

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
Large	All	89	97	136
	Ford Thunderbird	88	97	152
	Mercury Cougar	92	96	121
Midsize	All	111	106	98
	Oldsmobile Cutlass	89	80	51
	Buick Regal	89	92	50
	Chevrolet Lumina	91	81	43
	Pontiac Grand Prix	94	94	52
	Pontiac Grand Am	95	94	32
	★ Chrysler LeBaron convertible	95	110	108
	★ Chrysler LeBaron	103	116	84
	Acura Integra	104	137	108
	★ Honda Accord	113	105	139
	★ Honda Civic	113	113	74
	★ Chevrolet Beretta	115	130	80
	Pontiac Sunbird convertible	116	86	78
	Ford Tempo	122	99	42
	Pontiac Sunbird	127	96	51
	★ Honda Prelude	134	181	217
Chevrolet Cavalier	135	106	60	

Small	All	134	124	89
	Eagle Talon 4 wheel drive	68	136	113
	Mitsubishi Eclipse 4 wheel drive	72	137	161
	Volkswagen Golf/GTI	81	118	87
	★ Saab 900	85	176	165
	★ Volkswagen Cabriolet	102	128	132
	Dodge Colt	104	97	31
	Eagle Talon	107	135	92
	Volkswagen Corrado	109	218	33
	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	133	115
	★ Dodge Shadow convertible	124	100	78
	★ Dodge Daytona	127	139	91
	Nissan 240SX	128	137	190
	★ Plymouth Sundance	131	115	36
	Ford Escort	131	119	55
	Mitsubishi Eclipse	136	135	103
	Mitsubishi Mirage	137	100	44
	Volkswagen Fox	139	109	91
	★ Dodge Shadow	147	126	40
	Ford Festiva	148	106	35
	★ Geo Storm	151	158	97
	Nissan Sentra	153	125	106
	Toyota Tercel	157	102	33
	Mazda MX-3 coupe	159	170	
	Geo Metro	168	115	37
	Pontiac Lemans	169	132	35
	Hyundai Excel	170	122	59
	Toyota Paseo	172	111	75
★ Geo Metro convertible	174	136	89	
Hyundai Scoupe	220	137	85	

Luxury Models		Injury	Collision	Theft
Large	All	64	116	222
	★ Lexus LS400	48	149	245
	★ Cadillac Seville	53	94	
	Cadillac Brougham	62	91	53
	★ Cadillac Fleetwood 4-door	63	101	89
	★ Chrysler Imperial	64	77	61
	★ Lincoln Town Car	64	97	168
	★ Cadillac DeVille 4-door	64	100	82
	★ Acura Legend 4-door	67	133	366
	Jaguar XJ6	67	182	216
	★ Mercedes 300D/E series	68	160	339
	★ Cadillac DeVille 2-door	71	103	157
	★ Infiniti Q45	72	166	357
	★ Mazda 929	74	146	
★ Acura Legend 2-door	86	165	586	






Midsize	All	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
	★ Lexus ES 300	66	165	136
	★ BMW 500 series	67	176	578
	★ Buick Riviera	73	92	52
	★ BMW 318i/325i convertible	82	203	691
	★ Lincoln Mark VII	83	112	139
	★ Mercedes 190E	83	146	365
	★ BMW 318i/325i 4-door	97	236	584
	★ Volvo 740/760 4-door	98	120	128
★ Infiniti M30	109	204	317	

Sports Models		Injury	Collision	Theft
Midsize	All	116	147	363
	★ Toyota Supra	91	160	153
	★ Ford Mustang convertible	100	130	747
	★ Pontiac Firebird	119	133	133
	★ Ford Mustang	123	158	492
	★ Chevrolet Camaro	124	134	190

Small	All	89	140	260
	★ Mercedes SL convertible series	32	216	1800
	★ Chevrolet Corvette	68	178	648
	★ Chevrolet Corvette convertible	73	233	763
	★ Mazda MX-5 Miata convertible	81	89	77
	★ Dodge Stealth	99	162	163
	★ Mercury Capri convertible	114	100	66
★ Toyota MR2	123	188	124	

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 (★). A blank indicates insufficient data for a reliable result.

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

Highway Loss
Data Institute
1005 North Glebe Road
Arlington, VA 22201
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Station Wagons & Passenger Vans		Injury	Collision	Theft
Large	All	71	70	67
	Chevrolet Astro 4 wheel drive	50	50	86
	* Plymouth Voyager	65	59	53
	* Chevrolet Caprice	66	77	58
	Oldsmobile Silhouette	67	72	147
	* Dodge Caravan	71	60	50
	GMC Safari	71	60	89
	Mazda MPV 4 wheel drive	72	121	45
	Chevrolet Astro	76	59	118
	Pontiac Trans Sport	78	72	131
	Mazda MPV	78	114	32
	* Toyota Previa	80	77	78
	Chevrolet Lumina APV	83	71	121
	* Ford Aerostar	89	74	40

Midsize	All	74	85	36
	Buick Century	62	66	57
	* Honda Accord	64	81	119
	* Ford Taurus	64	77	27
	* Volvo 240	68	104	15
	* Mercury Sable	69	82	45
	Oldsmobile Cutlass Ciera	74	80	43
	Subaru Legacy 4 wheel drive	79	100	24
	Subaru Legacy	90	95	38
	Chevrolet Cavalier	97	78	31

Small	All	96	80	23
	Toyota Corolla	87	79	23
	Ford Escort	98	74	13
	Mercury Tracer	103	68	19
	Subaru Loyale	122	72	10

Utility Vehicles		Injury	Collision	Theft
All Large		49	63	727

Midsize	All	77	88	320
	Toyota Land Cruiser	47	134	1183
	Ford Explorer 4-door 4x4	55	65	89
	Ford Bronco	59	69	193
	Ford Explorer 2-door 4x4	61	79	87
	Ford Explorer 4-door	63	58	86
	GMC T15 Jimmy 4-door 4x4	69	71	364
	Mazda Navajo 2-door 4x4	72	81	71
	Jeep Cherokee 4-door 4x4	74	90	343
	Ford Explorer 2-door	75	67	74
	GMC S15 Jimmy 2-door	81	79	239
	Jeep Cherokee 2-door 4x4	81	102	283
	Chevrolet T10 Blazer 4-door 4x4	86	82	486
	GMC T15 Jimmy 2-door 4x4	87	89	638
	Chevrolet T10 Blazer 2-door 4x4	87	91	350
	Toyota 4Runner 4-door wagon 4x4	90	110	486
	Nissan Pathfinder 4-door 4x4	92	106	967
	Nissan Pathfinder 4-door	92	125	434
	Jeep Cherokee 4-door	94	77	284
	Chevrolet S10 Blazer 4-door	94	82	304
Toyota 4Runner 4-door wagon	95	117	285	
Jeep Cherokee 2-door	103	84		
Isuzu Rodeo 4-door 4x4	105	98	202	
Chevrolet S10 Blazer 2-door	112	86	234	
Isuzu Rodeo 4-door	125	129	122	

Small	All	104	93	203
	Jeep Wrangler	85	75	281
	Geo Tracker 4x4	130	128	183
	Isuzu Amigo	149	101	224

Four-Door Models		Injury	Collision	Theft
Large	All	62	80	93
	* Buick Roadmaster	51	94	120
	* Buick Park Avenue	53	85	17
	* Buick LeSabre	56	76	19
	* Pontiac Bonneville	56	77	25
	* Oldsmobile Ninety-Eight	57	85	39
	* Oldsmobile Eighty-Eight	60	88	31
	* Mercury Grand Marquis	61	90	75
	* Ford Crown Victoria	63	91	40
	* Chevrolet Caprice	64	78	69
	* Chrysler New Yorker 5th Avenue	67	84	71
	* Acura Vigor	73	126	20

Midsize	All	98	88	74
	Buick Century	71	72	92
	Buick Regal	71	74	25
	* Chrysler New Yorker	76	80	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	32
	* Chrysler LeBaron	81	74	56
	* Ford Taurus	81	85	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	112
	* Dodge Spirit	96	79	44
	* Honda Accord	98	95	166
	* 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	150	111
	Mitsubishi Galant	108	93	65
	* Nissan Maxima	109	109	169
	Mercury Topaz	110	81	38
Pontiac Grand Am	111	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	104	
Hyundai Sonata	157	117	164	

Small	All	137	104	60
	* Saab 900	79	157	70
	Volkswagen Golf	93	109	171
	Volkswagen Jetta	111	116	264
	Mazda Protegé	124	117	51
	Eagle Summit	125	112	28
	Mercury Tracer	126	101	30
	Toyota Corolla	128	96	42
	* Plymouth Sundance	131	98	37
	Volkswagen Fox	131	105	95
	Subaru Loyale	132	113	26
	Ford Escort	133	93	28
	* Dodge Shadow	134	101	44
	Geo Prizm	142	110	27
	Nissan Sentra	152	105	73
	Geo Metro	153	110	33
	Mitsubishi Mirage	159	108	58
	Toyota Tercel	167	105	35
	Pontiac Lemans	171	120	22
	Hyundai Excel	189	121	72