



# INJURY, COLLISION, & THEFT LOSSES

By make and model, 1998-2000 models September 2001

**HIGHWAY LOSS**  
**DATA INSTITUTE**

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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 auto insurers. 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 inside summarizes the recent insurance injury, collision, and theft losses of passenger cars, pickups, and utility vehicles. Results are based on the loss experience of 1998-2000 models from their first sales through May 2001. For vehicles newly introduced or redesigned during these years, the results are based on the most recent model years for which the vehicle designs were unchanged — either 1999-2000 or 2000 only. Results are grouped according to vehicle body style and then vehicle size. A total of 278 passenger vehicles are listed.

The results in this publication are generally good predictors of the experience of current versions of the same vehicle models. However, manufacturers substantially redesign their passenger vehicles periodically, and, in these cases, the experience of earlier models with the same name may not predict the experience of the newer designs.

Collision and theft losses are presented in terms of average loss payments per insured vehicle year (see definitions). Injury losses represent claim frequencies filed under Personal Injury Protection (PIP) coverages. All losses are stated in relative terms, with 100 representing the average injury, collision, or theft loss for all cars (a result of 122 is 22 percent worse than average, 96 is 4 percent better than average, etc.) Vehicles are listed within each group in ascending sequence of injury claim frequency results. For convenience, results are color-coded to indicate which are better and worse than average. 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).

Insurance losses vary widely among individual vehicle models. Vehicle size is strongly related to both injury and collision losses, but these losses also vary among vehicles in the same body style/size groups.

## COMPARISON WITH DEATH RATES

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 table. (The results in this publication are dominated by the relatively frequent low to moderate severity collisions and associated injuries.) A separate report, published periodically by the Insurance Institute for Highway Safety, is based on fatal crashes. It summarizes driver deaths per million registered vehicle years by make and model.

Vehicles with high death rates often have high frequencies of insurance claims for occupant injuries. For example, small two- and four-door cars typically have high death rates and higher-than-average insurance injury claims experience. But there are exceptions. Sports cars tend to have high death rates because they're more likely to be in high-speed single-vehicle crashes in which the risk of fatality is high. However, insurance injury claim frequencies for sports cars tend to be about average.

## DEFINITIONS

**Collision coverage:** insurance that provides reimbursement for the cost of repairing crash damage to insured vehicles

**Deductible amount:** policyholder's portion of the loss

**Personal Injury Protection (PIP) coverage:** no-fault insurance that provides reimbursement for medical/hospital/other expenses, up to specified limits, for crash injuries occurring in insured vehicles, regardless of fault

**Relative average loss payment per insured vehicle year:** dollar total of collision or theft loss payments for claims for a group of vehicles divided by exposure (aggregate years the vehicles have been insured) for the group; result is expressed in relative terms compared with all cars

**Relative claim frequency:** number of injury claims for a group of vehicles divided by exposure (aggregate years the vehicles have been insured) for the group; result is expressed in relative terms compared with all cars

FOUR-DOOR CARS	Injury Collision Theft		
	56	70	23
<b>ALL VERY LARGE</b>			
Mercury Grand Marquis	53	69	20
Ford Crown Victoria	63	72	31
<b>ALL LARGE</b>	<b>72</b>	<b>83</b>	<b>73</b>
Buick LeSabre	39	55	4
Pontiac Bonneville	53	74	
Buick Regal	57	68	38
Oldsmobile Intrigue	58	73	49
Chrysler Concorde	66	90	118
Chrysler LHS	66	97	181
Chrysler 300M	70	107	209
Chevrolet Impala	73	72	71
Chevrolet Lumina	73	75	30
Pontiac Grand Prix	74	82	77
Mercury Sable	80	81	43
Ford Taurus	88	84	64
Dodge Intrepid	92	96	185
<b>ALL MIDSIZE</b>	<b>105</b>	<b>94</b>	<b>97</b>
Saab 9-3	58	106	65
Buick Century	63	68	17
Toyota Avalon	66	76	58
Volvo S70	72	108	63
Lexus ES 300	75	95	95
Saturn LS	76	73	30
Acura TL series	78	95	58
Volkswagen Passat	80	99	64
Infiniti I30	82	84	
Nissan Maxima	94	96	129
Chevrolet Malibu	97	85	60
Oldsmobile Alero	97	97	134
Chrysler Cirrus	98	97	108
Honda Accord	102	86	68
Toyota Camry	102	87	85
Pontiac Grand Am	105	101	99
Mercury Mystique	108	80	46
Mitsubishi Diamante	109	110	
Mazda Millenia	114	140	259
Ford Contour	118	88	61
Dodge Stratus	122	101	120
Plymouth Breeze	128	103	125
Chevrolet Cavalier	134	106	46
Mazda 626	135	101	92
Pontiac Sunfire	140	113	61
Nissan Altima	144	106	115
Daewoo Leganza	163	125	
Mitsubishi Galant	164	129	184
Hyundai Sonata	169	134	94
<b>ALL SMALL</b>	<b>139</b>	<b>111</b>	<b>86</b>
Audi A4 Quattro	63	144	70
Audi A4	67	127	
Volvo S40	82	123	
Subaru Impreza	98	112	
Infiniti G20	104	110	110
Saturn SL	104	85	24
Volkswagen Jetta	107	100	63
Chevrolet Prizm	118	107	61
Honda Civic	125	106	92
Acura Integra	133	144	1180
Nissan Sentra	134	131	
Ford Escort	141	101	54
Mazda Protege	144	125	57
Ford Focus	146	129	77
Toyota Corolla	147	115	97
Dodge Neon	167	123	106
Plymouth Neon	173	116	119
Hyundai Accent	181	121	
Daewoo Nubira	183	125	
Hyundai Elantra	190	144	70
Kia Sephia	221	136	103
Mitsubishi Mirage	246	161	140
Suzuki Esteem	247	166	
<b>ALL MINI</b>	<b>166</b>	<b>134</b>	<b>55</b>
Volkswagen Golf	101	89	
Toyota Echo	178	124	
Chevrolet Metro	189	159	49

TWO-DOOR CARS	Injury Collision Theft		
	79	90	77
<b>ALL LARGE</b>			
Pontiac Grand Prix	72	90	102
Chevrolet Monte Carlo	85	76	
<b>ALL MIDSIZE</b>	<b>114</b>	<b>113</b>	<b>89</b>
Chrysler Sebring convertible	83	103	112
Oldsmobile Alero	90	106	131
Toyota Camry Solara	96	96	74
Chrysler Sebring	98	116	162
Pontiac Sunfire convertible	102	102	
Pontiac Grand Am	103	111	105
Mercury Cougar	104	112	76
Chevrolet Cavalier convertible	110	112	
Saturn SC	114	97	27
Honda Accord	116	109	122
Dodge Avenger	129	131	114
Chevrolet Cavalier	141	123	61
Pontiac Sunfire	142	132	59
<b>ALL SMALL</b>	<b>131</b>	<b>123</b>	<b>220</b>
Volkswagen New Beetle	69	83	51
Subaru Impreza	103	144	
Honda Civic hatchback	105	96	168
Honda Prelude	113	165	199
Ford Focus	120	103	
Acura Integra	132	171	1487
Mitsubishi Eclipse	136	128	100
Toyota Celica	139	168	
Ford Escort	141	119	67
Honda Civic coupe	143	127	287
Hyundai Tiburon	221	209	
Mitsubishi Mirage	226	160	90
<b>ALL MINI</b>	<b>136</b>	<b>118</b>	<b>84</b>
Volkswagen Golf	91	109	
Volkswagen Golf Cabrio	95	91	81
Chevrolet Metro	138	120	37
Suzuki Swift	192	146	

SPORTS CARS	Injury Collision Theft		
	106	148	130
<b>ALL MIDSIZE</b>			
Jaguar XK series convertible	45	266	
Saab 9-3 convertible	63	125	
Chevrolet Camaro convertible	67	148	
Ford Mustang convertible	96	134	156
Pontiac Firebird 2dr	98	163	120
Chevrolet Camaro 2dr	102	161	164
Ford Mustang 2dr	123	142	106
<b>ALL SMALL</b>	<b>49</b>	<b>150</b>	<b>301</b>
Porsche Boxster convertible	45	135	146
Chevrolet Corvette 2dr	48	135	326
Chevrolet Corvette convertible	48	129	474
Mercedes SL class convertible	56	181	
<b>ALL MINI</b>	<b>64</b>	<b>112</b>	<b>132</b>
Mercedes SLK class convertible	52	113	78
BMW Z3 Roadster convertible	57	101	134
Mazda Miata convertible	80	94	92

Loss results for 1998-2000 models are stated in relative terms (100 represents average result for all vehicles in each loss category). Colors indicate results in relation to the average for all cars:

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

LUXURY CARS	Injury Collision Theft		
	59	120	244
<b>ALL VERY LARGE</b>	41	93	184
Cadillac DeVille	46	129	390
BMW 7 series LWB	46	182	
Mercedes S class LWB	50	183	
Jaguar VDP LWB	54	102	
BMW 7 series	66	103	101
<b>ALL LARGE</b>	59	112	164
Buick Park Avenue	44	65	17
Cadillac Seville	47	101	182
Mercedes E class 4dr 4WD	47	125	
Lexus LS 400	55	143	176
Lincoln Continental	58	87	121
Lincoln LS	58	97	86
Cadillac Eldorado	59	99	205
Jaguar XJ series	59	208	
Jaguar S-type	61	112	
Infiniti Q45	64	142	
Acura 3.5 RL	66	89	120
Mercedes E class 4dr	69	129	189
BMW 5 series	74	140	250
Lexus GS 300/400	74	145	422
<b>ALL MIDSIZE</b>	74	136	201
Audi A6 Quattro 4dr	49	128	374
Mercedes CLK class convertible	54	114	
Saab 9-5	55	78	
Cadillac Catera	62	107	106
Volvo S80	64	103	86
Mercedes CLK class 2dr	75	159	377
BMW 3 series 4dr	76	127	174
BMW 3 series 2dr	88	139	
Mercedes C class 4dr	96	134	107

MINIVANS/STATION WAGONS	Injury Collision Theft		
	71	69	52
<b>ALL LARGE</b>	52	49	28
Pontiac Montana	53	55	12
Oldsmobile Silhouette	55	65	
GMC Safari 4WD	56	75	90
Chrysler Town & Country	56	59	10
Honda Odyssey	61	77	
Dodge Grand Caravan 4WD	65	89	94
Chrysler Town & Country 4WD	65	69	53
Mercury Villager	66	57	26
Chevrolet Venture	66	64	31
Ford Windstar	68	62	54
Chevrolet Astro 4WD	69	54	29
GMC Safari	69	66	44
Toyota Sienna	70	72	
Mercury Sable	71	77	16
Ford Taurus	73	61	48
Chevrolet Astro	76	74	54
Dodge Caravan/Grand Caravan	78	74	66
Plymouth Voyager/Grand Voyager	85	57	
Mazda MPV	102	69	60
<b>ALL MIDSIZE</b>	65	97	34
Volvo V70	47	99	31
Volvo V70 4WD	50	101	27
Volkswagen Passat	54	82	
Subaru Legacy/Outback	69	65	43
<b>ALL SMALL</b>	101	87	28
Saturn SW	81	70	5
Subaru Impreza	82	104	32
Ford Focus	115	87	
Hyundai Elantra	147	104	
Suzuki Esteem	163	97	

2WD PICKUP TRUCKS	Injury Collision Theft		
	43	76	135
<b>ALL VERY LARGE</b>	37	60	130
Ford F-250	40	97	108
Dodge Ram 2500	43	113	261
Dodge Ram 3500	47	64	143
Ford F-350	48	67	195
Chevrolet 3500	49	67	99
Chevrolet 2500			
<b>ALL LARGE</b>	62	78	132
GMC Sierra 1500	51	74	99
Chevrolet Silverado 1500	55	79	97
Toyota Tundra	61	82	65
Ford F-150	64	72	131
Dodge Ram 1500	68	91	162
<b>ALL SMALL</b>	85	95	81
GMC Sonoma	74	90	78
Dodge Dakota	76	109	95
Mazda B	77	73	56
Chevrolet S10	81	91	81
Ford Ranger	84	87	66
Nissan Frontier	87	94	66
Isuzu Hombre	91	74	69
Toyota Tacoma	111	114	109

4WD PICKUP TRUCKS	Injury Collision Theft		
	46	91	138
<b>ALL VERY LARGE</b>	30	71	79
Chevrolet Silverado 2500	38	82	
GMC 2500	40	65	106
Chevrolet 2500	45	73	147
Chevrolet 3500	46	86	150
Ford F-250	46	87	196
Ford F-350	52	121	202
Dodge Ram 3500	54	106	115
Dodge Ram 2500			
<b>ALL LARGE</b>	50	79	113
Chevrolet Silverado 1500	40	74	86
GMC Sierra 1500	40	75	99
Ford F-150	52	69	98
Dodge Ram 1500	59	94	144
Toyota Tundra	71	104	103
<b>ALL SMALL</b>	77	100	100
GMC Sonoma	55	79	
Chevrolet S10	63	88	93
Dodge Dakota	69	98	72
Nissan Frontier	69	76	103
Mazda B	75	82	57
Ford Ranger	82	107	71
Toyota Tacoma	88	106	153







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<b>4WD UTILITY VEHICLES</b>	<b>Injury</b>	<b>Collision</b>	<b>Theft</b>
<b>ALL VERY LARGE</b>	<b>37</b>	<b>81</b>	
Ford Excursion	37	73	
<b>ALL LARGE</b>	<b>55</b>	<b>70</b>	<b>225</b>
Chevrolet Suburban 1500	39	63	
Land Rover Range Rover 4.0 SE	40	125	
Lexus LX series	41	144	
GMC Yukon	49	76	269
Toyota Land Cruiser	50	117	239
Chevrolet Tahoe	55	64	191
Ford Expedition	62	74	191
Cadillac Escalade	69	108	461
Lincoln Navigator	69	99	350
<b>ALL MIDSIZE</b>	<b>75</b>	<b>91</b>	<b>149</b>
Oldsmobile Bravada	52	58	48
GMC Jimmy 2dr	53	82	
GMC Jimmy 4dr	59	68	93
Mercedes M class	59	82	127
Jeep Grand Cherokee	62	76	127
Lexus RX 300	63	87	157
Ford Explorer 4dr	70	82	74
Chevrolet Blazer 4dr	72	67	80
Mercury Mountaineer	72	82	85
Dodge Durango	73	91	206
Land Rover Discovery Series II	74	174	
Nissan Xterra	76	78	76
Infiniti QX4	77	109	236
Isuzu Trooper	79	93	88
Chevrolet Blazer 2dr	84	95	115
Ford Explorer 2dr	93	124	144
Toyota 4Runner	96	131	246
Isuzu Rodeo	97	107	117
Nissan Pathfinder	103	126	212
Honda Passport	116	109	123
Mitsubishi Montero Sport	134	132	412
<b>ALL SMALL</b>	<b>91</b>	<b>89</b>	<b>124</b>
Jeep Wrangler	69	73	143
Subaru Forester	70	90	25
Jeep Cherokee 4dr	84	99	201
Honda CR-V	88	72	58
Jeep Cherokee 2dr	88	93	
Chevrolet Tracker 4dr	111	107	55
Toyota RAV4 4dr	129	105	127
Suzuki Grand Vitara	137	117	65
Chevrolet Tracker 2dr	138	123	
Kia Sportage 4dr	173	113	164

<b>2WD UTILITY VEHICLES</b>	<b>Injury</b>	<b>Collision</b>	<b>Theft</b>
<b>ALL LARGE</b>	<b>53</b>	<b>65</b>	<b>204</b>
Chevrolet Suburban 1500	33	51	
Chevrolet Tahoe	51	58	221
Lincoln Navigator	56	88	264
Ford Expedition	59	67	188
<b>ALL MIDSIZE</b>	<b>84</b>	<b>89</b>	<b>131</b>
Lexus RX 300	65	70	53
Jeep Grand Cherokee	69	62	89
Ford Explorer 4dr	70	78	87
Nissan Xterra	70	58	70
Chevrolet Blazer 4dr	75	68	92
GMC Jimmy 4dr	75	64	95
Mercury Mountaineer	75	79	62
Nissan Pathfinder	85	103	173
Dodge Durango	86	90	202
Chevrolet Blazer 2dr	88	95	66
Ford Explorer 2dr	95	104	116
Toyota 4Runner	98	117	206
Honda Passport	101	113	150
Isuzu Rodeo	106	104	125
Mitsubishi Montero Sport	116	109	253
<b>ALL SMALL</b>	<b>120</b>	<b>94</b>	<b>111</b>
Jeep Cherokee 4dr	92	83	115
Honda CR-V	104	72	100
Toyota RAV4 4dr	124	105	82
Isuzu Amigo	133	123	
Chevrolet Tracker 4dr	137	114	
Kia Sportage 4dr	166	106	154

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

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