



ATV collision coverage

Comparison of ATV losses to off-road and on-road motorcycles, 2008-12 models

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 2008-12 model all-terrain vehicles (ATVs) insured under private passenger 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. The overall loss is the average cost to insure a vehicle for one year, excluding administrative costs.

All-terrain vehicles are designed with four wheels and may not be ridden on public roads. There are variations in vehicle designs to allow off-road sport riding or serve utilitarian purposes. Engine displacements tend to be low, but some engines share the same advanced designs as street legal motorcycles. ATVs generally accommodate one rider and are operated with the use of motorcycle-like controls including handle bars. Newer designs include automatic transmissions, electric shifters, GPS navigation systems, and larger engine displacements.

Information is presented when there are at least 1,000 insured vehicle years or 100 claims. In **figures 1-3** losses for ATVs are presented in relative terms, with 100 representing the average of all-off-road and all-on-road motorcycles. ATVs had lower relative claim frequency, claim severity, and overall losses than either group.

Figure 1: Relative ATV collision claim frequency

(100=1.8 claims per 100 insured vehicle years for all-off-road, and 3.0 for all-motorcycle results)

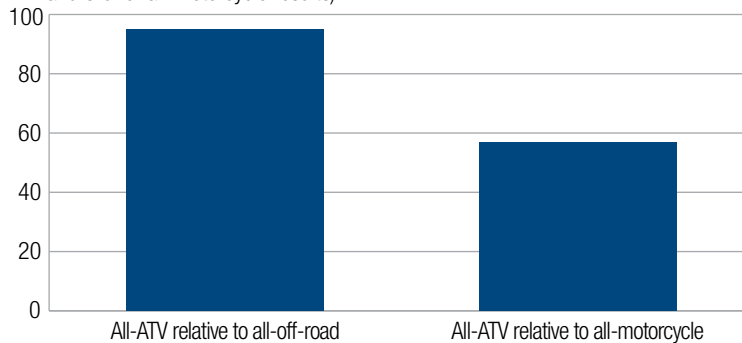


Figure 2: Relative ATV collision claim severity

(100=\$3,812 per claim for all-off-road, and \$6,090 for all-motorcycle results)

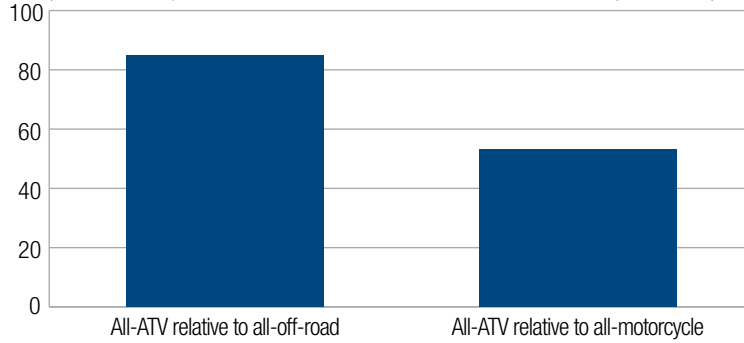


Figure 3: Relative ATV collision overall losses

(100=\$69 per insured vehicle year for all-off-road, and \$182 for all-motorcycle results)

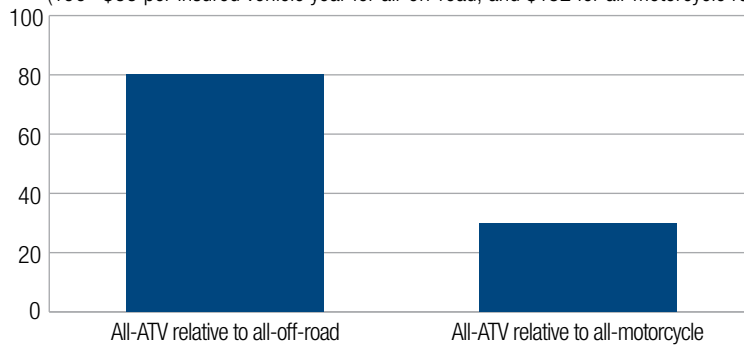


Figure 4 shows ATV collision claim frequency by engine displacement range. Claim frequency showed a clear upward trend as the engine displacement increased.

Figure 4: ATV collision claim frequency by engine displacement

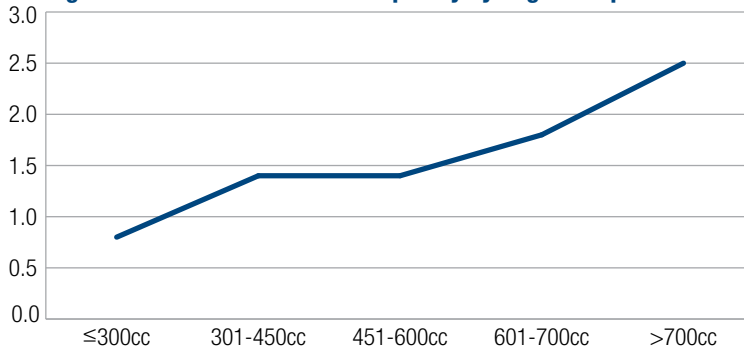


Table 1 lists ATV series with at least 1,000 insured vehicle years or 100 claims. The Polaris Sportsman 850, an 850cc ATV had the largest engine displacement on the list, and had the highest relative overall losses at nearly 3 times the all-ATV result. Three ATVs had a claim frequency higher than the all-motorcycle result.

Table 1: Relative ATV collision losses by series

Make	Series	Displacement (cc)	Exposure	Claims	All-ATV			All-Off-Road			All-Motorcycle		
					100=1.7	100=\$3,226	100=\$55	100=1.8	100=\$3,812	100=\$69	100=3.0	100=\$6,090	100=\$182
					Frequency	Severity	Overall losses	Frequency	Severity	Overall losses	Frequency	Severity	Overall losses
Polaris	Sportsman 850	850	1,700	58	200	147	294	190	124	236	114	78	89
Yamaha	Raptor 700R	700	1,509	53	206	108	222	195	91	178	117	57	67
Suzuki	KingQuad 750	750	1,953	67	201	101	203	191	86	163	115	54	61
Kawasaki	Brute Force 750 4x4i	750	3,567	98	161	124	199	153	105	160	92	65	60
Polaris	Sportsman 800	800	3,595	93	152	103	156	144	87	125	86	54	47
Honda	FourTrax Rincon	680	1,551	38	144	93	134	136	79	108	82	50	41
Yamaha	Grizzly 700	700	8,285	144	102	128	130	97	108	104	58	68	39
Polaris	Sportsman 550	550	3,172	57	105	118	124	100	100	100	60	62	38
Suzuki	King Quad 450 AXi	450	1,287	30	137	91	124	130	77	100	78	48	37
Kawasaki	KFX 450R	450	1,118	28	147	75	110	139	64	89	84	40	33
Polaris	Sportsman X2 800	800	3,692	46	73	135	98	69	114	79	42	71	30
Yamaha	Grizzly 550	550	2,997	39	76	121	92	72	102	74	43	64	28
Polaris	Sportsman 700	700	3,261	32	58	141	81	55	119	65	33	75	24
Kawasaki	Brute Force 650 4X4	650	1,936	29	88	84	74	83	71	59	50	45	22
Kawasaki	Prairie 360	360	1,432	16	66	107	70	62	91	56	37	57	21
Polaris	Sportsman 500	500	10,566	166	92	75	69	87	64	56	52	40	21
Polaris	Sportsman 450	450	1,503	20	78	88	69	74	75	55	44	47	21
Yamaha	Grizzly 450	450	2,335	28	70	82	58	67	70	46	40	44	18
Honda	FourTrax Rancher	420	6,233	72	68	67	45	64	57	36	39	36	14
Honda	FourTrax Foreman Rubicon	500	4,417	40	53	64	34	50	54	27	30	34	10
Polaris	Sportsman X2 500	500	1,367	11	47	49	23	45	42	19	27	26	7
Suzuki	King Quad 400	400	1,375	9	38	56	21	36	47	17	22	29	6

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