

Injury, Collision, & Theft Losses

By make and model, 2003-05 models
September 2006

HIGHWAY LOSS
DATA INSTITUTE

1005 North Glebe Road, Arlington, VA 22201 703/247-1600 Fax 703/247-1595 www.iihs.org

The Highway Loss Data Institute 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 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, pickup trucks, and SUVs. Results are based on the loss experience of 2003-05 models from their first sales through May 2006. For vehicles that were newly introduced or redesigned during these years, the results shown in this publication are based only on the most recent model years for which the vehicle designs were unchanged — either 2004-05 or 2005 only. Results are grouped according to vehicle body style and then according to size. A total of 372 vehicles are listed.

The results show that insurance losses for injuries, vehicle damage, and theft vary widely. Vehicle size is strongly related to injury and collision losses, but these losses also vary among vehicles similar in body style and size.

All losses are stated in relative terms, with 100 representing the average injury, collision, or theft loss for all vehicles. For example, a result of 122 is 22 percent worse than average, and 96 is 4 percent better than average. The vehicles are listed within each group in ascending sequence of injury claim frequency results. For convenience, the results are color-coded to indicate better and worse than average. The 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).

The results in this publication are generally good predictors of the experience of current versions of the same vehicle models. But when automakers substantially redesign their passenger vehicles, the experience of an earlier model with the same name (but not same design) may not predict the experience of the newer design.

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 publication. The results shown here are dominated by the relatively frequent low to moderate severity collisions and associated injuries.

Vehicles with high death rates often have high frequencies of insurance claims for occupant injuries. For example, small 2- and 4-door cars typically have high death rates and higher-than-average insurance injury claims experience. Some vehicles (e.g., sports cars) can have low injury claim frequencies but a high relative rate of severe or fatal injuries because of the manner in which they're driven.

DEFINITIONS

Injury losses indicate the relative frequencies of injury claims per insured vehicle year filed under personal injury protection coverages in the 17 states that offer such coverages. Also called no-fault insurance, personal injury protection coverages pay for medical/hospital/other expenses incurred by occupants of insured vehicles, up to specified limits, regardless of fault in the crash.

Collision losses indicate the relative average loss payments per insured vehicle year filed under collision coverages. Collision insurance provides reimbursement for the cost of repairing crash damage to insured vehicles, less a specified deductible amount for which the policyholder is responsible.

Theft losses indicate the relative average loss payments for theft per insured vehicle year filed under comprehensive coverages.

Relative average loss payments per insured vehicle year refer to the dollar total of collision or theft loss payments for claims for a group of vehicles divided by the group's exposure (aggregate years the vehicles have been insured).

Loss results for 2003-05 models are stated in relative terms (100 represents the average result for all vehicles in each loss coverage category). Colors indicate results in relation to the average for all vehicles:

substantially better than average		worse than average	
better than average		substantially worse than average	
average		insufficient data to compute reliable result	

FOUR-DOOR CARS	Injury	Collision	Theft
ALL VERY LARGE	69	81	100
Mercury Grand Marquis	69	81	115
Ford Crown Victoria	71	80	58
ALL LARGE	91	83	87
Buick LeSabre	55	62	11
Buick LaCrosse	63	61	31
Pontiac Bonneville	65	75	45
Toyota Avalon	79	83	
Chrysler 300 Hemi	84	102	
Buick Century	85	70	22
Pontiac Grand Prix	89	97	167
Ford Five Hundred	92	78	65
Chevrolet Impala	97	84	79
Mercury Sable	99	86	39
Hyundai XG350	103	101	54
Chrysler 300	103	92	238
Ford Taurus	106	82	50
Kia Amanti	108	85	
ALL MIDSIZE	122	105	84
Volkswagen Passat 4WD	63	107	
Audi A4 Quattro 4WD	82	135	45
Volvo S40	87	132	
Volkswagen Passat	87	106	48
Subaru Legacy 4WD	96	122	
Acura TSX	97	115	53
Volkswagen Jetta (see note)	98	95	
Audi A4	104	146	64
Saturn LS	107	82	28
Toyota Camry	110	91	60
Chevrolet Malibu	113	108	58
Pontiac G6	115	123	87
Honda Accord	123	99	59
Pontiac Grand Am	129	111	133
Hyundai Sonata	129	104	46
Mazda 6	134	132	70
Chrysler Sebring	135	110	192
Nissan Maxima	138	136	191
Nissan Altima	146	113	82
Mazda 6 hatchback	149	120	
Dodge Stratus	159	116	
Suzuki Verona	162	103	
Kia Optima	171	115	79
Mitsubishi Galant	189	111	98
ALL SMALL	159	124	62
Volkswagen Golf	94	109	21
Subaru Impreza WRX 4WD	99	251	416
Subaru Impreza 4WD	106	140	
Volkswagen Jetta (see note)	118	111	60
Mazda 3	133	153	48
Saturn ION	134	103	24
Ford Focus	150	119	45
Honda Civic	150	115	46
Chevrolet Cobalt	158	115	54
Mitsubishi Lancer Evolution 4WD	158	428	548
Toyota Corolla	159	116	56
Hyundai Elantra	161	113	36
Nissan Sentra SE-R	172	188	
Chevrolet Cavalier	181	121	64
Dodge Neon	193	133	66
Kia Spectra	198	126	66
Nissan Sentra	200	142	99
Mitsubishi Lancer	207	161	106
Suzuki Forenza	209	146	77
Dodge SRT-4	210	284	272
Suzuki Aerio	235	152	
ALL MINI	183	119	40
Chevrolet Aveo	169	107	36
Hyundai Accent	174	129	36
Toyota Echo	189	118	29
Kia Rio	195	116	49

LUXURY CARS	Injury	Collision	Theft
ALL VERY LARGE	63	131	175
Mercedes S class 4dr LWB 4WD	53	163	
BMW 7 series 4dr LWB	59	178	431
Audi A8 L Quattro 4dr 4WD	60	166	
Mercedes S class 4dr LWB	65	192	227
Lincoln Town Car 4dr	66	93	33
BMW 7 series 4dr	68	153	
ALL LARGE	72	123	88
Audi Allroad Quattro wagon 4WD	45	106	
Buick Park Avenue 4dr	49	64	8
Jaguar XJ series 4dr	51	212	
Lexus LS 430 4dr	52	122	94
Volvo V70 station wagon	58	94	27
Cadillac DeVille 4dr	61	92	55
Mercedes E class 4dr 4WD	62	127	
Volvo V70 station wagon 4WD	62	90	22
Acura 3.5 RL 4dr 4WD	66	124	
Jaguar S-type 4dr	73	137	117
Cadillac STS 4dr 2WD/4WD	74	116	
Mercedes E class 4dr	76	131	77
Volvo S80 4dr	76	105	51
Lexus GS series 4dr	79	108	243
Lincoln LS 4dr	79	102	165
BMW 5 series 4dr	84	154	149
Cadillac CTS 4dr	98	144	74
ALL MIDSIZE	87	128	79
Saab 9-5 4dr	58	106	23
Saab 9-3 4dr	69	106	11
Infiniti G35 4dr 4WD	72	131	
BMW 3 series conv	72	97	79
BMW 3 series 4dr 4WD	75	98	31
Saab 9-3 conv	77	102	
Acura TL series 4dr	77	105	87
Lexus ES series 4dr	80	100	44
Mercedes CLK class 2dr	80	160	103
Mercedes CLK class conv	81	130	
Infiniti G35 2dr	86	165	178
Infiniti G35 4dr	88	123	91
Volvo S60 4dr	88	120	46
Mercedes C class 4dr 4WD	90	112	25
BMW 3 series 2dr	91	163	111
Volvo S60 4dr 4WD	91	123	
BMW M3 2dr	95	291	
BMW 3 series 4dr	99	120	53
Jaguar X-Type 4dr 4WD	104	154	45
Mercedes C class 2dr	108	130	48
Mercedes C class 4dr	114	128	75
Lexus IS 300 4dr	123	214	156

SPORTS CARS	Injury	Collision	Theft
ALL LARGE	68	145	77
Ford Thunderbird conv	41	73	47
Pontiac GTO	114	231	
ALL MIDSIZE	90	156	153
Porsche 911 Coupe	35	198	
Porsche 911 conv	36	187	
Mercedes SL class conv	46	156	209
Chevrolet Corvette	60	138	
Lexus SC 430 conv	62	115	132
Ford Mustang GT	75	136	
Nissan 350Z conv	76	167	
Mazda RX-8	98	168	119
Nissan 350Z	99	203	196
Ford Mustang	115	116	43
ALL SMALL	87	136	143
Porsche Boxster conv	44	176	
BMW Z4 conv	69	108	51
Chrysler Crossfire	72	123	
Honda S2000 conv	99	229	518
Mitsubishi Eclipse conv	134	131	128
ALL MINI	81	110	63
Mazda Miata conv	68	88	64

	substantially better than average
	better than average
	average
	worse than average
	substantially worse than average
	insufficient data to compute reliable result

Note: In 2005 Volkswagen introduced a new Jetta design, a 4dr midsize; the 2005 small Jetta 4dr and station wagon are the old designs

4WD/2WD: four wheel drive/two wheel drive
LWB/SWB: long wheel base/short wheel base

TWO-DOOR CARS	Injury	Collision	Theft
ALL MIDSIZE	117	119	102
Audi A4 Cabriolet conv	59	129	48
Toyota Camry Solara conv	95	84	
Chrysler Sebring conv	95	81	66
Chevrolet Monte Carlo	102	109	156
Pontiac Grand Am	114	114	111
Toyota Camry Solara	116	111	56
Honda Accord	146	140	112
Chrysler Sebring	148	133	
Dodge Stratus	162	154	111
ALL SMALL	144	141	76
Mini Cooper	74	96	24
Volkswagen New Beetle conv	75	79	42
Volkswagen New Beetle	89	88	28
Volkswagen Golf	117	156	90
Saturn ION Quad Coupe	126	119	32
Ford Focus	130	132	49
Honda Civic hatchback	143	183	236
Acura RSX	150	224	146
Toyota Celta	153	179	91
Mitsubishi Eclipse	164	149	141
Hyundai Tiburon	167	194	102
Chevrolet Cobalt	167	133	
Chevrolet Cavalier	169	132	66
Pontiac Sunfire	171	139	49
Honda Civic coupe	172	148	86
Scion tC	172	229	63
ALL MINI	157	121	26
Hyundai Accent	156	123	27
Toyota Echo	163	113	

	substantially better than average
	better than average
	average
	worse than average
	substantially worse than average
	insufficient data to compute reliable result

4WD/2WD: four wheel drive/two wheel drive
LWB/SWB: long wheel base/short wheel base

Note: In 2005 Volkswagen introduced a new Jetta design, a 4dr midsize; the 2005 small Jetta 4dr and station wagon are the old designs

MINIVANS/STATION WAGONS	Injury	Collision	Theft
ALL VERY LARGE	84	70	44
Toyota Sienna 4WD	58	85	22
Honda Odyssey	73	62	23
Chrysler Town & Country LWB	76	69	61
Ford Freestar	76	63	35
Mercury Monterey	77	59	
Chevrolet Astro 4WD	78	51	
Toyota Sienna	79	76	31
Chevrolet Astro	88	67	84
Dodge Grand Caravan	89	69	74
Chevrolet Uplander	95	50	
Nissan Quest	104	83	42
Chrysler Town & Country SWB	110	74	68
Kia Sedona	126	78	43
ALL LARGE	95	72	78
Mercury Sable	65	84	
Pontiac Montana LWB	77	63	13
Ford Taurus	82	73	6
Dodge Magnum Hemi	86	127	
Chevrolet Venture LWB	91	70	31
Mazda MPV	94	62	22
Dodge Caravan	106	73	142
Dodge Magnum	139	140	299
ALL MIDSIZE	75	79	27
Volkswagen Passat	63	85	43
Volkswagen Passat 4WD	65	106	
Chevrolet Malibu Maxx	102	98	34
ALL SMALL	118	108	47
Volkswagen Jetta (see note)	77	81	23
Subaru Impreza WRX 4WD	80	147	
Subaru Impreza 4WD	89	102	24
Pontiac Vibe 4WD	92	109	6
Pontiac Vibe	103	104	39
Mazda 3	107	132	42
Ford Focus	119	82	20
Toyota Matrix 4WD	125	112	
Toyota Matrix	146	113	34
Suzuki Aerio SX	174	119	
ALL MINI	167	116	29
Chevrolet Aveo	148	97	25
Kia Rio	173	109	
Scion xA	178	134	30

SPECIALTY CARS	Injury	Collision	Theft
ALL SMALL	95	96	39
Toyota Prius 4dr	70	100	13
Chrysler PT Cruiser conv	88	91	
Honda Civic Hybrid 4dr	92	106	34
Chrysler PT Cruiser 4dr	104	90	25
ALL MINI	155	115	81
Scion xB 4dr	156	115	85

2WD SUVs	Injury	Collision	Theft
ALL VERY LARGE	64	75	187
Ford Excursion 4dr	64	75	
ALL LARGE	75	79	198
Chevrolet Suburban 1500 4dr	56	72	152
GMC Yukon 4dr	56	79	316
Chevrolet Tahoe 4dr	64	84	292
GMC Yukon XL 1500 4dr	69	74	161
Toyota Sequoia 4dr	76	70	80
Ford Expedition 4dr	82	78	174
Chevrolet TrailBlazer EXT 4dr	86	85	93
Nissan Pathfinder Armada 4dr	89	85	161
GMC Envoy XL 4dr	93	81	77
Dodge Durango 4dr	108	76	327
ALL MIDSIZE	98	83	94
Buick Rendezvous 4dr	66	67	32
Chrysler Pacifica 4dr	79	80	88
Ford Freestyle 4dr	79	60	
Mercury Mountaineer 4dr	80	66	41
Toyota 4Runner 4dr	85	76	78
Ford Explorer 4dr	85	68	98
Nissan Pathfinder 4dr	87	69	
Toyota Highlander 4dr	88	63	62
GMC Envoy 4dr	94	106	110
Chevrolet TrailBlazer 4dr	97	101	123
Jeep Grand Cherokee 4dr	98	68	
Nissan Murano 4dr	99	81	83
Pontiac Aztek 4dr	107	85	66
Chevrolet Equinox 4dr	107	103	73
Chevrolet Blazer 2dr	114	115	156
Jeep Liberty 4dr	117	87	
Kia Sorento 4dr	127	75	55
Mitsubishi Endeavor 4dr	144	79	114
Suzuki Grand Vitara XL-7 4dr	145	107	
ALL SMALL	111	83	47
Ford Escape 4dr	87	75	44
Saturn VUE 4dr	98	74	26
Hyundai Tucson 4dr	100	65	
Mazda Tribute 4dr	105	70	
Honda Element 4dr	112	86	44
Hyundai Santa Fe 4dr	114	78	32
Honda CR-V 4dr	116	87	43
Toyota RAV4 4dr	139	108	96
Mitsubishi Outlander 4dr	156	109	

	substantially better than average
	better than average
	average
	worse than average
	substantially worse than average
	insufficient data to compute reliable result

4WD/2WD: four wheel drive/two wheel drive
LWB/SWB: long wheel base/short wheel base

4WD SUVs	Injury	Collision	Theft
ALL VERY LARGE	65	95	411
Hummer H2 4dr	61	92	511
Ford Excursion 4dr	74	104	131
ALL LARGE	69	80	136
GMC Yukon XL 1500 4dr	50	69	219
Volkswagen Touareg 4dr	56	103	79
Chevrolet Suburban 2500 4dr	57	82	
GMC Yukon 4dr	57	77	276
Chevrolet Suburban 1500 4dr	58	73	104
Chevrolet Tahoe 4dr	65	83	140
Ford Expedition 4dr	67	75	96
GMC Envoy XL 4dr	73	87	81
Toyota Sequoia 4dr	73	71	100
GMC Envoy XUV 4dr	83	110	
Chevrolet TrailBlazer EXT 4dr	89	85	52
Nissan Pathfinder Armada 4dr	96	79	85
Dodge Durango 4dr	96	87	230
ALL MIDSIZE	86	85	60
Subaru Outback 4dr	53	72	16
Ford Freestyle 4dr	54	70	
Buick Rendezvous 4dr	61	64	35
Chevrolet Blazer 2dr	69	92	
Toyota Highlander 4dr	73	68	25
Toyota 4Runner 4dr	75	75	59
Chrysler Pacifica 4dr	75	87	86
GMC Envoy 4dr	77	97	68
Mercury Mountaineer 4dr	77	74	53
Ford Explorer 4dr	77	71	58
Honda Pilot 4dr	78	70	36
Jeep Grand Cherokee 4dr	84	82	59
Chevrolet TrailBlazer 4dr	85	99	46
Chevrolet Equinox 4dr	88	88	30
Nissan Murano 4dr	97	90	65
Pontiac Aztek 4dr	98	80	
Jeep Liberty 4dr	99	86	32
Nissan Pathfinder 4dr	100	82	
Kia Sorento 4dr	110	83	52
Mitsubishi Montero 4dr	115	92	192
Mitsubishi Endeavor 4dr	123	84	97
Suzuki Grand Vitara XL-7 4dr	146	112	76
ALL SMALL	91	82	43
Mazda Tribute 4dr	72	66	
Jeep Wrangler 2dr	74	75	109
Subaru Forester 4dr	76	76	12
Mercury Mariner 4dr	76	66	
Ford Escape 4dr	78	67	20
BMW X3 4dr	80	80	31
Hyundai Santa Fe 4dr	86	70	26
Saturn VUE 4dr	87	81	27
Land Rover Freelander 4dr	89	100	
Honda CR-V 4dr	96	86	33
Honda Element 4dr	99	90	30
Toyota RAV4 4dr	123	104	54
Mitsubishi Outlander 4dr	149	119	
Suzuki Grand Vitara 4dr	161	139	

2WD LUXURY SUVs	Injury	Collision	Theft
ALL LARGE	65	89	588
Lincoln Navigator 4dr	65	88	281
Cadillac Escalade 4dr	67	88	1335
ALL MIDSIZE	69	84	65
Infiniti FX series 4dr	62	93	
Lexus RX 330 4dr	67	82	64
Lincoln Aviator 4dr	71	96	73
Volvo XC90 4dr	71	50	

4WD LUXURY SUVs	Injury	Collision	Theft
ALL LARGE	62	101	427
Toyota Land Cruiser 4dr	41	71	
Lexus LX 470 4dr	48	100	118
Land Rover Range Rover 4dr	49	104	351
Porsche Cayenne 4dr	58	114	120
Cadillac Escalade ESV 4dr	63	109	947
Lincoln Navigator 4dr	75	101	351
Cadillac Escalade 4dr	76	91	780
ALL MIDSIZE	70	88	95
Volvo XC90 4dr	55	67	33
Buick Rainier 4dr	58	85	
Lexus GX 470 4dr	59	84	69
Lexus RX 330 4dr	64	89	175
Lincoln Aviator 4dr	74	101	88
Acura MDX 4dr	74	75	54
BMW X5 4dr	76	106	172
Infiniti FX series 4dr	77	108	99
Mercedes M class 4dr	88	90	69

2WD PICKUP TRUCKS	Injury	Collision	Theft
ALL VERY LARGE 2DR	52	85	124
ALL VERY LARGE 2DR EXT	46	86	125
Chevrolet Silverado 2500 ext	37	82	114
ALL VERY LARGE 4DR	50	83	228
Chevrolet Silverado 2500 crew	47	73	138
Dodge Ram 2500 quad	52	91	147
Dodge Ram 3500 quad	59	97	245
ALL LARGE 2DR	72	94	174
GMC Sierra 1500	45	88	148
Toyota Tundra	67	72	
Chevrolet Silverado 1500	67	95	161
Ford F-150	68	70	94
Dodge Ram 1500	80	99	273
ALL LARGE 2DR EXT	72	91	161
Ford F-150 supercab	59	72	131
GMC Sierra 1500 ext	60	93	182
Chevrolet Silverado 1500 ext	72	93	197
Nissan Titan king	80	121	112
Toyota Tundra access	89	106	130
ALL LARGE 4DR	74	87	342
GMC Sierra 1500 crew	53	72	
Chevrolet Silverado 1500 crew	53	75	161
Ford F-150 supercrew	62	68	158
Toyota Tundra double	79	99	162
Nissan Titan crew	81	101	231
Dodge Ram 1500 quad	84	91	511
ALL SMALL 2DR	92	94	54
Chevrolet Colorado	85	102	
Ford Ranger	93	100	39
Mazda B	113	97	
ALL SMALL 2DR EXT	88	94	84
Mazda B plus	80	90	
Ford Ranger supercab	87	94	64
Chevrolet Colorado ext	97	95	74
ALL SMALL 4DR	91	89	118
Chevrolet Colorado crew	87	92	86

4WD PICKUP TRUCKS	Injury	Collision	Theft
ALL VERY LARGE 2DR	47	86	81
Dodge Ram 2500	47	76	
Chevrolet Silverado 2500	55	79	95
ALL VERY LARGE 2DR EXT	48	91	117
GMC Sierra 2500 ext	39	83	83
Chevrolet Silverado 2500 ext	43	84	85
ALL VERY LARGE 4DR	49	94	251
Ford F-250 supercrew	31	97	651
Chevrolet Silverado 3500 crew	40	119	
Dodge Ram 3500 quad	44	92	158
Chevrolet Silverado 2500 crew	44	85	135
GMC Sierra 2500 crew	48	89	112
Dodge Ram 2500 quad	52	87	150
Ford F-350 supercrew	52	90	762
ALL LARGE 2DR	51	85	105
Ford F-150	43	83	44
GMC Sierra 1500	45	82	71
Chevrolet Silverado 1500	50	83	95
Dodge Ram 1500	57	93	185
ALL LARGE 2DR EXT	52	84	99
GMC Sierra 1500 ext	43	84	90
Ford F-150 supercab	48	72	81
Chevrolet Silverado 1500 ext	52	82	120
Toyota Tundra access	65	112	60
Nissan Titan king	76	103	
ALL LARGE 4DR	60	83	255
Chevrolet Silverado 1500 crew	50	73	138
GMC Sierra 1500 crew	52	80	101
Ford F-150 supercrew	55	72	117
Dodge Ram 1500 quad	62	85	473
Toyota Tundra double	72	115	67
Nissan Titan crew	77	107	119
ALL SMALL 2DR	85	110	62
ALL SMALL 2DR EXT	76	102	56
Chevrolet Colorado ext	69	80	
Ford Ranger supercab	79	104	39
ALL SMALL 4DR	77	90	80
Dodge Dakota quad	58	69	
Chevrolet Colorado crew	76	78	74

	substantially better than average
	better than average
	average
	worse than average
	substantially worse than average
	insufficient data to compute reliable result

4WD/2WD: four wheel drive/two wheel drive
LWB/SWB: long wheel base/short wheel base

2WD SPECIALTY TRUCKS	Injury	Collision	Theft
ALL LARGE	75	93	393
Chevrolet Avalanche 1500 4dr	75	93	393
ALL MIDSIZE	94	91	95
Ford Explorer Sport Trac 4dr	99	93	80

4WD SPECIALTY TRUCKS	Injury	Collision	Theft
ALL LARGE	67	99	498
Chevrolet Avalanche 1500 4dr	63	94	177
Cadillac Escalade EXT 4dr	84	125	1728
ALL MIDSIZE	77	91	56
Ford Explorer Sport Trac 4dr	77	91	56
ALL SMALL	78	90	24
Subaru Baja 4dr	79	89	23

MEMBER INSURERS

21st Century Insurance
AAA Mid-Atlantic Insurance Group
Affirmative Insurance
AIG Agency Auto
AIG Direct
Alfa Insurance
Alfa-Virginia Mutual Insurance Company
Allstate Insurance Group
American Family Mutual Insurance
American National Property and Casualty
Ameriprise Auto & Home
Amerisure Insurance
Amica Mutual Insurance Company
Auto Club Group
Auto Club South Insurance Company
Bituminous Insurance Companies
Bristol West Insurance
California State Automobile Association
Capital Insurance Group
Chubb Group of Insurance Companies

Concord Group Insurance Companies
Cotton States Insurance
COUNTRY Insurance & Financial Services
Countrywide Insurance Group
Erie Insurance Group
Esurance
Farm Bureau Financial Services
Farm Bureau Mutual Insurance Company of Idaho
Farmers Insurance Group of Companies
Farmers Mutual of Nebraska
Frankenmuth Insurance
The GEICO Group
General Casualty Insurance Companies
GMAC Insurance
Grange Insurance
The Hartford
High Point Insurance Group
Indiana Farm Bureau Insurance
Kentucky Farm Bureau Insurance
Liberty Mutual

The Main Street America Group
Mercury Insurance Group
MetLife Auto & Home
Michigan Insurance Company
Middlesex Mutual Assurance
Mutual of Enumclaw Insurance Company
Nationwide Insurance
N.C. Farm Bureau Mutual Insurance Company
Nodak Mutual Insurance
Norfolk & Dedham Group
Occidental Fire & Casualty of North Carolina
Oklahoma Farm Bureau Mutual Insurance Co.
OneBeacon Insurance
Oregon Mutual Insurance
Palisades Insurance
Parkway Insurance Company
Pekin Insurance
PEMCO Insurance
The Progressive Corporation
Response Insurance

Rockingham Group
Safeco Insurance
Samsung Fire & Marine Insurance Company
S.C. Farm Bureau Mutual Insurance Company
SECURA Insurance
Shelter Insurance
Sompo Japan Insurance Company of America
State Auto Insurance Companies
State Farm Insurance
St. Paul Travelers
Tennessee Farmers Mutual Insurance Company
Tokio Marine Nichido
USAA
Virginia Farm Bureau Mutual Insurance
West Bend Mutual Insurance Company
Zurich North America
FUNDING ASSOCIATIONS
American Insurance Association
National Ass'n of Mutual Insurance Companies
Property Casualty Insurers Association of America