

# Injury Collision & Theft Losses

By Make and Model  
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HIGHWAY  
LOSS  
DATA  
INSTITUTE

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization. It is closely associated with and funded through the Insurance Institute for Highway Safety, which is wholly supported by the American Insurance Highway Safety Association, the American Insurers Highway Safety Alliance, the National Association of Independent Insurers Safety Association, and a number of individual insurance companies. HLDI gathers, processes, and publishes data on the ways in which insurance losses vary among different kinds of vehicles.

## Guide to this Report

The table on the inside of this publication summarizes the recent insurance injury, collision, and theft losses of passenger cars, pickup trucks, and utility vehicles. Results are based on the loss experience of 1992-94 vehicles. For vehicles that were newly introduced or redesigned during these model years, results are based on the most recent years for which the designs were unchanged — either 1993-94 or 1994 only, as appropriate.

Results are grouped according to seven vehicle body styles — station wagons/passenger vans, four-door cars, two-door cars, luxury cars, sports cars, pickup trucks, and utility vehicles. Within these groups, vehicles are listed according to size — large, midsize, and small. Popular passenger vehicle models are listed while other models, which sell in relatively small numbers, aren't reported because of insufficient data to compute reliable results.

Results presented are for 1992-94 models (see above). These results are generally good predictors of the experience of current versions of the same vehicles. But there are exceptions. Newer models may sometimes have been substantially redesigned but given the same name as earlier, but different, models. In these cases, the results for the earlier model don't predict the experience of the newer one.

Collision and theft losses are presented in terms of average loss payments per insured vehicle year (see definitions). Injury losses are presented in terms of the frequency of insurance claims filed under Personal Injury Protection (PIP) coverages. All losses are stated in relative terms, with 100 representing the average result for all vehicles in each loss category. So an injury, collision, or theft result of 122 is 22 percent worse than average. A result of 96 is 4 percent better than average. Vehicles are listed within each group in ascending sequence of their injury claim frequency results.

For convenience, the results in all three loss categories (injury, collision, and theft) are color-coded:

- Light Yellow* for results that are substantially better than average
- Dark Yellow* for results that are better than average
- Tan* for results that are about average
- Orange* for results that are worse than average
- Red* for results that are substantially worse than average

The results also are adjusted, or standardized, to reduce possible distortions from two nonvehicle factors:

- Operator Age* — injury, collision, and theft results
- Deductible Amount* — collision and theft results only

The table on the inside of this publication shows very wide variations in the injury, collision, and theft losses of various vehicles on the nation's highways. Many of the vehicles with the worst injury results have claim frequencies that are double those of many of the vehicles with the best experience. Most of the vehicles with the best injury and collision results are large models. Those with the worst results in these categories typically are small models.

Passenger vehicles with air bags for either drivers only or drivers and right front passengers are identified with a star (★).

Injury, collision, and theft loss results are drawn from three detailed statistical reports — HLDI I94-1, HLDI R94-1, and HLDI T94-1. Single copies of these are available from HLDI, 1005 North Glebe Road, Arlington, VA 22201.

## Definitions

*Relative Average Loss Payment per Insured Vehicle Year* — dollar total of all collision or theft loss payments made for the claims for a group of vehicles divided by the total exposure for that group; expressed in relative terms compared with all passenger cars.

*Relative Claim Frequency* — number of injury claims for a group of vehicles divided by the exposure for that group; expressed in relative terms compared with all passenger cars.

*Collision Coverages* — coverages under which people insure their own vehicles against loss caused by collision.






*Comprehensive Coverages* — coverages under which people insure their own vehicles against damage from causes other than collisions (for example, theft).

*Deductible Amount* — portion of the loss borne by the policyholder.

*Personal Injury Protection (PIP) Coverages* — first-party no-fault coverages under which an insurer pays, within specified limits, the medical/hospital/other expenses of the insured and others in the vehicle.

## Injury, Collision, and Theft Losses

Results for 1992-94 models are stated in relative terms (100 = average for all models). Passenger vehicles with air bags for drivers only or drivers and right front passengers are identified with a star (★).

	Substantially Better than Average
	Better than Average
	Average
	Worse than Average
	Substantially Worse than Average

## Sponsoring Groups

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Four-Door Cars		Injury	Collision	Theft
Large	All	61	85	53
	★ Chrysler Concorde	53	81	70
	★ Buick LeSabre	53	80	16
	★ Oldsmobile Ninety-Eight	54	86	36
	★ Buick Park Avenue	54	96	31
	★ Buick Roadmaster	56	92	66
	★ Oldsmobile Eighty-Eight	60	86	31
	★ Chevrolet Caprice	61	79	95
	★ Mercury Grand Marquis	63	83	73
	★ Pontiac Bonneville	63	88	37
	★ Ford Crown Victoria	64	74	52
	★ Chrysler New Yorker	65	92	83
	★ Dodge Intrepid	70	87	31
★ Eagle Vision	75	85	45	
★ Acura Vigor	78	127	243	
Midsize	All	98	91	86
	★ Oldsmobile Cutlass Supreme	57	62	32
	★ Volvo 850	63	117	46
	★ Buick Regal	69	67	21
	★ Pontiac Grand Prix	69	80	34
	★ Oldsmobile Cutlass Ciera	70	77	63
	★ Buick Century	71	68	94
	★ Lexus ES 300	74	127	150
	★ Mercury Sable	80	83	37
	★ Chevrolet Lumina	81	62	34
	★ Ford Taurus	82	81	43
	★ Mitsubishi Diamante	84	101	171
	★ Chrysler LeBaron	90	77	63
	★ Subaru Legacy 4 wheel drive	93	104	41
	★ Toyota Camry	95	104	102
	★ Saturn SL	96	83	23
	★ Honda Accord	96	93	115
	★ Dodge Spirit	103	80	86
	★ Pontiac Grand Am	104	81	33
	★ Plymouth Acclaim	105	82	70
	★ Infiniti G20	105	114	112
	★ Mazda 626	106	125	56
	★ Volkswagen Passat	110	146	161
	★ Nissan Maxima	110	123	198
	★ Chevrolet Corsica	117	92	30
	★ Chevrolet Cavalier	117	87	26
	★ Subaru Legacy	117	103	43
	★ Mitsubishi Galant	119	113	77
	★ Honda Civic	119	107	98
	★ Mercury Topaz	120	119	26
	★ Ford Tempo	123	87	28
★ Nissan Altima	125	99	83	
★ Pontiac Sunbird	131	93	28	
★ Hyundai Sonata	183	121	131	
Small	All	144	110	62
	★ Ford Escort	118	100	30
	★ Geo Prizm	127	116	32
	★ Volkswagen Jetta III	132	123	41
	★ Subaru Impreza	136	119	34
	★ Mazda Protegé	140	127	51
	★ Plymouth Sundance	141	108	82
	★ Toyota Corolla	143	121	80
	★ Dodge Shadow	147	102	93
	★ Geo Metro	152	109	26
	★ Toyota Tercel	157	117	50
	★ Nissan Sentra	158	119	65
	★ Hyundai Excel	239	131	27

Two-Door Cars		Injury	Collision	Theft
Large	All	90	87	85
	★ Ford Thunderbird	81	87	89
	★ Mercury Cougar	96	73	80
Midsize	All	110	109	97
	★ Pontiac Grand Prix	72	92	60
	★ Chevrolet Lumina	91	83	57
	★ Pontiac Sunbird convertible	98	99	159
	★ Acura Integra	98	145	138
	★ Chevrolet Cavalier convertible	100	101	72
	★ Mazda MX-6	100	140	77
	★ Honda Accord	101	100	111
	★ Chrysler LeBaron convertible	103	107	145
	★ Toyota Celica	105	149	53
	★ Pontiac Grand Am	106	92	42
	★ Honda Civic	106	112	121
	★ Chevrolet Beretta	116	116	60
	★ Ford Probe	117	159	88
	★ Honda Prelude	118	156	318
	★ Chevrolet Cavalier	124	97	44
	★ Ford Tempo	129	104	46
★ Pontiac Sunbird	131	99	48	
★ Mercury Topaz	131	101	24	
★ Honda Civic coupe	143	130	139	
Small	All	141	123	81
	★ Eagle Talon 4 wheel drive	76	145	122
	★ Saturn SC	98	106	36
	★ Eagle Talon	122	125	69
	★ Plymouth Laser	124	115	66
	★ Mazda 323	126	116	34
	★ Plymouth Sundance	130	117	91
	★ Ford Escort	133	135	65
	★ Nissan Sentra	137	142	81
	★ Mitsubishi Eclipse	139	121	77
	★ Dodge Shadow	141	115	88
	★ Toyota Tercel	156	110	37
	★ Geo Metro	160	116	34
	★ Toyota Paseo	163	138	71
★ Hyundai Excel	172	128	42	
★ Hyundai Scoupe	233	154	60	
Sports Cars	All	116	141	350
	★ Subaru SVX 4 wheel drive	80	175	127
	★ Pontiac Firebird	103	154	111
	★ Chevrolet Camaro	113	163	76
	★ Ford Mustang	128	135	142
Small	All	88	144	247
	★ Mercedes SL Class convertible	43	101	1517
	★ Chevrolet Corvette convertible	61	134	520
	★ Chevrolet Corvette	71	147	376
	★ Saab 900 convertible	74	181	182
	★ Mazda RX-7	79	282	424
	★ Nissan 300ZX	82	218	676
	★ Mitsubishi 3000GT	90	152	190
	★ Mazda MX-5 Miata convertible	93	91	77
	★ Dodge Stealth	104	138	102
	★ Toyota MR2	106	157	125
	★ Honda Civic Del Sol convertible	109	116	129
	★ Mercury Capri convertible	115	113	69

Pickup Trucks		Injury	Collision	Theft
Standard	All	59	65	149
	GMC 2500 series 4x4	40	66	72
	Ford F-350 series 4x4	43	73	85
	Chevrolet 2500 series 4x4	44	66	91
	Ford F-250 series	48	62	82
	★ Dodge Ram 1500 series 4x4	50	81	58
	Ford F-250 series 4x4	50	75	99
	Chevrolet 1500 series 4x4	51	63	191
	Ford F-350 series	52	62	143
	GMC 1500 series 4x4	52	62	183
	★ Ford F-150 series 4x4	53	58	64
	Chevrolet 2500 series	56	67	169
	Chevrolet 3500 series 4x4	61	77	178
	Chevrolet 3500 series	62	77	315
	GMC 1500 series	64	61	211
Chevrolet 1500 series	71	61	248	
★ Ford F-150 series	73	66	74	
★ Dodge Ram 1500 series	79	78	59	
Small	All	91	86	83
	Chevrolet T10 series 2-door 4x4	70	79	154
	Ford Ranger series 4x4	75	97	52
	GMC T15 series 2-door 4x4	77	88	187
	Mazda regular/extended cab 4x4	80	105	83
	★ Dodge Dakota series	80	78	43
	Nissan regular/extended cab 4x4	83	93	135
	GMC S15 series 2-door	87	93	114
	Ford Ranger series	90	77	45
	Toyota regular/extended cab 4x4	90	108	146
	Chevrolet S10 series 2-door	96	83	101
	Mazda regular/extended cab	97	63	82
	Nissan regular/extended cab	106	86	106
	Toyota regular/extended cab	111	110	88
	Mitsubishi regular/extended cab	112	91	100
Isuzu regular/extended cab	118	98	73	

Utility Vehicles		Injury	Collision	Theft
Large	All	44	67	311
	Chevrolet Suburban 1500	42	60	342
	Chevrolet Suburban 1500 4x4	43	67	295
	GMC Suburban 1500	45	62	330
	GMC Suburban 1500 4x4	52	80	196
Intermediate	All	76	87	262
	GMC Yukon 4x4	46	75	268
	Toyota Land Cruiser	52	141	1729
	Chevrolet K1500 Blazer	54	73	275
	Ford Explorer 4-door 4x4	60	74	87
	Ford Explorer 2-door 4x4	62	90	60
	★ Jeep Grand Cherokee 4-door 4x4	62	84	395
	Ford Explorer 4-door	65	57	74
	Jeep Cherokee 4-door 4x4	72	86	234
	Isuzu Trooper 4-door 4x4	74	110	92
	GMC T15 Jimmy 2-door 4x4	75	131	1021
	Jeep Cherokee 2-door 4x4	77	95	188
	Mazda Navajo 2-door 4x4	78	88	86
	★ Jeep Grand Cherokee 4-door	79	65	383
	Ford Explorer 2-door	81	74	79
	GMC T15 Jimmy 4-door 4x4	81	91	427
	Oldsmobile Bravada 4-door 4x4	83	105	253
	Nissan Pathfinder 4-door 4x4	89	120	602
	Chevrolet T10 Blazer 4-door 4x4	92	94	307
	Jeep Cherokee 4-door	94	72	203
	Chevrolet T10 Blazer 2-door 4x4	96	112	583
	Chevrolet S10 Blazer 4-door	96	85	212
	Toyota 4Runner 4-door 4x4	97	140	498
	Jeep Cherokee 2-door	101	73	168
	Chevrolet S10 Blazer 2-door	103	98	286
GMC S15 Jimmy 4-door	103	80	184	
Toyota 4Runner 4-door	105	119	229	
Isuzu Rodeo 4-door 4x4	106	114	120	
Isuzu Rodeo 4-door	110	100	124	
Nissan Pathfinder 4-door	113	125	190	
Small	All	113	95	235
	Jeep Wrangler	89	77	284
	Suzuki Sidekick 4-door 4x4	111	83	83
	Geo Tracker 4x4	143	127	173
	Isuzu Amigo	151	132	256
Geo Tracker	162	117	221	

Wagons and Vans		Injury	Collision	Theft
Large	All	75	69	70
	★ Buick Estate Wagon	41	84	43
	★ Chrysler Town & Country	51	65	215
	★ Dodge Caravan 4 wheel drive	52	56	91
	★ Chevrolet Caprice	56	91	39
	★ Mercury Villager	57	63	32
	★ Toyota Previa 4 wheel drive	57	98	60
	★ Pontiac Trans Sport	58	65	97
	★ Plymouth Voyager	71	65	72
	★ Ford Aerostar 4 wheel drive	72	92	27
	★ Dodge Caravan	74	63	69
	★ Nissan Quest	76	63	25
	★ Chevrolet Lumina APV	80	66	100
	★ Chevrolet Astro	84	53	102
Midsize	All	73	80	46
	★ Mercury Sable	58	77	67
	★ Toyota Camry	69	111	46
	★ Ford Taurus	72	76	25
	★ Subaru Legacy 4 wheel drive	74	99	22
Small	All	100	79	28
	Subaru Loyale 4 wheel drive	81	74	31
	★ Toyota Corolla	104	101	57
	★ Ford Escort	115	85	24

Luxury Cars		Injury	Collision	Theft
Large	All	64	122	261
	★ Mercedes S Class long wheelbase	42	161	1437
	★ Cadillac DeVille	47	79	55
	★ Chrysler LHS	52	98	117
	★ Lexus LS 400	53	151	467
	★ Jaguar XJ	53	217	59
	★ Cadillac Seville	55	110	102
	★ Cadillac Brougham	60	127	65
	★ Mercedes S Class short wheelbase	60	164	777
	★ Infiniti Q45	61	160	492
	★ Lincoln Town Car	65	93	172
	★ Lincoln Mark VIII	67	112	166
	★ Acura Legend 4-door	69	159	534
	★ Mercedes E Class 4-door	78	171	269
Midsize	All	76	149	257
	★ Volvo 940/960 station wagon	56	112	44
	★ Saab 9000	58	168	96
	★ Lexus SC 300/400	61	178	283
	★ Cadillac Eldorado	62	116	159
	★ Audi 100 4-door	67	128	54
★ BMW 5-series 4-door	70	170	581	
★ Lincoln Continental	71	93	93	
★ Volvo 940/960 4-door	77	123	78	
★ Infiniti J30	86	153	185	
★ Lexus GS 300	88	185	754	
★ BMW 3-series 4-door	98	214	440	
★ BMW 3-series 2-door	99	196	480	

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