



Collision coverage

Distribution of collision claims by claim size, 2011 models

Collision coverage insures against vehicle damage to an at-fault driver's vehicle sustained in a crash with an object or other vehicle. The information in this fact sheet is based on collision coverage results for 2011 model passenger cars (including minivans), pickup trucks, and SUVs insured under private passenger automobile policies during their first year on the road. The claim amounts do not include deductibles paid by policyholders, which range from \$0 to more than \$1,000 (typically \$250-\$500).

Most collision coverage claims are for relatively small amounts of money. About 31 percent of all claims are for less than \$1,000, but these account for only 4 percent of the total dollars paid for claims filed under collision coverage. About half of all claims are for less than \$2,000, but these account for only 11 percent of total dollars paid. In contrast, claims for more than \$20,000 account for over 4 percent of claims filed and 31 percent of total dollars paid.

Figure 1: Distribution of claims by claim size

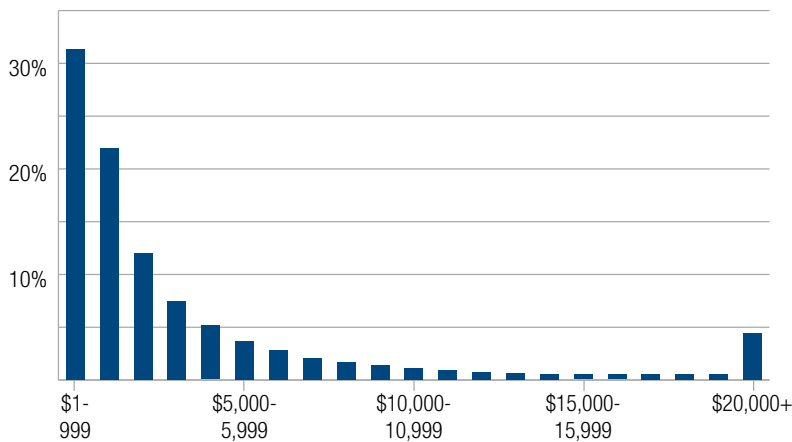


Figure 2: Cumulative Distribution of claims by claim size

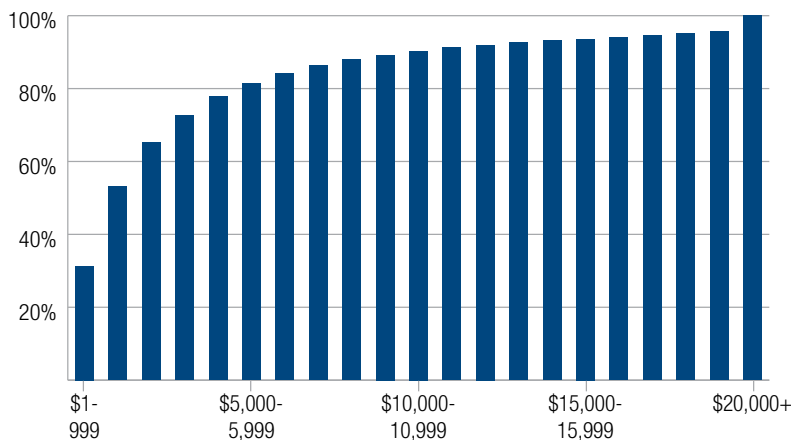


Table 1: Distribution of claims and dollars paid by loss amount

Loss amount	Percent of collision claims	Cumulative percent of collision claims	Percent of total dollars paid for collision claims	Cumulative percent of total dollars paid for collision claims
\$1-999	31.3	31.3	3.9	3.9
\$1,000-1,999	21.9	53.2	7.4	11.3
\$2,000-2,999	12.0	65.2	6.9	18.2
\$3,000-3,999	7.4	72.6	6.0	24.2
\$4,000-4,999	5.1	77.7	5.3	29.5
\$5,000-5,999	3.7	81.4	4.7	34.2
\$6,000-6,999	2.8	84.2	4.2	38.4
\$7,000-7,999	2.1	86.2	3.6	42.0
\$8,000-8,999	1.7	87.9	3.3	45.3
\$9,000-9,999	1.3	89.3	3.0	48.2
\$10,000-10,999	1.1	90.3	2.6	50.9
\$11,000-11,999	0.9	91.3	2.5	53.3
\$12,000-12,999	0.7	92.0	2.1	55.5
\$13,000-13,999	0.6	92.6	2.0	57.4
\$14,000-14,999	0.5	93.1	1.7	59.2
\$15,000-15,999	0.5	93.6	1.7	60.9
\$16,000-16,999	0.5	94.1	1.8	62.7
\$17,000-17,999	0.5	94.6	2.0	64.7
\$18,000-18,999	0.5	95.1	2.2	66.9
\$19,000-19,999	0.5	95.6	2.3	69.3
\$20,000+	4.4	100.0	30.7	100.0

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