



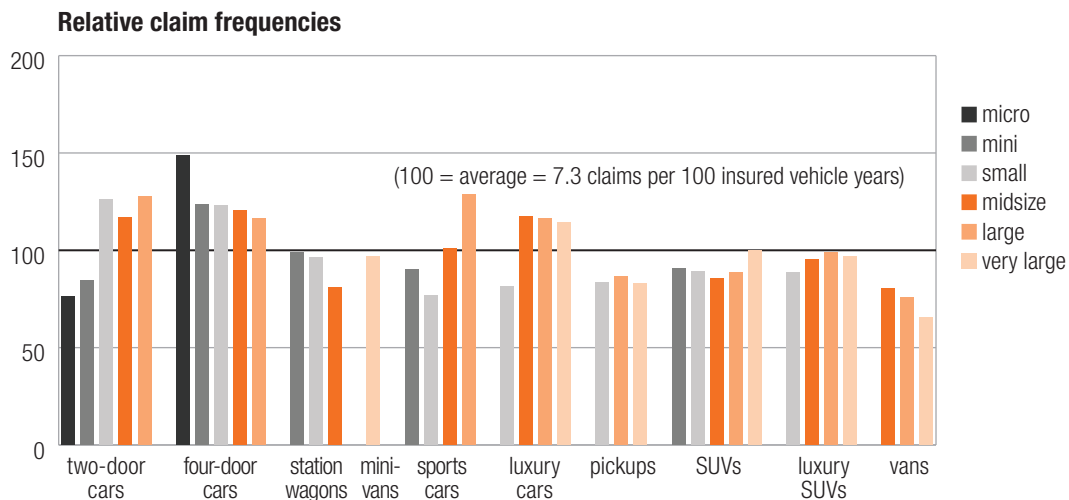
Collision coverage

Comparison of losses by vehicle class and size/weight group, 2016–18 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 2016–18 model year cars, pickup trucks, and SUVs insured under private passenger automobile policies.

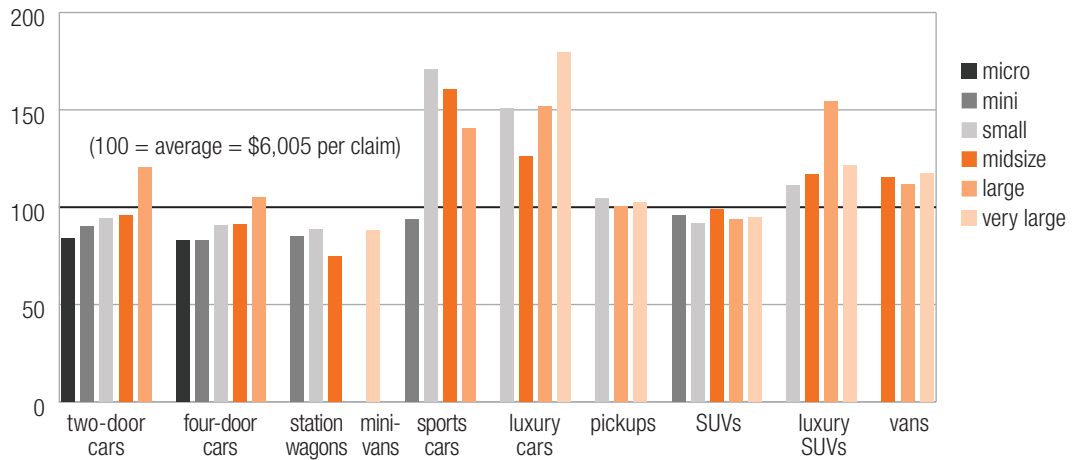
Two main factors determine collision losses. One is how often claims are filed (claim frequency). The other is how big the claim payments are (claim severity), which depends on the extent of the damage. These two factors combine to indicate overall insurance losses, or average loss payments per insured vehicle year. The overall loss is 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/weight. Car groups are based on vehicle size (length times width) and weight. Pickup groups are based on vehicle weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by vehicle weight. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.



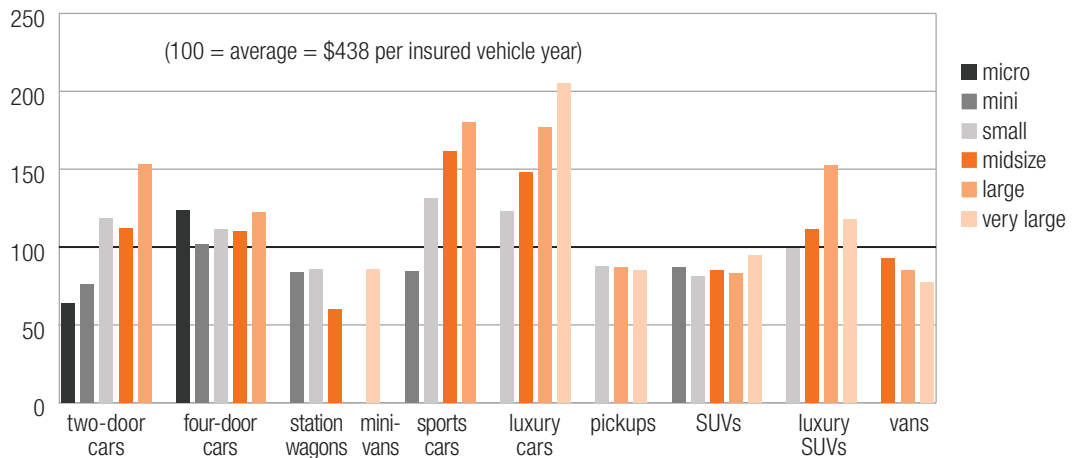
Very large vans had the lowest relative claim frequency (66). Four-door microcars, a vehicle class containing two Mitsubishi vehicles, had the highest relative claim frequency (149).

Relative claim severities



Among 2016–18 model year vehicles, midsize station wagons had the lowest relative claim severity (75), while very large luxury cars had the highest result (180).

Relative overall losses



Relative overall losses ranged from 60 for midsize station wagons to 205 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, 2016–18 model years				
		Relative claim frequency	Relative claim severity	Relative overall losses
2-door cars	micro	76	84	64
	mini	84	90	76
	small	126	94	119
	midsize	117	96	112
	large	127	120	153
4-door cars	micro	149	83	124
	mini	123	83	102
	small	123	91	112
	midsize	121	91	110
	large	117	105	122
Station wagons	mini	99	85	84
	small	96	89	85
	midsize	81	75	60
Minivans	very large	97	88	86
Sports cars	mini	90	94	85
	small	77	171	131
	midsize	101	160	162
	large	129	140	180
Luxury cars	small	82	151	123
	midsize	118	126	148
	large	117	152	177
	very large	114	180	205
Pickups	small	84	104	87
	large	87	100	87
	very large	83	102	85
SUVs	mini	91	96	87
	small	89	91	81
	midsize	86	99	85
	large	88	94	83
	very large	100	95	95
Luxury SUVs	small	89	111	99
	midsize	95	117	111
	large	99	154	152
	very large	97	122	118
Vans	midsize	80	115	93
	large	76	112	85
	very large	66	118	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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