



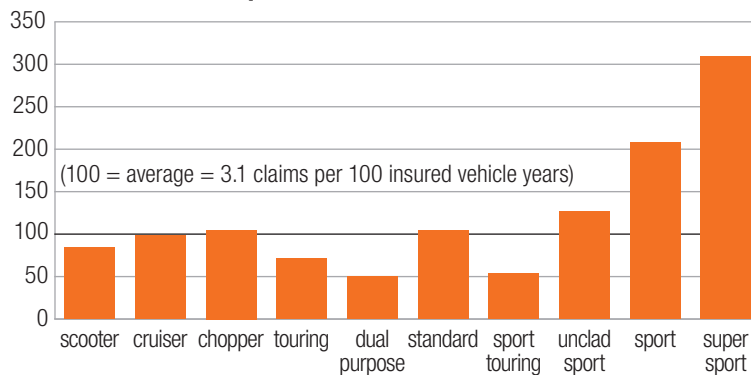
Motorcycle collision coverage

Comparison of losses by motorcycle class, 2011–15 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 2011–15 model motorcycles insured under private passenger motorcycle policies.

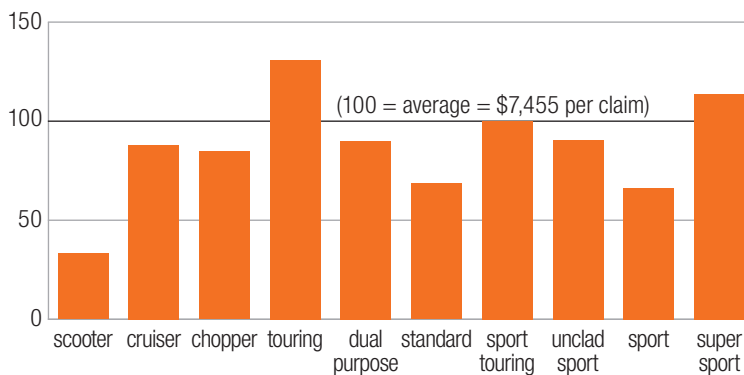
Two main factors determine insurance collision losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (claim severity), which depends on the extent of the damage. These two factors combine to indicate overall insurance losses, or average loss payments per insured vehicle year. The overall loss is the average cost to insure a vehicle for one year, excluding administrative costs. Information is presented by motorcycle class. Results are presented in relative terms, with 100 representing the average for all motorcycles.

Relative claim frequencies



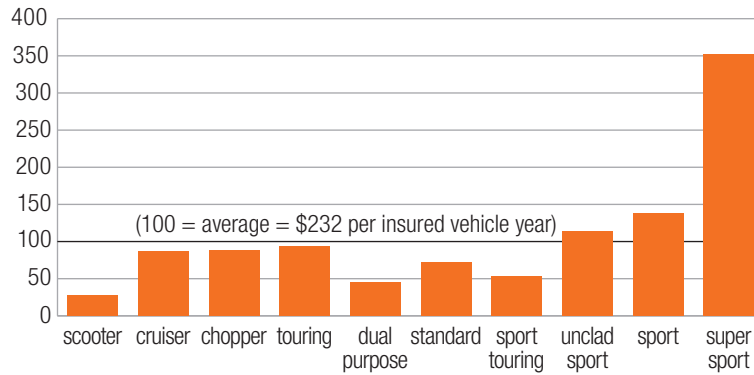
Dual purpose motorcycles had the lowest relative claim frequency (51), and super sport motorcycles had the highest (310).

Relative claim severities



Among 2011–15 model motorcycles, scooters had the lowest relative claim severity (33), while touring motorcycles had the highest (131).

Relative overall losses



Relative overall losses ranged from 28 for the scooter class, which consists of many small-engine-displacement and lower-cost vehicles, to 352 for super sport motorcycles. The high overall losses for super sport motorcycles was driven by their high claim frequency.

Relative motorcycle collision losses by class, 2011–15 models

Class	Relative claim frequency	Relative claim severity	Relative overall losses
Scooter	85	33	28
Cruiser	98	88	87
Chopper	105	85	89
Touring	72	131	94
Dual purpose	51	90	46
Standard	105	69	72
Sport touring	53	100	53
Unclad sport	126	91	114
Sport	207	66	138
Super sport	310	114	352
All motorcycles	100 = 3.1	100 = \$7,455	100 = \$232



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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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