

INJURY, COLLISION, & THEFT LOSSES

By make and model, 1996-98 models September 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 1996-98 models from their first sales through June 1999. For vehicles newly introduced or redesigned during these years, the results are based on the most recent model years for which the vehicle designs were unchanged — either 1997-98 or 1998 only. Results are grouped according to vehicle body style and then vehicle size. A total of 247 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 insurance deductible (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 also vary among vehicles in the same body style/size groups.

COMPARISON WITH DEATH RATES

Collisions that result in serious and fatal occupant injuries are relatively rare, so they have only a small influence on the insurance injury results reported in this table. (The results in the table are dominated by the relatively frequent low to moderate severity collisions and associated injuries.) A separate report, published periodically 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 occupant injuries. For example, small two- and four-door cars typically have high death rates and higher-than-average insurance injury claims experience. But there are exceptions. Sports cars tend to have high death rates because they're more likely 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 coverage: insurance that provides reimbursement for the cost of repairing crash damage to insured vehicles

Deductible amount: policyholder's portion of the loss

Personal Injury Protection (PIP) coverage: no-fault insurance that provides reimbursement for medical/hospital/other expenses, up to specified limits, for crash injuries occurring in insured vehicles, regardless of fault

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 (aggregate years the vehicles have been insured) for the group; result is expressed in relative terms compared with all cars

Relative claim frequency: number of injury claims for a group of vehicles divided by exposure (aggregate years the vehicles have been insured) for the group; result is expressed in relative terms compared with all cars

FOUR-DOOR CARS	Injury	Collision	Theft
ALL VERY LARGE	59	77	77
Mercury Grand Marquis	55	69	44
Ford Crown Victoria	65	69	43
ALL LARGE	73	79	54
Buick Park Avenue	43	66	21
Buick LeSabre	52	73	13
Buick Regal	54	58	30
Oldsmobile Intrigue	58	72	51
Pontiac Bonneville	58	84	35
Oldsmobile Eighty-Eight	59	81	24
Chrysler Concorde	68	56	
Pontiac Grand Prix	70	72	64
Chevrolet Lumina	74	71	25
Mercury Sable	77	76	55
Dodge Intrepid	85	80	
Ford Taurus	88	79	66
Acura TL series	100	137	243
ALL MIDSIZE	105	98	131
Saab 900	61	137	11
Buick Century	62	68	10
Volkswagen Passat	74	89	
Infiniti I30	75	113	182
Cadillac Catera	76	110	76
Oldsmobile Cutlass	76	65	24
Volvo S70	77	108	55
Subaru Legacy 4wd	79	112	58
Lexus ES 300	80	96	156
Toyota Avalon	80	90	88
Chevrolet Malibu	87	72	42
Buick Skylark	94	83	37
Toyota Camry	95	85	96
Chrysler Cirrus	95	86	80
Pontiac Grand Am	106	93	48
Dodge Stratus	107	87	79
Mazda Millenia	107	150	256
Nissan Maxima	109	121	424
Honda Accord	109	88	58
Ford Contour	112	89	58
Mercury Mystique	113	86	40
Plymouth Breeze	116	94	75
Oldsmobile Achieva	117	97	28
Chevrolet Cavalier	120	92	38
Mitsubishi Diamante	124	139	
Pontiac Sunfire	125	102	33
Nissan Altima	138	101	118
Mazda 626	139	95	39
Mitsubishi Galant	140	135	145
Hyundai Sonata	199	147	103
ALL SMALL	135	108	80
Audi A4 Quattro	57	132	52
Audi A4	65	133	
Saturn SL	99	82	23
Acura Integra	108	155	427
Subaru Impreza 4wd	115	102	
Honda Civic	121	100	80
Volkswagen Jetta	133	132	96
Ford Escort	139	106	67
Toyota Corolla	141	117	106
Plymouth Neon	144	104	105
Dodge Neon	149	103	95
Mazda Protege	149	122	60
Mercury Tracer	152	111	51
Nissan Sentra	170	121	77
Mitsubishi Mirage	221	148	
Hyundai Elantra	228	147	94
ALL MINI	170	130	60
Volkswagen Golf	112	114	56
Geo Metro	172	135	49
Hyundai Accent	236	138	79

TWO-DOOR CARS	Injury	Collision	Theft
ALL LARGE	79	84	70
Buick Riviera	57	81	53
Pontiac Grand Prix	63	87	94
Chevrolet Monte Carlo	80	87	51
ALL MIDSIZE	109	108	85
Chrysler Sebring convertible	85	95	112
Acura CL series	91	94	131
Pontiac Sunfire convertible	97	91	
Pontiac Grand Am	97	102	57
Chrysler Sebring	100	120	168
BMW 318ti	100	119	
Chevrolet Cavalier convertible	109	110	
Honda Accord	112	96	108
Dodge Avenger	121	129	96
Pontiac Sunfire	122	122	46
Chevrolet Cavalier	129	113	53
ALL SMALL	130	125	136
Saturn SC	103	87	18
Honda Civic hatchback	108	103	81
Mitsubishi Eclipse convertible	111	138	204
Acura Integra	113	153	558
Honda Prelude	116	143	107
Toyota Celica	120	152	97
Eagle Talon	125	155	147
Ford Escort	127	109	68
Honda Civic coupe	133	119	117
Plymouth Neon	138	110	122
Dodge Neon	142	115	100
Mitsubishi Eclipse	146	151	183
Nissan 200SX	159	128	88
Nissan 240SX	161	189	
Mitsubishi Mirage	202	164	102
ALL MINI	150	126	71
Volkswagen Beetle	62	77	
Volkswagen Cabrio	99	97	122
Volkswagen GTI	109	160	189
Geo Metro	145	114	38
Toyota Tercel	163	132	75
Hyundai Accent	203	127	60

Insurance injury, collision, & theft 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
- substantially worse than average
- insufficient data to compute a reliable result

UTILITY VEHICLES	Injury	Collision	Theft
ALL LARGE	54	66	146
Chevrolet Suburban 1500 4x4	41	58	114
GMC Suburban 1500 4x4	42	61	91
Chevrolet Suburban 2500 4x4	44	71	
Chevrolet Suburban 1500	47	52	176
GMC Suburban 1500	60	68	166
Ford Expedition 4dr 4x4	62	78	160
Lincoln Navigator 4dr 4x4	62	88	
Ford Expedition 4dr	63	68	120
ALL MIDSIZE	79	91	196
GMC Yukon 4dr 4x4	40	59	133
Land Rover Range Rover	41	117	1253
GMC Yukon 4dr	44	56	
Chevrolet Tahoe 4dr 4x4	48	61	177
Chevrolet Tahoe 4dr	50	46	155
Chevrolet Tahoe 2dr 4x4	57	67	253
GMC T15 Jimmy 2dr 4x4	62	117	
Mercury Mountaineer 4dr 4x4	62	84	109
Oldsmobile Bravada 4dr 4x4	63	68	77
Jeep Cherokee 2dr 4x4	66	82	89
Infiniti QX4 4dr 4x4	66	126	250
Mercedes M class 4dr 4x4	66	78	
Jeep Grand Cherokee 4dr 4x4	68	82	327
Ford Explorer 4dr 4x4	70	90	110
GMC T15 Jimmy 4dr 4x4	74	85	115
Ford Explorer 4dr	76	77	97
Dodge Durango 4dr 4x4	77	85	220
Chevrolet T10 Blazer 4dr 4x4	78	82	113
Jeep Cherokee 4dr 4x4	79	85	126
Jeep Grand Cherokee 4dr	80	75	203
Jeep Cherokee 2dr	81	74	
Isuzu Trooper 4dr 4x4	81	104	172
Mercury Mountaineer 4dr	84	66	66
Ford Explorer 2dr 4x4	85	116	149
Land Rover Discovery	85	156	158
Jeep Cherokee 4dr	90	72	95
Honda CR-V 4dr 4x4	91	75	61
Chevrolet T10 Blazer 2dr 4x4	93	109	123
Nissan Pathfinder 4dr	95	118	196
Nissan Pathfinder 4dr 4x4	96	142	230
Chevrolet S10 Blazer 4dr	97	75	107
Ford Explorer 2dr	98	107	155
Toyota 4Runner 4dr 4x4	100	150	352
Toyota 4Runner 4dr	101	124	225
Isuzu Rodeo 4dr	104	132	
GMC S15 Jimmy 4dr	105	88	91
Chevrolet S10 Blazer 2dr	106	98	168
Mitsubishi Montero 4dr 4x4	109	97	528
Mitsubishi Montero Sp. 4dr 4x4	120	127	637
Mitsubishi Montero Sp. 4dr	120	115	320
Kia Sportage 4dr 4x4	150	95	95
Kia Sportage 4dr	160	100	
ALL SMALL	106	96	121
Jeep Wrangler 4x4	75	71	157
Toyota RAV4 4dr 4x4	113	116	98
Geo Tracker 4dr 4x4	121	103	45
Geo Tracker 2dr 4x4	126	112	112
Suzuki Sidekick 4dr 4x4	133	100	143
Toyota RAV4 4dr	134	117	70
Geo Tracker 2dr	154	120	154

PICKUP TRUCKS	Injury	Collision	Theft
ALL LARGE	57	73	122
GMC 2500 series 4x4	33	67	
Ford F-250 series 4x4	38	56	
Chevrolet 3500 series 4x4	40	57	167
Chevrolet 2500 series 4x4	42	62	69
GMC 1500 series 4x4	45	67	135
Dodge Ram 2500 series	45	92	133
Chevrolet 1500 series 4x4	49	69	131
Dodge Ram 3500 series	50	119	188
Chevrolet 2500 series	50	52	67
Chevrolet 3500 series	53	68	207
Dodge Ram 2500 series 4x4	54	98	121
Dodge Ram 3500 series 4x4	54	97	147
Ford F-150 series 4x4	55	69	83
Dodge Ram 1500 series 4x4	58	86	149
Chevrolet 1500 series	63	64	117
GMC 1500 series	63	66	103
Ford F-150 series	65	66	105
Dodge Ram 1500 series	68	82	168
Toyota T100 series 4x4	71	92	103
Toyota T100 series	90	104	130
ALL SMALL	86	87	71
Chevrolet T10 series 4x4	55	86	97
GMC T15 series 4x4	62	80	
Dodge Dakota series 4x4	63	92	85
Ford Ranger series 4x4	72	90	91
Dodge Dakota series	78	99	64
GMC S15 series	80	84	70
Ford Ranger series	85	97	52
Chevrolet S10 series	87	83	61
Toyota Tacoma series 4x4	91	103	140
Nissan Frontier series	102	85	
Isuzu Hombre series	115	81	72
Toyota Tacoma series	116	120	88

SPORTS CARS	Injury	Collision	Theft
ALL MIDSIZE	110	152	141
Saab 900 convertible	58	127	
Chevrolet Camaro convertible	99	155	
Ford Mustang convertible	99	138	206
Mitsubishi 3000GT	107	160	
Pontiac Firebird	108	168	124
Chevrolet Camaro	110	160	124
Ford Mustang	123	147	140
ALL SMALL	58	190	468
Porsche 911 Targa/Coupe	43	186	
Mercedes SL class convertible	43	204	
Chevrolet Corvette	49	162	
ALL MINI	83	104	91
BMW Z3 Roadster	59	90	95

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LUXURY CARS	Injury	Collision	Theft
ALL VERY LARGE	57	114	285
Mercedes S class long wb	45	160	920
Jaguar XJ8L/VDP	51	221	
BMW 740iL/750iL	53	165	411
Lincoln Town Car	60	106	
ALL LARGE	60	113	148
Lexus LS 400	53	142	481
Oldsmobile Aurora	53	85	94
Jaguar XJ8/XJR	55	165	
Cadillac Eldorado	55	106	203
Cadillac DeVille	56	103	67
Lincoln Continental	58	82	74
Infiniti Q45	63	124	
Acura 3.5 RL	64	114	73
Lincoln Mark VIII	65	143	196
Lexus GS 300/400	66	114	
BMW 5 series	68	128	219
Mercedes E class	70	143	207
ALL MIDSIZE	88	161	189
Lexus SC 300/400	58	151	
BMW 3 series convertible	81	151	344
Volvo 960/S90	85	133	74
BMW 3 series 2dr	88	198	297
BMW 3 series 4dr	102	179	163
Mercedes C class	111	160	94

VANS AND STATION WAGONS	Injury	Collision	Theft
ALL LARGE	71	70	60
GMC Safari 4wd	45	74	
Chrysler Town & Country	53	72	78
Oldsmobile Silhouette	54	66	12
Mercury Sable	58	76	33
Chrysler Town & Country 4wd	58	85	
Pontiac Trans Sport	61	59	35
GMC Safari	61	55	28
Ford Taurus	64	75	23
Toyota Sienna	64	61	46
Chevrolet Venture	66	61	22
Mercury Villager	67	72	44
Plymouth Voyager	70	69	62
Chevrolet Astro 4wd	71	60	20
Dodge Caravan	72	66	61
Honda Odyssey	73	72	54
Chevrolet Astro	75	58	48
Ford Windstar	77	75	64
Mazda MPV	88	100	70
Nissan Quest	98	74	71
Mazda MPV 4wd	131	153	
ALL MIDSIZE	73	108	42
Volvo V70	46	120	
Subaru Legacy 4wd	78	112	31
ALL SMALL	97	88	32
Saturn SW	78	71	14
Subaru Impreza 4wd	92	108	38
Ford Escort	102	82	32
Hyundai Elantra	205	127	

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