



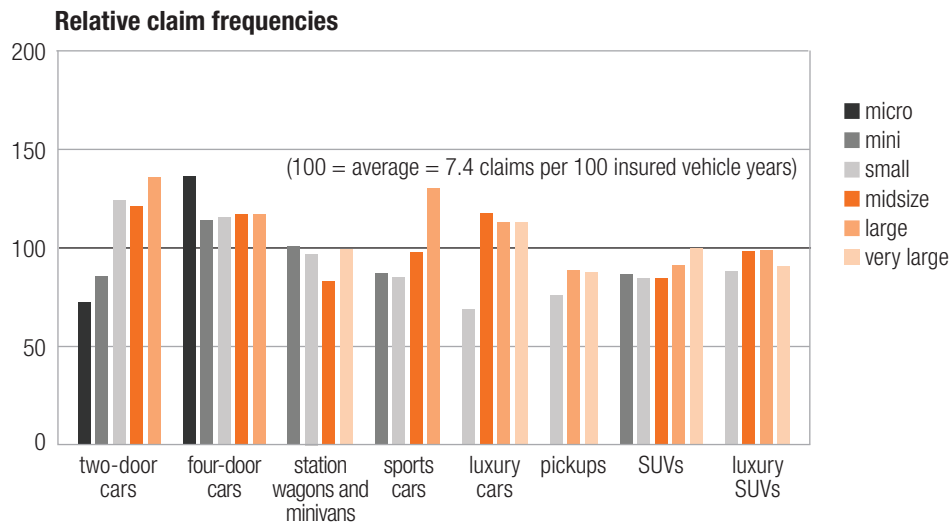
## Collision coverage

### Comparison of losses by vehicle class and size/weight group, 2014–16 models

Collision coverage insures against physical damage to insured vehicles that is sustained in crashes. A crash may involve another vehicle or it may involve an object such as a tree or pole. The information in this fact sheet is based on collision coverage results for 2014–16 model cars, pickup trucks, and SUVs insured under private passenger automobile policies.

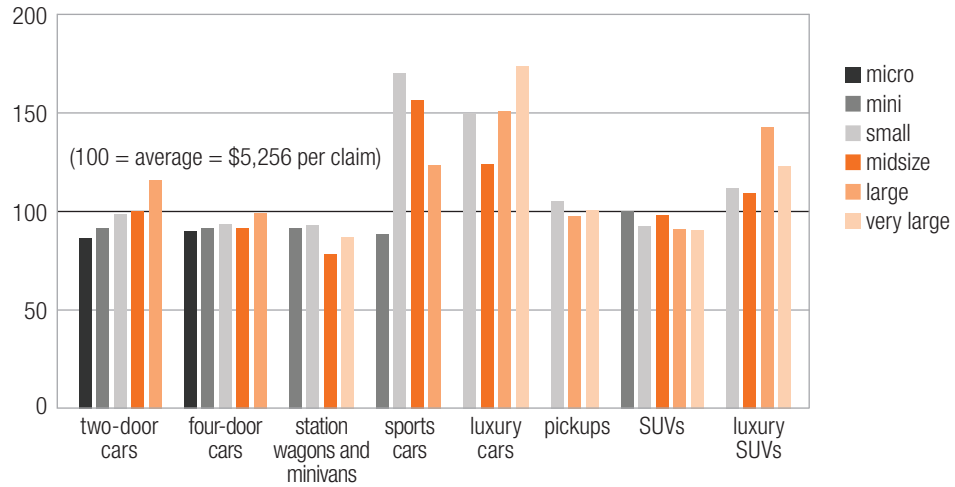
Two main factors determine collision losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (claim severity), which depends on the extent of the damage. These two factors combine to indicate overall insurance losses, or average loss payments per insured vehicle year. 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 size (length times width) and weight. Pickup groups are based on vehicle weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by vehicle weight. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.



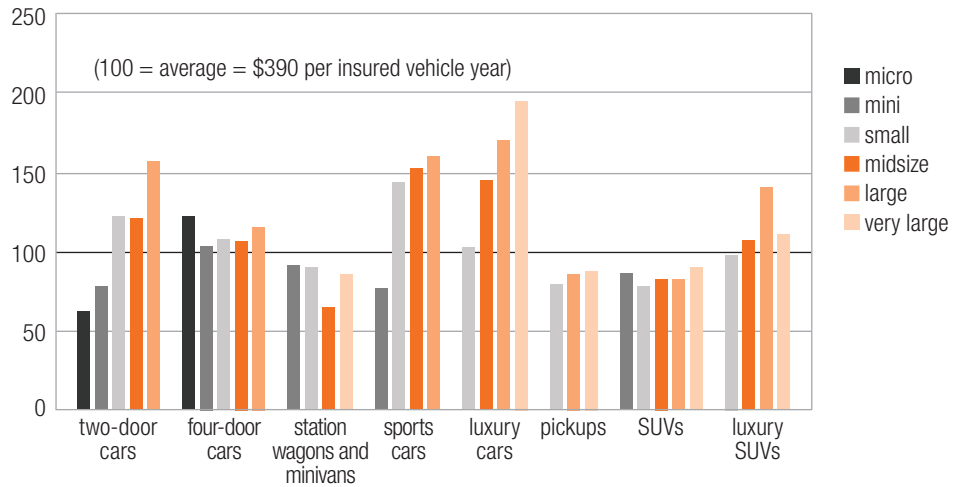
Small luxury cars, a class consisting of two electric vehicles, had the lowest relative claim frequency (69). Large two-door cars, a category consisting of variants of the Dodge Challenger, and four-door microcars, a vehicle class containing two Mitsubishi vehicles had the highest relative claim frequency (136).

### Relative claim severities



Among 2014–16 models, midsize station wagons and minivans had the lowest relative claim severity (78), while very large luxury cars had the highest result (174).

### Relative overall losses



Relative overall losses ranged from 63 for two-door microcars to 196 for very large luxury cars. Luxury cars had higher overall losses due mainly to their higher claim severity.

Relative collision losses by class and size, 2014–16 models				
		Relative claim frequency	Relative claim severity	Relative overall loss
2-door cars	micro	72	87	63
	mini	85	92	78
	small	124	99	123
	midsize	121	100	121
	large	136	116	158
4-door cars	micro	136	90	123
	mini	114	92	104
	small	116	94	108
	midsize	117	92	107
	large	117	99	116
Station wagons/minivans	mini	101	91	92
	small	97	93	90
	midsize	83	78	65
	very large	99	87	86
Sports cars	mini	87	88	77
	small	85	170	145
	midsize	98	157	153
	large	130	124	161
Luxury cars	small	69	150	103
	midsize	118	124	146
	large	113	151	171
	very large	113	174	196
Pickups	small	76	105	80
	large	88	98	86
	very large	88	101	88
SUVs	mini	87	100	87
	small	85	93	79
	midsize	85	98	83
	large	91	91	83
	very large	100	90	90
Luxury SUVs	small	88	112	98
	midsize	98	110	108
	large	99	143	141
	very large	90	123	111



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