Sponsoring Groups

Aetna Life & Casualty
Alfa Insurance
Allstate Insurance Group
American Family Insurance
American National Property and Casualty
American States Insurance Companies
Amica

Brotherhood Mutual California Insurance Group Cameron Companies Chubb Insurance Companies Church Mutual CIGNA

CNA Insurance Companies Colonial Penn

Concord Insurance Companies Continental Insurance Companies

Cotton States

Country Companies

Erie Insurance Group

Farm Bureau of Idaho

Farm Bureau of Iowa

Farmers Insurance Group of Companies

Farmers Mutual of Nebraska

Fidelity & Deposit

Foundation Reserve

The GEICO Group

General Accident Insurance

Grange Insurance

Guaranty National Corporation

Harleysville Insurance Companies ITT Hartford Insurance Group

Kansas Farm Bureau

Kemper National Insurance Companies

Keystone

Liberty Mutual Insurance Group

Maryland Insurance Group

Merastar

Merit

Metropolitan

Michigan Educational Employees

Middlesex Mutual

Millers Insurance Group

Montgomery Mutual

Motor Club of America Insurance Company

Motors Insurance

National Grange Mutual

Nationwide Insurance Enterprise

North Carolina Farm Bureau

Northland Insurance Companies

Oklahoma Farm Bureau Old Guard Insurance

Dolein Income

Pekin Insurance

PEMCO Insurance Companies

The Progressive Corporation

The Prudential

Ranger Insurance

Royal Insurance

SAFECO Insurance Companies

SECURA

Selective Insurance

Shelter Insurance Companies

Southern Heritage

State Auto Insurance Companies

State Farm Insurance Companies

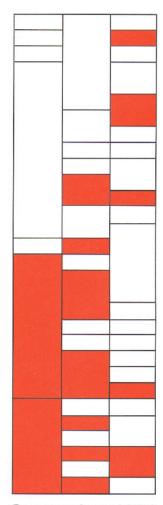
The St. Paul Companies

The Travelers Companies

USAA

US Fidelity & Guaranty Yasuda Fire and Marine of America

Injury, Collision, and Theft Losses by Make and Model



September 1994

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 and utility vehicles. Results are based on the loss experience of 1991-93 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 1992-93 or 1993 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.

Passenger vehicles with driver-side air bags are identified with a single star (\star). Cars with air bags for both drivers and right front-seat passengers are identified with two stars ($\star\star$).

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 193-1, HLDI R93-2, and HLDI T93-1. 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.

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

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	All	73	71	69
	★ Buick Estate wagon	38	91	60
	GMC Safari 4 wheel drive	50	66	41
	★ Chrysler Town & Country	54	64	210
	Mercury Villager	60	62	19
	Chevrolet Astro 4 wheel drive	62	66	128
	★ Chevrolet Caprice	63	86	50
	★ Dodge Caravan 4 wheel drive	63	59	74
	GMC Safari	67	66	116
Large	Nissan Quest	68	62	23
ar	★ Plymouth Voyager	69	65	60
_	Oldsmobile Silhouette	70	75	136
	★ Ford Aerostar 4 wheel drive	71	84	34
	★ Dodge Caravan	74	63	53
	Chevrolet Astro	76	57	115
	Pontiac Trans Sport	77	69	134
	★ Toyota Previa	81	87	79
	Mazda MPV	83	112	43
	Chevrolet Lumina APV	84	65	139
	Mazda MPV 4 wheel drive	87	137	88
_	★ Ford Aerostar	90	76	36
	All	72	83	48
	** Mercury Sable	51	81	61
e	Oldsmobile Cutlass Ciera	64	82	29
Midsize	★ Toyota Camry	65	118	
9	★ Honda Accord	69	84	162
2	★ Volvo 240	72	92	18
	★★ Ford Taurus	76	77	17
	Chevrolet Cavalier	90	76	20
	All	95	79	25
=	Subaru Loyale 4 wheel drive	85	77	25
a	Ford Escort	98	76	20
Ë			0.0	20
Sm	Mercury Tracer	99	80	28
Small	Mercury Tracer Subaru Loyale	99 112	74	17
	Subaru Loyale	112	74	17
	Subaru Loyale Utility Vehicles		74 Collision	Theft
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	Subaru Loyale Utility Vehicles All Chevrolet Suburban 1500 Chevrolet Suburban 1500 4x4	112 Injury 49 44 47	74 Collision 67 63 71	Theft
3	Subaru Loyale Utility Vehicles	112 Injury 49 44	Collision 67 63	17 Theft 513 415
3	Subaru Loyale Utility Vehicles All Chevrolet Suburban 1500 Chevrolet Suburban 1500 4x4	112 Injury 49 44 47	74 Collision 67 63 71	17 Theft 513 415
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idsize	Subaru Loyale All Chevrolet Suburban 1500 Chevrolet Suburban 1500 4x4 GMC Suburban 1500 4x4 GMC Suburban 1500 All Toyota Land Cruiser Chevrolet K1500 Blazer Ford Bronco Ford Explorer 4-door 4x4 Ford Explorer 4-door 4x4 Ford Explorer 2-door 4x4 * Jeep Grand Cherokee 4-door 4x4 GMC T15 Jimmy 4-door 4x4 Mazda Navajo 2-door 4x4 Oldsmobile Bravada 4-door 4x4 Jeep Cherokee 4-door 4x4 Ford Explorer 2-door Jeep Cherokee 2-door 4x4 CMC T15 Jimmy 2-door 4x4 Nissan Pathfinder 4-door 4x4 Chevrolet T10 Blazer 4-door 4x4 GMC S15 Jimmy 2-door Chevrolet S10 Blazer 4-door Jeep Cherokee 4-door GMC S15 Jimmy 4-door Toyota 4Runner 4-door wagon 4x4 Nissan Pathfinder 4-door GMC S15 Jimmy 4-door Toyota 4Runner 4-door wagon 4x4 Nissan Pathfinder 4-door Chevrolet S10 Blazer 2-door Jeep Cherokee 4-door	112 Injury 49 44 47 53 75 51 52 55 58 61 61 65 71 72 73 74 75 83 86 87 88 89 90 92 94 94 96 97 101 105	74 Collision 67 63 71 71 53 85	17 Theft 513 416 517 265 117 275 275 157 80 78 78 75 520 78 75 520 774 745 745 290 290 290 290 290 441 274 411 275 143

Injury

Collision

78

145 121

145 130

249 189

Theft

Wagons & Vans

All

Jeep Wrangler Suzuki Sidekick 4-door 4x4 Geo Tracker 4x4 Isuzu Amigo Geo Tracker

Four-Door Cars		Injury	Collision	Theft	
П		All	62	83	67
	**	Chrysler Concorde	49	85	31
	*	Oldsmobile Ninety-Eight	53	89	39
	*	Buick LeSabre	53	80	16
	*	Buick Roadmaster	55	90	81
	*	Buick Park Avenue	57	91	24
Large	**	Ford Crown Victoria	57	81	45
ari		Oldsmobile Eighty-Eight	63	88	40
-1		Chevrolet Caprice	64	80	94
		Pontiac Bonneville	65 65	87 85	30 83
		Mercury Grand Marquis	69	79	30
		Dodge Intrepid Chrysler New Yorker 5th Avenue	71	80	80
		Acura Vigor	72	120	198
		Eagle Vision	84	90	4.20
-		All	98	89	80
	**	Volvo 850	63	94	00
		Buick Century	69	74	91
		Lexus ES 300	69	135	150
		Mercury Sable	74	86	39
		Oldsmobile Cutlass Supreme	74	73	30
		Buick Regal	74	77	29
		Chrysler New Yorker	74	79	48
		Oldsmobile Cutlass Ciera	76	77	88
	**	Ford Taurus	78	84	42
		Chevrolet Lumina	81	65	30
		Mitsubishi Diamante	84	102	154
	*	Volvo 240	86	105	37
		Pontiac Grand Prix	87	81	42
		Honda Accord	88 89	93	206 42
		Dodge Dynasty	89	80	64
•		Chrysler LeBaron Saturn SL	94	86	17
Midsize		Toyota Camry	95	102	92
ds	^	Infiniti G20	96	127	109
Ξ		Acura Integra	98	127	108
		Buick Skylark	98	83	49
	*	Dodge Spirit	101	84	57
		Oldsmobile Achieva	101	100	25
	*	Mazda 626	101	128	47
		Volkswagen Passat	102	152	115
		Pontiac Grand Am	107	89	26
		Plymouth Acclaim	107	84	52
	*	Nissan Maxima	108	117	176
		Mitsubishi Galant	110	91	54
	100	Mercury Topaz	111	81	23
	*	Chevrolet Corsica	113 117	88 80	19 27
	4	Ford Tempo Honda Civic	120	112	78
	*	Pontiac Sunbird	123	85	28
		Chevrolet Cavalier	125	88	20
	*	Nissan Altima	127	99	71
	-	Hyundai Sonata	173	124	141
		All	137	105	59
	*	Saab 900	85	170	73
	^	Subaru Loyale	122	101	39
		Mercury Tracer	127	101	30
		Mazda Protegé	127	121	39
	*	Dodge Shadow	128	100	51
		Ford Escort	128	95	28
a	*	Plymouth Sundance	130	101	47
Small		Geo Prizm		124	23
٠,	*	Toyota Corolla	135	122	72
		Geo Metro	143	114	26
	*	Nissan Sentra	145	107	70
	*	Isuzu Stylus		1.55	82
		Pontiac LeMans		132	28
				1177	66
		Hyundai Excel Hyundai Elantra		117 124	55 41

Two-Door Cars		Injury	Collision	Theft
0	All	90	90	107
Large	Ford Thunderbird	88	92	109
ات	Mercury Cougar	92	89	105
	All	111	106	101
	Buick Regal	83	85	25
	Oldsmobile Cutlass Supreme	85	81	31
	Chevrolet Lumina	89	85	51
	★ Chrysler LeBaron convertible	93	106	109
	Pontiac Grand Prix	93	108	72
	★ Mazda MX-6	97	128	54
	Chevrolet Cavalier convertible	99	87	40
	★ Honda Accord	100	104	195
	Pontiac Grand Am	101	103	40
e)	★ Chrysler LeBaron	106	118	50
Midsize	Acura Integra	106	135	136
0	Oldsmobile Achieva	108	107	31
2	★ Ford Probe	112	172	74
	Buick Skylark	112	92	23
	★ Chevrolet Beretta	113	120	57
	★ Honda Civic	113	117	101
	Pontiac Sunbird convertible	114	91	78 269
	★ Honda Prelude	117 128	97	43
	Pontiac Sunbird	128	101	43
	Chevrolet Cavalier	129	103	21
	Mercury Topaz Ford Tempo	130	98	49
	★ Honda Civic coupe	146	143	123
7	All	137	123	82
	★ Saab 900	70	166	138
	Eagle Talon 4 wheel drive	77	136	117
	★ Toyota Celica convertible	94	121	116
	* Saturn SC	96	119	38
	★ Volkswagen Cabriolet	101	150	1171
	Plymouth Laser	110	119	72
	Eagle Talon	116	130	72
	Mazda 323	120	115	32
	★ Toyota Celica	120	131	73
	Nissan 240SX	121	155	1,55
	Ford Escort	129	114	56
=	★ Dodge Daytona	133	136	72
na	Mitsubishi Eclipse	133	128	77
Small	★ Plymouth Sundance	134	115	53 98
	★ Nissan NX	139 139	163	98 79
	★ Dodge Shadow convertible	139	114	61
	 ★ Dodge Shadow ★ Nissan Sentra 	144	124	90
	Mazda MX-3 coupe	144	149	57
	Ford Festiva	151	109	34
	Geo Metro	153	124	32
	★ Toyota Tercel	158	101	30
	★ Geo Storm	160	161	77
	Hyundai Excel	171	125	43
	★ Geo Metro convertible	173	134	82
	Pontiac LeMans	174	138	38

Injury, Collision, and Theft Losses

Loss results for 1991-93 models are stated in relative terms (100 = average for all models). Cars with an air bag for the driver are identified with a star (*), two stars (**) for cars with air bags for drivers and right front-seat passengers. A blank indicates insufficient data to compute a reliable result.

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

Luxury Cars		Injury	Collision	Theft
	All	65	120	247
	** Cadillac Seville	49	106	110
	* Chrysler Imperial	58	85	34
	★ Cadillac DeVille 2-door	63	99	162
9	** Acura Legend 4-door	64	139	424
Large	★ Cadillac DeVille 4-door	64	99	68
29	★ Infiniti Q45	65	159	380
	** Lincoln Town Car	7.0	101	164
	** Mercedes D/E series	75	154	288
	★★ Acura Legend 2-door	79	152	
	★★ Mazda 929	86	172	165
_	All	75	141	201
	★ Volvo 940/960 station wagon	53	131	63
	★ Saab 9000	58	171	72
	★ Buick Riviera	61	91	25
9	** Lincoln Continental	69	92	84
Midsize	★ Volvo 940/960 4-door	74	122	63
ğ	★ BMW 525i/535i/iS	74	187	575
Σ	★ BMW 318i/325i convertible	80	234	625
	★★ Infiniti J30	82	128	188
	★ Mercedes 190E	88	139	232
	★ BMW 31815/32515 2-door	98	167	525
	★ BMW 318i/325i 4-door	102	208	426

	Sports Cars	Injury	Collision	Theft
	All	117	141	372
ze	★ Nissan 300ZX 2+2	83	155	594
ISI	★ Ford Mustang convertible	108	136	
Midsize	** Chevrolet Camaro	110	167	
_	★ Ford Mustang	128		640
	All	90	141	226
	** Mercedes SL convertible series	28	202	1329
	★ Chevrolet Corvette convertible	59	198	
	★ Saab 900 convertible	69	208	258
_	★ Chevrolet Corvette	70	190	
a	★ Mitsubishi 3000GT	78	137	209
Small	★ Mazda MX-5 Miata convertible	86	87	68
0,	★ Nissan 300ZX	94	225	624
	★ Dodge Stealth	103	143	135
	★ Honda Civic Del Sol convertible	106	113	93
	★ Toyota MR2	108	173	120
	★ Mercury Capri convertible	109	109	61

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