



Motorcycle collision coverage

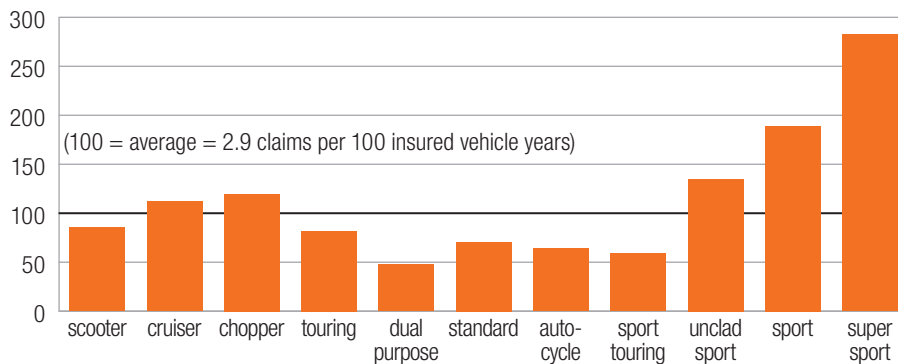
Comparison of losses by motorcycle class, 2015–19 model years

Collision coverage insures against physical damage to insured vehicles that is sustained in crashes. 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 2015–19 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 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.

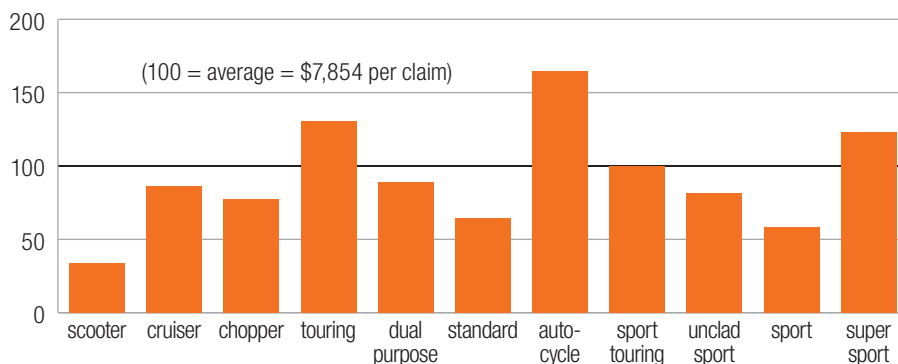
Information is presented by motorcycle class. Results are presented in relative terms, with 100 representing the average for all motorcycles.

Relative claim frequencies



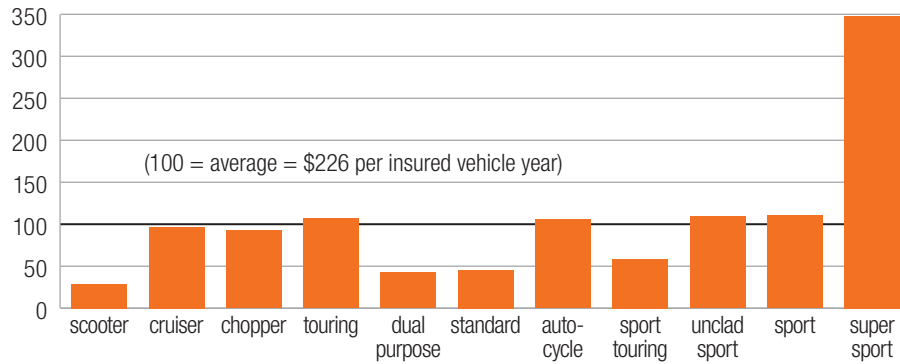
Dual-purpose motorcycles had the lowest relative claim frequency (48), and super-sport motorcycles had the highest (283).

Relative claim severities



Among 2015–19 model year motorcycles, scooters had the lowest relative claim severity (34), while autocycles had the highest (165).

Relative overall losses



Relative overall losses ranged from 29 for the scooter class, which consists of many small-engine-displacement and lower-cost vehicles, to 348 for super-sport motorcycles. The high overall losses for super-sport motorcycles were driven by their high claim frequency.

Relative motorcycle collision losses by class, 2015–19 model years			
Class	Relative claim frequency	Relative claim severity	Relative overall losses
Scooter	85	34	29
Cruiser	112	86	97
Chopper	120	77	93
Touring	82	130	107
Dual purpose	48	89	42
Standard	70	65	45
Autocycle	64	165	106
Sport touring	59	100	59
Unclad sport	135	81	109
Sport	189	58	110
Super sport	283	123	348
All motorcycles	100 = 2.9	100 = \$7,854	100 = \$226



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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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