



Experian Automotive

Vehicle Accident Analysis

Vehicle accident and damage insights

VEHICLES ON THE ROAD



286 Million

U.S. cars & light duty trucks in operation¹



4 out of 10

Vehicles on the road have been in an accident²

ACCIDENT DATA



114+ Million

Vehicles on the road have been in an accident²



20%

Of vehicles that have a single accident, have had multiple events.

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Experian Automotive Accident Analysis

When a vehicle is in an accident, the owner is more likely to dispose of the vehicle and purchase a replacement vehicle.

In fact, when a vehicle is in an accident,



14%

Of owner households with a vehicle that had reported accident activity purchased a different vehicle within 0-90 days of the initial reported accident event.





While overall, 14% of owner households purchased a different vehicle within 90 days of the initially reported accident, the percentage of purchase varies based on several factors such as accident severity, vehicle class and vehicle model.

.....
Front impact with another vehicle was the **most common** accident event.



Accident severity

The more severe the reported accident, the more likely the owner household is to purchase a replacement vehicle. Furthermore, an accident event of an **air bag deployment** is the strongest buying signal for disposing of a vehicle and replacing it after an accident.

ACCIDENT SEVERITY	Amount of time following the reported accident in which the ownership household purchased a different vehicle.				Vehicle is reported as an insurance loss following the accident event.	Vehicle is reported as a total loss following the accident event.
	0-30 days	0-60 days	0-90 days	0-01 year		
 OVERALL ACCIDENT FINDINGS	6.04%	10.95%	13.86%	24.78%	17.71%	14.88%
 MINOR ACCIDENTS	2.95%	5.74%	7.97%	21.23%	7.35%	6.72%
 MODERATE ACCIDENTS	5.95%	9.80%	12.74%	24.63%	22.09%	19.58%
 SEVERE ACCIDENTS	11.69%	20.09%	24.18%	35.29%	37.47%	29.95%

Note: An insurance loss is not necessarily a physical loss. The vehicle may still be on the road.

Vehicle class

Vehicle segment impacts the likelihood a vehicle involved in an accident will be reported as a total loss. Cars, Sports Cars and CUVs are the most likely vehicle classes to be reported as a total loss. Pickup Trucks, SUVs and Vans are the least likely vehicle classes to be reported as a total loss.

Percentage of vehicles reported as a total loss, based on vehicle class:





Vehicle model

The vehicle model impacts the likelihood the current owner household will purchase a different vehicle following a reported accident event.

The **Top 5 vehicle ownership households** most likely to purchase a different vehicle after a reported accident are the following:

- 1 Chevy Bolt EUV
- 2 Hyundai IONIQ 5
- 3 Hyundai Elantra Hybrid
- 4 Infiniti QX55
- 5 KIA EV6

The **Top 5 vehicle owners** least likely to purchase a different vehicle after a reported accident event are the following:

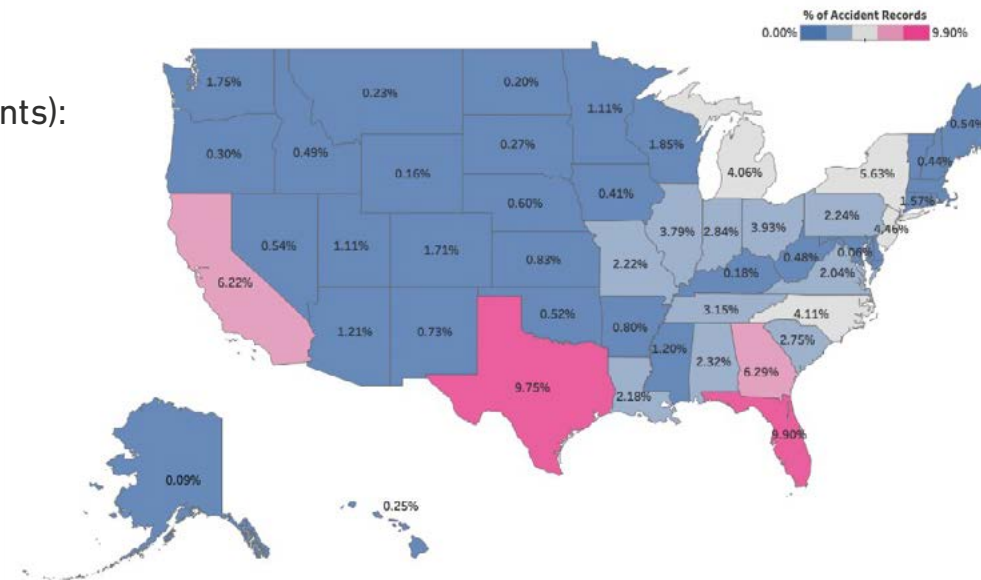
- 1 Chevy Silverado 3500
- 2 Toyota Land Cruiser
- 3 Ram 3500
- 4 GMC Sierra 3500
- 5 Ford Excursion

Geographical insights

The top five states with reported accident records

The top five states with reported accident records by volume are (# of reported accidents):

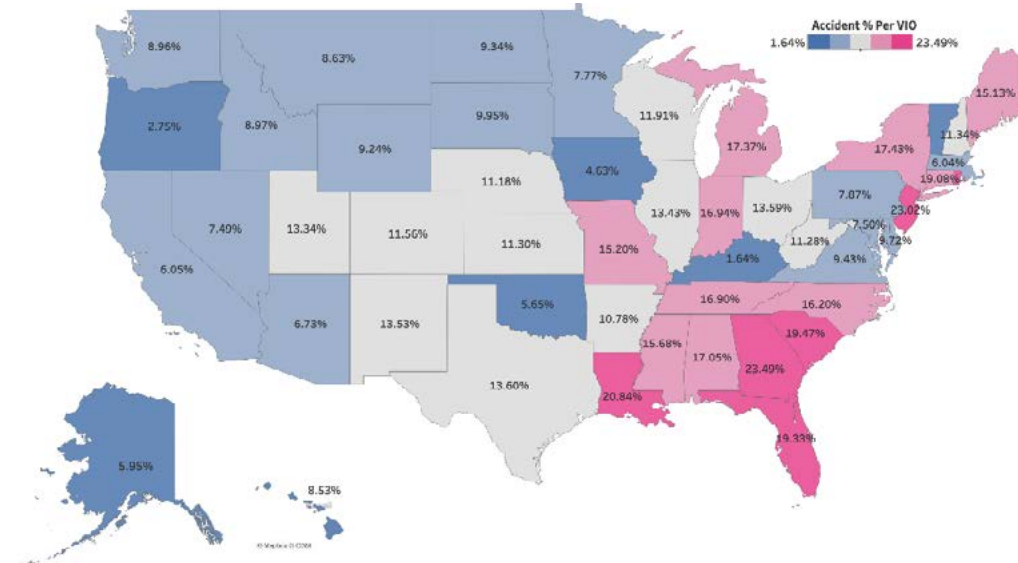
- 1 **FLORIDA** 9.90%
- 2 **TEXAS** 9.75%
- 3 **GEORGIA** 6.29%
- 4 **CALIFORNIA** 6.22%
- 5 **NEW YORK** 5.63%



This makes sense since those are populous states. Florida, Texas, Georgia, California, and New York are five of the top eight states based on U.S. population.³ However, reviewing accidents as a percentage of vehicles in operation by state, provides a different story.

The top five states with the most accidents as a percentage of VIO are:

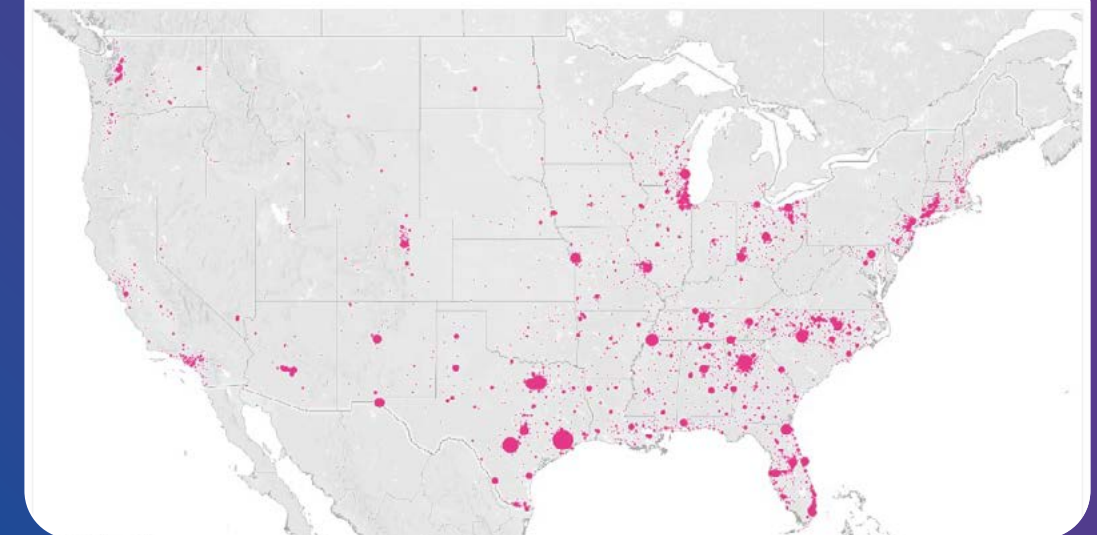
- 1 **GEORGIA** 23.49%
- 2 **NEW JERSEY** 23.02%
- 3 **LOUISIANA** 20.84%
- 4 **SOUTH CAROLINA** 19.47%
- 5 **FLORIDA** 19.33%
- 5 **RHODE ISLAND** 19.08%



This means that 23.39% of vehicles in operation in GA were in at least one reported accident in the last three years.



When reviewing Zip Codes™ with more than 1K reported accidents, there is geographical concentration in the **South**, the **New York coast**, and the **Great Lakes area**.



Summary

Experian transforms vehicle history data insights.

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We provide the highest quality, most timely data at the detail and frequency that's best for your needs. We analyze millions of data points from public and private sources, auction data, open recall and diverse accident sources, many exclusive to Experian. Technology service providers fuel their solutions with our data. Automotive professionals use our data and solutions, like AutoCheck®, to make more informed decisions that better manage risk and improve business results.

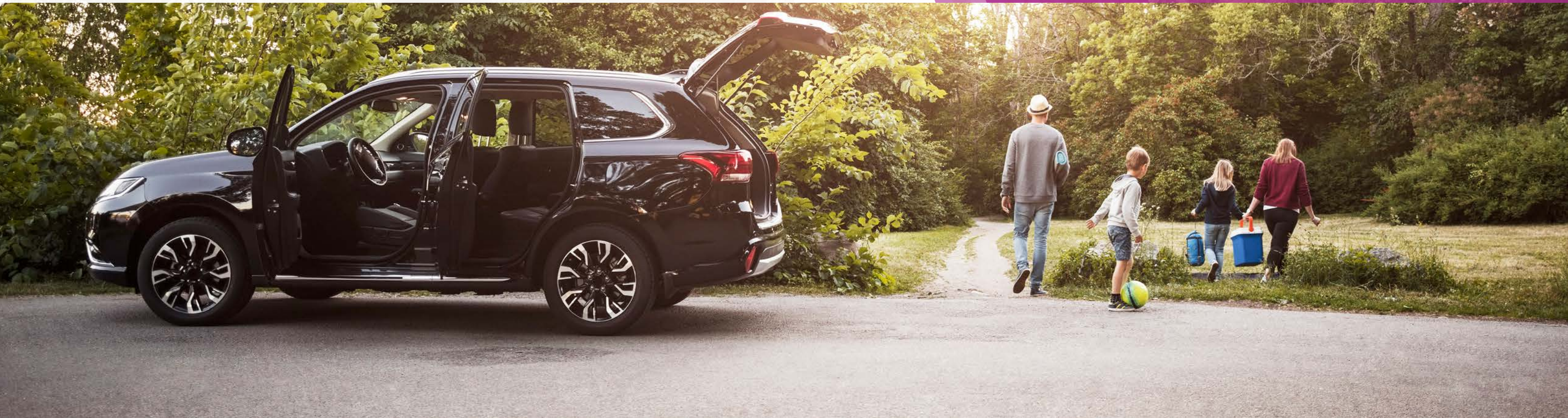
Going forward

Whether you are looking for a vehicle history report, an API with vehicle history data, or a portfolio monitoring solution based on vehicle event history, Experian Automotive can meet your needs, providing you the vehicle history and accident insight to support your business needs.

To learn more about Experian's vehicle history data solutions, contact your Experian Automotive account executive or call 1 888-409-2204.

Sources / Disclaimers

1. U.S. Vehicles in Operation data as of March 31, 2023, sourced from Experian Automotive, including U.S. and Puerto Rico (U.S. light duty vehicles only).
2. Experian analysis conducted in April 2016 regarding vehicles in operation found that more than 4 out of 10 cars and light duty trucks in operation have been in an accident.
3. World Population Review: <https://worldpopulationreview.com/states>
4. Accident disposal information is based on an April 2023 Experian Automotive internal analysis of AutoCheck vehicle history data, including unique data sources. These findings are not intended to be a comparison of AutoCheck vehicle history data against any competitors and the data they may, or may not, have.





Experian
Experian Automotive
955 American Lane
Schaumburg, IL 60173
T: 1 888 409 2204
www.experianautomotive.com

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