

Injury, Collision, & Theft Losses

By make and model, 2002-04 models
September 2005

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. IIHS 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 2002-04 models from their first sales through May 2005. 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 2003-04 or 2004 only. Results are grouped according to vehicle body style and then according to size. A total of 371 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 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. 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 2002-04 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	63	71	58
Ford Crown Victoria	60	72	41
Mercury Grand Marquis	62	76	99
ALL LARGE	87	80	69
Pontiac Bonneville	57	67	42
Buick LeSabre	59	55	9
Buick Regal	65	68	31
Buick Century	78	65	22
Chrysler 300M	79	104	115
Chrysler Concorde	79	85	137
Pontiac Grand Prix	88	96	186
Chevrolet Impala	88	76	59
Mercury Sable	96	85	41
Ford Taurus	97	83	52
Hyundai XG350	112	107	56
Dodge Intrepid	126	102	320
ALL MIDSIZE	119	104	94
Volkswagen Passat 4WD	59	124	72
Saab 9-3	69	91	8
Toyota Avalon	74	82	44
Infiniti I35	80	115	145
Audi A4/S4 Quattro	81	143	56
Infiniti G35	83	122	77
Subaru Legacy/Outback 4WD	84	84	33
Volkswagen Passat	86	111	61
Saturn LS	96	75	29
Audi A4	100	134	34
Acura TSX	101	118	52
Toyota Camry	108	90	67
Chevrolet Malibu	116	101	41
Oldsmobile Alero	122	98	55
Honda Accord	122	97	57
Chrysler Sebring	124	104	287
Pontiac Grand Am	127	110	126
Hyundai Sonata	138	104	46
Mazda 6	140	141	53
Nissan Altima	141	115	90
Nissan Maxima	142	138	147
Dodge Stratus	143	115	302
Mitsubishi Diamante	155	143	264
Mitsubishi Galant	163	94	
Kia Optima	180	112	79
ALL SMALL	158	123	63
Volkswagen Golf	109	112	36
Subaru Impreza WRX 4WD	110	257	425
Volvo S40	115	129	45
Subaru Impreza 4WD	118	155	
Volkswagen Jetta	118	113	54
Mazda 3	129	151	
Saturn ION	135	107	25
Honda Civic	147	118	49
Ford Focus	152	120	56
Hyundai Elantra	166	113	41
Toyota Corolla	167	120	58
Chevrolet Cavalier	174	118	62
Nissan Sentra	178	148	83
Dodge Neon	190	131	64
Mitsubishi Lancer	213	165	111
Suzuki Forenza	215	141	
Kia Spectra sedan/hatch	223	126	59
Suzuki Aerio	230	160	
Dodge SRT-4	237	287	
ALL MINI	198	126	48
Toyota Echo	193	119	25
Hyundai Accent	194	130	57
Kia Rio	201	125	51

	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

LUXURY CARS	Injury	Collision	Theft
ALL VERY LARGE	64	139	226
BMW 7L series	48	150	485
BMW 745i	63	167	
Mercedes S class	67	181	317
Lincoln Town Car	70	84	35
ALL LARGE	70	116	103
Audi A6/S6 Quattro station wgn	45	112	
Buick Park Avenue	49	62	8
Mercedes CL class 2dr	53	305	
Lexus LS 430	54	112	128
Volvo V70 station wagon	55	97	30
Audi A6/RS6 Quattro 4dr	58	122	50
Cadillac DeVille	62	88	76
Volvo V70 station wagon 4WD	62	93	41
Cadillac Seville	66	102	136
Infiniti Q45	67	152	
Acura RL	68	102	88
Volvo S80	74	98	55
Mercedes E class 4dr	77	127	86
Lincoln LS	78	111	183
BMW 5 series 4dr	79	133	
Jaguar S-type	82	125	115
Lexus GS series	84	115	200
Cadillac CTS	96	137	93
ALL MIDSIZE	90	131	92
Saab 9-5 station wagon	49	82	
Saab 9-5 4dr	56	104	26
Volvo S60 4WD	67	128	
BMW 3 series convertible	71	111	199
BMW 3 series 4dr 4WD	78	105	26
Lexus ES series	79	100	72
Acura TL	81	95	94
Mercedes CLK class 2dr	84	177	
Mercedes C class 4dr 4WD	86	116	
Volvo S60	86	121	55
BMW 3 series 2dr	94	183	260
BMW 3 series 4dr	98	117	80
Mercedes C class 4dr	103	116	63
Jaguar X-Type 4WD	105	141	51
Lexus IS 300 4dr	115	229	203
Mercedes C class 2dr	118	136	70

TWO-DOOR CARS	Injury	Collision	Theft
ALL LARGE	86	97	42
ALL MIDSIZE	117	117	100
Audi A4 Cabriolet conv	56	135	
Infiniti G35	88	164	159
Chrysler Sebring conv	95	77	59
Chevrolet Monte Carlo	100	105	118
Pontiac Grand Am	111	112	113
Toyota Camry Solara	111	121	
Oldsmobile Alero	119	110	56
Chrysler Sebring	133	125	128
Dodge Stratus	140	147	109
Honda Accord	148	140	114
ALL SMALL	150	142	82
Mini Cooper	70	99	33
Volkswagen New Beetle conv	78	74	42
Volkswagen New Beetle	98	91	34
Volkswagen Golf	118	156	85
Saturn ION	131	124	
Ford Focus	134	142	71
Honda Civic Si	139	186	246
Acura RSX	154	224	158
Pontiac Sunfire	168	133	49
Toyota Celica	171	203	132
Chevrolet Cavalier	172	135	72
Honda Civic coupe	173	150	95
Hyundai Tiburon	175	201	79
Mitsubishi Eclipse	181	152	158
ALL MINI	171	121	48
Toyota Echo	157	110	38
Hyundai Accent	164	120	41

SPECIALTY CARS	Injury	Collision	Theft
ALL SMALL	93	89	46
Toyota Prius 4dr	67	74	
Honda Civic Hybrid 4dr	89	103	36
Chrysler PT Cruiser 4dr	97	86	51
ALL MINI	137	121	86

4WD PICKUP TRUCKS	Injury	Collision	Theft
ALL VERY LARGE 2DR	47	88	96
Chevrolet Silverado 2500	42	81	104
Ford F-250	47	84	60
Ford F-350	67	116	
ALL VERY LARGE 2DR EXT	49	90	137
GMC Sierra 2500	41	80	84
Chevrolet Silverado 2500	45	79	96
Ford F-250 supercab	51	97	175
Ford F-350 supercab	60	94	146
ALL VERY LARGE 4DR	51	94	238
Chevrolet Silverado 3500 crew	30	114	
Dodge Ram 3500 quad	38	88	177
Chevrolet Silverado 2500 crew	40	82	93
GMC Sierra 2500 crew	41	86	77
Ford F-250 supercrew	57	96	356
Dodge Ram 2500 quad	57	90	133
Ford F-350 supercrew	58	107	360
ALL LARGE 2DR	53	82	100
GMC Sierra 1500	44	75	122
Chevrolet Silverado 1500	49	83	85
Ford F-150 (Heritage)	58	85	51
Dodge Ram 1500	60	81	168
ALL LARGE 2DR EXT	51	83	89
GMC Sierra 1500	41	83	95
Ford F-150 supercab	46	55	53
Chevrolet Silverado 1500	50	79	111
Ford F-150 supercrew (Heritage)	54	79	59
Toyota Tundra access	64	106	84
ALL LARGE 4DR	57	77	229
GMC Sierra 1500 crew	37	71	
Chevrolet Silverado 1500 crew	43	63	109
Ford F-150 supercrew	48	63	70
Dodge Ram 1500 quad	60	78	352
ALL SMALL 2DR	75	115	65
Dodge Dakota	72	111	
Toyota Tacoma	73	116	
ALL SMALL 2DR EXT	77	104	67
Dodge Dakota club	73	102	82
Toyota Tacoma xtra	77	111	94
Ford Ranger supercab	85	107	44
Nissan Frontier king	88	106	
ALL SMALL 4DR	76	94	90
GMC Sonoma crew	60	88	
Chevrolet S10 crew	63	70	75
Dodge Dakota quad	71	98	82
Nissan Frontier crew LWB	88	97	
Toyota Tacoma double	94	106	82

SPORTS CARS	Injury	Collision	Theft
ALL LARGE	56	103	68
Ford Thunderbird conv	42	60	40
ALL MIDSIZE	91	149	192
Chevrolet Corvette conv	32	71	296
Porsche 911 conv	32	163	
Chevrolet Corvette	41	113	303
Porsche 911	42	194	
Mercedes SL class conv	47	142	303
Lexus SC 430 conv	50	126	173
Nissan 350Z	93	206	191
Ford Mustang conv	102	126	157
Mazda RX-8	107	176	
Ford Mustang	134	156	166
ALL SMALL	83	143	173
Porsche Boxster conv	46	181	227
BMW Z4 Roadster conv	65	107	59
Mercedes SLK class conv	72	119	57
Honda S2000 conv	95	225	388
Mitsubishi Eclipse conv	130	135	188
ALL MINI	94	110	77
Mazda Miata conv	85	95	63
Toyota MR2 Spyder conv	115	145	

2WD PICKUP TRUCKS	Injury	Collision	Theft
ALL VERY LARGE 2DR	50	70	128
ALL VERY LARGE 2DR EXT	44	85	136
Chevrolet Silverado 2500	32	82	78
Ford F-250 supercab	58	82	142
ALL VERY LARGE 4DR	47	71	169
Ford F-250 supercrew	42	64	185
Dodge Ram 2500 quad	45	75	
Ford F-350 supercrew	46	71	314
Chevrolet Silverado 2500 crew	52	65	108
Dodge Ram 3500 quad	58	99	
ALL LARGE 2DR	76	94	161
GMC Sierra 1500	53	98	148
Chevrolet Silverado 1500	72	94	148
Toyota Tundra	72	67	74
Ford F-150 (Heritage)	80	103	148
Dodge Ram 1500	82	89	219
ALL LARGE 2DR EXT	74	87	146
Ford F-150 supercab	57	59	79
GMC Sierra 1500	59	86	184
Chevrolet Silverado 1500	71	87	164
Ford F-150 supercab (Heritage)	78	83	138
Toyota Tundra access	84	94	106
ALL LARGE 4DR	71	85	329
Chevrolet Silverado 1500 crew	39	68	
Ford F-150 supercrew	59	71	
Dodge Ram 1500 quad	78	83	414
ALL SMALL 2DR	94	96	64
Dodge Dakota	86	105	79
Ford Ranger	96	101	48
Toyota Tacoma	99	96	63
Mazda B	116	97	
ALL SMALL 2DR EXT	91	95	86
Mazda B plus	77	87	
Dodge Dakota club	89	97	96
Ford Ranger supercab	90	94	69
Toyota Tacoma xtra	91	100	83
Nissan Frontier king	103	97	73
ALL SMALL 4DR	97	84	108
Dodge Dakota quad	90	82	93
Toyota Tacoma double	96	91	111
Nissan Frontier crew	103	76	
Nissan Frontier crew LWB	110	76	

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

2WD SUVs	Injury	Collision	Theft
ALL VERY LARGE	68	71	199
Ford Excursion 4dr	68	71	
ALL LARGE	70	74	182
Chevrolet Suburban 1500 4dr	52	66	131
GMC Yukon XL 1500 4dr	56	68	131
GMC Yukon 4dr	58	74	275
Chevrolet Tahoe 4dr	59	83	219
Toyota Sequoia 4dr	76	68	102
Chevrolet TrailBlazer EXT 4dr	79	82	70
Ford Expedition 4dr	82	70	176
GMC Envoy XL 4dr	100	80	61
Dodge Durango 4dr	107	88	248
ALL MIDSIZE	97	86	104
Buick Rendezvous 4dr	59	64	33
GMC Envoy 4dr	76	103	67
Toyota Highlander 4dr	83	62	59
Chevrolet TrailBlazer 4dr	87	106	100
Toyota 4Runner 4dr	88	77	102
Mercury Mountaineer 4dr	89	69	51
Jeep Grand Cherokee 4dr	89	79	83
Chrysler Pacifica 4dr	89	76	
Ford Explorer 4dr	90	75	97
Pontiac Aztek 4dr	93	83	42
Nissan Pathfinder 4dr	95	102	98
Nissan Murano 4dr	97	86	76
Chevrolet Blazer 4dr	103	70	98
Nissan Xterra 4dr	105	93	88
Chevrolet Blazer 2dr	113	106	160
Jeep Liberty 4dr	114	81	117
Kia Sorento 4dr	119	77	36
Isuzu Axiom 4dr	138	130	
Isuzu Rodeo 4dr	138	94	
Mitsubishi Endeavor 4dr	159	85	
Suzuki Grand Vitara XL-7 4dr	160	102	
Mitsubishi Montero Sport 4dr	171	123	287
ALL SMALL	115	86	54
Ford Escape 4dr	83	70	28
Saturn VUE 4dr	96	73	26
Mazda Tribute 4dr	101	74	43
Hyundai Santa Fe 4dr	111	77	40
Honda Element 4dr	113	83	
Honda CR-V 4dr	116	93	33
Toyota RAV4 4dr	143	112	100
Mitsubishi Outlander 4dr	153	101	
Chevrolet Tracker 4dr	165	115	113
Suzuki Vitara 4dr	209	113	

	substantially better than average
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	average
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4WD SUVs	Injury	Collision	Theft
ALL VERY LARGE	65	102	411
AM General Hummer H2 4dr	60	91	570
Ford Excursion 4dr	73	117	188
ALL LARGE	65	80	137
Chevrolet Suburban 2500 4dr	45	79	
Volkswagen Touareg 4dr	48	76	
GMC Yukon XL 1500 4dr	52	74	269
GMC Yukon 4dr	56	81	301
Chevrolet Tahoe 4dr	59	85	122
Chevrolet Suburban 1500 4dr	61	75	79
Ford Expedition 4dr	63	69	100
Toyota Sequoia 4dr	78	83	106
GMC Envoy XL 4dr	79	91	57
Chevrolet TrailBlazer EXT 4dr	84	81	39
Dodge Durango 4dr	90	71	122
ALL MIDSIZE	84	88	74
Buick Rendezvous 4dr	58	66	15
Oldsmobile Bravada 4dr	63	99	27
Toyota 4Runner 4dr	71	75	50
Toyota Highlander 4dr	73	71	25
GMC Envoy 4dr	74	102	63
Land Rover Discovery series II 4dr	74	166	121
Honda Pilot 4dr	75	68	31
Ford Explorer 4dr	76	74	69
Chevrolet Blazer 2dr	77	95	80
Chrysler Pacifica 4dr	78	97	94
Chevrolet TrailBlazer 4dr	79	100	52
Jeep Grand Cherokee 4dr	80	85	72
Pontiac Aztek 4dr	81	90	
Mercury Mountaineer 4dr	82	82	68
Chevrolet Blazer 4dr	82	67	55
Jeep Liberty 4dr	91	84	95
Nissan Murano 4dr	97	90	76
Nissan Xterra 4dr	100	100	47
Nissan Pathfinder 4dr	107	138	77
Isuzu Rodeo 4dr	113	113	
Mitsubishi Endeavor 4dr	115	89	
Kia Sorento 4dr	118	86	41
Suzuki Grand Vitara XL-7 4dr	142	130	129
Mitsubishi Montero 4dr	146	128	375
Mitsubishi Montero Sport 4dr	146	105	184
ALL SMALL	94	86	48
Jeep Wrangler 2dr	71	75	130
Ford Escape 4dr	78	64	21
Subaru Forester 4dr	78	75	18
Mazda Tribute 4dr	88	67	33
Hyundai Santa Fe 4dr	89	71	26
Saturn VUE 4dr	89	83	24
Land Rover Freelander 4dr	94	111	76
Honda Element 4dr	96	94	31
Honda CR-V 4dr	96	90	25
Chevrolet Tracker 4dr	117	109	55
Toyota RAV4 4dr	138	116	85
Suzuki Grand Vitara 4dr	153	142	
Mitsubishi Outlander 4dr	154	126	

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

MINIVANS/STATION WAGONS	Injury	Collision	Theft
ALL VERY LARGE	81	70	50
Toyota Sienna 4WD	44	76	
Ford Freestar	61	77	
Chrysler Town & Country LWB 4WD	65	81	
Honda Odyssey	69	66	25
Chrysler Town & Country LWB	74	69	76
Toyota Sienna	78	72	51
Chevrolet Astro 4WD	78	63	
Chevrolet Astro	89	65	59
Dodge Grand Caravan	91	71	86
Nissan Quest	103	68	34
Kia Sedona	115	83	41
ALL LARGE	88	70	63
Pontiac Montana LWB	61	61	23
Oldsmobile Silhouette	64	63	14
Mercury Sable	68	76	
Pontiac Montana SWB	74	57	
Ford Taurus	75	62	14
Mazda MPV	84	58	19
Chevrolet Venture LWB	87	69	26
Chevrolet Venture SWB	94	76	68
Dodge Caravan	104	71	135
ALL MIDSIZE	69	76	29
Volkswagen Passat	56	86	31
Saturn LW	63	67	11
Subaru Legacy/Outback 4WD	71	70	24
Volkswagen Passat 4WD	77	121	
Chevrolet Malibu Maxx	83	52	
ALL SMALL	115	110	53
Subaru Impreza WRX 4WD	76	154	
Volkswagen Jetta	83	80	16
Subaru Impreza 4WD	88	107	28
Pontiac Vibe	103	106	40
Pontiac Vibe 4WD	108	104	
Ford Focus	126	87	22
Toyota Matrix 4WD	132	118	
Toyota Matrix	149	120	70
Suzuki Aerio SX	165	129	
ALL MINI	187	119	47
Kia Rio	193	120	49

	substantially better than average
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	average
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	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 LUXURY SUVs	Injury	Collision	Theft
ALL LARGE	65	104	500
Toyota Land Cruiser 4dr	37	72	
Land Rover Range Rover 4dr	43	86	
Porsche Cayenne 4dr	57	144	
Cadillac Escalade ESV 4dr	58	97	739
Lexus LX 470 4dr	61	110	210
Lexus GX 470 4dr	64	87	92
Cadillac Escalade 4dr	74	104	910
Lincoln Navigator 4dr	76	108	352
ALL MIDSIZE	72	88	113
Volvo XC90 4dr	48	63	27
Lincoln Aviator 4dr	61	89	
Acura MDX 4dr	68	75	52
Lexus RX 330 4dr	71	87	126
Infiniti FX series 4dr	71	113	
BMW X5 4dr	74	99	288
Mercedes M class 4dr	83	84	71
Cadillac SRX 4dr	94	110	

4WD SPECIALTY TRUCKS	Injury	Collision	Theft
ALL LARGE	64	99	395
Chevrolet Avalanche 1500 4dr	63	94	179
Cadillac Escalade EXT 4dr	72	129	1579
ALL MIDSIZE	81	93	52
Ford Explorer Sport Trac 4dr	81	93	52
ALL SMALL	83	100	37
Subaru Baja 4dr	83	100	

2WD LUXURY SUVs	Injury	Collision	Theft
ALL LARGE	70	100	715
Cadillac Escalade 4dr	68	126	1349
Lincoln Navigator 4dr	69	79	319
ALL MIDSIZE	76	87	65
Lexus RX 330 4dr	59	82	60
Lincoln Aviator 4dr	77	98	

2WD SPECIALTY TRUCKS	Injury	Collision	Theft
ALL LARGE	73	93	344
Chevrolet Avalanche 1500 4dr	74	91	327
ALL MIDSIZE	88	90	85
Ford Explorer Sport Trac 4dr	90	91	85

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
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Auto Club South Insurance Company
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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
Mercury Insurance Group

MetLife Auto & Home
Michigan Insurance Company
Middlesex Mutual Assurance
Montgomery Insurance
Mutual of Enumclaw
National Grange Mutual
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 Company
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
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