



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 (★). Cars with air bags for both drivers and right front-seat passengers are identified with two stars (★★).

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 I93-1, 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.

Wagons & Vans		Injury	Collision	Theft
Large	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
	Nissan Quest	68	62	23
	★ 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	
Midsize	All	72	83	48
	★★ Mercury Sable	51	81	61
	Oldsmobile Cutlass Ciera	64	82	29
	★ Toyota Camry	65	118	
	★ Honda Accord	69	84	162
	★ Volvo 240	72	92	18
	★★ Ford Taurus	76	77	17
Chevrolet Cavalier	90	76	20	
Small	All	95	79	25
	Subaru Loyale 4 wheel drive	85	77	25
	Ford Escort	98	76	20
	Mercury Tracer	99	80	28
	Subaru Loyale	112	74	17

Utility Vehicles		Injury	Collision	Theft
Large	All	49	67	513
	Chevrolet Suburban 1500	44	63	403
	Chevrolet Suburban 1500 4x4	47	71	311
	GMC Suburban 1500	53	53	
Midsize	All	75	85	265
	Toyota Land Cruiser	51	133	1178
	Chevrolet K1500 Blazer	52	72	379
	Ford Bronco	55	69	157
	Ford Explorer 4-door 4x4	58	69	80
	Ford Explorer 4-door	61	56	78
	Ford Explorer 2-door 4x4	61	87	71
	★ Jeep Grand Cherokee 4-door 4x4	65	83	339
	Isuzu Trooper 4-door 4x4	71	94	45
	GMC T15 Jimmy 4-door 4x4	72	80	526
	Mazda Navajo 2-door 4x4	72	87	78
	Oldsmobile Bravada 4-door 4x4	73	88	386
	Jeep Cherokee 4-door 4x4	74	87	233
	Ford Explorer 2-door	75	75	72
	Jeep Cherokee 2-door 4x4	83	98	196
	GMC T15 Jimmy 2-door 4x4	86	98	766
	Nissan Pathfinder 4-door 4x4	87	114	748
	Chevrolet T10 Blazer 4-door 4x4	88	87	407
	Chevrolet T10 Blazer 2-door 4x4	89	95	635
	GMC S15 Jimmy 2-door	90	94	250
Chevrolet S10 Blazer 4-door	92	86	239	
Jeep Cherokee 4-door	94	79	250	
GMC S15 Jimmy 4-door	94	82	250	
Toyota 4Runner 4-door wagon 4x4	96	144	441	
Nissan Pathfinder 4-door	97	126	271	
Chevrolet S10 Blazer 2-door	101	90	278	
Isuzu Rodeo 4-door 4x4	105	106	143	
Jeep Cherokee 2-door	108	86	142	
Toyota 4Runner 4-door wagon	111	122	209	
Isuzu Rodeo 4-door	114	115	117	
Small	All	113	96	239
	Jeep Wrangler	94	78	285
	Suzuki Sidekick 4-door 4x4	110	84	95
	Geo Tracker 4x4	136	124	199
	Isuzu Amigo	145	145	249
Geo Tracker	150	121	189	

Four-Door Cars		Injury	Collision	Theft
Large	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
	★★ Ford Crown Victoria	57	81	45
	★ Oldsmobile Eighty-Eight	63	88	40
	★ Chevrolet Caprice	64	80	94
	★★ Pontiac Bonneville	65	87	30
	★★ Mercury Grand Marquis	65	85	83
	★★ Dodge Intrepid	69	79	30
	★ Chrysler New Yorker 5th Avenue	71	80	80
★ Acura Vigor	72	120	198	
★★ Eagle Vision	84	90		
Midsize	All	98	89	80
	★★ Volvo 850	63	94	
	★ Buick Century	69	74	91
	★ Lexus ES 300	69	139	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	93	206
	★ Dodge Dynasty	89	70	42
	★ Chrysler LeBaron	89	80	64
	★ Saturn SL	94	86	17
	★ Toyota Camry	95	102	92
	Infiniti G20	96	127	109
	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	132	115
	Pontiac Grand Am	107	89	26
★ Plymouth Acclaim	107	84	52	
★ Nissan Maxima	108	117	176	
Mitsubishi Galant	110	91	54	
Mercury Topaz	111	81	23	
★ Chevrolet Corsica	113	88	19	
Ford Tempo	117	80	27	
★ 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	
Small	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
	★ Plymouth Sundance	130	101	47
	★ Geo Prizm	131	124	23
	★ Toyota Corolla	135	122	72
	Geo Metro	143	114	26
	★ Nissan Sentra	145	107	70
	★ Isuzu Stylus	168	155	82
	Pontiac LeMans	173	132	28
Hyundai Excel	197	117	55	
Hyundai Elantra	201	124	41	








Two-Door Cars		Injury	Collision	Theft
Large	All	90	90	107
	Ford Thunderbird	88	92	109
	Mercury Cougar	92	89	105
Midsized	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
	★ Chrysler LeBaron	106	118	50
	Acura Integra	106	135	136
	Oldsmobile Achieva	108	107	31
	★ 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
	★ Honda Prelude	117	168	269
	Pontiac Sunbird	128	97	43
Chevrolet Cavalier	128	101	44	
Mercury Topaz	129	103	21	
Ford Tempo	130	98	49	
★ Honda Civic coupe	136	143	123	
Small	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	130	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	155
	Ford Escort	129	114	56
	★ Dodge Daytona	133	136	72
	Mitsubishi Eclipse	133	128	77
	Plymouth Sundance	134	115	53
	★ Nissan NX	139	163	98
	★ Dodge Shadow convertible	139	114	79
	★ Dodge Shadow	141	119	61
	★ 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	191	77
	Hyundai Excel	171	125	43
	★ Geo Metro convertible	173	134	82
	Pontiac LeMans	174	138	38
Hyundai Scoupe	214	147	70	

Luxury Cars		Injury	Collision	Theft
Large	All	65	120	247
	★★ Cadillac Seville	49	106	110
	★ Chrysler Imperial	58	85	34
	★ Cadillac DeVille 2-door	63	99	162
	★★ Acura Legend 4-door	64	139	424
	★ Cadillac DeVille 4-door	64	99	68
	★ Infiniti Q45	65	159	380
	★★ Lincoln Town Car	70	101	164
	★★ Mercedes D/E series	75	154	288
	★★ Acura Legend 2-door	79	152	500
★★ Mazda 929	86	172	165	
Midsized	All	75	141	201
	★ Volvo 940/960 station wagon	53	131	63
	★ Saab 9000	58	171	72
	★ Buick Riviera	61	91	25
	★★ Lincoln Continental	69	92	84
	★ Volvo 940/960 4-door	74	122	63
	★ BMW 525i/535i/iS	74	187	575
	★ BMW 318i/325i convertible	80	234	625
	★★ Infiniti J30	82	128	188
	★ Mercedes 190E	88	139	232
	★ BMW 318iS/325iS 2-door	98	167	325
★ BMW 318i/325i 4-door	102	208	426	

Sports Cars		Injury	Collision	Theft
Midsized	All	117	141	372
	★ Nissan 300ZX 2+2	83	153	394
	★ Ford Mustang convertible	108	136	1075
	★★ Chevrolet Camaro	110	167	
	★ Ford Mustang	128	150	640
Small	All	90	141	226
	★★ Mercedes SL convertible series	28	202	1329
	★ Chevrolet Corvette convertible	59	198	639
	★ Saab 900 convertible	69	208	258
	★ Chevrolet Corvette	70	190	453
	★ Mitsubishi 3000GT	78	157	209
	★ Mazda MX-5 Miata convertible	86	87	68
	★ Nissan 300ZX	94	225	824
	★ Dodge Stealth	103	133	135
	★ Honda Civic Del Sol convertible	106	113	93
★ Toyota MR2	108	173	120	
★ Mercury Capri convertible	109	109	61	

## 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

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