HLDI
Highway Loss Data Institute

Loss facts | December 2025

Motorcycle collision coverage

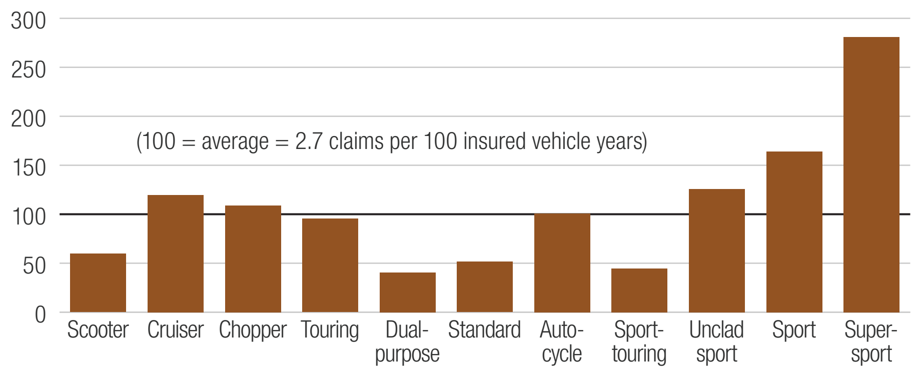
Comparison of losses by motorcycle class, 2020–24 model years

Collision coverage insures against physical damage to insured vehicles 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 a summary of a larger report available only to IIHS-HLDI member companies and is based on collision coverage results for 2020–24 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 the size of the claim payments (claim severity), which depends on the extent of the damage. These two factors combined make up overall insurance losses. Overall losses represent the average cost of insuring a vehicle for one year, excluding administrative costs.

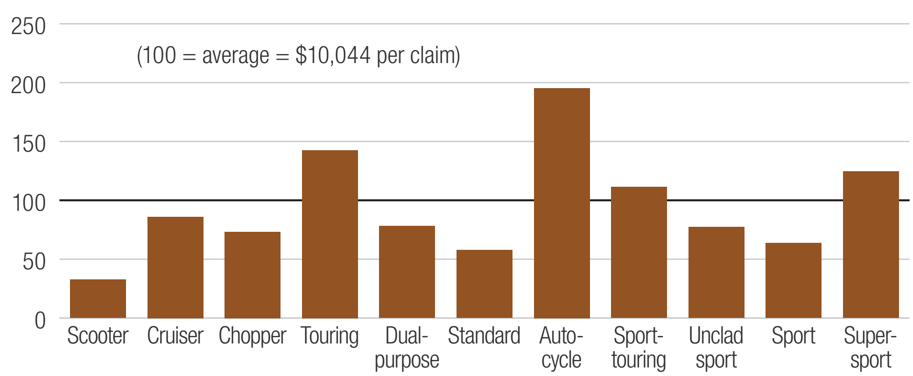
Information is presented by motorcycle class. Results are presented in relative terms, with 100 representing the average for all motorcycles.

Relative claim frequencies



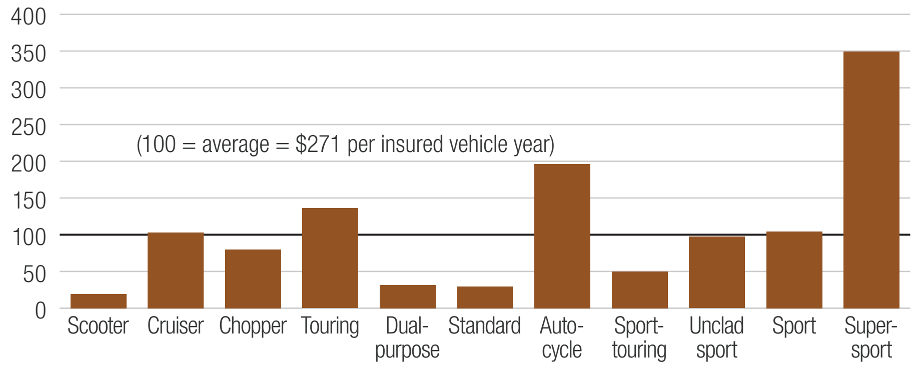
Dual-purpose motorcycles had the lowest relative claim frequency (41), and supersport motorcycles had the highest (281).

Relative claim severities



Among 2020–24 model year motorcycles, scooters had the lowest relative claim severity (33), while autocycles had the highest (195).

Relative overall losses



The scooter class, which includes many small-engine-displacement and lower-cost vehicles, had the lowest overall losses (19). Supersport motorcycles had the highest (350). The high overall losses for supersport motorcycles were driven by their high claim frequency.

Relative motorcycle collision losses by class, 2020–24 model years

Class	Relative claim frequency	Relative claim severity	Relative overall losses
Scooter	60	33	19
Cruiser	120	86	103
Chopper	109	73	80
Touring	95	143	136
Dual-purpose	41	78	32
Standard	51	58	30
Autocycle	101	195	196
Sport-touring	45	111	50
Unclad sport	126	77	97
Sport	164	64	104
Supersport	281	124	350
All motorcycles	**100 = 2.7**	**100 = $10,044**	**100 = $271**

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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.