



Motorcycle collision coverage

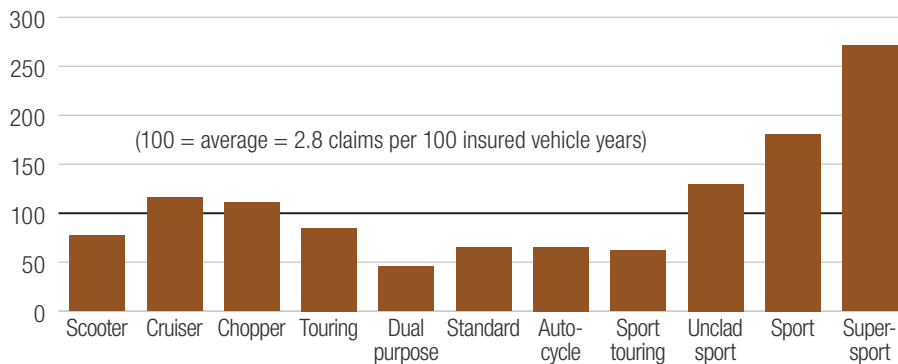
Comparison of losses by motorcycle class, 2016–20 model years

Collision coverage insures against physical damage to insured vehicles that is 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 2016–20 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.

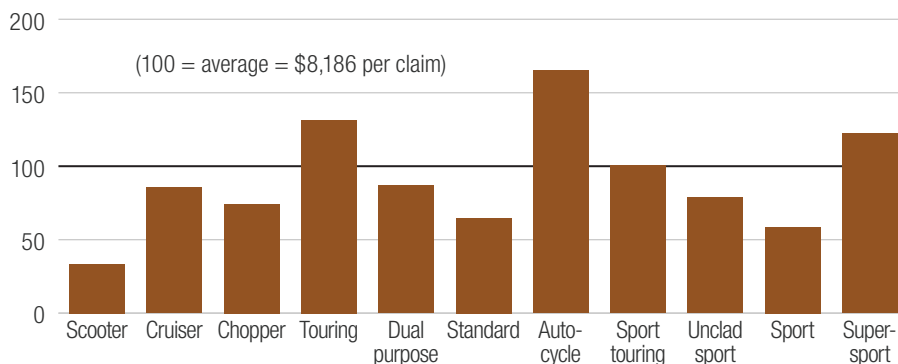
Information is presented by motorcycle class. Results are presented in relative terms, with 100 representing the average for all motorcycles.

Relative claim frequencies



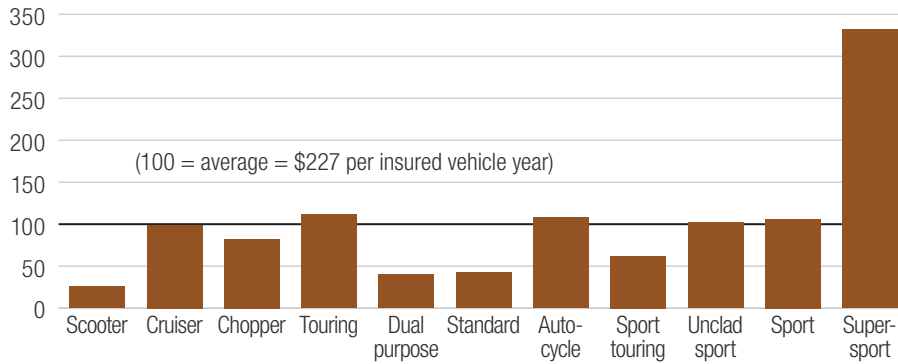
Dual-purpose motorcycles had the lowest relative claim frequency (46), and supersport motorcycles had the highest (271).

Relative claim severities



Among 2016–20 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 26 for the scooter class, which consists of many small-engine-displacement and lower-cost vehicles, to 332 for supersport motorcycles. The high overall losses for supersport motorcycles were driven by their high claim frequency.

Relative motorcycle collision losses by class, 2016–20 model years

Class	Relative claim frequency	Relative claim severity	Relative overall losses
Scooter	78	34	26
Cruiser	116	86	99
Chopper	111	74	82
Touring	85	131	112
Dual purpose	46	87	40
Standard	65	65	42
Autocycle	65	165	108
Sport touring	62	100	62
Unclad sport	130	79	102
Sport	181	59	106
Supersport	271	122	332
All motorcycles	100 = 2.8	100 = \$8,186	100 = \$227



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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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