



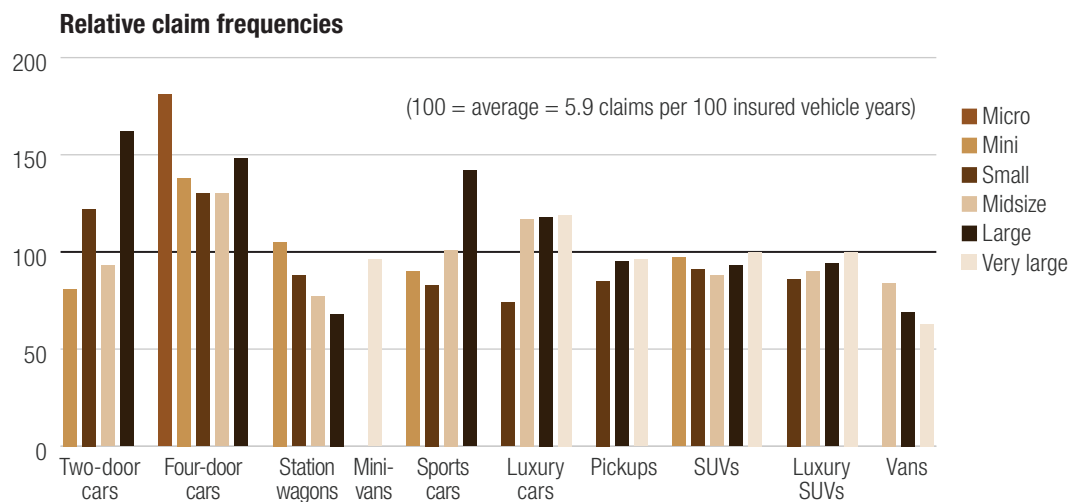
Collision coverage

Comparison of losses by vehicle class and size, 2019–21 model years

Collision coverage insures against physical damage to insured vehicles 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 2019–21 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

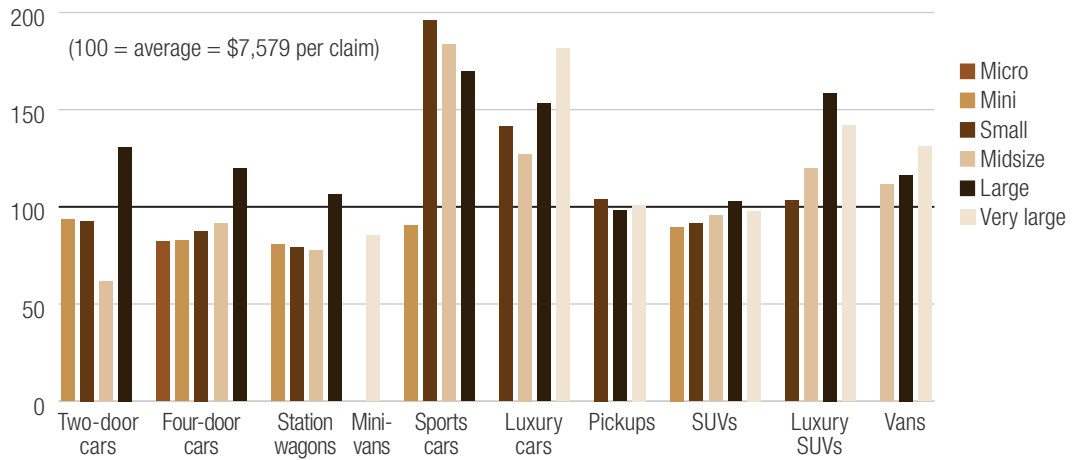
Two main factors determine collision losses. One is how often claims are filed (claim frequency). The other is the size of the claim payments (claim severity), which depends on the extent of the damage. These two factors combine to indicate overall insurance losses, or average loss payment per insured 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.



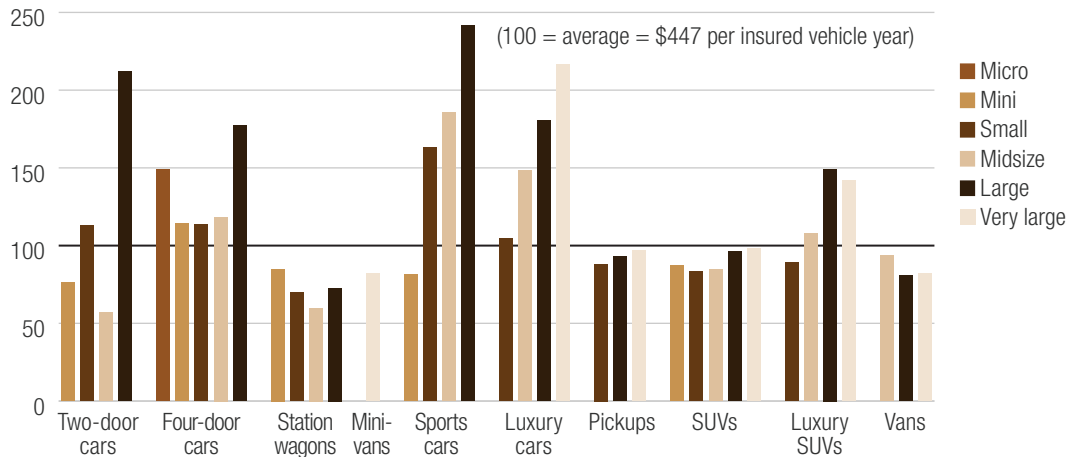
Relative collision claim frequencies are higher than average for all sizes of four-door cars. The classes with below-average collision claim frequencies for all sizes include minivans, pickups, and vans. Very large vans had the lowest relative claim frequency (63). Four-door microcars, a vehicle class including only the 2019–21 Mitsubishi Mirage, had the highest relative claim frequency (181) followed by large two-door cars (162), 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 and vans; 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 2019–21 model year vehicles, midsize two-door cars, a category that included only the 2019 Buick Cascada convertible, had the lowest relative claim severity (61). Small sports cars had the highest relative claim severity (196).

Relative overall losses



Collision overall losses tend to increase with vehicle size. 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 station wagons, minivans, pickups, SUVs, and vans. Relative overall losses ranged from 57 for midsize two-door cars to 241 for large sports cars. Luxury cars had higher overall losses, mainly because of their higher claim severity.

Relative collision losses by class and size, 2019–21 model years				
		Relative claim frequency	Relative claim severity	Relative overall losses
Two-door cars	Mini	81	94	76
	Small	122	93	113
	Midsize	93	61	57
	Large	162	131	212
Four-door cars	Micro	181	82	149
	Mini	138	83	114
	Small	130	87	113
	Midsize	130	91	118
	Large	148	120	177
Station wagons	Mini	105	81	85
	Small	88	79	70
	Midsize	77	77	60
	Large	68	106	73
Minivans	Very large	96	85	82
Sports cars	Mini	90	90	82
	Small	83	196	163
	Midsize	101	183	185
	Large	142	170	241
Luxury cars	Small	74	141	105
	Midsize	117	127	148
	Large	118	153	180
	Very large	119	181	216
Pickups	Small	85	104	88
	Large	95	98	93
	Very large	96	101	97
SUVs	Mini	97	90	87
	Small	91	92	83
	Midsize	88	96	85
	Large	93	103	96
	Very large	100	98	98
Luxury SUVs	Small	86	103	89
	Midsize	90	120	108
	Large	94	159	149
	Very large	100	142	142
Vans	Midsize	84	112	94
	Large	69	116	81
	Very large	63	131	82



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