

INJURY, COLLISION, & THEFT LOSSES

By make and model, 1995-97 models March 1999

HIGHWAY LOSS
DATA INSTITUTE

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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 auto insurers. 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 inside summarizes the recent insurance injury, collision, and theft losses of passenger cars, pickups, and utility vehicles. Results are based on the loss experience of 1995-97 models. For vehicles newly introduced or redesigned during these model years, the results are based on the most recent model years for which the vehicle designs were unchanged — either 1996-97 or 1997 only. Results are grouped according to vehicle body style and, within the style groups, by vehicle size. A total of 251 passenger vehicles are listed.

The results in this publication are generally good predictors of the experience of current versions of the same vehicle models. However, manufacturers substantially redesign their passenger vehicles periodically, and, in these cases, the experience of earlier models with the same name may not predict the experience of the newer designs.

Collision and theft losses are presented in terms of average loss payments per insured vehicle year (see definitions). Injury losses represent claim frequencies filed under Personal Injury Protection (PIP) coverages. All losses are stated in relative terms, with 100 representing the average for all vehicles in each loss category (a result of 122 is 22 percent worse than average, 96 is 4 percent better than average, etc.) Vehicles are listed within each group in ascending sequence of injury claim frequency results. For convenience, results are color-coded to indicate which are better and worse than average. Results also are adjusted, or standardized, to reduce possible distortions from two nonvehicle factors — operator age (injury, collision, and theft results) and deductible amount (collision and theft results only).

Insurance losses vary widely among individual vehicle models. Vehicle size is strongly related to both injury and collision losses, but these losses still vary among vehicles in the same body style/size groups.

COMPARISON WITH DEATH RATES

Collisions that result in serious and fatal injuries are relatively rare, so they have little influence on the insurance loss results reported here. (These results are dominated by the relatively frequent low to moderate severity collisions and associated injuries.) A separate report, published by the Insurance Institute for Highway Safety, is based on fatal crashes. It summarizes driver deaths per 10,000 registered vehicle years by make and model.

Vehicles with high death rates often have high frequencies of insurance claims for injuries. For example, small two- and four-door cars typically have high death rates and insurance injury claims experience. But there are exceptions. Sports cars tend to have high death rates because they're more likely than most other models to be in high-speed single-vehicle crashes in which the risk of fatality is high. However, insurance injury claim frequencies for sports cars tend to be about average.

DEFINITIONS

Collision coverages: those under which people insure their own vehicles against losses caused by collisions

Comprehensive coverages: those under which people insure their own vehicles against damage from causes other than collisions (for example, theft)

Deductible amount: policyholder's portion of the loss

Personal Injury Protection (PIP) coverages: first-party no-fault coverages under which insurers pay, within specified limits, medical/hospital/other expenses of the insured and others in the vehicle

Relative average loss payment per insured vehicle year: dollar total of collision or theft loss payments for claims for a group of vehicles divided by exposure for the group; expressed in relative terms compared with all cars

Relative claim frequency: number of injury claims for a group of vehicles divided by exposure for the group; expressed in relative terms compared with all cars

FOUR-DOOR CARS	Injury	Collision	Theft
ALL VERY LARGE	58	73	88
Mercury Grand Marquis	56	67	66
Ford Crown Victoria	61	64	49
ALL LARGE	72	79	41
Buick Park Avenue	38	77	
Buick LeSabre	54	73	18
Oldsmobile Eighty-Eight	55	76	25
Chrysler Concorde	59	74	43
Pontiac Bonneville	61	78	36
Eagle Vision	68	78	38
Pontiac Grand Prix	69	67	45
Mercury Sable	74	73	48
Chevrolet Lumina	74	73	21
Dodge Intrepid	77	84	51
Ford Taurus	84	77	55
Acura TL series	101	143	233
ALL MIDSIZE	104	97	119
Saab 900	63	153	10
Buick Century	64	47	
Oldsmobile Cutlass Supreme	70	71	29
Infiniti I30	72	106	173
Chevrolet Malibu	73	65	30
Volvo 850	76	111	48
Toyota Avalon	78	95	105
Cadillac Catera	79	113	
Lexus ES 300	80	99	165
Chrysler Cirrus	81	79	69
Subaru Legacy 4wd	83	112	52
Mazda Millenia	92	134	148
Buick Skylark	92	76	39
Toyota Camry	93	88	81
Dodge Stratus	100	83	68
Pontiac Grand Am	102	87	42
Honda Accord	106	97	202
Nissan Maxima	106	124	282
Volkswagen Passat	107	119	65
Mercury Mystique	107	83	33
Ford Contour	110	86	52
Plymouth Breeze	115	86	57
Oldsmobile Achieva	116	90	31
Chevrolet Cavalier	116	91	39
Pontiac Sunfire	119	103	23
Mazda 626	126	115	95
Mitsubishi Galant	134	121	160
Nissan Altima	139	112	147
Hyundai Sonata	194	134	93
ALL SMALL	132	106	76
Audi A4 Quattro	61	115	
Saturn SL	97	80	26
Subaru Impreza 4wd	105	107	
Acura Integra	108	142	367
Honda Civic	127	98	72
Volkswagen Jetta III	128	132	98
Plymouth Neon	130	102	77
Geo Prizm	132	120	69
Dodge Neon	134	101	68
Ford Escort	139	111	71
Mercury Tracer	143	114	
Mazda Protege	145	120	67
Toyota Corolla	150	117	114
Nissan Sentra	168	116	71
Kia Sephia	190	130	74
Hyundai Elantra	218	144	
ALL MINI	168	132	54
Volkswagen Golf III	109	112	47
Geo Metro	170	134	39
Toyota Tercel	185	139	81
Ford Aspire	188	139	37
Hyundai Accent	214	138	70

TWO-DOOR CARS	Injury	Collision	Theft
ALL LARGE	81	87	66
Buick Riviera	63	78	38
Pontiac Grand Prix	75	73	67
Chevrolet Monte Carlo	81	90	48
Mercury Cougar	84	79	63
Ford Thunderbird	89	90	90
ALL MIDSIZE	107	105	82
Oldsmobile Cutlass Supreme	75	79	66
Chrysler Sebring convertible	87	88	95
Buick Skylark	88	80	
Acura CL series	93	104	147
Pontiac Grand Am	98	94	48
Oldsmobile Achieva	98	88	40
BMW 318ti	102	128	
Honda Accord	103	109	227
Chrysler Sebring	108	116	155
Dodge Avenger	109	127	84
Mazda MX-6	120	140	110
Chevrolet Cavalier	124	112	44
Pontiac Sunfire	125	120	41
ALL SMALL	131	129	141
Acura Integra	105	144	410
Eagle Talon 4wd	107	161	
Saturn SC	108	92	13
Honda Civic	112	110	73
Eagle Talon	114	134	111
Subaru Impreza 4wd	120	122	
Plymouth Neon	125	117	92
Ford Probe	128	151	119
Toyota Celica	131	153	107
Honda Civic Coupe	134	121	97
Dodge Neon	138	117	85
Mitsubishi Eclipse	144	140	180
Nissan 240SX	150	177	180
Nissan 200SX	164	124	86
ALL MINI	154	127	67
Volkswagen Golf Cabriolet	96	108	93
Volkswagen GTI	103	135	
Geo Metro	136	113	30
Toyota Tercel	166	135	87
Ford Aspire	180	137	54
Hyundai Accent	184	130	61

Loss results are stated in relative terms (100 represents average result for all vehicles in each loss category). Colors indicate results in relation to the average for all cars:

- substantially better than average
- better than average
- average
- worse than average
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UTILITY VEHICLES	Injury	Collision	Theft
ALL LARGE	48	58	103
GMC Suburban 1500 4x4	40	59	91
GMC Suburban 1500	43	47	74
Chevrolet Suburban 1500	43	52	107
Chevrolet Suburban 2500 4x4	48	54	
Ford Expedition	58	75	82
Ford Expedition 4x4	62	70	89
ALL MIDSIZE	79	89	194
Land Rover Range Rover	36	123	
GMC Yukon 2dr 4x4	36	66	
GMC Yukon 4dr 4x4	43	58	138
Chevrolet Tahoe 2dr 4x4	50	70	173
Chevrolet Tahoe 4dr 4x4	50	56	124
Chevrolet Tahoe 4dr	52	44	105
GMC Yukon 4dr	52	59	
Mercury Mountaineer 4x4	62	83	105
Oldsmobile Bravada 4x4	63	70	
Jeep Grand Cherokee 4x4	66	78	303
Toyota Land Cruiser	67	160	2326
Ford Explorer 4dr 4x4	68	91	91
Jeep Cherokee 2dr 4x4	69	80	102
Ford Explorer 4dr	72	75	96
GMC Jimmy 4dr 4x4	73	87	98
Jeep Cherokee 4dr 4x4	73	80	110
Isuzu Trooper 4dr 4x4	74	98	99
GMC Jimmy 2dr 4x4	76	122	185
Chevrolet Blazer 4dr 4x4	76	83	102
Ford Explorer 2dr 4x4	78	112	119
Land Rover Discovery	79	155	115
Jeep Grand Cherokee 4dr	80	71	220
Chevrolet Blazer 2dr 4x4	88	109	116
Jeep Cherokee 2dr	88	69	73
Honda CR-V 4x4	89	72	
Ford Explorer 2dr	91	106	118
Jeep Cherokee 4dr	92	73	85
Nissan Pathfinder 4dr	92	120	217
Chevrolet Blazer 4dr	95	78	95
Nissan Pathfinder 4dr 4x4	98	141	338
GMC Jimmy 4dr	100	87	67
Mitsubishi Montero 4dr 4x4	104	110	1087
Isuzu Rodeo 4dr 4x4	104	104	129
Toyota 4Runner 4dr	105	124	191
Toyota 4Runner 4dr 4x4	106	156	350
Chevrolet Blazer 2dr	109	109	131
Honda Passport 4dr 4x4	116	118	179
Honda Passport 4dr	126	123	122
Isuzu Rodeo 4dr	132	110	147
ALL SMALL	106	90	163
Jeep Wrangler 4x4	76	71	174
Toyota RAV4 4dr 4x4	108	118	123
Geo Tracker 4dr 4x4	115	102	
Geo Tracker 2dr 4x4	125	107	117
Toyota RAV4 4dr	129	119	69
Suzuki Sidekick 4dr 4x4	129	108	99

PICKUP TRUCKS	Injury	Collision	Theft
ALL LARGE	58	71	109
GMC 2500 series 4x4	33	67	60
Chevrolet 3500 series 4x4	40	59	
Chevrolet 2500 series	42	68	59
Chevrolet 2500 series 4x4	44	72	75
Ford F-350 series	45	69	144
Ford F-250 series 4x4	46	70	106
GMC 1500 series 4x4	46	64	110
Ford F-350 series 4x4	48	77	96
Ford F-250 series	48	61	88
Chevrolet 3500 series	48	67	156
Chevrolet 1500 series 4x4	49	65	117
Dodge Ram 3500 series	50	116	183
Dodge Ram 2500 series	52	86	111
Dodge Ram 2500 series 4x4	54	96	99
Dodge Ram 3500 series 4x4	54	104	
Dodge Ram 1500 series 4x4	55	89	137
Ford F-150 series 4x4	57	70	85
GMC 1500 series	59	61	96
Chevrolet 1500 series	67	60	107
Ford F-150 series	67	66	102
Toyota T100 series 4x4	71	97	98
Dodge Ram 1500 series	71	81	171
Toyota T100 series	89	97	114
ALL SMALL	89	84	68
GMC Sonoma series 4x4	58	77	
Chevrolet S10 series 4x4	59	84	76
Dodge Dakota series 4x4	60	83	
Ford Ranger series 4x4	75	96	48
Dodge Dakota series	77	90	54
GMC Sonoma series	84	80	63
Nissan series 4x4	85	95	110
Ford Ranger series	89	77	43
Mazda B series	89	71	48
Toyota Tacoma series 4x4	90	106	142
Chevrolet S10 series	94	83	55
Nissan series	104	90	90
Toyota Tacoma series	112	118	95

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SPORTS CARS	Injury	Collision	Theft
ALL MIDSIZE	111	153	155
Saab 900 convertible	56	133	92
Chevrolet Camaro convertible	84	142	233
Ford Mustang convertible	98	140	297
Pontiac Firebird	106	157	113
Mitsubishi 3000 GT	109	161	250
Chevrolet Camaro	113	159	99
Ford Mustang	127	153	169
ALL SMALL	68	186	541
Porsche 911 Targa/Coupe	39	202	
Mercedes SL class	46	182	
ALL MINI	89	110	105
BMW Z3 Roadster	65	87	
Mazda MX-5 Miata	90	110	85
Honda Civic del Sol	103	118	156

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LUXURY CARS	Injury	Collision	Theft
ALL VERY LARGE	55	108	263
Mercedes S class long wb	42	140	736
BMW 7 series long wb	47	161	
Lincoln Town Car	58	82	173
ALL LARGE	58	105	152
Lexus LS 400	49	152	605
Cadillac Seville	50	107	73
Lincoln Continental	54	85	89
Cadillac Eldorado	55	96	180
Cadillac DeVille	55	94	47
Oldsmobile Aurora	56	81	37
Acura 3.5 RL	60	118	
BMW 5 series	62	123	
Chrysler LHS	62	88	81
Jaguar XJ series	62	186	157
Mercedes E class	67	141	200
Lincoln Mark VIII	67	118	113
ALL MIDSIZE	83	151	270
Audi A6/S6 Quattro 4dr	45	129	
Lexus SC 300/400	62	165	584
Saab 9000	64	176	
Volvo 940/960 station wagon	64	126	
BMW 3 series convertible	84	136	450
Volvo 940/960 4dr	85	125	73
BMW 3 series 2dr	87	191	619
Infiniti J30	88	155	261
Lexus GS 300	96	176	1002
BMW 3 series 4dr	98	144	200
Mercedes C class	101	151	120

STATION WAGONS AND VANS	Injury	Collision	Theft
ALL LARGE	74	70	60
Mercury Sable	52	79	
Pontiac Trans Sport	53	65	
GMC Safari 4wd	54	82	
Chrysler Town & Country	57	70	82
Chevrolet Venture	61	56	
Chevrolet Astro 4wd	62	60	27
Mercury Villager	66	69	44
Ford Taurus	67	74	23
GMC Safari	68	66	64
Ford Aerostar 4wd	69	89	30
Plymouth Voyager	70	66	53
Dodge Caravan	71	64	61
Chevrolet Astro	72	64	75
Honda Odyssey	73	71	43
Ford Windstar	75	77	37
Toyota Previa	81	97	82
Nissan Quest	89	74	69
Ford Aerostar	94	70	52
ALL MIDSIZE	72	98	44
Volvo 850	53	107	45
Subaru Legacy 4wd	75	114	26
Honda Accord	88	87	127
ALL SMALL	101	83	31
Saturn SW	71	67	22
Subaru Impreza 4wd	89	93	17
Ford Escort	95	86	40

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