

Press Releases

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Press release: The best and worst vehicles for protecting passengers from injuries

By [Insure.com](http://insure.com) Posted on January 28, 2013

January 28, 2013 (Foster City, Calif.) – A new analysis by Insure.com reveals that passengers are best protected from injuries in GMC pickups and SUVs, and the Porsche Cayenne.

Insure.com studied insurance rates for Personal Injury Protection (PIP) and Medical Payments (MedPay) for more than 750 vehicles in the 2013 model year.

Both PIP and MedPay coverage pay for injuries to passengers in your own car. Looking at the highest and lowest costs for PIP and MedPay provides a way to evaluate which vehicles rack up high passenger-injury claims.

"If you're looking for a safe car for your family, the answer is clear: Go big," said Amy Danise, editorial director of Insure.com. "Insurance rates reflect real-world claims for crashes and injuries. When we look at costs for coverage for passenger injuries, the numbers tell us to buy large, heavy vehicles if safety is important."

Models of the Fiat 500 carry the highest PIP and MedPay costs.

"Americans' love of large vehicles may not be good for fuel efficiency, but we have gravitated to the safest vehicles," said Danise.

The dataset is part of Insure.com's recent annual car insurance comparison study, which ranks the most and least expensive vehicles to insure.

Insure.com provides the rankings as a resource for car owners and buyers to see how their vehicles may affect their insurance bills. A searchable tool on the website lets users see national or state average rates for the 2013 model year.

Best vehicles for protecting passengers from injuries

1. GMC Sierra 1500 (SLE, SLT and Work Truck)
2. Porsche Cayenne
3. GMC Yukon (Denali and SLT)
4. GMC Sierra 2500 SLE
5. GMC Terrain SLE1

Worst vehicles for protecting passengers from injuries

1. Fiat 500 (Lounge, CLounge, Sport, Pop and CPop)
2. Kia Rio 5 (LX and SX)
3. Toyota Corolla L
4. Mitsubishi Lancer Ralliart
5. Mercedes-Benz CL600

Survey methodology

Insure.com commissioned Quadrant Information Services to provide auto insurance rates for more than 750 car models from six large carriers (Allstate, Farmers, GEICO, Nationwide, Progressive and State Farm) in 10 ZIP codes per state. Rates were not available for all models, particularly exotic cars.

Annual rates shown are based on insurance for a single, 40-year-old male who commutes 12 miles to work each day, with policy limits of 100/300/50 (\$100,000 for injury liability for one person, \$300,000 for all injuries and \$50,000 for property damage in an accident) and a \$500 deductible on collision and comprehensive coverage. The hypothetical driver has a clean record and good credit. The rate includes uninsured motorist coverage and PIP or MedPay. Average rates are for comparative purposes. Actual rates will depend on individual driver factors.

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