



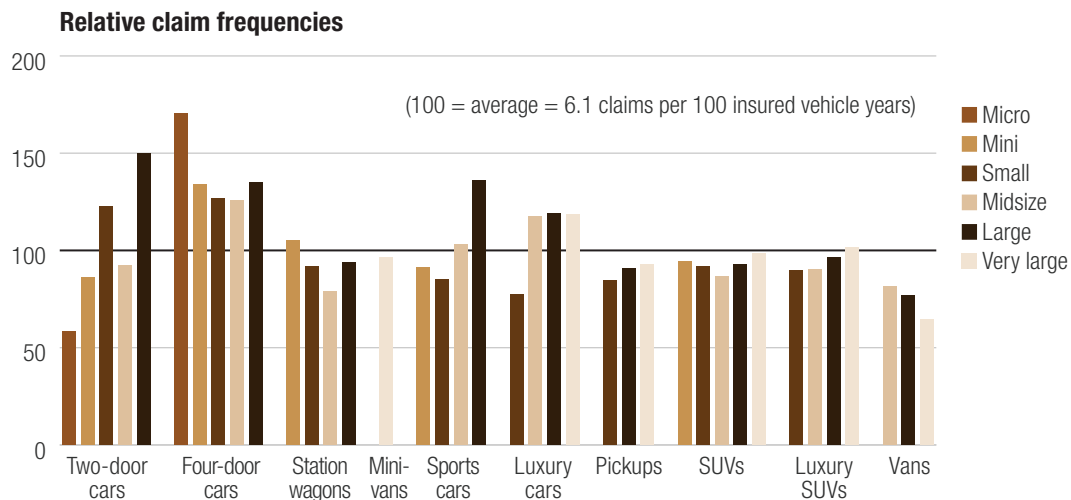
## Collision coverage

### Comparison of losses by vehicle class and size, 2018–20 model years

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 2018–20 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

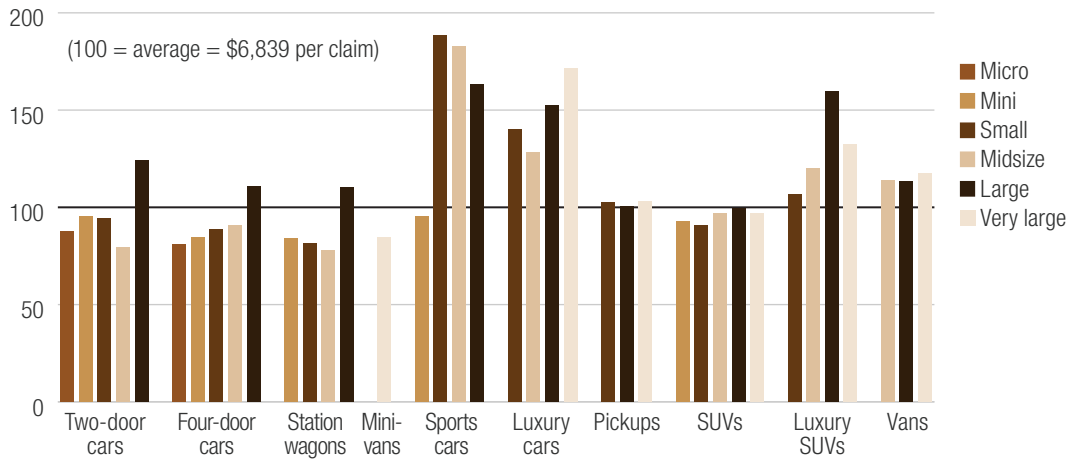
Two main factors determine collision losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (claim severity), which depends on the extent of the damage. These two factors combine to indicate overall insurance losses, or average loss payments per insured vehicle year. Overall losses represent 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. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.



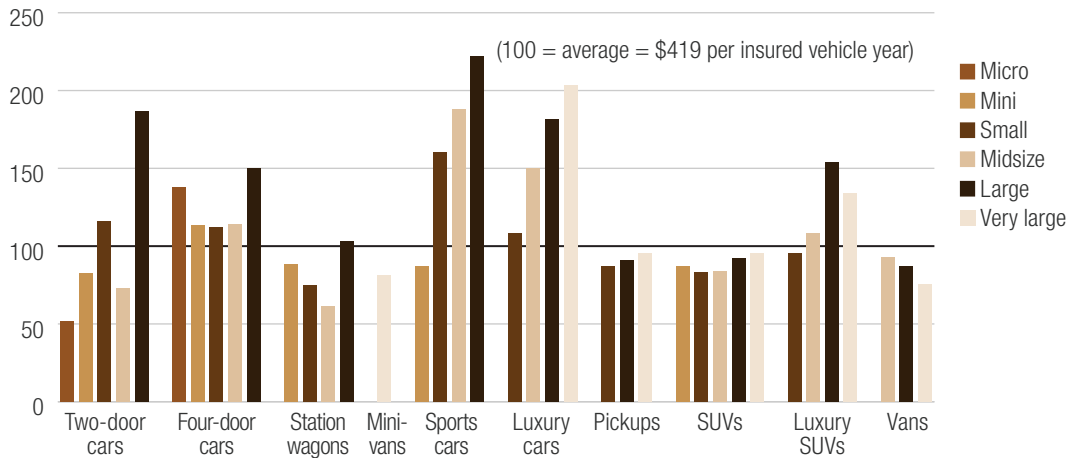
Relative collision claim frequencies are higher than average for all sizes of four-door cars. The classes with below average collision claim frequencies for all sizes include minivans, pickups, SUVs, and vans. Two-door microcars, a vehicle class that only includes the 2018–19 Smart ForTwo electric vehicles, had the lowest relative claim frequency (59) followed by very large vans (64). Four-door microcars, a vehicle class including only the Mitsubishi Mirage, had the highest relative claim frequency (170) followed by large two-door cars (150), a vehicle class containing variants of the Dodge Challenger.

### Relative claim severities



Relative collision claim severities are higher than average for nearly all sizes of sports cars, luxury cars, and luxury SUVs; all of which are among the most expensive vehicles to purchase. Two-door cars, four-door cars, and station wagons all had below average claim severities apart from the largest vehicles in each class. Among 2018–20 model year vehicles, midsize station wagons had the lowest relative claim severity (78), while small sports cars had the highest (188).

### Relative overall losses



Relative collision overall losses are higher than average for nearly all sizes of four-door cars, sports cars, luxury cars, and luxury SUVs. The classes with below average overall losses for all sizes include minivans, pickups, SUVs, and vans. Relative overall losses ranged from 51 for two-door microcars to 222 for large sports cars. Luxury cars had higher overall losses, mainly because of their higher claim severity.

Relative collision losses by class and size, 2018–20 model years				
		Relative claim frequency	Relative claim severity	Relative overall losses
<b>Two-door cars</b>	Micro	59	88	51
	Mini	86	96	82
	Small	123	95	116
	Midsize	92	79	73
	Large	150	124	186
<b>Four-door cars</b>	Micro	170	81	138
	Mini	134	85	114
	Small	127	88	112
	Midsize	126	91	114
	Large	135	111	150
<b>Station wagons</b>	Mini	105	84	88
	Dsmall	92	82	75
	Midsize	79	78	61
	Large	94	110	103
<b>Minivans</b>	Very large	96	84	81
<b>Sports cars</b>	Mini	91	96	87
	Small	85	188	161
	Midsize	103	183	188
	Large	136	163	222
<b>Luxury cars</b>	Small	77	140	108
	Midsize	117	128	150
	Large	119	152	181
	Very large	118	172	203
<b>Pickups</b>	Small	85	102	87
	Large	91	100	91
	Very large	93	103	96
<b>SUVs</b>	Mini	94	93	87
	Small	92	91	83
	Midsize	87	97	84
	Large	93	100	92
	Very large	98	97	95
<b>Luxury SUVs</b>	Small	90	107	96
	Midsize	90	120	108
	Large	96	160	154
	Very large	102	132	134
<b>Vans</b>	Midsize	81	114	93
	Large	77	114	87
	Very large	64	118	76



4121 Wilson Boulevard, 6th floor  
Arlington, VA 22203  
+1 703 247 1500  
iihs-hldi.org

The Highway Loss Data Institute is a nonprofit public service organization that gathers, processes, and publishes insurance data on the human and economic losses associated with owning and operating motor vehicles.

COPYRIGHTED DOCUMENT, DISTRIBUTION RESTRICTED © 2021 by the Highway Loss Data Institute. All rights reserved. Distribution of this report is restricted. No part of this publication may be reproduced, or stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the copyright owner. Possession of this publication does not confer the right to print, reprint, publish, copy, sell, file, or use this material in any manner without the written permission of the copyright owner. Permission is hereby granted to companies that are supporters of the Highway Loss Data Institute to reprint, copy, or otherwise use this material for their own business purposes, provided that the copyright notice is clearly visible on the material.