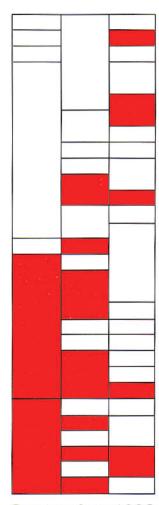
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Injury, Collision, and Theft Losses by Make and Model



September 1993



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 and utility vehicles. Results are based on the loss experience of 1990-92 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 1991-92 or 1992 only, as appropriate.

Results are grouped according to six body styles — station wagons/passenger vans, utility vehicles, four-door cars, two-door cars, luxury cars, and sports cars. Within these groups, vehicles are listed according to size — large, midsize, and small (see definitions). Most popular models are listed, but some others aren't reported because there are relatively few of them on U.S. roads and, hence, insufficient data to compute reliable results.

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 are adjusted, or standardized, to reduce possible distortions due to two non-vehicle factors:

Operator Age — injury, collision, and theft results

Deductible Amount — collision and theft results only

Highlights

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.

All cars, beginning with 1990 models, are required to have air bags or automatic safety belts. By the 1998 model year, all cars will have air bags for both drivers and right front-seat passengers. Cars with air bags, at least for drivers, are identified with a star (*).

Newer models may sometimes have been redesigned but given the same name as earlier—but different—models. In these cases, the results for the earlier model shouldn't be used to predict the experience of the newer one.

Injury, collision, and theft loss results are drawn from three detailed statistical reports — HLDI I92-1, HLDI R92-2, and HLDI T92-1. Single copies of these are available from HLDI, 1005 North Glebe Road, Arlington, VA 22201.

Definitions

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 as dollars per insured vehicle year.

Claim Frequency — number of injury claims for a group of vehicles divided by the exposure for that group; expressed as claims per 1,000 insured vehicle years.

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.

Exposure — accumulation of time intervals that individual vehicles are insured; expressed in units of insured vehicle years.

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.

Vehicle Body Style and Size Groups — the six vehicle style groups are station wagons/passenger vans, utility vehicles, regular four-door cars, regular two-door cars, luxury cars, and sports cars; each of these groups is further divided into subgroups (large, midsize, and small) according to wheelbase size.

Youthful Operator — for purposes of this report, all males (married or single) under 25 years and all unmarried females under 25 years.

Two-Door Models		Injury	Collision	Theft
e le	All	89	97	136
Large	Ford Thunderbird	88	97	152
_	Mercury Cougar	92	96	121
	All	111	106	98
	Oldsmobile Cutlass	89	80	51
	Buick Regal	89	92	50
	Chevrolet Lumina	91	81	43
	Pontiac Grand Prix Pontiac Grand Am	94 95	94 94	52 32
	Chrysler LeBaron convertible	95	110	108
9	* Chrysler LeBaron	103	116	84
Midsize	Acura Integra	104	137	108
Mid	★ Honda Accord	113	105	149
-	★ Honda Civic	113	113	74
	* Chevrolet Beretta	115	130	80
	Pontiac Sunbird convertible	116	86	78
	Ford Tempo	122	99	42
	Pontiac Sunbird	127 134	96	51
	* Honda Prelude	134	180	247
7000	Chevrolet Cavalier	13/3	106	60
	All	134	124	89
	Eagle Talon 4 wheel drive	68	1-16	113
	Mitsubishi Eclipse 4 wheel drive	72	137	161
	Volkswagen Golf/GTI	81	118	
	* Saab 900	85	176	
	* Volkswagen Cabriolet	102 104	97	31
	Dodge Colt Eagle Talon	107	135	92
	Volkswagen Corrado	109	218	313
	Saturn SC	110	124	35
	Plymouth Colt	112	103	38
	Mazda 323	112	108	43
	Plymouth Laser	118	136	87
	Ford Probe	119	126	78
	★ Toyota Celica	120	142	86
	Mazda MX-6	121	137	115
a	* Dodge Shadow convertible	124 127	100	78 91
Small	★ Dodge Daytona Nissan 240SX	128	139	190
"	★ Plymouth Sundance	131	115	36
	Ford Escort	(3)	119	55
	Mitsubishi Eclipse		135	103
	Mitsubishi Mirage		100	44
	Volkswagen Fox		109	91
	★ Dodge Shadow		126	40
	Ford Festiva		106	35
	★ Geo Storm	151	158	97
	Nissan Sentra		125	106
	Toyota Tercel Mazda MX-3 coupe		102	33
	Geo Metro		115	37
	Pontiac Lemans		132	35
	Hyundai Excel	170	122	59
	Toyota Paseo		111	75
	★ Geo Metro convertible	174	136	89
1	Hyundai Scoupe		137	85

Injury, Collision, and Theft Losses

Results for 1990-92 models are stated in relative terms (100 = average for all models). Cars with air bags, at least for drivers, are identified with a star (\star). A blank indicates insufficient data for a reliable result.

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

	Luxury Models	Injury	Collision	Theft
	All	64	116	222
	★ Lexus LS400	48	149	
	★ Cadillac Seville	53	94	
	Cadillac Brougham	62	91	533
	★ Cadillac Fleetwood 4-door	63	101	89
	* Chrysler Imperial	64	77	61
ø	★ Lincoln Town Car	64	97	168
Large	★ Cadillac DeVille 4-door	64	100	82
Ľ	* Acura Legend 4-door	67	133	394
	Jaguar XJ6	67	182	
	★ Mercedes 300D/E series	68	160	
	★ Cadillac DeVille 2-door	71	103	157
	★ Infiniti Q45	72	166	357
	★ Mazda 929	74	196	
	★ Acura Legend 2-door	86	165	
30		MARK STREET		diament.
	AII	75	131	203
	★ Lexus SC 300/400	52	192	238
	★ Volvo 740/760 station wagon	55	110	53
	★ Saab 9000	55	155	120
	★ Oldsmobile Toronado	62	125	45
	★ Lincoln Continental	65	93	105
Midsize	★ Lexus ES 300	66	165	136
ds	★ BMW 500 series	67	176	578
ž	★ Buick Riviera	73	92	52
_	★ BMW 318i/325i convertible	82	203	
	★ Lincoln Mark VII	83	112	
	★ Mercedes 190E	83	140	
	★ BMW 318i/325i4-door	97	236	
	★ Volvo 740/760 4-door	98	120	128
	★ Infiniti M30	109	204	217

,	Sports Models	Injury	Collision	Theft
-	All	116	147	363
ø	* Toyota Supra	91	160	
Midsize	* Ford Mustang convertible	100	130	
0	★ Pontiac Firebird	119	148	
Σ	★ Ford Mustang	123	158	
	★ Chevrolet Camaro	124	134	190
	All	89	140	280
	★ Mercedes SL convertible series	32	216	
	★ Chevrolet Corvette	68	178	
5	★ Chevrolet Corvette convertible	73	233	
SILIGII	★ Mazda MX-5 Miata convertible	81	89	77
1)	★ Dodge Stealth	99	162	163
	★ Mercury Capri convertible	114	100	.66
	★ Toyota MR2	123	188	124

Highway Loss Data Institute 1005 North Glebe Road Arlington, VA 22201 703-247-1600

	Station Wagons & Passenger Vans	Injury	Collision	Theft
Large	All Chevrolet Astro 4 wheel drive Plymouth Voyager Chevrolet Caprice Oldsmobile Silhouette Dodge Caravan GMC Safari Mazda MPV 4 wheel drive Chevrolet Astro Pontiac Trans Sport Mazda MPV Toyota Previa	71 50 65 66 67 71 71 72 76 78 80	70 50 59 77 72 60 60 121 59 72 114	67 86 53 58 147 50 89 45 118 131 32 78
	Chevrolet Lumina APV * Ford Aerostar	83 89	71 74	121 40
Midsize	All Buick Century + Honda Accord + Ford Taurus + Volvo 240 Mercury Sable Oldsmobile Cutlass Ciera Subaru Legacy 4 wheel drive Subaru Legacy Chevrolet Cavalier	74 62 64 64 68 69 74 79 90 97	85 66 81 77 104 82 80 100 95 78	36 57 119 27 15 45 43 24 38 31
Small	All Toyota Corolla Ford Escort Mercury Tracer	96 87 98 103	80 79 74 68	23 23 13 19
	Subaru Loyale	122	72	10
		Injury	Collision	Theft
	Subaru Loyale	21 92		
Midsize	Utility Vehicles	Injury	Collision	Theft

All	93 120 17 19 25 39 31 75 40 69 71
★ Buick Park Avenue 53 85 ★ Buick LeSabre 56 76 ★ Pontiac Bonneville 56 77 ★ Oldsmobile Ninety-Eight 57 85 ★ Oldsmobile Eighty-Eight 60 88 ★ Mercury Grand Marquis 61 90 ★ Ford Crown Victoria 63 91 ★ Chevrolet Caprice 64 78 ★ Chrysler New Yorker 5th Avenue 67 84 ★ Acura Vigor 73 128 All 98 88 Buick Century 71 72 Buick Regal 71 74	17 19 25 39 31 75 40 69
* Buick LeSabre	19 25 39 31 75 40 69
* Pontiac Bonneville	25 39 31 75 40 69
**Oldsmobile Ninety-Eight	39 31 75 40 69
★ Mercury Grand Marquis 61 90 ★ Ford Crown Victoria 63 91 ★ Chevrolet Caprice 64 78 ★ Chrysler New Yorker 5th Avenue 67 84 ★ Acura Vigor 73 126 All 98 88 Buick Century 71 72 Buick Regal 71 74	31 75 40 69
★ Mercury Grand Marquis 61 90 ★ Ford Crown Victoria 63 91 ★ Chevrolet Caprice 64 78 ★ Chrysler New Yorker 5th Avenue 67 84 ★ Acura Vigor 73 126 All 98 88 Buick Century 71 72 Buick Regal 71 74	75 40 69
★ Ford Crown Victoria 63 91 ★ Chevrolet Caprice 64 78 ★ Chrysler New Yorker 5th Avenue 67 84 ★ Acura Vigor 73 128 All 98 88 Buick Century 71 72 Buick Regal 71 74	40 69
★ Chevrolet Caprice 64 78 ★ Chrysler New Yorker 5th Avenue 67 84 ★ Acura Vigor 73 12s All Buick Century Buick Regal 71 72 71 74 74	69
★ Chrysler New Yorker 5th Avenue 67 84 ★ Acura Vigor 73 129 All 98 88 Buick Century 71 72 Buick Regal 71 74	71
All 98 88 Buick Century 71 72 Full Regal 71 74	206
Buick Century 71 72 Buick Regal 71 74	
Buick Century 71 72 Buick Regal 71 74	74
Buick Regal 71 74	92
	25
	62
Oldsmobile Cutlass 77 78	26
Oldsmobile Cutlass Ciera 78 76	98
Pontiac Grand Prix 78 79	36
★ Mercury Sable 79 87	37
Chevrolet Lumina 81 71 * Chrysler LeBaron 81 74	32
★ Chrysler LeBaron 81 74 ★ Ford Taurus 81 85	56 31
Subaru Legacy 4 wheel drive 83 103	31
★ Mitsubishi Diamante 88 93	152
★ Volvo 240 91 108	50
★ Dodge Dynasty 92 71	32
Toyota Cressida 92 115	139
Dodge Monaco 93 95	58
★ Toyota Camry 93 96	75
Infiniti G20 95 121 121 122 123 124 124 124 124 125 12	112
* Dodge Spirit 96 79 * Honda Accord 98 95	44 166
★ Honda Accord 98 95 ★ Plymouth Acclaim 102 82	43
Eagle Premier 104 87	74
* Chevrolet Corsica 104 92	30
Acura Integra 104 123	109
Mazda 626 105 106	79
Volkswagen Passat 106 (30	111
Mitsubishi Galant 108 93	65
★ Nissan Maxima 109 109 Mercury Topaz 110 81	38
Mercury Topaz 110 81 76	19
Saturn SL 112 78	13
Subaru Legacy 115 104	55
Ford Tempo 116 82	31
Pontiac Sunbird 118 85	46
Chevrolet Cavalier 122 89	24
★ Honda Civic .122 112	71
Nissan Stanza 133 110 Hyundai Sonata 137 117	104
Tryundai Sonata	104
All 137 104	60
★ Saab 900 79 37	70
Volkswagen Golf 93 109	171
Volkswagen Jetta 111 116 Mazda Protegé 124 117	364 51
Eagle Summit 125 112	28
Mercury Tracer 126 101	30
Toyota Corolla 128 96	42
★ Plymouth Sundance 98	37
Volkswagen Fox 131 105	95
Volkswagen Fox 131 105 105 105 113	26
Ford Escort 93	28
* Dodge Shadow 51 101	44
Geo Prizm 110 110 105 105	73
Geo Metro 133 110	33
Mitsubishi Mirage 139 108	58
Toyota Tercel 107 105	35
Pontiac Lemans 121 120	22
Hyundai Excel 189 [21	72