



Summary of accidents indemnified from the motor liability insurance in 2021

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Finnish Crash Data Institute OTI

Written by Esa Räty ja Timo Kari



Summary of all accidents

Summary of accidents indemnified from the motor liability insurance in 2012–2021

These statistics for 2021 contain information about 91,419 road accidents, 15,713 of which are accidents resulting in personal injury indemnity. In the accidents, personal injury indemnity was paid to a total of 19,811 people from whom 19,309 were slightly injured, 362 were seriously injured and 140 died. The numbers of accidents and victims were second lowest in 2021 compared to the previous years. A total of EUR 388,000,000 is estimated to be paid out in compensation for the accidents, i.e. an average of EUR 4,000 per accident.

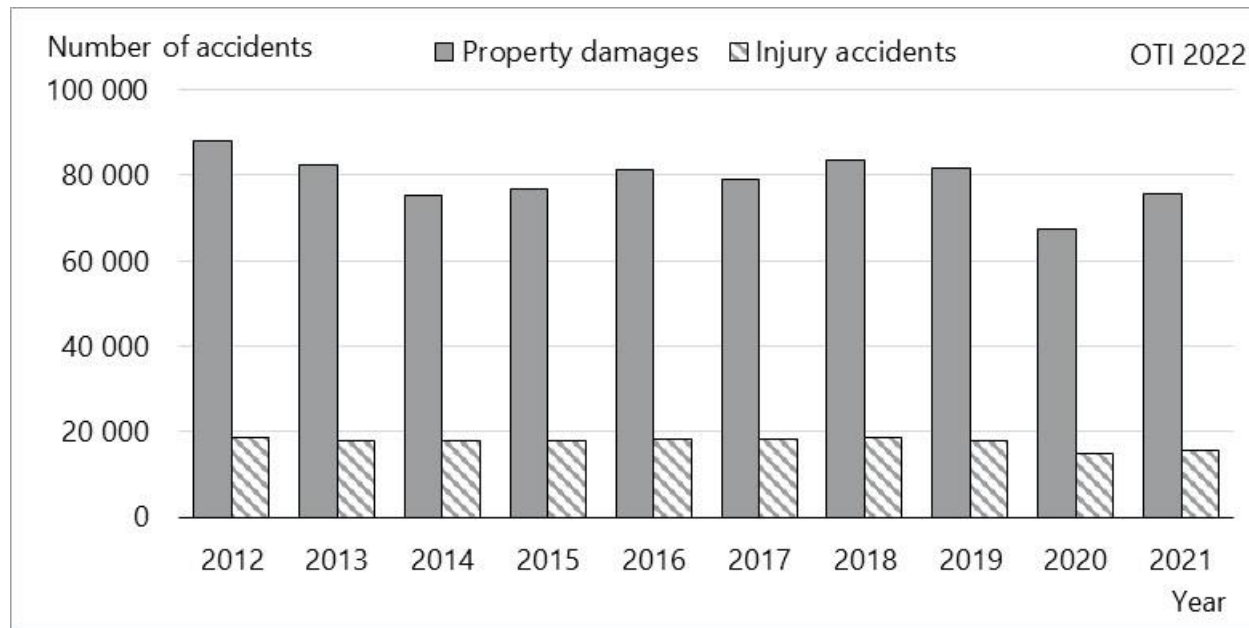


Figure 1. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages in 2012–2021.

Table 1. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages in 2012–2021.

No. of accidents	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Property damages	87,959	82,441	75,331	76,906	81,367	79,159	83,502	81,704	67,205	75,706
Injury accidents	18,466	17,941	17,733	17,833	18,200	18,384	18,658	17,776	14,991	15,713
Total	106,425	100,382	93,064	94,739	99,567	97,543	102,160	99,480	82,196	91,419

Summary of all accidents

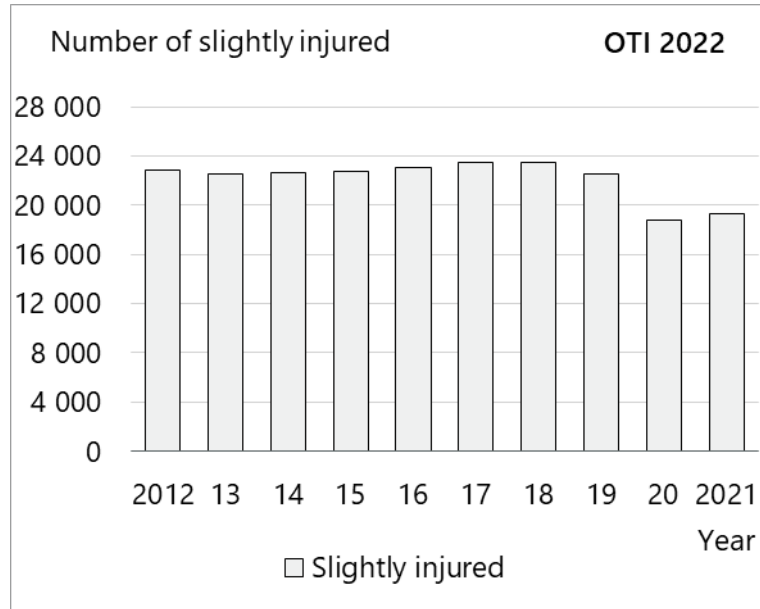


Figure 2. Accidents indemnified from the motor liability insurance. Number of people who were slightly injured in accidents in 2012–2021.

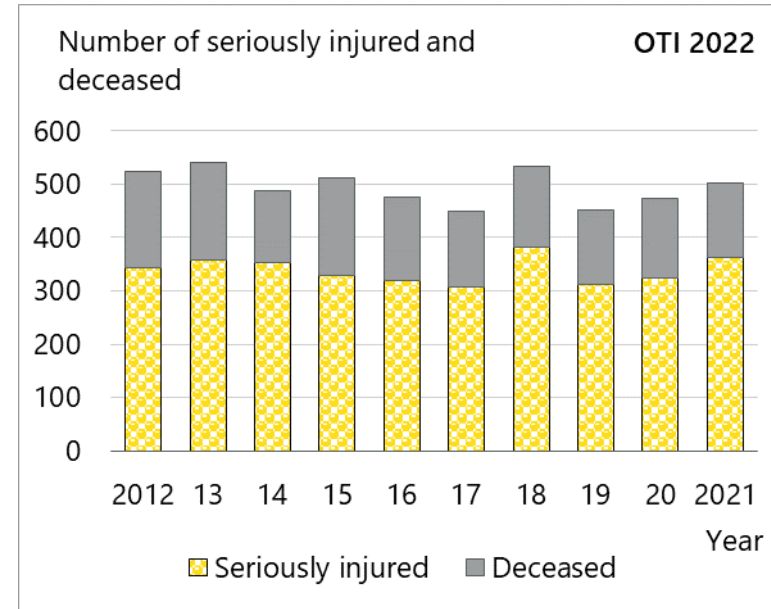


Figure 3. Accidents indemnified from the motor liability insurance. Number of people who were seriously injured or deceased in accidents in 2012–2021.

Table 2. Accidents indemnified from the motor liability insurance. Number of people who were slightly or seriously injured or deceased in accidents in 2012–2021.

Number of people	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Slightly injured	22,892	22,545	22,595	22,769	23,101	23,431	23,519	22,556	18,769	19,309
Seriously injured	344	358	353	330	319	308	381	313	325	362
Deceased	181	182	136	181	157	142	153	139	148	140
Total	23,417	23,085	23,084	23,280	23,577	23,881	24,053	23,008	19,242	19,811

Summary of all accidents

Information about all accidents (including car parks) in 2021

General information

- A total of 91,419 accidents indemnified from the motor liability insurance took place in 2021.
- Of all accidents, 15,713 i.e. 17 per cent were injury accidents.
- Total number of accidents was 11 per cent higher than in 2020 and 7 per cent lower than ten year average.
- Number of injury accidents was 5 per cent higher than in 2020 and 12 per cent lower than ten year average.
- Despite of significantly lower accident numbers the amount of seriously injured victims (362) among the highest in ten years.
- In individual accident types, reversing accidents were the most common in 2021: a total of 28,101, about 30 per cent of all accidents.

Accident place

- Of all accidents, 41,949 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

In accidents involving pedestrians or cyclists motor vehicles are systematically reported as causing vehicles because the indemnities are paid from motor vehicle insurance.

- Of the vehicles causing the accidents, 79 per cent were passenger cars or vans, 7 per cent lorries or coaches, and 13 per cent other vehicles.

Victims

- 140 persons deceased, 362 persons injured seriously and 19,309 persons injured slightly in accidents in 2021.
- Of all victims, 22 per cent were under age 18 years.
- Of all victims, 58 per cent were car drivers and passengers.
- Of seriously injured victims, 20 per cent were motorcycle riders and passengers.

Summary of accidents occurred on streets and roads

Summary of accidents occurred on streets and roads

These statistics for 2021 contain information about 41,274 road accidents occurred on streets and roads, 12,120 of which are accidents resulting in personal injury indemnity. In the accidents, personal injury indemnity was paid to a total of 15,955 people from whom 15,550 were slightly injured, 281 were seriously injured and 124 died. The numbers of accidents and victims were among the lowest in last ten years. Car parks, service stations, yards etc. are excluded from this section.

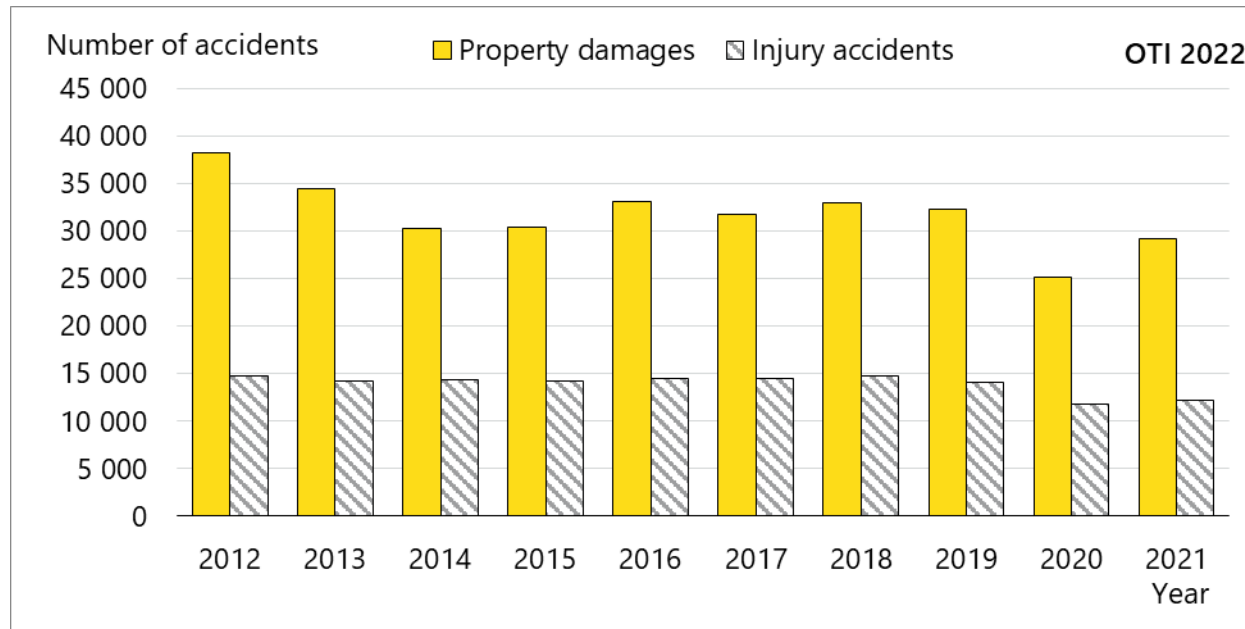


Figure 4. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages occurred on streets and roads in 2012–2021.

Table 3. Accidents indemnified from the motor liability insurance. Annual number of injury accidents and property damages occurred on streets and roads in 2012–2021.

No. of accidents	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Property damages	38,289	34,486	30,316	30,463	33,101	31,749	32,937	32,229	25,138	25,138
Injury accidents	14,677	14,228	14,307	14,162	14,457	14,536	14,713	14,061	11,759	11,759
Total	52,966	48,714	44,623	44,625	47,558	46,285	47,650	46,290	36,897	36,897

Summary of accidents occurred on streets and roads

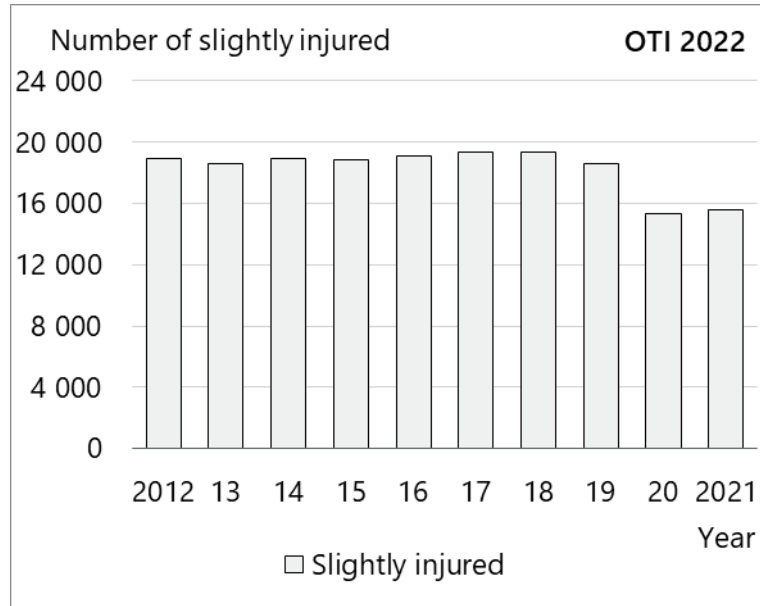


Figure 5. Accidents indemnified from the motor liability insurance. Number of people who were slightly injured in accidents occurred on streets and roads in 2012–2021.

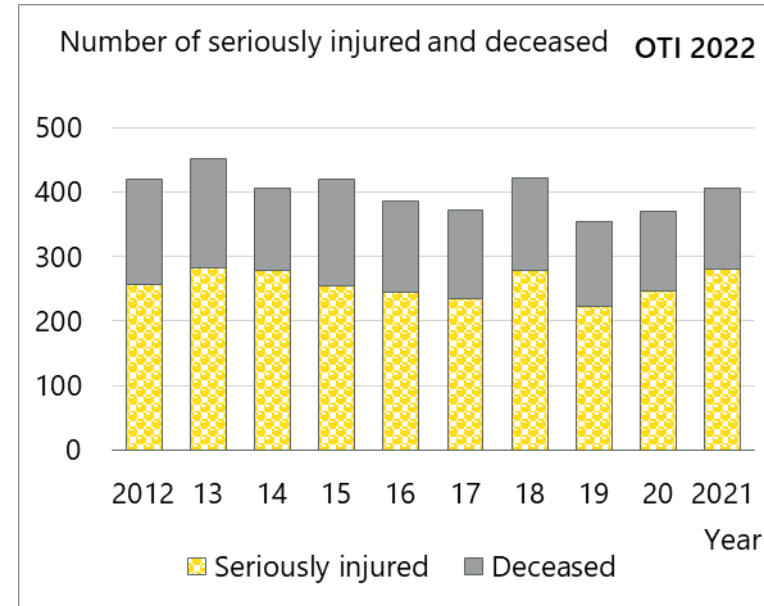


Figure 6. Accidents indemnified from the motor liability insurance. Number of people who were seriously injured or deceased in accidents occurred on streets and roads in 2012–2021.

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 2012–2021.

Number of victims	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Slightly injured	18,934	18,623	18,953	18,819	19,134	19,334	19,329	18,582	15,361	15,550
Seriously injured	256	283	278	254	245	235	279	223	246	281
Deceased	163	169	127	166	140	137	143	131	123	124
Total	19,353	19,075	19,358	19,239	19,519	19,706	19,751	18,936	15,730	15,955

Summary of accidents occurred on streets and roads

Information about accidents occurred on streets and roads in 2021

General information

- A total of 41,274 accidents indemnified from the motor liability insurance occurred on streets and roads in 2021.
- Of all accidents, 12,120 i.e. 29 per cent were injury accidents.
- Total number of accidents was 12 per cent higher than in 2020 and 11 per cent lower than ten year average.
- Number of injury accidents was three per cent higher than in 2020 and 14 per cent lower than ten year average.
- In individual accident types, rear-end accidents were the most common in 2021: a total of 12,600, about 31 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

In accidents involving pedestrians or cyclists motor vehicles are systematically reported as causing vehicles because the indemnities are paid from motor vehicle insurance.

- 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 1,400 motorcycles were involved in accidents from which 782 i.e. 56 per cent involved in single vehicle accidents.
- A total of 2,187 mopeds were involved in accidents from which 1,086 i.e. 50 per cent involved in single vehicle accidents.

Victims

- 124 persons deceased, 281 persons injured seriously and 15,550 persons injured slightly in accidents occurred on streets and roads in 2021.
- Of all victims, 21 per cent were under age 18 years.
- Of all victims, 63 per cent were car drivers and passengers.
- Of seriously injured victims, 21 per cent were motorcycle riders and passengers.