



Collision coverage

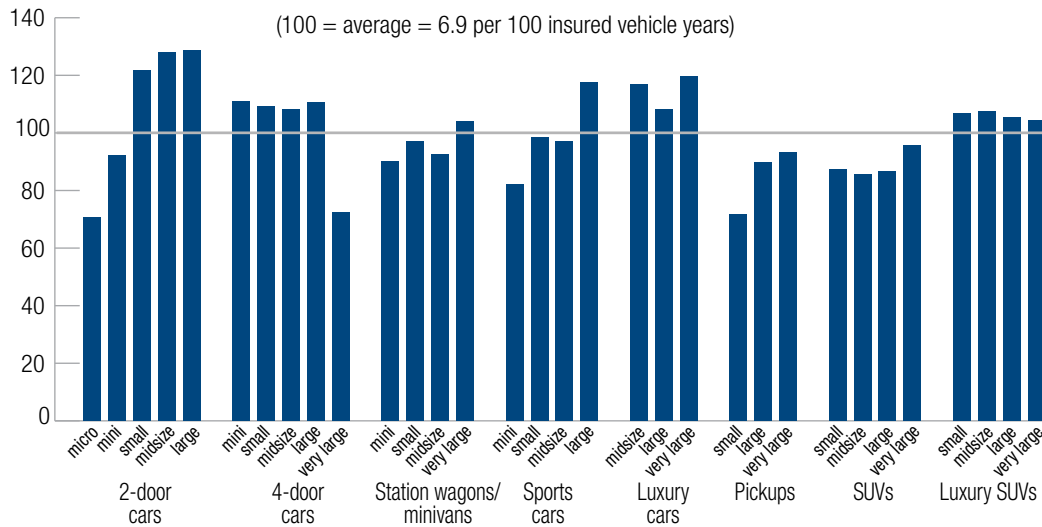
Comparison of losses by vehicle class and size/weight group, 2010-12 models

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 2010-12 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.

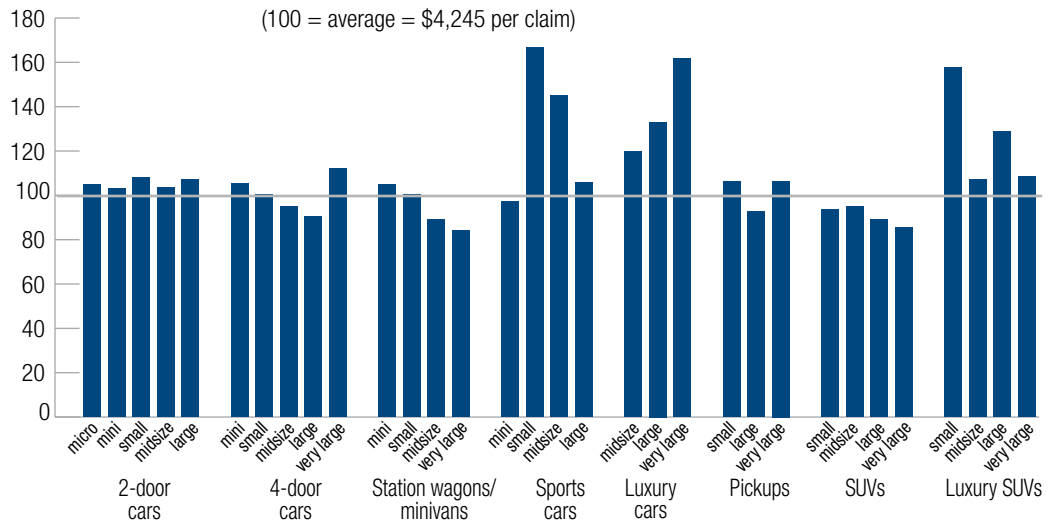
Information is presented by vehicle class and, within classes, by vehicle size/weight. Car groups are based on vehicle size (length times width) and weight. Pickup groups are based on vehicle weight and carrying capacity. SUVs are separated into two groups by price, and then each group is presented by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

Relative claim frequencies



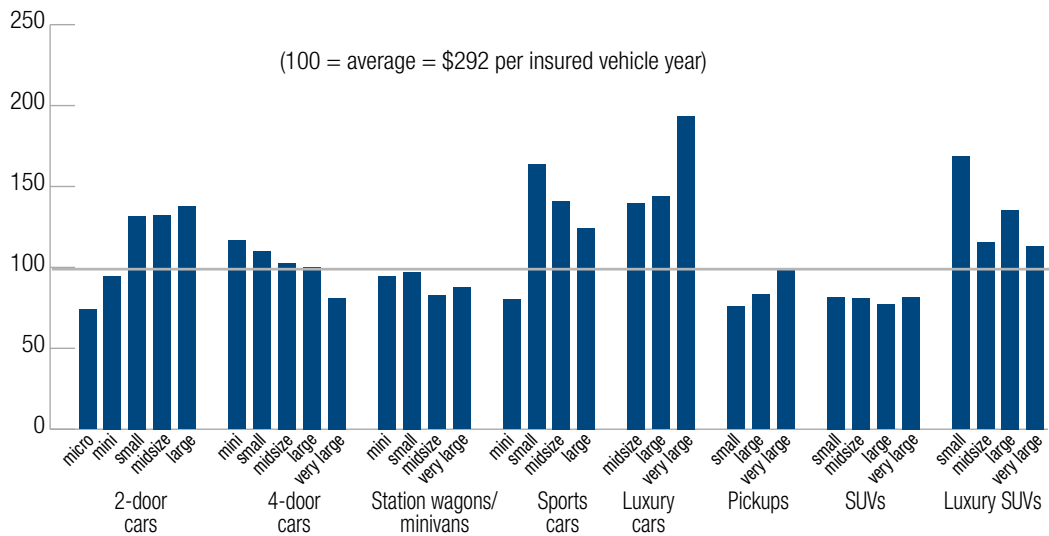
Two-door microcars had the lowest frequency (71) and large two-door cars, a category consisting of the Dodge Challenger and the Dodge Challenger SRT-8, had the highest (129).

Relative claim severities



Among 2010-12 models, very large station wagons and minivans had the lowest relative claim severity (84), while small sports cars had the highest result (166).

Relative overall losses



Relative overall losses ranged from 74 for two-door microcars to 194 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, 2010-12 models

		Relative claim frequency	Relative claim severity	Relative overall loss
2-door cars	micro	71	105	74
	mini	92	103	95
	small	122	108	132
	midsize	128	103	132
	large	129	107	138
4-door cars	mini	111	105	117
	small	109	100	110
	midsize	108	95	103
	large	111	91	100
	very large	72	112	81
Station wagons/minivans	mini	90	105	95
	small	97	100	97
	midsize	93	89	83
	very large	104	84	88
Sports cars	mini	82	97	80
	small	98	166	164
	midsize	97	145	141
	large	117	106	124
Luxury cars	midsize	117	120	140
	large	108	133	144
	very large	120	162	194
Pickups	small	72	106	76
	large	90	93	83
	very large	93	106	99
SUVs	small	87	94	82
	midsize	86	95	81
	large	87	89	77
	very large	96	86	82
Luxury SUVs	small	107	158	169
	midsize	108	107	115
	large	105	129	135
	very large	104	108	113

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