

Injury Collision & Theft Losses

By Make and Model
1994-96 Models

September 1997

HIGHWAY
LOSS
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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 automobile 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 on the inside of this report summarizes the recent insurance injury, collision, and theft losses of passenger cars, pickup trucks, and utility vehicles. Results are based on the loss experience of 1994-96 models. For vehicles that were newly introduced or redesigned during these three model years, the results are based on the most recent years for which the vehicle designs were unchanged — either 1995-96 or 1996 only, as appropriate.

Results are grouped according to seven body styles — four-door cars, two-door cars, sports cars, luxury cars, station wagons/passenger vans, pickup trucks, and utility vehicles. Within these groups, vehicles are listed according to size. A total of 236 passenger vehicles are listed.

These results for 1994-96 models are generally good predictors of the experience of current versions of the same models. However, manufacturers substantially redesign their passenger vehicles periodically, and, in these cases, the experience of earlier models with the same name doesn't 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 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 a 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 injury claim frequency results.

For convenience, results are color-coded (see legend) 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 deductible amount (collision and theft results only).

Patterns of Insurance Losses

The table on the inside of this report shows very wide variations in the insurance injury, collision, and theft losses of individual vehicle models. In addition, some generic vehicle characteristics are associated with the patterns of losses. Within body style groups, for example, vehicle size is strongly related to both injury and collision losses. Among four-door models, the average injury result for the large models is less than half the result for small models. The body style and size groups with the lowest (best) injury loss results are large utility vehicles, standard-size pickup trucks, large four-door cars, and large luxury cars. The highest (worst) injury and collision losses are for small two- and four-door cars.

Within some body style/size groups, differences among the best and worst also are striking. Among midsize four-door cars, for example, the Saab 900 has the best injury result. The result for the worst car in this group, the Hyundai Sonata, is almost three times as high.

Comparison with Death Rates by Make and Model

Insurance loss results are dominated by the relatively frequent low to moderate severity collisions and associated injuries. Collisions that result in serious and fatal injuries are relatively rare, so they have little influence on the insurance loss results reported here. A separate report, published by the Insurance Institute for Highway Safety, is based on fatal crashes. It summarizes driver deaths per 10,000 registered vehicle years by make and model.

Even though deaths have little influence on insurance losses, vehicles with high death rates often have high frequencies of insurance claims for injuries, as reported here. For example, small two- and four-door cars typically have high death rates and insurance injury claims experience. But there are exceptions. Sports cars tend to have high death rates because they're more likely than most other models to be in high-speed single-vehicle crashes in which fatality risk is high. However, insurance injury claim frequencies for sports cars tend to be about average.

Definitions

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 loss borne by the policyholder


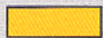
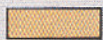

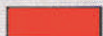
Personal Injury Protection (PIP) coverages — first-party no-fault coverages under which insurers pay, within specified limits, medical/hospital/other expenses of the insured and others in the vehicle

Relative average loss payment per insured vehicle year — dollar total of all collision or theft loss payments made for claims for a group of vehicles divided by the total exposure for that group (expressed in relative terms compared with all passenger cars)

Relative claim frequency — number of injury claims for a group of vehicles divided by the exposure for that group (expressed in relative terms compared with all passenger cars)

Injury, Collision, and Theft Loss

results are stated in relative terms — 100 represents average

	Substantially better than average
	Better than average
	Average
	Worse than average
	Substantially worse than average

Sponsoring Groups

Alfa Insurance
Allstate Insurance Group
American Family Insurance
American National Property and Casualty
American States Insurance Companies
Amica Mutual Insurance Company
Auto Club South Insurance Company
Automobile Club of Michigan Group
Baldwin & Lyons Group
Bituminous Insurance Companies
Brethren Mutual Insurance Company
Brotherhood Mutual
California Insurance Group
California State Automobile Association
Cameron Companies
Chubb Insurance Companies
Church Mutual
Colonial Penn
Concord Insurance Companies
Cotton States
Country Companies
CUNA Mutual
Erie Insurance Group
Farm Bureau of Idaho
Farm Bureau of Iowa
Farmers Insurance Group of Companies
Farmers Mutual of Nebraska
Fidelity & Deposit
First Mercury Group
Foundation Reserve
Frankenmuth
The GEICO Group
General Accident Insurance
General Casualty Insurance Companies
Grange Insurance
Guaranty National Corporation
Harleysville Insurance Companies
The Hartford
Heritage Mutual Group
Kansas Farm Bureau
Kemper Insurance Companies
Liberty Mutual Insurance Group
Maryland Insurance Group
Merastar
Mercury General Group
Metropolitan
Michigan Educational Employees
Middlesex Mutual
Montgomery Insurance Companies
Motor Club of America Insurance Company
Motorists Insurance Companies
Motors Insurance
Mutual Service Insurance
National Grange Mutual
Nationwide Insurance Enterprise
North Carolina Farm Bureau
Northland Insurance Companies
Oklahoma Farm Bureau
Old Guard Insurance Company
Omni Insurance Group
Pekin Insurance
PEMCO Insurance Companies
The Progressive Corporation
The Prudential
Ranger Insurance
Response Insurance
Royal Insurance
SAFECO Insurance Companies
SECURA
Shelter Insurance Companies
Southern Heritage
State Auto Insurance Companies
State Farm Insurance Companies
The St. Paul Companies
Tokio Marine Group
United Auto Insurance Company
USAA
US Fidelity & Guaranty
USF Insurance Company
Viking Insurance Company of Wisconsin
Wisconsin Mutual
Yasuda Fire and Marine of America

Four-Door Cars		Injury	Collision	Theft
Large	All	62	80	53
	Buick Roadmaster	49	89	35
	Buick Park Avenue	54	82	13
	Buick LeSabre	56	76	20
	Oldsmobile Eighty-Eight	57	77	23
	Mercury Grand Marquis	58	67	71
	Chrysler Concorde	60	77	65
	Pontiac Bonneville	60	83	41
	Chevrolet Caprice	62	83	104
	Ford Crown Victoria	64	69	41
	Eagle Vision	65	82	51
	Oldsmobile Ninety-Eight	68	84	33
	Chrysler New Yorker	69	91	90
	Dodge Intrepid	76	86	52
Acura TL	98	134	176	

Midsize	All	103	94	95
	Saab 900	63	142	13
	Buick Regal	67	64	14
	Mercury Sable	68	69	12
	Oldsmobile Cutlass Ciera	69	71	65
	Infiniti I30	70	92	123
	Oldsmobile Cutlass Supreme	70	69	25
	Volvo 850	70	110	55
	Chevrolet Lumina	71	71	21
	Pontiac Grand Prix	71	81	27
	Buick Century	74	77	72
	Toyota Avalon	78	97	114
	Lexus ES 300	79	120	205
	Ford Taurus	79	77	45
	Chrysler Cirrus	80	76	72
	Subaru Legacy 4 wheel drive	81	113	71
	Mazda Millenia	83	125	146
	Mitsubishi Diamante	96	103	304
	Dodge Stratus	96	82	54
	Saturn SL	97	80	27
	Volkswagen Passat	98	113	100
	Honda Accord	101	98	184
	Toyota Camry	101	106	156
	Plymouth Breeze	101	86	
	Acura Integra	102	131	206
	Infiniti G20	102	130	122
	Buick Skylark	104	78	27
	Pontiac Grand Am	105	86	42
	Nissan Maxima	105	123	234
	Mercury Mystique	107	80	31
	Ford Contour	107	84	47
	Mazda 626	113	121	86
	Chevrolet Cavalier	114	88	39
	Chevrolet Corsica	115	87	27
Pontiac Sunfire	119	100	28	
Oldsmobile Achieva	121	89	23	
Mitsubishi Galant	128	111	128	
Plymouth Neon	128	102	70	
Nissan Altima	130	108	125	
Honda Civic	131	95	76	
Dodge Neon	133	98	64	
Mazda Protege	143	118	67	
Nissan Sentra	163	113	72	
Hyundai Sonata	184	131	91	

Small	All	148	119	77
	Volkswagen Golf III	98	112	43
	Geo Prizm	126	117	62
	Volkswagen Jetta III	129	131	82
	Ford Escort	143	106	53
	Toyota Corolla	149	118	106
	Mercury Tracer	159	112	41
	Geo Metro	168	137	50
	Toyota Tercel	186	152	95
	Ford Aspire	186	136	44
	Hyundai Accent	212	128	66
	Mitsubishi Mirage	233	144	65

Two-Door Cars		Injury	Collision	Theft
Large	All	88	89	76
	Buick Riviera	65	74	37
	Ford Thunderbird	91	92	83
	Mercury Cougar	91	85	74

Midsize	All	112	111	103
	Buick Regal	65	69	13
	Oldsmobile Cutlass Supreme	76	81	47
	Pontiac Grand Prix	78	90	49
	Chevrolet Monte Carlo	80	88	52
	Chrysler Sebring convertible	88	69	
	Oldsmobile Achieva	98	88	38
	Buick Skylark	100	80	22
	Pontiac Grand Am	100	94	45
	Acura Integra	101	141	235
	Honda Accord	103	105	206
	Honda Civic	106	111	83
	Chrysler Sebring	110	123	145
	Dodge Avenger	111	125	68
	Toyota Camry	111	112	124
	Mazda MX-6	120	145	94
	Chevrolet Beretta	120	108	60
	Ford Probe	121	157	107
	Toyota Celica	122	147	114
	Pontiac Sunfire	124	121	47
	Honda Prelude	127	162	329
	Chevrolet Cavalier	129	112	44
	Plymouth Neon	130	116	81
Honda Civic Coupe	132	121	96	
Dodge Neon	146	123	86	
Nissan 200SX	163	110	77	

Small	All	144	122	78
	Saturn SC	100	100	34
	Eagle Talon	124	142	116
	Geo Metro	142	111	33
	Nissan 240SX	150	183	141
	Ford Escort	150	126	87
	Mitsubishi Eclipse	152	134	181
	Toyota Tercel	166	140	102
	Ford Aspire	176	140	56
	Mitsubishi Mirage	189	142	73
	Hyundai Accent	190	133	47

Sports Cars		Injury	Collision	Theft
Midsize	All	107	150	163
	Chevrolet Camaro convertible	80	145	303
	Ford Mustang convertible	96	138	305
	Pontiac Firebird	98	148	102
	Chevrolet Camaro	109	153	93
Ford Mustang	122	151	188	

Small	All	85	150	307
	Mercedes SL Class convertible	44	152	1019
	Chevrolet Corvette convertible	49	166	437
	Chevrolet Corvette	78	166	416
	Mazda MX-5 Miata convertible	90	106	107
	Mitsubishi 3000 GT	97	160	251
	Honda Civic Del Sol convertible	103	128	160
Dodge Stealth	107	143	146	

Highway Loss Data Institute

1005 North Glebe Road
Arlington, VA 22201

Ph. 703/247-1600 Fax 703/247-1595
Internet: <http://www.carsafety.org>

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Luxury Cars		Injury	Collision	Theft
Large	All	59	110	224
	Mercedes S class LWB 4-door	47	151	1033
	Lexus LS 400	49	160	552
	Jaguar XJ 4-door	50	167	169
	Cadillac Fleetwood	53	115	145
	Oldsmobile Aurora	54	81	24
	Cadillac Seville	54	109	83
	Cadillac DeVille	55	87	58
	Chrysler LHS	57	99	90
	Lincoln Town Car	63	84	135
	Infiniti Q45	65	173	413
Lincoln Mark VIII	67	122	119	

Midsize	All	78	139	269
	Jaguar XJ-S convertible	48	191	145
	Lincoln Continental	53	94	89
	Cadillac Eldorado	55	104	143
	Volvo 940/960 SW	59	119	18
	Lexus SC 300/400	67	159	491
	Saab 9000 4-door	76	171	35
	BMW 3-series convertible	84	137	780
	Lexus GS 300	88	183	695
	Mercedes C class 4-door	88	143	137
	Infiniti J30	90	150	224
	Volvo 940/960 4-door	93	125	75
	BMW 3-series 2-door	99	186	478
BMW 3-series 4-door	100	151	324	

Utility Vehicles		Injury	Collision	Theft
Large	All	44	60	184
	Chevrolet Suburban 1500 4x4	41	55	167
	GMC Suburban 1500 4x4	43	56	143
	GMC Suburban 1500	45	45	148
	Chevrolet Suburban 1500	47	49	230

Midsize	All	78	89	215
	GMC Yukon 4-door 4x4	43	54	144
	Chevrolet Tahoe 4-door	46	39	58
	Chevrolet Tahoe 2-door 4x4	48	67	183
	Chevrolet Tahoe 4-door 4x4	52	54	87
	Land Rover Discovery	62	150	39
	Jeep Grand Cherokee 4x4	63	85	399
	Ford Bronco	65	82	178
	Ford Explorer 4-door	67	77	77
	Ford Explorer 4-door 4x4	68	86	80
	Jeep Cherokee 4-door 4x4	74	82	155
	Jeep Grand Cherokee	74	73	260
	GMC Jimmy 4-door 4x4	75	86	99
	Chevrolet Blazer 4-door 4x4	75	81	103
	Jeep Cherokee 2-door 4x4	79	76	115
	Ford Explorer 2-door 4x4	80	114	109
	Isuzu Trooper 4-door 4x4	84	92	89
	GMC Jimmy 2-door 4x4	84	122	214
	Ford Explorer 2-door	88	95	96
	Mitsubishi Montero 4x4	90	118	1357
	Chevrolet Blazer 2-door 4x4	92	106	108
	Jeep Cherokee 4-door	92	75	139
	Chevrolet Blazer 4-door	96	78	64
Nissan Pathfinder 4x4	99	118		
Toyota 4Runner 4x4	103	116	257	
GMC Jimmy 4-door	109	84	73	
Isuzu Rodeo 4x4	111	103	129	
Isuzu Rodeo	141	124	132	

Small	All	112	92	205
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Wagons and Vans		Injury	Collision	Theft
Large	All	74	69	74
	Buick Roadmaster	39	84	15
	Chrysler Town & Country	56	67	104
	Mercury Villager	64	70	31
	Oldsmobile Silhouette	65	77	73
	Chevrolet Astro 4 wheel drive	65	65	27
	GMC Safari 4 wheel drive	66	67	34
	Plymouth Voyager	66	67	53
	Ford Aerostar 4 wheel drive	68	88	21
	Pontiac Trans Sport	71	65	83
	Dodge Caravan	71	65	67
	Ford Windstar	74	77	33
	GMC Safari	74	61	54
	Chevrolet Astro	75	61	74
	Honda Odyssey	77	70	61
	Chevrolet Lumina APV	80	69	83
	Toyota Previa	83	90	89
Nissan Quest	88	71	41	
Ford Aerostar	93	74	49	

Midsize	All	71	86	41
	Oldsmobile Cutlass Ciera	44	63	33
	Volvo 850	51	112	38
	Buick Century	70	75	25
	Ford Taurus	70	98	
	Saturn SW	72	69	27
	Subaru Legacy 4 wheel drive	74	114	29
	Toyota Camry	74	100	82
	Honda Accord	75	87	115

Small	All	105	84	29
	Subaru Impreza 4 wheel drive	77	89	35
	Mercury Tracer	93	80	19
	Toyota Corolla	97	111	44
	Ford Escort	110	81	27

Pickup Trucks		Injury	Collision	Theft
Standard	All	59	69	125
	Ford F-250 series	38	60	55
	GMC 2500 series 4x4	40	61	87
	Chevrolet 3500 series	45	73	267
	Chevrolet 3500 series 4x4	45	72	205
	Chevrolet 2500 series 4x4	45	65	84
	Ford F-350 series 4x4	45	84	90
	GMC 1500 series 4x4	48	64	140
	Ford F-250 series 4x4	50	72	90
	Chevrolet 2500 series	50	63	107
	Chevrolet 1500 series 4x4	51	64	159
	Dodge Ram 2500 series	53	92	108
	Ford F-350 series	54	63	160
	Dodge Ram 2500 series 4x4	54	98	120
	Ford F-150 series 4x4	54	73	70
	Dodge Ram 3500 series	56	99	153
	Dodge Ram 1500 series 4x4	56	89	140
	GMC 1500 series	62	64	143
	Ford F-150 series	65	68	88
	Chevrolet 1500 series	68	58	159
Dodge Ram 1500 series	73	79	153	
Toyota T100 series 4x4	77	103	117	
Toyota T100 series	102	99	110	

Small	All	89	84	68
	Dodge Dakota series 4x4	62	76	56
	Chevrolet T10 series 4x4	62	84	71
	Dodge Dakota series	78	70	51
	Ford Ranger series 4x4	79	103	57
	Mazda series	89	69	44
	Ford Ranger series	93	78	45
	GMC S15 series	93	81	55
	Toyota Tacoma series 4x4	95	109	138
	Chevrolet S10 series	99	82	60
	Nissan series	107	108	92
	Toyota Tacoma series	113	120	105