



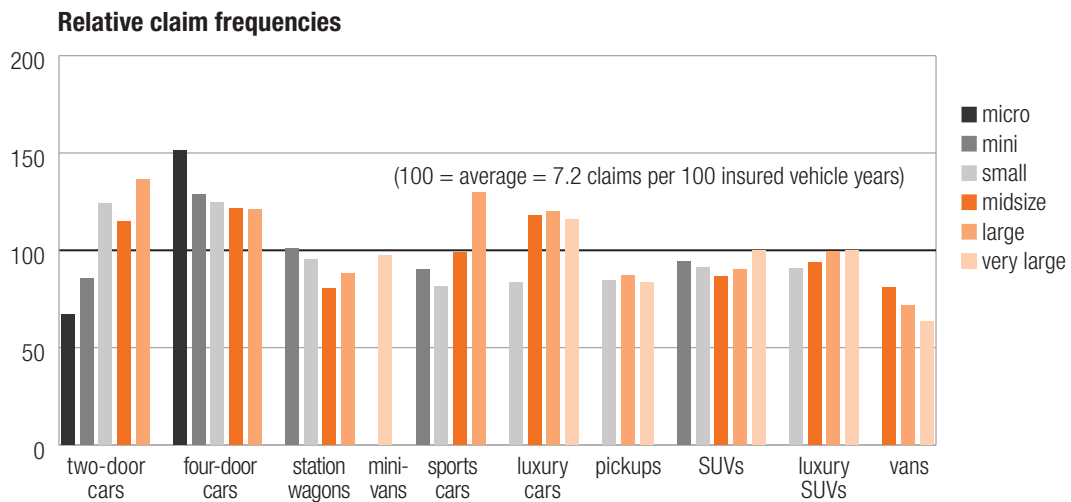
Collision coverage

Comparison of losses by vehicle class and size, 2017–19 model years

Collision coverage insures against physical damage to insured vehicles that is 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 based on collision coverage results for 2017–19 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

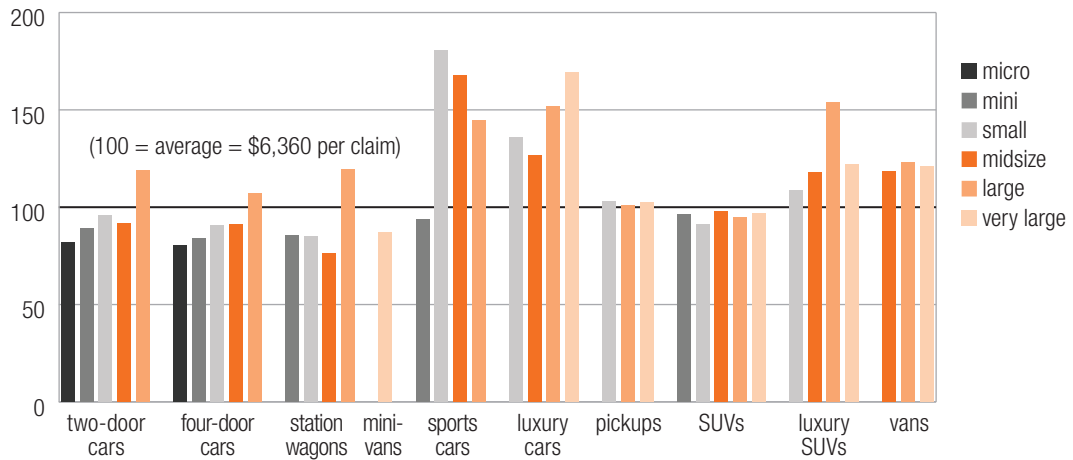
Two main factors determine collision losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (claim severity), which depends on the extent of the damage. These two factors combine to indicate overall insurance losses, or average loss payments per insured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

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



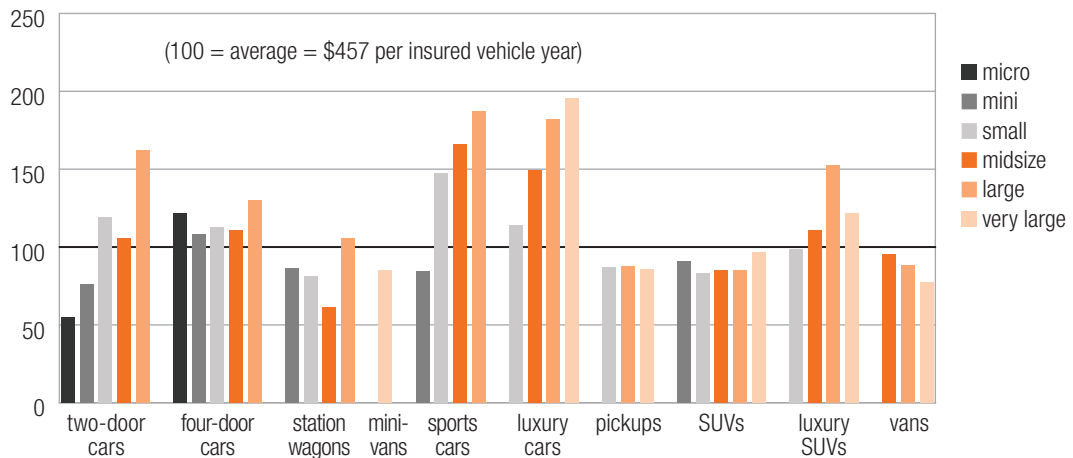
Very large vans had the lowest relative claim frequency (64). Four-door microcars, a vehicle class containing two Mitsubishi vehicles, had the highest relative claim frequency (151).

Relative claim severities



Among 2017–19 model year vehicles, midsize station wagons had the lowest relative claim severity (76), while small sports cars had the highest (181).

Relative overall losses



Relative overall losses ranged from 55 for two-door microcars, a vehicle class containing Smart ForTwo vehicles, to 196 for very large luxury cars. Luxury cars had higher overall losses, due mainly to their higher claim severity.

Relative collision losses by class and size, 2017–19 model years				
		Relative claim frequency	Relative claim severity	Relative overall losses
2-door cars	micro	67	82	55
	mini	86	89	76
	small	124	96	119
	midsize	115	92	105
	large	137	119	162
4-door cars	micro	151	80	122
	mini	129	84	108
	small	125	90	113
	midsize	122	91	111
	large	121	107	130
Station wagons	mini	101	86	86
	small	95	85	81
	midsize	81	76	61
	large	88	120	106
Minivans	very large	98	87	85
Sports cars	mini	90	94	84
	small	81	181	147
	midsize	99	168	166
	large	130	145	187
Luxury cars	small	84	136	114
	midsize	118	127	149
	large	120	152	182
	very large	116	169	196
Pickups	small	84	103	87
	large	87	101	88
	very large	83	102	85
SUVs	mini	94	96	91
	small	91	91	83
	midsize	87	98	85
	large	90	95	85
	very large	100	97	97
Luxury SUVs	small	91	109	99
	midsize	94	118	111
	large	99	154	153
	very large	100	122	122
Vans	midsize	81	118	95
	large	71	123	88
	very large	64	121	77



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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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