



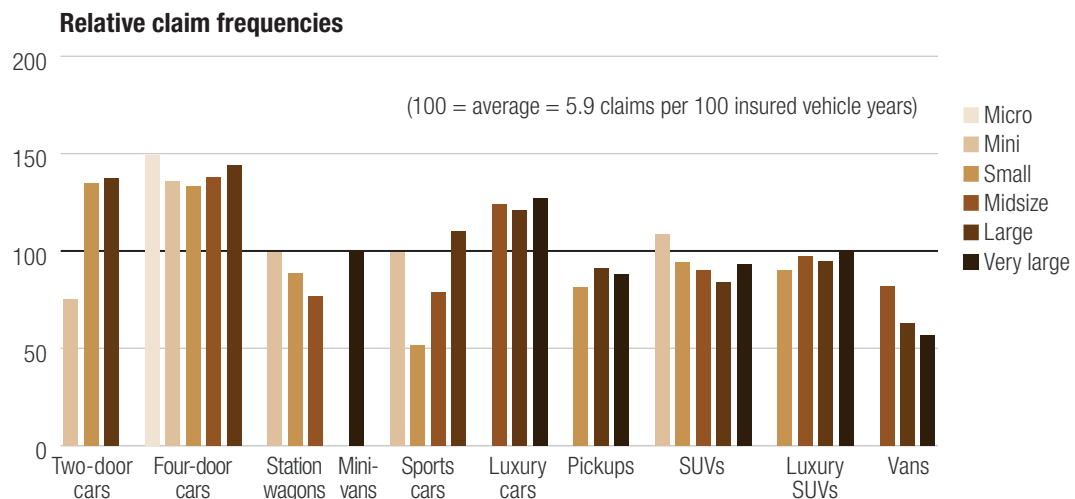
## Collision coverage

### Comparison of losses by vehicle class and size, 2022–24 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 a summary of a larger report available only to IIHS-HLDI member companies and is based on collision coverage results for 2022–24 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

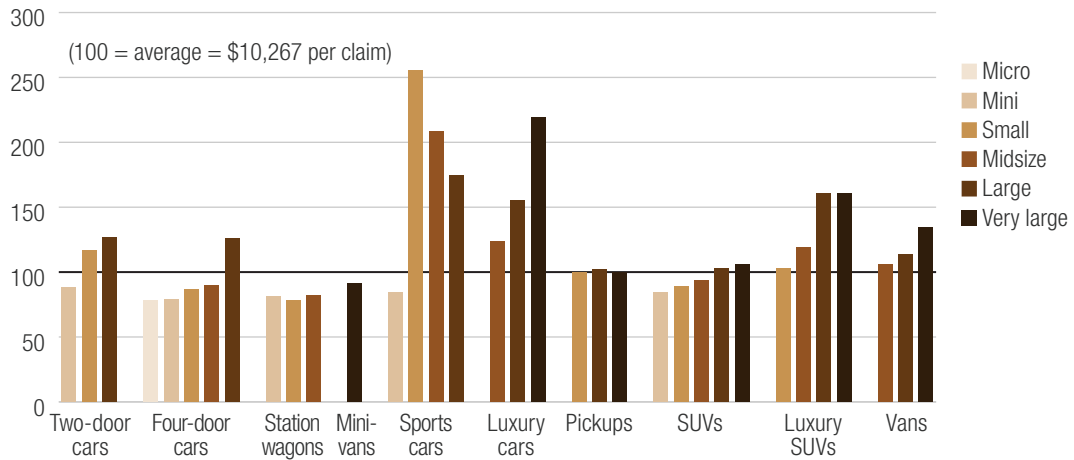
Two main factors determine collision losses. One is how often claims are filed (claim frequency). The other is the size of the claim payments (claim severity), which depends on the extent of the damage. These two factors combined make up overall losses, or average loss payment per insured vehicle year. Overall losses represent the average cost of insuring a vehicle for one year, excluding administrative costs.

Information is presented by vehicle class and, within each class, by vehicle size. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.



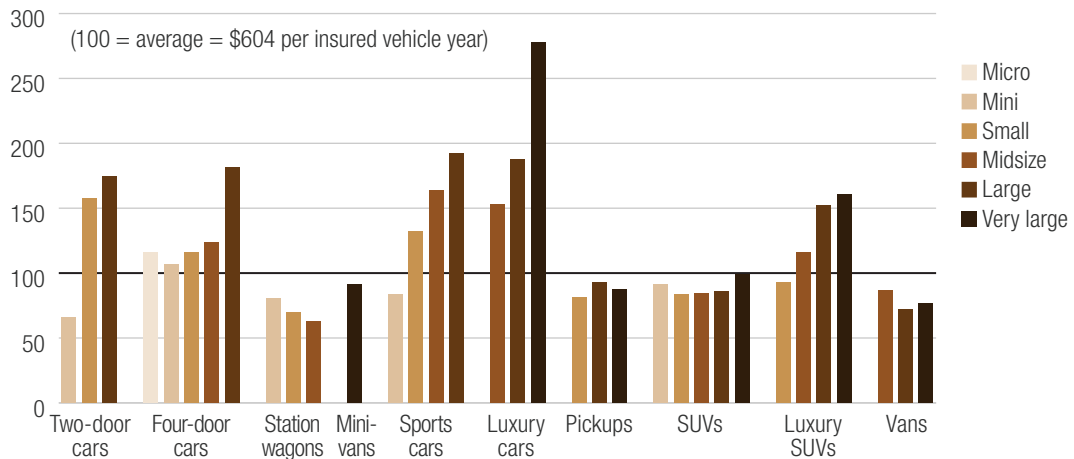
All sizes of four-door cars and luxury cars exhibited higher-than-average collision claim frequencies, while station wagons, pickups, and vans had lower-than-average frequencies.

### Relative claim severities



Among all vehicle classes, luxury cars, luxury SUVs, vans, and most sports car size categories had higher-than-average collision claim severity. The highest collision severity was observed in small sports cars, at more than 2½ times the average for all passenger vehicles.

### Relative overall losses



Overall losses under collision coverage generally increased with vehicle size. Overall losses were highest for very large luxury cars at more than 4 times the overall losses of midsize station wagons, the category with the lowest.

| Relative collision losses by class and size, 2022–24 model years |            |                          |                         |                         |
|------------------------------------------------------------------|------------|--------------------------|-------------------------|-------------------------|
|                                                                  |            | Relative claim frequency | Relative claim severity | Relative overall losses |
| Two-door cars                                                    | Mini       | 75                       | 88                      | 66                      |
|                                                                  | Small      | 135                      | 117                     | 158                     |
|                                                                  | Large      | 138                      | 127                     | 175                     |
| Four-door cars                                                   | Micro      | 149                      | 78                      | 116                     |
|                                                                  | Mini       | 136                      | 79                      | 107                     |
|                                                                  | Small      | 133                      | 87                      | 116                     |
|                                                                  | Midsize    | 138                      | 90                      | 124                     |
|                                                                  | Large      | 144                      | 126                     | 182                     |
| Station wagons                                                   | Mini       | 99                       | 81                      | 81                      |
|                                                                  | Small      | 89                       | 78                      | 70                      |
|                                                                  | Midsize    | 77                       | 82                      | 63                      |
| Minivans                                                         | Very large | 100                      | 91                      | 91                      |
| Sports cars                                                      | Mini       | 99                       | 84                      | 83                      |
|                                                                  | Small      | 52                       | 255                     | 132                     |
|                                                                  | Midsize    | 79                       | 208                     | 164                     |
|                                                                  | Large      | 110                      | 174                     | 192                     |
| Luxury cars                                                      | Midsize    | 124                      | 123                     | 153                     |
|                                                                  | Large      | 121                      | 155                     | 188                     |
|                                                                  | Very large | 127                      | 219                     | 278                     |
| Pickups                                                          | Small      | 81                       | 100                     | 81                      |
|                                                                  | Large      | 91                       | 102                     | 93                      |
|                                                                  | Very large | 88                       | 100                     | 88                      |
| SUVs                                                             | Mini       | 109                      | 84                      | 92                      |
|                                                                  | Small      | 94                       | 89                      | 84                      |
|                                                                  | Midsize    | 90                       | 94                      | 84                      |
|                                                                  | Large      | 84                       | 103                     | 86                      |
|                                                                  | Very large | 93                       | 106                     | 99                      |
| Luxury SUVs                                                      | Small      | 90                       | 103                     | 93                      |
|                                                                  | Midsize    | 98                       | 119                     | 116                     |
|                                                                  | Large      | 95                       | 161                     | 153                     |
|                                                                  | Very large | 100                      | 160                     | 160                     |
| Vans                                                             | Midsize    | 82                       | 106                     | 87                      |
|                                                                  | Large      | 63                       | 114                     | 72                      |
|                                                                  | Very large | 57                       | 135                     | 77                      |



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