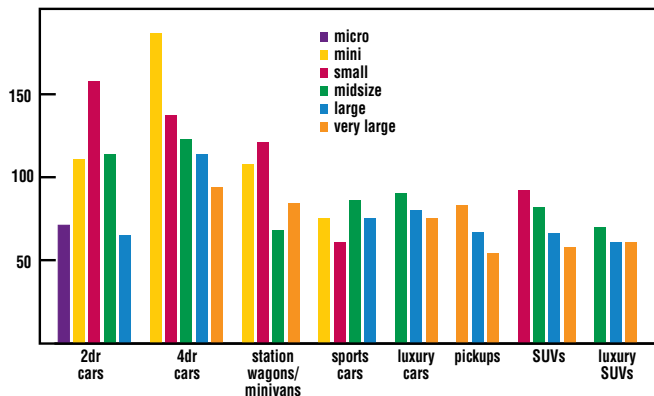
MEDICAL PAYMENT COVERAGE

COMPARISON OF LOSSES BY VEHICLE CLASS AND SIZE/WEIGHT GROUP, 2007-09 MODELS

Medical payment coverage insures against injuries sustained by insured people in crashes for which they are responsible. It also covers injuries to other occupants in their vehicles and reflects the degree to which a vehicle protects its occupants from injuries in the range of crashes reported to insurers. This coverage is sold in states with traditional tort insurance systems. The information in this fact sheet is based on medical payment coverage results for 2007-09 model passenger cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies.

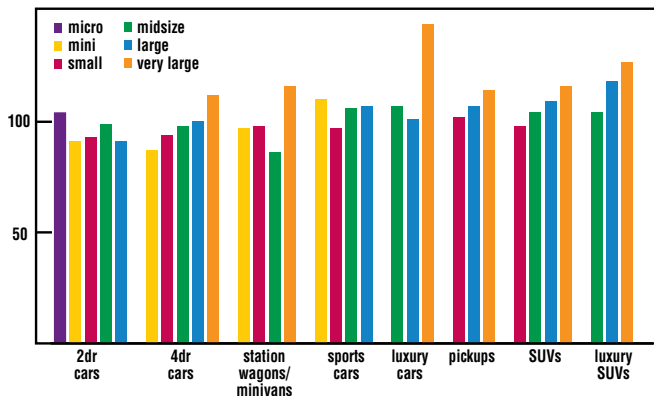
Two main factors determine medical payment losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are, depending on the average loss payment per claim (claim severity). These factors combine to indicate the average loss payment per insured vehicle year (overall loss). 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 length times width and weight. Pickup groups are based on weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by vehicle weight.

RELATIVE CLAIM FREQUENCIES (100 = AVG = 11.6 PER 1,000 INS VEHICLE YRS)



Among 4-door cars, pickups and SUVs, claim frequencies decreased as vehicle size increased. Very large pickups had the lowest claim frequencies (54). Mini 4-door cars had the highest (187).

RELATIVE AVG LOSS PAYMENTS PER CLAIM (100 = AVG = \$3,502 PER CLAIM)



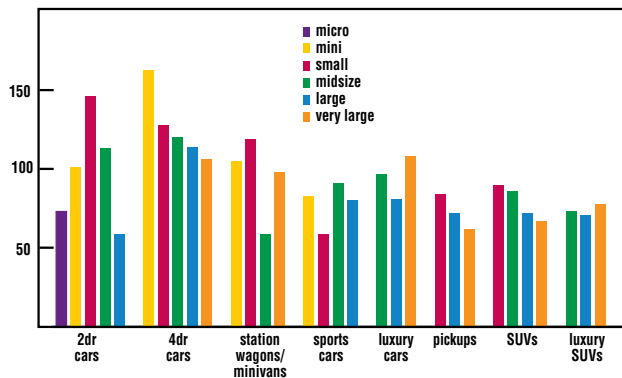
Loss payments tended to increase with vehicle size, though not uniformly. This may reflect the greater likelihood of multiple passengers and injured occupants in larger vehicles. Midsize station wagons and minivans had the lowest loss payments (87). Very large 4-door cars had the highest (137).

AUTO INSURANCE *loss facts*

**HIGHWAY LOSS
DATA INSTITUTE**

Results are standardized to a common proportion of youthful operators (younger than 25) and are presented in relative terms, with 100 representing the average for all passenger vehicles.

RELATIVE OVERALL LOSSES (100 = AVG = \$41 PER INS VEHICLE YR)



Overall losses generally declined with vehicle size. Very large luxury SUVs had the lowest overall losses (58). Mini 4-door cars had the highest (185).

RELATIVE MEDICAL PAYMENT LOSSES BY CLASS AND SIZE, 2007-09 MODELS

		Relative claim frequency: claims per 1,000 insured vehicle yrs	Relative avg loss payment per claim	Relative avg loss payment per insured vehicle yr
2-DOOR CARS	micro	70	109	75
	mini	110	90	99
	small	155	97	151
	midsize	114	99	113
	large	63	108	68
4-DOOR CARS	mini	187	99	185
	small	139	94	132
	midsize	124	99	122
	large	116	99	114
	very large	103	137	141
STATION WAGONS AND MINIVANS	mini	109	95	104
	small	125	98	123
	midsize	71	87	62
	large	134	96	129
	very large	87	110	95
SPORTS CARS	mini	80	91	73
	small	63	105	67
	midsize	89	94	84
LUXURY CARS	midsize	87	103	90
	large	77	102	79
	very large	77	110	85
PICKUPS	small	88	97	86
	large	70	105	74
	very large	54	117	63
SUVs	small	91	100	92
	midsize	81	101	82
	large	68	106	72
	very large	60	115	69
LUXURY SUVs	midsize	68	111	75
	large	60	104	63
	very large	63	92	58