



Collision coverage

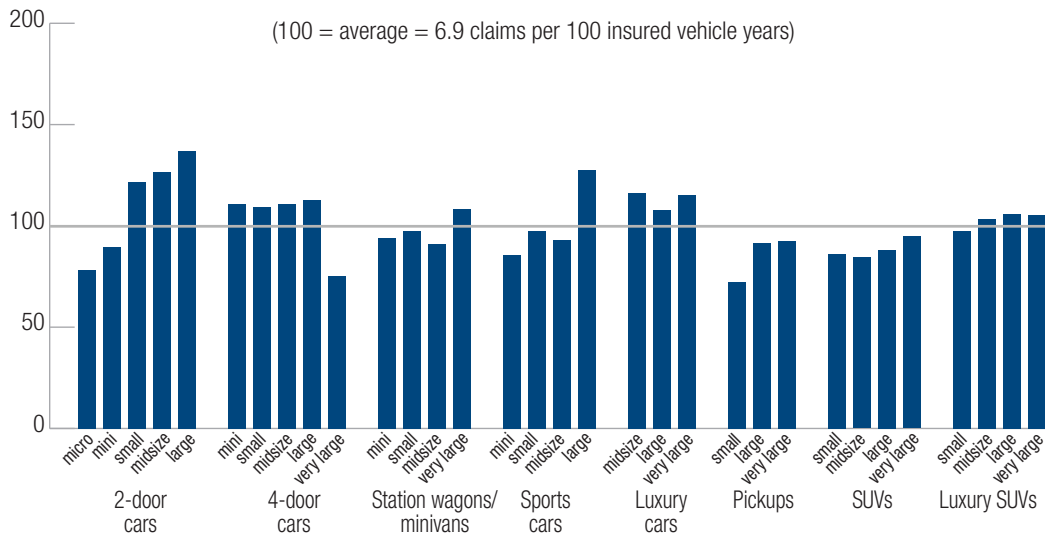
Comparison of losses by vehicle class and size/weight group, 2011-13 models

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 2011-13 model 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 (average loss payment per claim), 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.

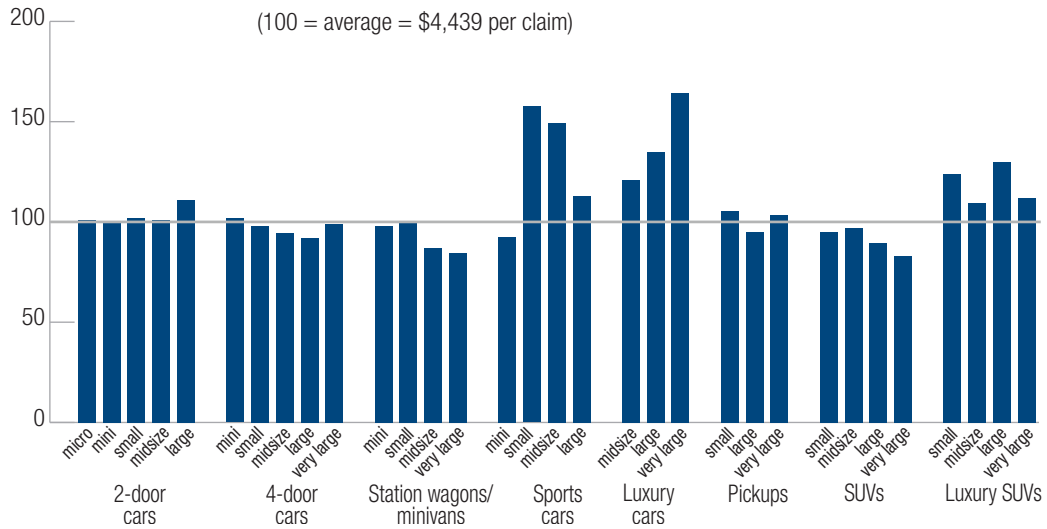
Information is presented by vehicle class and, within classes, by vehicle size/weight. Car groups are based on vehicle size (length times width) and weight. Pickup groups are based on vehicle weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by vehicle weight. Results are presented in relative terms, with 100 representing the average for all passenger vehicles.

Relative claim frequencies



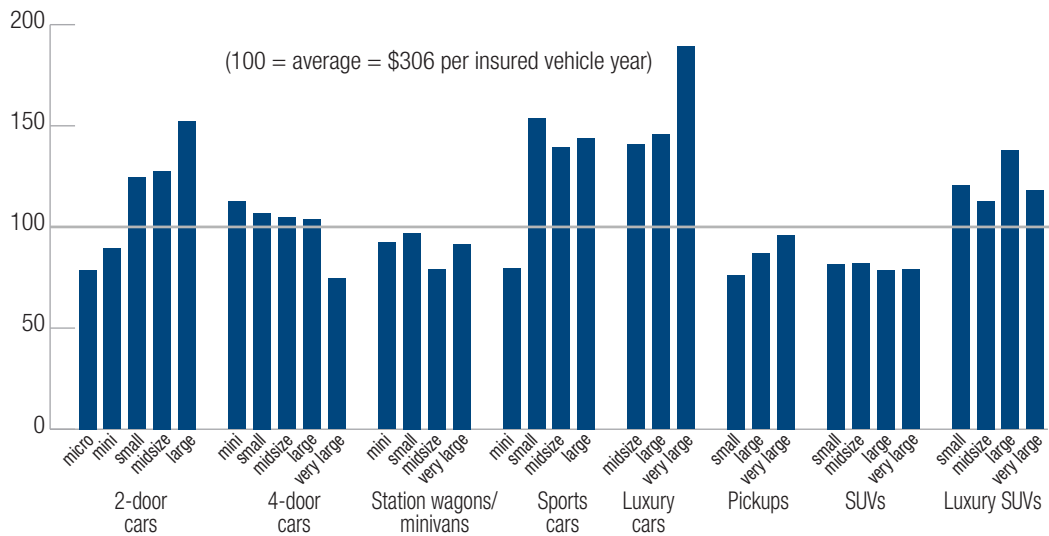
Small pickups had the lowest relative frequency (72) and large two-door cars, a category consisting of the Dodge Challenger and the Dodge Challenger SRT-8, had the highest (137).

Relative claim severities



Among 2011-13 models, very large SUVs had the lowest relative claim severity (83), while very large luxury cars had the highest result (164).

Relative overall losses



Relative overall losses ranged from 75 for very large four-door cars to 189 for very large luxury cars. Luxury cars had higher overall losses due to their higher average payments per claim.

Relative collision losses by class and size, 2011-13 models

		Relative claim frequency	Relative claim severity	Relative overall loss
2-door cars	micro	78	101	79
	mini	90	100	89
	small	122	102	124
	midsize	127	101	128
	large	137	111	152
4-door cars	mini	111	102	113
	small	109	98	107
	midsize	111	95	105
	large	113	92	104
	very large	75	99	75
Station wagons/minivans	mini	94	98	92
	small	97	100	97
	midsize	91	87	79
	very large	108	84	91
Sports cars	mini	86	93	79
	small	98	158	154
	midsize	93	149	139
	large	128	113	144
Luxury cars	midsize	116	121	141
	large	108	135	146
	very large	115	164	189
Pickups	small	72	105	76
	large	91	95	87
	very large	93	104	96
SUVs	small	86	95	82
	midsize	84	97	82
	large	88	89	79
	very large	95	83	79
Luxury SUVs	small	97	124	121
	midsize	103	109	113
	large	106	130	138
	very large	105	112	118

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