HLDI
Highway Loss Data Institute

Loss facts | December 2022



# Motorcycle collision coverage

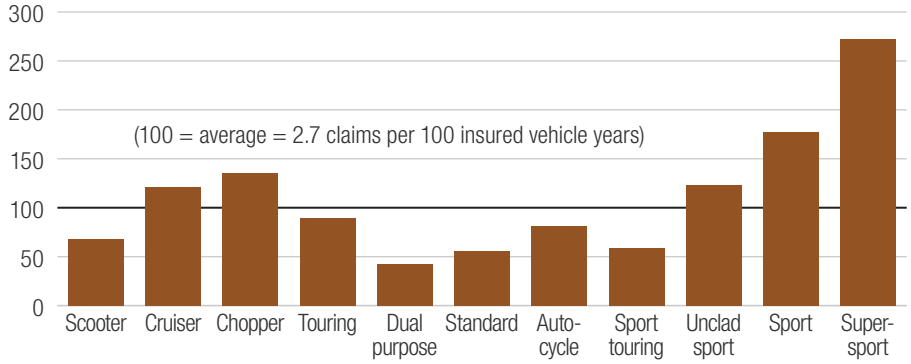
## Comparison of losses by motorcycle class, 2017–21 model years

Collision coverage insures against physical damage to insured vehicles sustained in crashes. The damage may occur from striking another vehicle, the road, or an object such as a tree or pole. The information in this fact sheet is based on collision coverage results for 2017–21 model year motorcycles insured under private motorcycle policies.

Two main factors determine insurance 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.

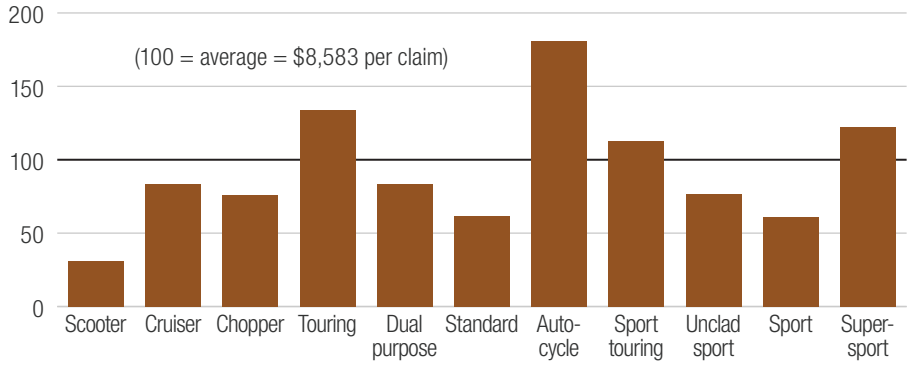
Information is presented by motorcycle class. Results are presented in relative terms, with 100 representing the average for all motorcycles.

**Relative claim frequencies**



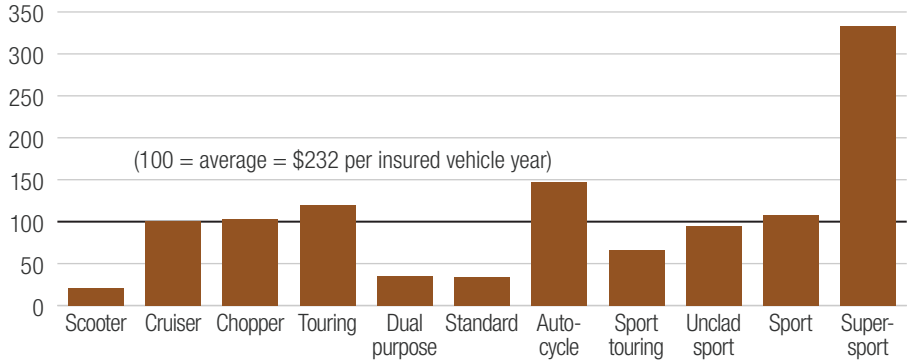

Dual-purpose motorcycles had the lowest relative claim frequency (43), and supersport motorcycles had the highest (273).

**Relative claim severities**




Among 2017–21 model year motorcycles, scooters had the lowest relative claim severity (31), while autocycles had the highest (181).

**Relative overall losses**




Relative overall losses ranged from 21 for the scooter class, which consists of many small-engine-displacement and lower-cost vehicles, to 333 for supersport motorcycles. The high overall losses for supersport motorcycles were driven by their high claim frequency.

**Relative motorcycle collision losses by class, 2017–21 model years**

| Class | Relative claim frequency | Relative claim severity | Relative overall losses |
|---|---|---|---|
| Scooter | 68 | 31 | 21 |
| Cruiser | 121 | 84 | 101 |
| Chopper | 136 | 76 | 104 |
| Touring | 89 | 134 | 119 |
| Dual purpose | 43 | 83 | 36 |
| Standard | 56 | 62 | 34 |
| Autocycle | 81 | 181 | 147 |
| Sport touring | 59 | 113 | 66 |
| Unclad sport | 123 | 77 | 94 |
| Sport | 177 | 61 | 107 |
| Supersport | 273 | 122 | 333 |
| **All motorcycles** | **100 = 2.7** | **100 = $8,583** | **100 = $232** |

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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.

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