



Summary of accidents indemnified from the motor liability insurance in 2020

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Finnish Crash Data Institute OTI

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Summary of all accidents

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These statistics for 2020 contain information about 82,196 road accidents, 14,991 of which are accidents resulting in personal injury indemnity. In the accidents, personal injury indemnity was paid to a total of 19,242 people from whom 325 were seriously injured and 148 died. The numbers of accidents and victims were exceptionally low in 2020 compared to the previous years. A total of EUR 430,000,000 is estimated to be paid out in compensation for the accidents, i.e. an average of EUR 4,800 per accident.

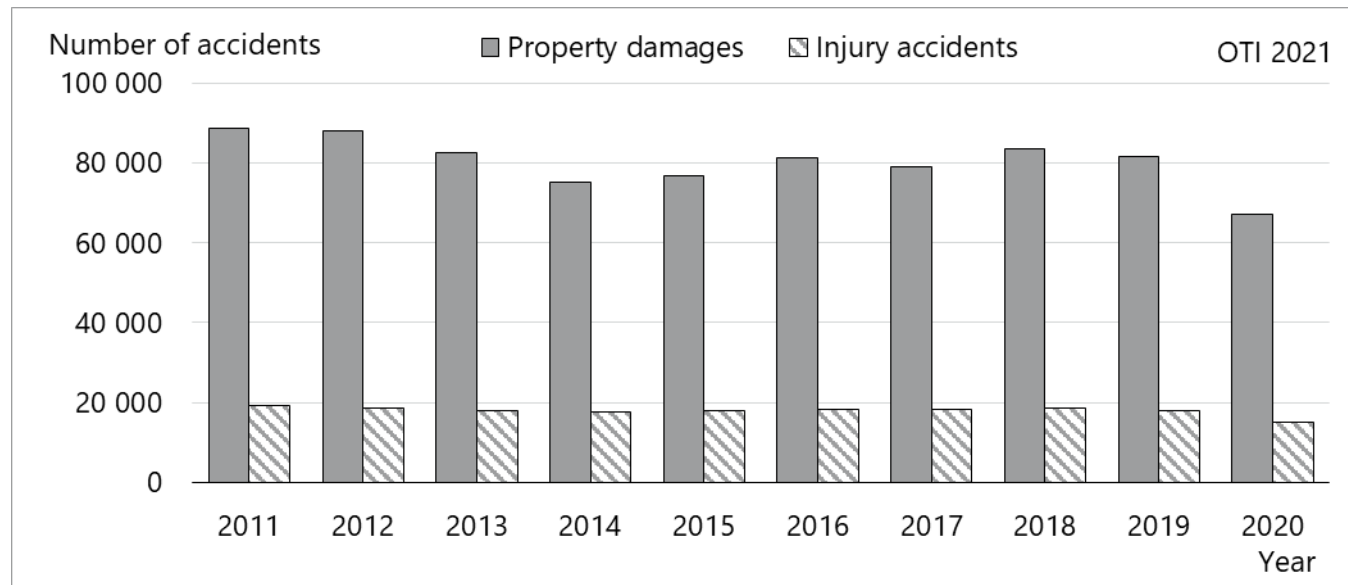


Figure 1. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages in 2011–2020.

Table 1. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages in 2011–2020.

No. of accidents	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Property damages	88,752	87,959	82,441	75,331	76,906	81,367	79,159	83,502	81,704	67,205
Injury accidents	19,165	18,466	17,941	17,733	17,833	18,200	18,384	18,658	17,776	14,991
Total	107,917	106,425	100,382	93,064	94,739	99,567	97,543	102,160	99,480	82,196

Summary of all accidents

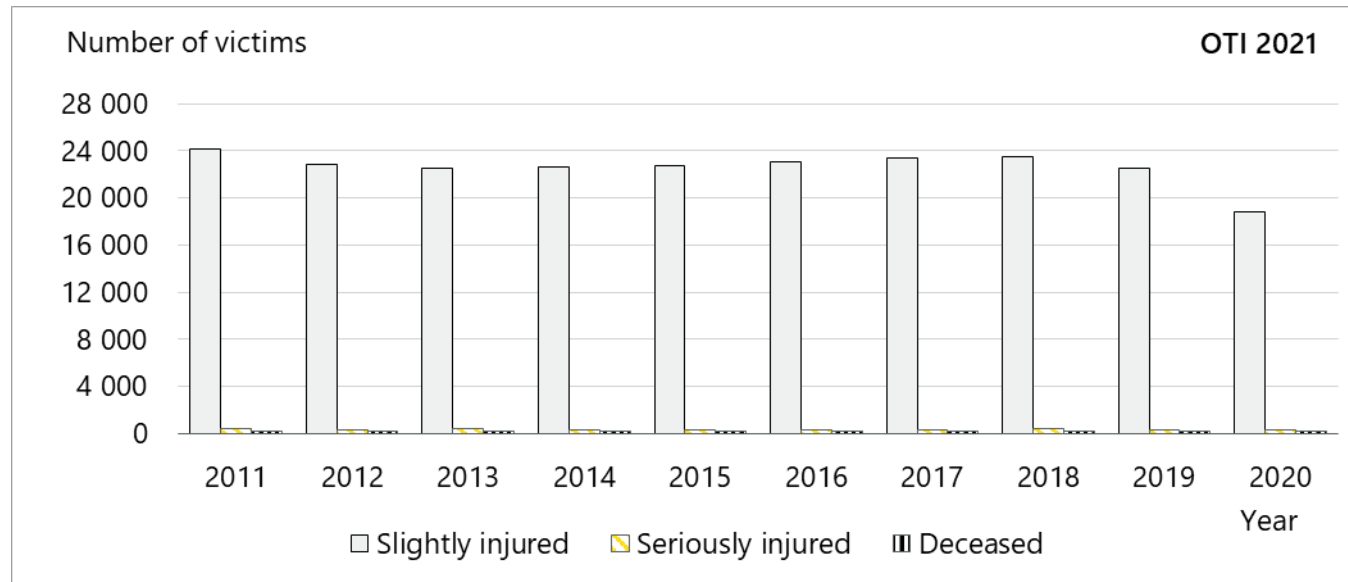


Figure 2. Accidents indemnified from the motor liability insurance. Number of people who were slightly or seriously injured or deceased in accidents in 2011–2020.

Table 2. Accidents indemnified from the motor liability insurance. Number of people who were slightly or seriously injured or deceased in accidents in 2011–2020.

Number of people	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Slightly injured	24,099	22,892	22,545	22,595	22,769	23,101	23,431	23,519	22,556	18,769
Seriously injured	365	344	358	353	330	319	308	381	313	325
Deceased	195	181	182	136	181	157	142	153	139	148
Total	24,659	23,417	23,085	23,084	23,280	23,577	23,881	24,053	23,008	19,242

Summary of all accidents

Information about all accidents (including car parks) in 2020

General information

- A total of 82,196 accidents indemnified from the motor liability insurance took place in 2020.
- Of all accidents, 14,991 i.e. 18 per cent were injury accidents.
- Total number of accidents was 21 per cent lower than in 2019 and 21 per cent lower than ten year average.
- Number of injury accidents was 19 per cent lower than in 2019 and 22 per cent lower than ten year average.
- Despite of significantly lower accident numbers the amount of seriously injured victims was even higher than in 2019.
- In individual accident types, reversing accidents were the most common in 2020: a total of 25,234, about 31 per cent of all accidents.

Accident place

- Of all accidents, 38,146 i.e. 46 per cent took place in car parks, service stations, yards or other similar places.

- Of all accidents, 31 per cent took place in streets, 14 per cent on roads, and 9 per cent in other areas or private roads.

Vehicles

- Of the vehicles causing the accidents, 79 per cent were passenger cars or vans, 8 per cent lorries or coaches, and 13 per cent other vehicles.
- In accidents involving pedestrians or cyclists motor vehicles are systematically reported as causing vehicles because the indemnities are paid from motor vehicle insurance.

Victims

- 148 persons deceased, 325 persons injured seriously and 18,769 persons injured slightly in accidents in 2020.
- Of all victims, 22 per cent were under age 18 years.
- Of all victims, 57 per cent were car drivers and passengers.
- Of seriously injured victims, 28 per cent were motorcycle riders and passengers.

Summary of accidents occurred on streets and roads

Summary of accidents occurred on streets and roads in 2020

These statistics for 2020 contain information about 36,897 road accidents occurred on streets and roads, 11,759 of which are accidents resulting in personal injury indemnity. In the accidents, personal injury indemnity was paid to a total of 15,730 people from whom 246 were seriously injured and 123 died. The numbers of accidents and victims were exceptionally low in 2020 compared to the previous years. Car parks, service stations, yards etc. are excluded from this section.

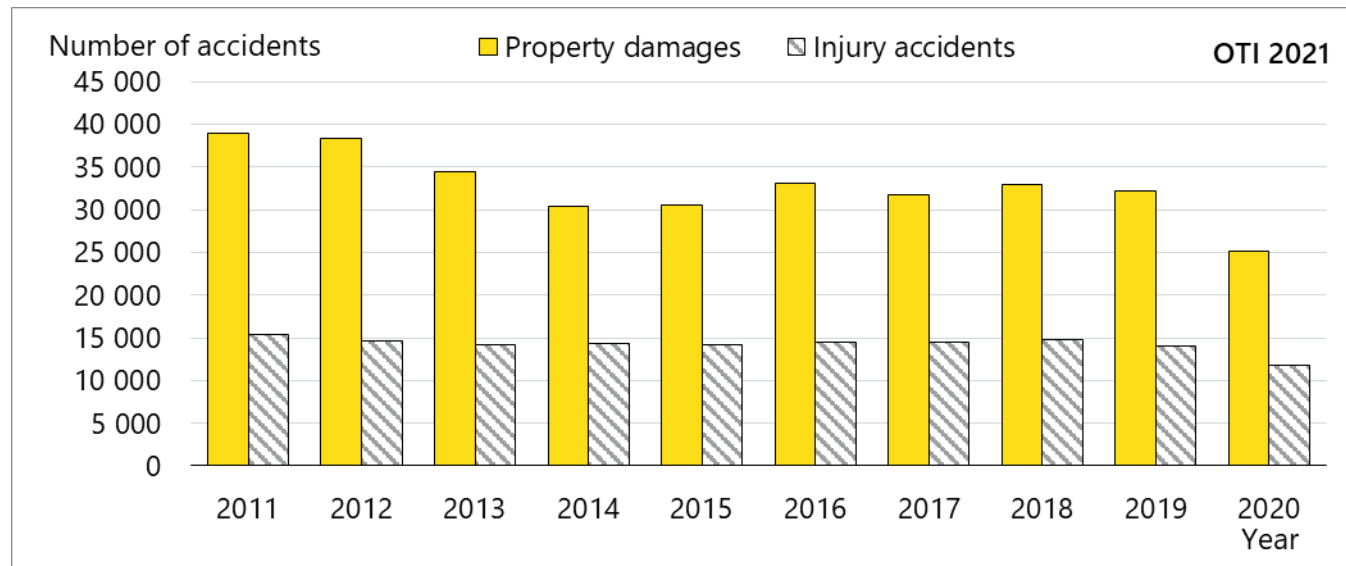


Figure 3. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages occurred on streets and roads in 2011–2020.

Table 3. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages occurred on streets and roads in 2011–2020.

No. of accidents	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Property damages	38,919	38,289	34,486	30,316	30,463	33,101	31,749	32,937	32,229	25,138
Injury accidents	15,396	14,677	14,228	14,307	14,162	14,457	14,536	14,713	14,061	11,759
Total	54,315	52,966	48,714	44,623	44,625	47,558	46,285	47,650	46,290	36,897

Summary of accidents occurred on streets and roads

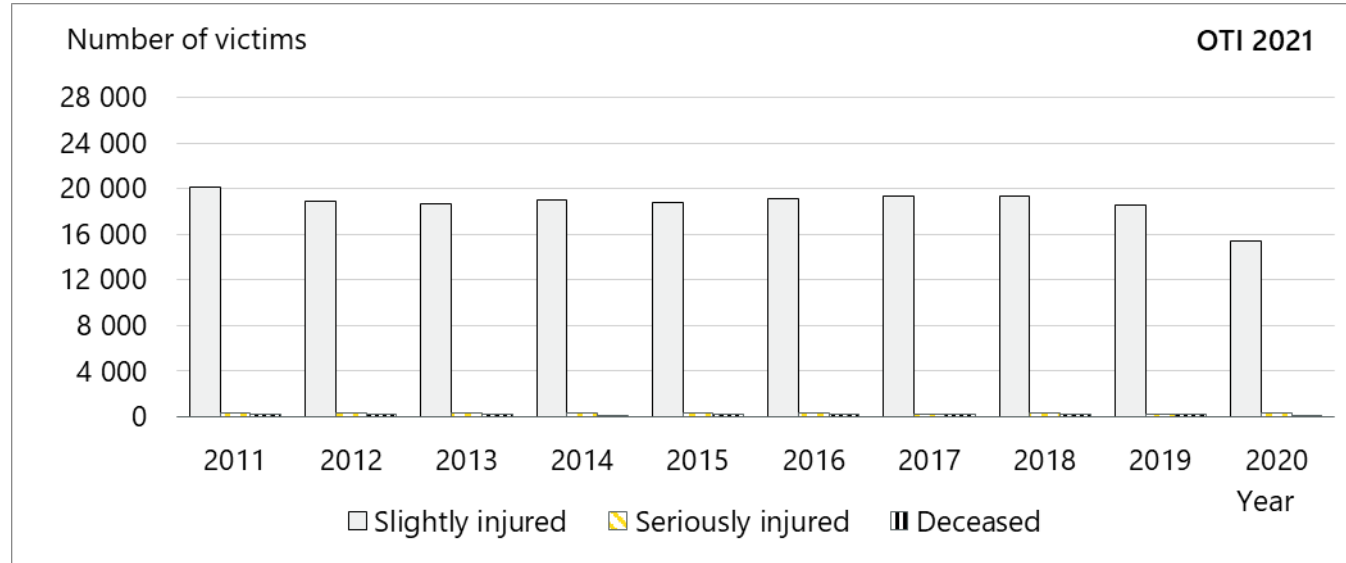


Figure 4. Accidents indemnified from the motor liability insurance. Number of people who were slightly or seriously injured or deceased in accidents occurred on streets and roads in 2011–2020.

Table 4. Accidents indemnified from the motor liability insurance. Number of people who were slightly or seriously injured or deceased in accidents occurred on streets and roads in 2011–2020.

Number of victims	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Slightly injured	20,083	18,934	18,623	18,953	18,819	19,134	19,334	19,329	18,582	15,361
Seriously injured	284	256	283	278	254	245	235	279	223	246
Deceased	179	163	169	127	166	140	137	143	131	123
Total	20,546	19,353	19,075	19,358	19,239	19,519	19,706	19,751	18,936	15,730

Summary of accidents occurred on streets and roads

Information about accidents occurred on streets and roads in 2020

General information

- A total of 36,897 accidents indemnified from the motor liability insurance occurred on streets and roads in 2020.
- Of all accidents, 11,759 i.e. 32 per cent were injury accidents.
- Total number of accidents was 20 per cent lower than in 2019 and 23 per cent lower than ten year average.
- Number of injury accidents was 16 per cent lower than in 2019 and 19 per cent lower than ten year average.
- In individual accident types, rear-end accidents were the most common in 2020: a total of 10,180, about 28 per cent of all accidents.

Road class

- Of all accidents occurred on streets and roads, 64 per cent took place on streets, 29 per cent on roads and 7 per cent in other areas or private roads.

Vehicles

- Of the vehicles causing the accidents, 80 per cent were passenger cars or vans, 8 per cent lorries or coaches, and 12 per cent other vehicles.
- A total of 1,529 motorcycles were involved in accidents from which 901 i.e. 59 per cent involved in single vehicle accidents.
- A total of 2,140 mopeds were involved in accidents from which 1,065 i.e. 50 per cent involved in single vehicle accidents.
- In accidents involving pedestrians or cyclists motor vehicles are systematically reported as causing vehicles because the indemnities are paid from motor vehicle insurance.

Victims

- 123 persons deceased, 246 persons injured seriously and 15,361 persons injured slightly in accidents occurred on streets and roads in 2020.
- Of all victims, 22 per cent were under age 18 years.
- Of all victims, 67 per cent were car drivers and passengers.
- Of seriously injured victims, 27 per cent were motorcycle riders and passengers.