



Injury, Collision, & Theft Losses

By make and model, 1999-2001 models September 2002

HIGHWAY LOSS
DATA INSTITUTE

1005 N. Glebe Rd. Arlington, VA 22201 703/247-1600 Fax 703/247-1595 www.highwaysafety.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 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, pickup trucks, and utility vehicles. Results are based on the loss experience of 1999-2001 models from their first sales through May 2002. 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 2000-01 or 2001 only. The results are grouped according to vehicle body style and then according to size. A total of 297 passenger vehicles are listed.

The results show that insurance losses for injuries, vehicle damage, and theft vary widely among individual vehicle models. Vehicle size is strongly related to both injury and collision losses, but these losses also vary among vehicles that are 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 cars. For example, a result of 122 is 22 percent worse than average. A result of 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 which ones are better and worse than the 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. However, automakers substantially redesign their passenger vehicles periodically, and in these cases the experience of an earlier model with the same name (but not the same design) may not predict the experience of the newer design.

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 publication. The results shown here are dominated by the relatively frequent low to moderate severity collisions and associated injuries. A separate report ([go to highwaysafety.org/sr_ddr/sr3507.htm](http://highwaysafety.org/sr_ddr/sr3507.htm)), 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. 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

Injury losses indicate the relative frequencies of injury claims per insured vehicle year filed under Personal Injury Protection coverages in the 17 states and District of Columbia 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 per insured vehicle year filled 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).

FOUR-DOOR CARS	Injury Collision Theft		
	56	69	30
ALL VERY LARGE			
Mercury Grand Marquis	56	70	25
Ford Crown Victoria	57	66	43
ALL LARGE	73	89	88
Buick LeSabre	43	65	16
Pontiac Bonneville	52	71	75
Oldsmobile Aurora	57	84	
Buick Regal	59	76	45
Buick Century	60	79	30
Oldsmobile Intrigue	63	85	69
Chrysler LHS	66	106	193
Chrysler 300M	71	104	226
Chrysler Concorde	71	107	146
Chevrolet Lumina	76	74	46
Pontiac Grand Prix	76	84	62
Mercury Sable	77	92	48
Chevrolet Impala	78	79	53
Ford Taurus	85	92	72
Dodge Intrepid	94	112	196
ALL MIDSIZE	106	99	90
Saab 9-3	58	108	48
Volvo S60	58	75	
Toyota Avalon	67	87	38
Infiniti I30	70	95	48
Saturn LS	77	73	39
Volkswagen Passat	80	101	56
Acura TL series	81	91	112
Subaru Legacy 4WD	86	90	
Nissan Maxima	94	91	95
Chrysler Sebring	94	103	
Oldsmobile Alero	98	98	127
Honda Accord	100	95	79
Chevrolet Malibu	101	87	92
Toyota Camry	105	110	75
Mitsubishi Diamante	111	106	89
Pontiac Grand Am	111	107	130
Mazda Millenia	113	122	124
Dodge Stratus	123	103	
Mazda 626	138	102	93
Chevrolet Cavalier	141	101	95
Hyundai Sonata	142	116	81
Nissan Altima	142	106	97
Pontiac Sunfire	146	106	103
Mitsubishi Galant	165	128	175
Daewoo Leganza	167	120	
ALL SMALL	140	113	120
Audi A4 Quattro	72	121	70
Audi A4	74	113	
Volvo S40	85	108	48
Volkswagen Golf	97	101	90
Volkswagen Jetta	102	106	81
Infiniti G20	105	110	78
Subaru Impreza 4WD	105	111	
Saturn SL	108	88	64
Honda Civic	126	120	97
Chevrolet Prizm	126	112	105
Mazda Protege	138	113	108
Acura Integra	140	137	662
Ford Focus	145	110	90
Nissan Sentra	146	121	87
Toyota Corolla	146	117	113
Hyundai Elantra	148	112	70
Ford Escort	150	97	89
Dodge Neon	169	118	175
Plymouth Neon	171	122	189
Daewoo Nubira	177	125	
Daewoo Lanos	198	139	
Hyundai Accent	198	131	126
Kia Spectra	200	154	
Kia Sephia	210	139	
Kia Rio	227	149	
Mitsubishi Mirage	246	150	195
Suzuki Esteem	272	151	
ALL MINI	162	116	95
Toyota Echo	163	113	82
Chevrolet Metro	198	122	

TWO-DOOR CARS	Injury Collision Theft		
	83	89	86
ALL LARGE			
Pontiac Grand Prix	75	90	76
Chevrolet Monte Carlo	77	95	108
ALL MIDSIZE	116	114	112
Chrysler Sebring convertible	52	81	
Acura 3.2 CL	92	118	
Oldsmobile Alero	94	102	136
Toyota Camry Solara	96	104	60
Pontiac Grand Am	101	115	132
Mercury Cougar	112	138	85
Dodge Stratus	119	137	
Honda Accord	123	114	112
Chevrolet Cavalier	149	112	134
Pontiac Sunfire	152	124	110
ALL SMALL	132	121	248
Volkswagen New Beetle	76	90	48
Volkswagen Golf	91	102	91
Subaru Impreza 4WD	111	135	
Saturn SC	116	99	78
Honda Prelude	124	145	247
Ford Focus	126	112	100
Toyota Celica	134	140	116
Mitsubishi Eclipse	137	140	144
Acura Integra	143	144	881
Ford Escort	152	111	95
Honda Civic coupe	153	130	178
Hyundai Accent	162	118	94
Hyundai Tiburon	209	166	211
Mitsubishi Mirage	224	145	238
ALL MINI	126	103	107
Volkswagen Golf Cabriolet	95	93	79
Toyota Echo	140	110	
Daewoo Lanos	174	119	

SPORTS CARS	Injury Collision Theft		
	105	107	124
ALL MIDSIZE			
Jaguar XK series convertible	53	93	
Saab 9-3 convertible	64	104	54
Chevrolet Camaro convertible	67	94	
Volvo C70 convertible	74	99	
Ford Mustang convertible	97	100	143
Pontiac Firebird	100	105	123
Chevrolet Camaro	104	109	127
Ford Mustang	123	112	127
ALL SMALL	50	70	96
Porsche 911 convertible	38	72	
Porsche 911 coupe	41	78	
Chevrolet Corvette convertible	41	54	141
Chevrolet Corvette	44	61	123
Mercedes SL class convertible	49	82	
Porsche Boxster convertible	55	79	37
Mitsubishi Eclipse convertible	120	141	
ALL MINI	66	97	94
Honda S2000 convertible	57	97	
Mercedes SLK class convertible	59	80	55
Mazda Miata convertible	80	91	118

Loss results for 1999-2001 models are stated in relative terms.
100 = 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
ALL VERY LARGE	56	95	72
Mercedes S class 4dr LWB	45	90	72
BMW 7 series	46	79	
BMW 7 series LWB	49	83	88
Cadillac DeVille	50	105	135
Jaguar XJ series LWB	64	108	
Lincoln Town Car	64	96	54
ALL LARGE	59	95	80
Mercedes E class 4dr 4WD	44	98	
Buick Park Avenue	46	81	31
Cadillac Seville	47	100	96
Lexus LS 430	49	101	
Cadillac Eldorado	54	93	89
Jaguar XJ series	56	111	
Lincoln LS	57	96	89
Lincoln Continental	60	76	54
Jaguar S-type	61	94	154
Mercedes E class 4dr	67	94	64
Infiniti Q45	67	98	
Acura 3.5 RL	68	88	50
BMW 5 series 4dr	68	112	89
Lexus GS series	73	99	
ALL MIDSIZE	71	107	86
Audi A6 Avant Quattro station wagon	37	150	
Mercedes CLK class convertible	48	86	
Audi A6 Quattro 4dr	49	137	99
Saab 9-5 4dr	53	96	30
BMW 3 series 2dr	56	104	
Volvo S80	61	97	37
Cadillac Catera	71	105	66
BMW 3 series 4dr	73	106	116
Mercedes CLK class	74	111	139
Lexus ES 300	75	104	54
Mercedes C class 4dr	78	99	
Lexus IS 300	117	169	

2WD PICKUP TRUCKS	Injury	Collision	Theft
ALL VERY LARGE	40	73	105
Chevrolet Silverado 2500	26	54	57
Ford F-250	37	70	93
Dodge Ram 3500	44	87	138
Ford F-350	45	73	138
Dodge Ram 2500	49	86	101
ALL LARGE	61	75	117
GMC Sierra 1500	51	76	102
Chevrolet Silverado 1500	56	76	104
Ford F-150	61	66	115
Toyota Tundra	68	76	67
Dodge Ram 1500	69	89	159
ALL SMALL	85	87	122
Mazda B	79	68	87
GMC Sonoma	79	86	122
Dodge Dakota	80	109	133
Chevrolet S10	84	90	155
Nissan Frontier	85	78	108
Ford Ranger	86	81	104
Toyota Tacoma	98	82	116

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MINIVANS/STATION WAGONS	Injury	Collision	Theft
ALL LARGE	69	84	51
Oldsmobile Silhouette	52	63	32
Pontiac Montana	54	57	31
GMC Safari 4WD	55	77	
Chrysler Town & Country	55	108	62
Honda Odyssey	56	97	35
Mercury Sable	56	84	
Chevrolet Astro 4WD	62	72	54
Ford Windstar	67	86	34
Chevrolet Venture	68	70	39
Mercury Villager	68	83	51
Toyota Sienna	70	79	37
Dodge Caravan	73	95	78
Ford Taurus	73	78	35
GMC Safari	74	61	46
Chevrolet Astro	80	66	53
Mazda MPV	84	85	51
Chrysler Voyager	98	99	
Nissan Quest	102	78	94
ALL MIDSIZE	63	80	38
Volvo V70 4WD	42	74	
Volkswagen Passat	54	89	37
Subaru Legacy/Outback 4WD	67	72	45
Saturn LW	67	70	
ALL SMALL	97	89	59
Subaru Impreza 4WD	77	95	76
Saturn SW	82	73	43
Ford Focus	99	82	65
Suzuki Esteem	175	108	

4WD PICKUP TRUCKS	Injury	Collision	Theft
ALL VERY LARGE	45	78	103
GMC Sierra 2500	25	60	36
Chevrolet Silverado 2500	27	56	40
Dodge Ram 3500	44	94	153
Ford F-250	44	77	105
Ford F-350	47	80	122
Dodge Ram 2500	56	89	107
ALL LARGE	46	71	85
Chevrolet Silverado 1500	35	62	57
GMC Sierra 1500	40	75	71
Ford F-150	49	63	91
Dodge Ram 1500	58	93	138
Toyota Tundra	65	91	68
ALL SMALL	76	82	100
GMC Sonoma	55	76	80
Chevrolet S10	56	74	106
Nissan Frontier	69	71	99
Dodge Dakota	71	93	100
Mazda B	75	67	
Toyota Tacoma	82	76	129
Ford Ranger	86	86	79

2WD SPECIALTY TRUCKS	Injury	Collision	Theft
ALL MIDSIZE	44	59	
Ford Explorer Sport Trac	44	59	

4WD SPECIALTY TRUCKS	Injury	Collision	Theft
ALL MIDSIZE	57	71	
Ford Explorer Sport Trac	57	71	

SPECIALTY CARS	Injury	Collision	Theft
ALL SMALL	66	82	53
Chrysler PT Cruiser	67	81	55

2WD UTILITY VEHICLES	Injury Collision Theft		
	30	47	
ALL VERY LARGE			
Ford Excursion	30	47	
ALL LARGE	52	55	133
GMC Yukon XL 1500	20	44	
GMC Yukon	21	39	
Chevrolet Tahoe	22	44	68
Chevrolet Suburban 1500	33	59	81
Lincoln Navigator	59	64	191
Ford Expedition	63	55	140
ALL MIDSIZE	83	69	99
Lexus RX 300	66	72	46
Jeep Grand Cherokee	69	62	85
Toyota Highlander	70	73	
Mercury Mountaineer	70	55	59
Chevrolet Blazer 4dr	73	53	123
Ford Explorer 4dr	74	56	77
GMC Jimmy 4dr	75	52	120
Pontiac Aztek	77	68	
Nissan Pathfinder 4dr	80	82	86
Nissan Xterra	85	63	71
Dodge Durango	87	89	140
Toyota 4Runner	88	67	87
Ford Explorer 2dr	92	72	136
Chevrolet Blazer 2dr	93	70	127
Honda Passport	94	76	103
GMC Jimmy 2dr	98	87	
Isuzu Rodeo	105	81	105
Mitsubishi Montero Sport	117	93	127
ALL SMALL	112	75	120
Ford Escape	52	50	
Jeep Cherokee 4dr	90	69	161
Honda CR-V	101	62	74
Mazda Tribute	104	63	
Suzuki Grand Vitara	122	78	
Toyota RAV4 4dr	130	86	
Chevrolet Tracker 4dr	132	80	
Chevrolet Tracker 2dr	139	90	
Kia Sportage 4dr	158	95	139
Kia Sportage 2dr	163	111	

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4WD UTILITY VEHICLES	Injury Collision Theft		
	41	55	126
ALL VERY LARGE			
Ford Excursion	41	55	126
ALL LARGE	52	67	109
GMC Yukon XL 1500	24	59	
GMC Yukon	34	55	
Chevrolet Tahoe	35	58	72
Lexus LX series	43	93	110
Toyota Land Cruiser	43	90	72
Chevrolet Suburban 1500	44	74	71
Ford Expedition	61	60	113
Lincoln Navigator	62	75	184
Toyota Sequoia	71	89	
ALL MIDSIZE	75	79	98
Acura MDX	52	85	
Oldsmobile Bravada	53	59	130
BMW X5	58	86	167
GMC Jimmy 4dr	59	63	106
Jeep Grand Cherokee	62	74	90
Isuzu Trooper	64	83	71
Mercedes M class	64	85	58
Lexus RX 300	65	88	58
GMC Jimmy 2dr	67	81	
Land Rover Discovery Series II	68	114	87
Toyota Highlander	70	78	
Ford Explorer 4dr	72	64	81
Chevrolet Blazer 4dr	73	60	107
Mercury Mountaineer	73	69	93
Dodge Durango	76	96	154
Chevrolet Blazer 2dr	77	79	110
Infiniti QX4	77	98	92
Nissan Xterra	79	75	69
Ford Explorer 2dr	93	83	121
Toyota 4Runner	94	77	90
Isuzu Rodeo	94	91	82
Nissan Pathfinder 4dr	103	106	82
Honda Passport	115	97	99
Mitsubishi Montero Sport	125	104	134
Mitsubishi Montero	131	110	
ALL SMALL	86	75	177
Ford Escape	48	53	
Jeep Wrangler	66	51	328
Subaru Forester	67	75	41
Mazda Tribute	70	73	
Jeep Cherokee 4dr	85	86	252
Honda CR-V	88	71	60
Hyundai Santa Fe 2WD/4WD	89	98	
Chevrolet Tracker 4dr	107	82	63
Chevrolet Tracker 2dr	117	86	
Toyota RAV4 4dr	119	92	
Suzuki Grand Vitara	128	93	82
Kia Sportage 4dr	154	103	139
Suzuki Vitara 4dr	161	82	

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