

# AUTO INSURANCE *loss facts*

HIGHWAY LOSS  
DATA INSTITUTE

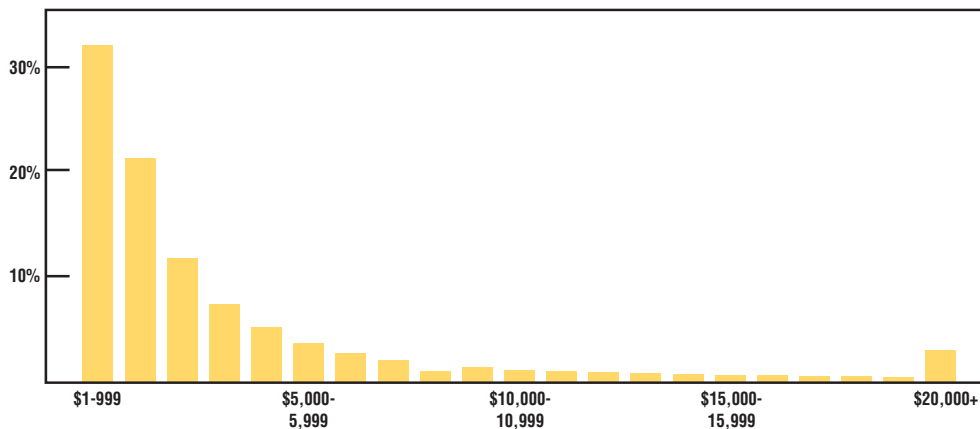
## COLLISION COVERAGE

### DISTRIBUTION OF COLLISION CLAIMS BY CLAIM SIZE, 2005 MODELS

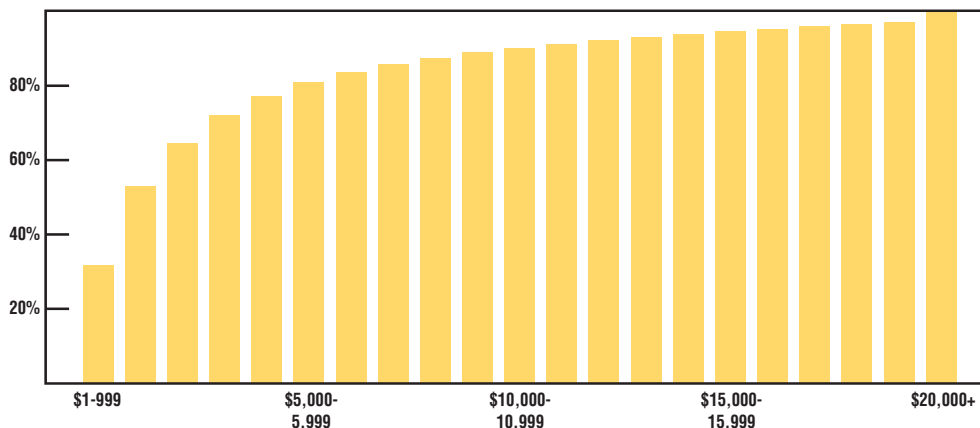
Collision coverage insures against physical damage sustained in crashes to insured people's own vehicles. The damage may occur from striking another vehicle or an object such as a tree or pole. The information in this fact sheet is based on collision coverage results for 2005 model passenger cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies during their first year on the road. The claim amounts do not include deductibles paid by policyholders, which range from \$0 to more than \$1,000 (typically \$250-\$500).

Most collision coverage claims are for relatively small amounts of money. About 32 percent of all claims are for less than \$1,000, but these account for only 4 percent of the total dollars paid for claims filed under collision coverage. About half of all claims are for less than \$2,000, but these account for only 12 percent of total dollars paid. In contrast, claims for more than \$20,000 account for 3 percent of claims filed and 20 percent of total dollars paid.

### DISTRIBUTION OF CLAIMS BY CLAIM SIZE



### CUMULATIVE DISTRIBUTION OF CLAIMS BY CLAIM SIZE



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## DISTRIBUTION OF CLAIMS AND DOLLARS PAID BY LOSS AMOUNT

Loss amount	Percent of collision claims	Cumulative percent of collision claims	Percent of total dollars paid for collision claims	Cumulative percent of total dollars paid for collision claims
\$1-999	31.8	31.8	4.1	4.1
\$1000-1999	21.1	52.9	7.5	11.7
\$2000-2999	11.7	64.6	7.1	18.8
\$3000-3999	7.4	72.1	6.4	25.2
\$4000-4999	5.2	77.2	5.7	30.9
\$5000-5999	3.7	81.0	5.1	36.0
\$6000-6999	2.8	83.7	4.5	40.4
\$7000-7999	2.1	85.8	3.9	44.3
\$8000-8999	1.7	87.5	3.5	47.8
\$9000-9999	1.4	88.9	3.3	51.1
\$10,000-10,999	1.2	90.1	3.2	54.3
\$11,000-11,999	1.1	91.2	3.2	57.4
\$12,000-12,999	1.0	92.2	3.0	60.5
\$13,000-13,999	0.9	93.1	3.0	63.4
\$14,000-14,999	0.8	93.9	2.9	66.3
\$15,000-15,999	0.7	94.6	2.8	69.2
\$16,000-16,999	0.7	95.3	2.9	72.0
\$17,000-17,999	0.6	96.0	2.7	74.7
\$18,000-18,999	0.6	96.5	2.5	77.2
\$19,000-19,999	0.5	97.0	2.3	79.6
\$20,000+	3.0	100.0	20.4	100.0