

## Current Table

### PRIVATE PASSENGER AUTO INSURANCE LOSSES, 2004-2013 (1)

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Year	Liability		Property damage (3)	
	Bodily injury (2)		Claim frequency (4)	Claim severity
	Claim frequency (4)	Claim severity (5), (6)		
2004	1.11	\$11,640		3.75
2005	1.04	12,282		3.55
2006	0.98	12,907		3.40
2007	0.90	13,361		3.46
2008	0.91	14,067		3.42
2009	0.89	13,891		3.49
2010	0.91	14,406		3.53
2011	0.92	14,848		3.56
2012	0.95	14,690		3.50
2013	0.94	15,443		3.55

Year	Physical damage (7)		Comprehensive (8)	
	Collision		Claim frequency (4)	Claim severity
	Claim frequency (4)	Claim severity (5)		
2004	4.85	\$3,080		2.46
2005	5.04	3,067		2.38
2006	4.87	3,194		2.40
2007	5.20	3,109		2.48
2008	5.35	3,005		2.57
2009	5.48	2,869		2.75
2010	5.69	2,778		2.62
2011	5.75	2,861		2.79
2012	5.57	2,950		2.62
2013	5.71	3,144		2.57

(1) For all limits combined. Data are for paid claims.

(2) Excludes Massachusetts and most states with no-fault automobile insurance laws.

(3) Excludes Massachusetts, Michigan and New Jersey.

(4) Claim frequency is claims per 100 car years. A car year is equal to 365 days of insured coverage for one vehicle.

(5) Claim severity is the size of the loss.

(6) Includes loss adjustment expenses.

(7) Excludes Massachusetts, Michigan and Puerto Rico. Based on coverage with a \$500 deductible.

(8) Excludes wind and water losses.

Source: ISO®, a Verisk Analytics® company.

## Archived Tables

PRIVATE PASSENGER AUTO INSURANCE LOSSES, 1999-2008 (1)  
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<b>Liability</b>				
<b>Bodily injury (2)</b>			<b>Property damage (3)</b>	
<b>Year</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5), (6)</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>
1999	1.23	\$9,646	4.00	\$2,294
2000	1.20	9,807	3.98	2,393
2001	1.16	10,149	3.97	2,471
2002	1.15	10,400	3.92	2,552
2003	1.12	11,135	3.84	2,558
2004	1.11	11,613	3.76	2,582
2005	1.07	11,983	3.63	2,657
2006	1.02	12,426	3.44	2,783
2007	0.95	12,712	3.48	2,830
2008	0.96	13,533	3.45	2,889
<b>Physical damage (7)</b>				
<b>Collision</b>			<b>Comprehensive (8)</b>	
<b>Year</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>
1999	5.73	\$2,352	2.80	\$1,116
2000	5.61	2,480	2.89	1,125
2001	5.53	2,525	3.11	1,152
2002	5.48	2,728	2.91	1,250
2003	5.13	2,921	2.76	1,324
2004	4.85	3,080	2.46	1,417
2005	5.04	3,067	2.38	1,457
2006	4.87	3,194	2.40	1,528
2007	5.13	3,139	2.47	1,519
2008	5.34	3,004	2.57	1,549

(1) For all limits combined. Data are for paid claims.

(2) Excludes Massachusetts and most states with no-fault automobile insurance laws.

(3) Excludes Massachusetts, Michigan and New Jersey.

(4) Claim frequency is claims per 100 earned car years. A car year is equal to 365 days of insured coverage for a single vehicle.

(5) Claim severity is the size of the loss, measured by the average amount paid for each claim.

(6) Includes loss adjustment expenses.

(7) Excludes Massachusetts, Michigan and New Jersey. Based on coverage with a \$500 deductible.

(8) Excludes wind and water losses.

Source: ISO.

PRIVATE PASSENGER AUTO INSURANCE LOSSES, 2000-2009 (1)

[Export To Excel](#)

	<b>Liability</b>			
	<b>Bodily injury (2)</b>		<b>Property damage (3)</b>	
<b>Year</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5),(6)</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>
2000	1.20	\$9,807	3.98	\$2,393
2001	1.16	10,149	3.97	2,471
2002	1.15	10,400	3.92	2,552
2003	1.12	11,135	3.84	2,558
2004	1.11	11,638	3.75	2,596
2005	1.07	12,026	3.62	2,670
2006	1.02	12,443	3.42	2,794
2007	0.95	12,677	3.48	2,840
2008	0.96	13,547	3.43	2,902
2009	0.95	13,462	3.48	2,873
	<b>Physical damage (7)</b>			
	<b>Collision</b>		<b>Comprehensive (8)</b>	
<b>Year</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>
2000	5.61	\$2,480	2.89	\$1,125
2001	5.53	2,525	3.11	1,152
2002	5.48	2,728	2.91	1,250
2003	5.13	2,921	2.76	1,324
2004	4.85	3,080	2.46	1,417
2005	5.04	3,067	2.38	1,457
2006	4.87	3,194	2.40	1,528
2007	5.13	3,139	2.47	1,519
2008	5.34	3,006	2.57	1,551
2009	5.47	2,869	2.75	1,389

(1) For all limits combined. Data are for paid claims.

(2) Excludes Massachusetts and most states with no-fault automobile insurance laws.

(3) Excludes Massachusetts, Michigan and New Jersey.

(4) Claim frequency is claims per 100 earned car years. A car year is equal to 365 days of insured coverage for a single vehicle.

(5) Claim severity is the size of the loss, measured by the average amount paid for each claim.

(6) Includes loss adjustment expenses.

(7) Excludes Massachusetts, Michigan and New Jersey. Based on coverage with a \$500 deductible.

(8) Excludes wind and water losses.

Source: ISO.

PRIVATE PASSENGER AUTO INSURANCE LOSSES, 2001-2010 (1)

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<b>Liability</b>				
<b>Bodily injury (2)</b>			<b>Property damage (3)</b>	
<b>Year</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5),(6)</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>
2001	1.16	\$10,149	3.97	\$2,471
2002	1.15	10,400	3.92	2,552
2003	1.12	11,135	3.84	2,558
2004	1.11	11,640	3.75	2,596
2005	1.04	12,282	3.55	2,717
2006	0.98	12,956	3.40	2,804
2007	0.90	13,430	3.45	2,852
2008	0.90	14,098	3.41	2,904
2009	0.88	13,934	3.48	2,869
2010	0.90	14,486	3.50	2,881
<b>Physical damage (7)</b>				
<b>Collision</b>			<b>Comprehensive (8)</b>	
<b>Year</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>
2001	5.53	\$2,525	3.11	\$1,152
2002	5.48	2,728	2.91	1,250
2003	5.13	2,921	2.76	1,324
2004	4.85	3,080	2.46	1,417
2005	5.04	3,067	2.38	1,457
2006	4.87	3,194	2.40	1,528
2007	5.13	3,139	2.47	1,519
2008	5.34	3,006	2.57	1,551
2009	5.48	2,869	2.75	1,389
2010	5.67	2,776	2.61	1,475

- (1) For all limits combined. Data are for paid claims.
- (2) Excludes Massachusetts and most states with no-fault automobile insurance laws.
- (3) Excludes Massachusetts, Michigan and New Jersey.
- (4) Claim frequency is claims per 100 earned car years. A car year is equal to 365 days of insured coverage for a single vehicle.
- (5) Claim severity is the size of the loss, measured by the average amount paid for each claim.
- (6) Includes loss adjustment expenses.
- (7) Excludes Massachusetts, Michigan and New Jersey. Based on coverage with a \$500 deductible.
- (8) Excludes wind and water losses.

Source: ISO, a Verisk Analytics company.

PRIVATE PASSENGER AUTO INSURANCE LOSSES, 2002-2011 (1)  
Export To Excel

<b>Liability</b>				
<b>Bodily injury (2)</b>			<b>Property damage (3)</b>	
<b>Year</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5),(6)</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>
2002	1.15	\$10,400	3.92	\$2,552
2003	1.12	11,135	3.84	2,558
2004	1.11	11,640	3.75	2,596
2005	1.04	12,282	3.55	2,717
2006	0.98	12,907	3.40	2,796
2007	0.90	13,361	3.46	2,847
2008	0.91	14,067	3.42	2,903
2009	0.89	13,891	3.49	2,868
2010	0.91	14,406	3.53	2,879
2011	0.92	14,848	3.56	2,958
<b>Physical damage (7)</b>				
<b>Collision</b>			<b>Comprehensive (8)</b>	
<b>Year</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>
2002	5.48	\$2,728	2.91	\$1,250
2003	5.13	2,921	2.76	1,324
2004	4.85	3,080	2.46	1,417
2005	5.04	3,067	2.38	1,457
2006	4.87	3,194	2.40	1,528
2007	5.13	3,139	2.47	1,519
2008	5.34	3,006	2.57	1,551
2009	5.48	2,869	2.75	1,389
2010	5.68	2,776	2.61	1,476
2011	5.74	2,861	2.79	1,489

- (1) For all limits combined. Data are for paid claims.
- (2) Excludes Massachusetts and most states with no-fault automobile insurance laws.
- (3) Excludes Massachusetts, Michigan and New Jersey.
- (4) Claim frequency is claims per 100 car years. A car year is equal to 365 days of insured coverage for one vehicle.
- (5) Claim severity is the size of the loss, measured by the average amount paid for each claim.
- (6) Includes loss adjustment expenses.
- (7) Excludes Massachusetts, Michigan and Puerto Rico. Based on coverage with a \$500 deductible.
- (8) Excludes wind and water losses.

Source: ISO, a Verisk Analytics company.

PRIVATE PASSENGER AUTO INSURANCE LOSSES, 2003-2012 (1)

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<b>Liability</b>				
<b>Bodily injury (2)</b>			<b>Property damage (3)</b>	
<b>Year</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5),(6)</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>
2003	1.12	\$11,135	3.84	\$2,558
2004	1.11	11,640	3.75	2,596
2005	1.04	12,282	3.55	2,717
2006	0.98	12,907	3.40	2,796
2007	0.90	13,361	3.46	2,847
2008	0.91	14,067	3.42	2,903
2009	0.89	13,891	3.49	2,869
2010	0.91	14,406	3.53	2,881
2011	0.92	14,848	3.56	2,958
2012	0.95	14,653	3.50	3,073
<b>Physical damage (7)</b>				
<b>Collision</b>			<b>Comprehensive (8)</b>	
<b>Year</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>	<b>Claim frequency (4)</b>	<b>Claim severity (5)</b>
2003	5.13	\$2,921	2.76	\$1,324
2004	4.85	3,080	2.46	1,417
2005	5.04	3,067	2.38	1,457
2006	4.87	3,194	2.40	1,528
2007	5.20	3,109	2.48	1,524
2008	5.35	3,005	2.57	1,551
2009	5.48	2,869	2.75	1,389
2010	5.69	2,778	2.62	1,476
2011	5.75	2,861	2.79	1,490
2012	5.56	2,950	2.62	1,585

- (1) For all limits combined. Data are for paid claims.
- (2) Excludes Massachusetts and most states with no-fault automobile insurance laws.
- (3) Excludes Massachusetts, Michigan and New Jersey.
- (4) Claim frequency is claims per 100 car years. A car year is equal to 365 days of insured coverage for one vehicle.
- (5) Claim severity is the size of the loss, measured by the average amount paid for each claim.
- (6) Includes loss adjustment expenses.
- (7) Excludes Massachusetts, Michigan and Puerto Rico. Based on coverage with a \$500 deductible.
- (8) Excludes wind and water losses.

Source: ISO, a Verisk Analytics company.

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