

# HIGHWAY LOSS DATA INSTITUTE

## NEWS RELEASE

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### INSURANCE LOSSES FOR VEHICLE DAMAGE ARE WORST AMONG SPORTS CAR MODELS

ARLINGTON, VA – Sports cars and luxury cars continue to have the worst claims losses among passenger cars for crash damage repairs under insurance collision coverages. Passenger vans have the best loss results. These are the findings of a new study from the Highway Loss Data Institute (HLDI).

**Worst results:** The Dodge Viper, a small sports car, has the worst overall collision coverage loss experience among 1997-99 model passenger vehicles (see attached list). The Viper's average loss payment per insured vehicle year, which reflects both the frequency and size of collision claims, is more than seven times the average for all cars. Average loss payments per claim exceed \$26,000.

"For the fourth year in a row, a sports car has the highest overall vehicle damage, or collision, losses," says Kim Hazelbaker, HLDI senior vice president.

The Audi A8 Quattro, a four-door luxury car, has the second-highest overall collision losses, nearly three times the all-passenger-car average. The Audi A6 has the greatest frequency of collision claims.

Of the 21 cars with the highest (worst) overall collision losses, 8 are sports models, 7 are luxury models, 4 are small or mini 2-door models, and 2 are small or midsize 4-door models. All but 6 are imports.

**Best results:** The Honda Odyssey has the best overall collision losses, with considerably lower average loss payments per claim than the next best car. Of the 20 cars with the lowest average loss payments per insured vehicle year, 14 are passenger vans, 5 are 4-door models, and 1 is a station wagon. All but 1 are domestic.

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Vehicle size strongly influences insurance collision coverage losses. Claims for crash damage repairs typically are more frequent for small cars than for large cars. Overall, mini 4-door models have the highest frequency of collision claims, and small sports models have the highest average loss payments per claim.

Results are shown in relative terms (see attached list), with the value 100 representing the average loss for all passenger cars. Results are presented for passenger cars and separately for pickups, utility vehicles, and large vans with at least 1,000 insured vehicle years of exposure. The report includes 196 passenger car series and 143 pickup, utility vehicle, and large/cargo van series.

The Highway Loss Data Institute is an affiliate of the Insurance Institute for Highway Safety.

**End 2-page release on insurance collision losses  
1-page attachment: best,worst collision results**

**Internet: [www.carsafety.org](http://www.carsafety.org)**

**Best Collision Losses, 1997-99 Model Cars**

Make and Series	Model Years	Size Class, Body Style, and Type	Result
<b>Relative Average Loss Payment per Insured Vehicle Year</b>			
Honda Odyssey	99	Large passenger van	47
Pontiac Montana	99	Large passenger van	55
Chevrolet Astro 4WD	97-99	Large passenger van	57
GMC Safari	97-99	Large passenger van	58
Chevrolet Astro	97-99	Large passenger van	61
Chevrolet Venture	97-99	Large passenger van	63
Mercury Villager	99	Large passenger van	63
Nissan Quest	99	Large passenger van	64
Oldsmobile Silhouette	97-99	Large passenger van	64
Ford Windstar	99	Large passenger van	64

**Relative Claim Frequency**

Pontiac Montana	99	Large passenger van	56
Jaguar XK8	97-99	Midsize sports car	67
Ford Crown Victoria	97-99	Very large 4-door car	67
GMC Safari	97-99	Large passenger van	68
Oldsmobile Silhouette	97-99	Large passenger van	69
Chevrolet Astro	97-99	Large passenger van	69
Mercury Grand Marquis	97-99	Very large 4-door car	69
Chevrolet Corvette	98-99	Small sports convertible	70
Chevrolet Venture	97-99	Large passenger van	71
Chevrolet Corvette	97-99	Small sports car	72

**Relative Average Loss Payment per Claim**

Honda Odyssey	99	Large passenger van	50
Ford Windstar	99	Large passenger van	69
Dodge Grand Caravan 4WD	97-99	Large passenger van	70
Audi A6 Quattro	98-99	Midsize luxury 4-door car	71
Saab 9-5	99	Midsize four-door car	75
Chevrolet Astro 4WD	97-99	Large passenger van	75
Audi A6	98-99	Midsize luxury 4-door car	76
Chrysler Town & Country	97-99	Large passenger van	76
Toyota Camry	97-99	Midsize 4-door car	78
Plymouth Voyager	97-99	Large passenger van	78

4WD = 4 wheel drive

**Worst Collision Losses, 1997-99 Model Cars**

Make and Series	Model Years	Size Class, Body Style, and Type	Result
<b>Relative Average Loss Payment per Insured Vehicle Year</b>			
Dodge Viper	97-99	Small sports car	724
Audi A8 Quattro	97-99	Large luxury 4-door car	296
Porsche 911 Coupe	99	Small sports car	233
Jaguar XJ series	97-99	Large luxury 4-door car	222
Hyundai Tiburon	97-99	Small 2-door car	210
Lexus SC 300/400	97-99	Midsize luxury 2-door car	198
BMW 3 series	97-99	Midsize luxury 2-door car	198
Mercedes SL class	97-99	Small sports convertible	190
Jaguar XK8	97-99	Midsize sports convertible	185
Jaguar XJ series LWB	97-99	Very large luxury 4-door car	178

**Relative Claim Frequency**

Audi A6	98-99	Midsize luxury 4-door car	193
Hyundai Tiburon	97-99	Small 2-door car	172
Audi A6 Avant Quattro	99	Midsize luxury station wagon	164
Audi A6 Quattro	98-99	Midsize luxury 4-door car	162
Suzuki Esteem	97-99	Small 4-door car	156
Kia Sephia	98-99	Small 4-door car	148
Mitsubishi Mirage	97-99	Small 2-door car	145
Mitsubishi Mirage	97-99	Small 4-door car	145
Hyundai Elantra	97-99	Small 4-door car	143
Acura Integra	97-99	Small 4-door car	139

**Relative Average Loss Payment per Claim**

Dodge Viper	97-99	Small sports car	926
Porsche 911 Coupe	99	Small sports car	256
Chevrolet Corvette	98-99	Small sports convertible	233
Mercedes SL class	97-99	Small sports convertible	225
Audi A8 Quattro	97-99	Large luxury 4-door car	225
Chevrolet Corvette	97-99	Small sports car	205
Jaguar XK8	97-99	Midsize sports convertible	193
Jaguar XK8	97-99	Midsize sports car	191
Mercedes CLK class	99	Midsize sports convertible	184
Porsche 911	99	Small sports convertible	181

LWB = long wheelbase