This work deals with bonus - malus systems for automobile insurance that distinguishes types of claim. The first part of this work is definition of bonus - malus systems that do not distinguish types of claim and then their expansion just to multi-event bonus - malus systems. The main focus of the work is computation of stationary distribution for different systems, which means the distribution of classes in which the system stabilizes. Furthermore, there are several simulations of trajectory of insured through the system based on the number and type of accidents that they have caused. Finally, relative frequencies of classes in which insured is at the end of the simulation and the stationary distribution of the system are compared.