

# Insurance Report



## Collision Losses

2014–16 Passenger Cars, Pickups,  
SUVs, and Vans

R-16 December 2016



### Highlights

The collision claim frequency for 2014–16 model year passenger vehicles was 7.4 claims per 100 insured vehicle years. The average loss payment per claim (claim severity) was \$5,256, and the average loss payment per insured vehicle year (overall losses) was \$390.

Collision overall losses were highest for very large luxury cars (\$764 per insured vehicle year) at nearly twice the all-passenger-vehicle average (\$390). Two-door microcars had the lowest overall losses (\$245).

Collision claim frequency was highest for large two-door cars, a category consisting of variants of the Dodge Challenger, and four-door microcars, a vehicle class containing two Mitsubishi vehicles (10.1 claims per 100 insured vehicle years) and lowest for small luxury cars (5.1 claims).

## **2016 Board of Directors**

### **Chair**

Thomas O. Rau, Nationwide Insurance

### **Vice Chair**

Harry Todd Pearce, GEICO Corporation

### **Prior Chair**

John Xu, CSAA Insurance Group

Justin B. Cruz, American Family Mutual Insurance

Michael D. Doerfler, Progressive Corporation

Peter R. Foley, American Insurance Association

John Grunin, The Hartford

John Hardiman, New Jersey Manufacturers Insurance Group

Ty Harris, Liberty Mutual Insurance Company

Richard Lonardo, MetLife Auto and Home

Justin Milam, American National Property and Casualty Companies

Thomas G. Myers, Plymouth Rock Assurance

Hiep Nguyen, USAA

James Nutting, Farmers Insurance Group of Companies

Robert C. Passmore, Property Casualty Insurers Association of America

Mike Petrarca, Amica Mutual Insurance Company

Anthony E. Ptasznik, Auto Club Group

Bill Reddington, Kentucky Farm Bureau Mutual Insurance Company

Ioan Seceleanu, Kemper Preferred

Douglas Smith, Erie Insurance Group

Laurette Stiles, State Farm Insurance Companies

Hui Wang, Chubb & Son

Andrew Woods, The Travelers Companies

Floyd M. Yager, Allstate Insurance Group

Adrian K. Lund, Highway Loss Data Institute

The membership of the Highway Loss Data Institute Board of Directors represents insurance companies that supply data to HLDI. Financial support for HLDI is provided through the Insurance Institute for Highway Safety, which in turn is supported by automobile insurers.

---

## Contents

|  |    |
|--|----|
| <b>Introduction</b> .....  | 1  |
| <b>Collision losses by vehicle type</b> .....  | 1  |
| Table 1: Collision losses for 2014–16 models by vehicle type after all-variable standardization.....               | 1  |
| <b>Collision losses — historical trends</b> .....  | 2  |
| Figure 1: Collision claim frequencies by calendar year and vehicle type based on four most recent model years..... | 2  |
| Figure 2: Collision claim severities by calendar year and vehicle type based on four most recent model years.....  | 2  |
| Figure 3: Collision overall losses by calendar year and vehicle type based on four most recent model years.....    | 3  |
| <b>Collision losses by vehicle class and size</b> .....  | 3  |
| Figure 4: Relative collision claim frequencies by vehicle class and size, 2014–16 models.....                      | 3  |
| Figure 5: Relative collision claim severities by vehicle class and size, 2014–16 models.....                       | 4  |
| Figure 6: Relative collision overall losses by vehicle class and size, 2014–16 models.....                         | 4  |
| <b>Best and worst collision losses</b> .....   | 5  |
| Table 2: Highest collision losses, 2014–16 models.....   | 5  |
| Table 3: Highest collision losses for vehicles priced less than \$30,000, 2014–16 models.....                      | 6  |
| Table 4: Lowest collision losses, 2014–16 models.....  | 7  |
| Table 5: Lowest collision losses for vehicles priced less than \$30,000, 2014–16 models.....                       | 8  |
| <b>Vehicle series collision losses</b> .....   | 9  |
| Table 6: Collision losses by series, 2014–16 models.....   | 9  |
| <b>Appendix</b> .....  | 24 |
| Appendix: Individual series comprising combined series.....  | 24 |

## Companies Supplying Data

This report is based on loss data supplied by the following insurers:

21st Century Insurance  
Alfa Alliance Insurance Corporation  
Allstate Insurance Group  
American Family Insurance Group  
American National Family of Companies  
Amica Mutual Insurance Company  
Auto Club Group  
Automobile Insurers Bureau of Massachusetts  
Chubb & Son  
COUNTRY Financial  
CSAA Insurance Group  
Erie Insurance Group  
Esurance  
Farm Bureau Financial Services  
Farmers Insurance Group of Companies  
Florida Farm Bureau Insurance Company  
GEICO Corporation  
The Hartford  
Kemper Preferred  
Kentucky Farm Bureau Mutual Insurance Companies  
Liberty Mutual Insurance Company  
MetLife Auto and Home  
National General  
Nationwide  
New Jersey Manufacturers Insurance Group  
PEMCO Insurance  
Plymouth Rock Assurance  
Progressive Corporation  
Rockingham Group  
Safeco Insurance  
SECURA Insurance  
Sentry Insurance  
State Farm  
Tennessee Farmers Mutual Insurance Company  
Texas Farm Bureau  
The Travelers Companies  
USAA

COPYRIGHTED DOCUMENT, DISTRIBUTION RESTRICTED

©2016 by the Highway Loss Data Institute. All rights reserved. Distribution of this report is restricted. No part of this publication may be reproduced, or stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the copyright owner. Possession of this publication does not confer the right to print, reprint, publish, copy, sell, file, or use this report in any manner without the written permission of the copyright owner.

---

## ► Introduction

This Highway Loss Data Institute (HLDI) report presents collision insurance losses for passenger vehicles produced in model years 2014–16. Collision coverage insures against physical damage sustained in crashes to insured people’s own vehicles. Vehicles in this report were up to 4 years old during the period studied.

Results for all 2014–16 vehicles are included in the overall totals and in the separate totals for class and size subgroups in the principal table (**Table 6**). A detailed description of class and size in these tables is contained in the HLDI *Technical Appendix*. Reporting requirements were 1,000 insured vehicle years of exposure or 100 claims. A total of 579 passenger car, pickup, SUV, and cargo/passenger van series met this reporting criterion.

Results in this report are standardized to control for the effect of demographic and geographic variables in order to accurately assess the contribution of the vehicle to insurance losses. Losses are standardized by calendar year, model year, garaging state, number of registered vehicles per square mile (vehicle density), driver age, gender, marital status, deductible, and risk. Standardization is accomplished using a two-step process. First, regression models are constructed to produce estimates for each variable for claim frequency, claim severity, and overall loss. Then the estimates are reweighted so that every vehicle has the same exposure distribution across all of the variables in the model.

This standardization procedure was first described in a HLDI special report titled *Make and Series Results and Modeling* (A-77). Further modifications were described in special report A-82 (*Collision Losses after All-Variable Standardization*). Details of the procedure can be found in the HLDI *Technical Appendix*.

To provide information on as many vehicle series as possible, collision data for model years 2014–16 are combined for those vehicles with basic designs that remained unchanged. Some individual series also are grouped into combined series when these vehicles are similar except for different engines. These combinations are listed in the **Appendix**.

## ► Collision losses by vehicle type

**Table 1** lists collision losses for 2014–16 passenger vehicles by vehicle type after all-variable standardization. For 2014–16 model year passenger vehicles, the combined collision claim frequency was 7.4 claims per 100 insured vehicle years, the collision claim severity was \$5,256, and collision overall losses were \$390. Passenger cars had the highest claim frequency (8.3), claim severity (\$5,292), and overall losses (\$442).

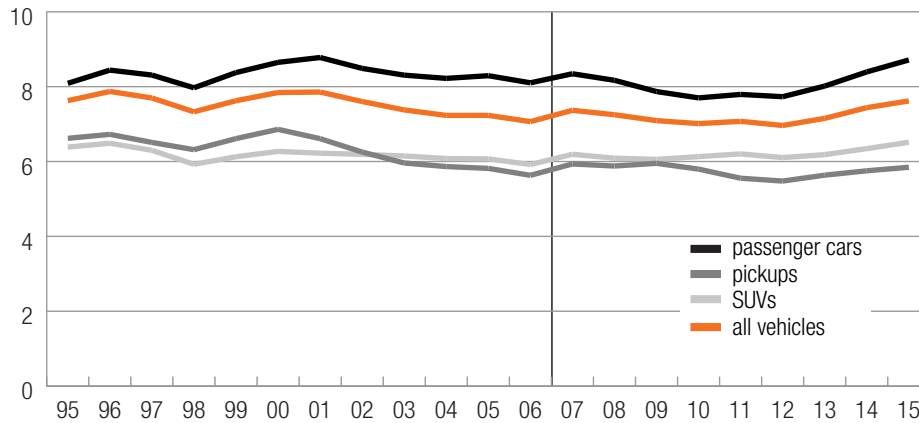
| Vehicle type                        | Claim frequency | Claim severity | Overall loss |
|-------------------------------------|-----------------|----------------|--------------|
| Passenger cars (including minivans) | 8.3             | \$5,292        | \$442        |
| Pickups                             | 6.4             | \$5,210        | \$334        |
| SUVs                                | 6.5             | \$5,203        | \$338        |
| <b>All passenger vehicles*</b>      | <b>7.4</b>      | <b>\$5,256</b> | <b>\$390</b> |

\*All-passenger-vehicle total includes 76,743 years of exposure and 3,688 claims from cargo/passenger vans.

► **Collision losses – historical trends**

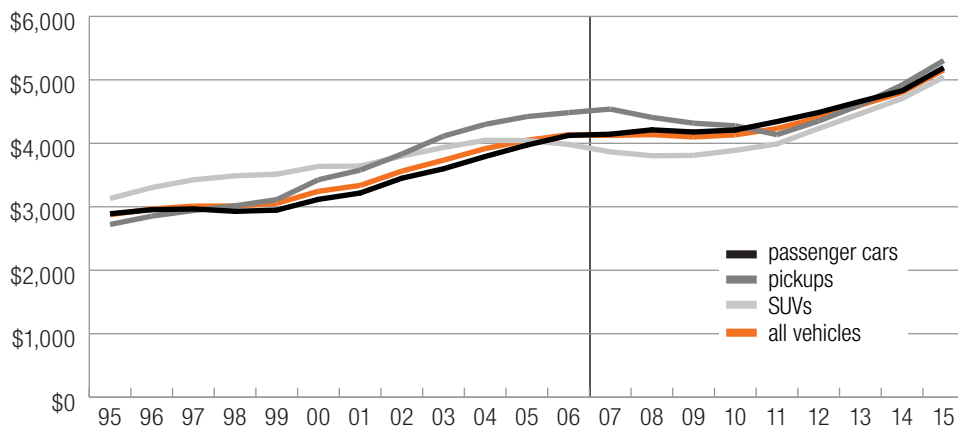
Historical trends in collision claim frequencies, claim severities, and overall losses are shown in **Figures 1–3**, but the data have not been standardized. Collision claim frequencies have exhibited an upward trend since 2012. Claim frequencies were significantly higher for passenger cars than for pickups and SUVs (**Figure 1**). The long, steady increase in claim severities slowed starting in 2006 and began increasing again starting in 2012 (**Figure 2**). Between 2011 and 2015 claim severity has increased by 22 percent. Overall losses followed a similar pattern to that of claim severities (**Figure 3**).

**Figure 1: Collision claim frequencies by calendar year and vehicle type based on four most recent model years**



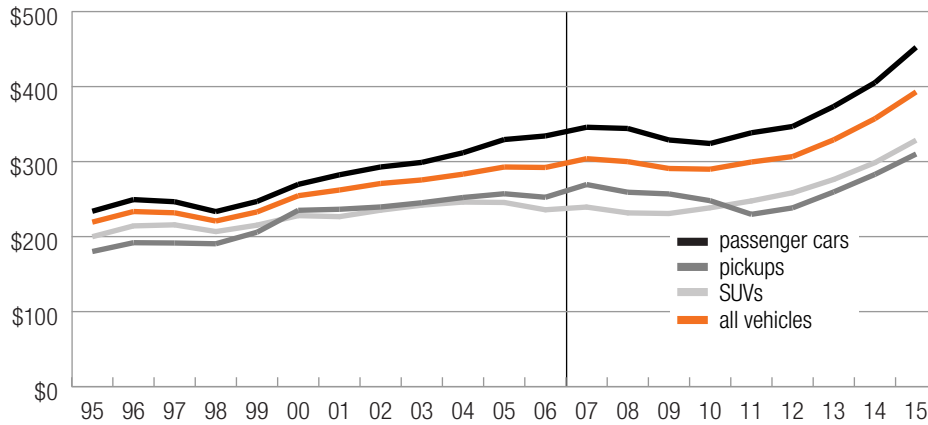
Vertical line indicates change in reporting procedures for one company; data for this company was excluded through 2006 and included beginning in 2007.

**Figure 2: Collision claim severities by calendar year and vehicle type based on four most recent model years**



Vertical line indicates change in reporting procedures for one company; data for this company was excluded through 2006 and included beginning in 2007.

**Figure 3: Collision overall losses by calendar year and vehicle type based on four most recent model years**

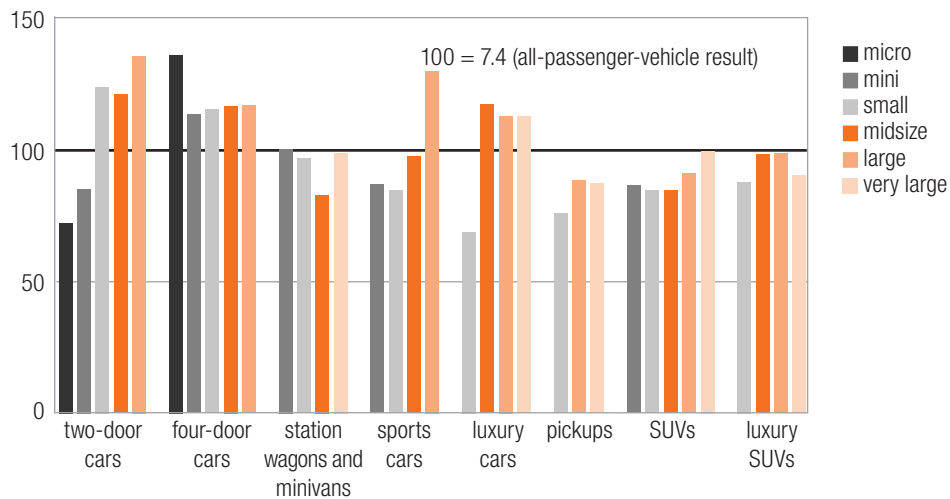


Vertical line indicates change in reporting procedures for one company; data for this company was excluded through 2006 and included beginning in 2007.

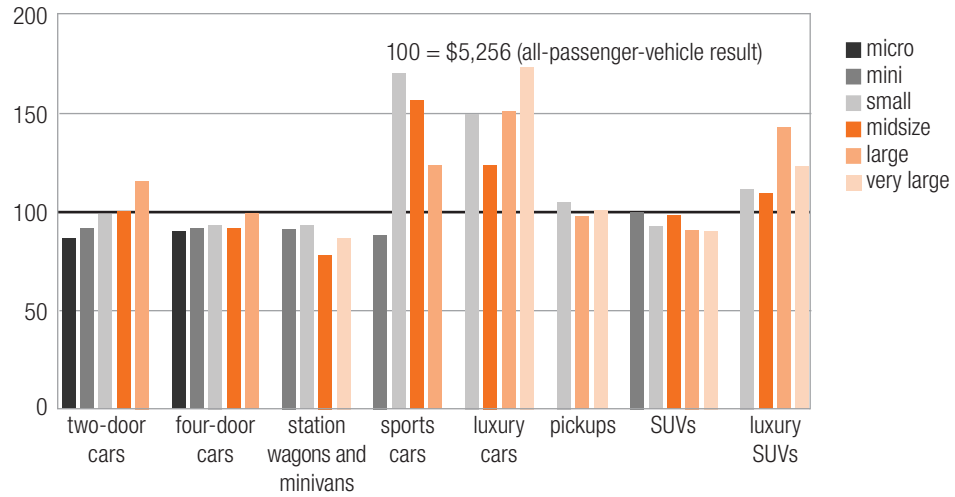
► **Collision losses by vehicle class and size**

Figures 4–6 show relative collision claim frequencies, claim severities, and overall losses by vehicle class and size for 2014–16 models. In each figure, the value 100 represents the average result for all passenger vehicles. Relative claim frequencies were lowest for small luxury cars (69). Small luxury cars is a vehicle class consisting of two electric vehicles. Previous research has shown electric vehicles to have lower claim frequencies. Large two-door cars (136) had the highest relative claim frequency, a category consisting of variants of the Dodge Challenger, and four-door microcars, a vehicle class containing two Mitsubishi vehicles. Relative claim severities ranged from 78 for midsize station wagons and minivans to 174 for very large luxury cars. Relative overall losses ranged from 63 for two-door microcars to 196 for very large luxury cars.

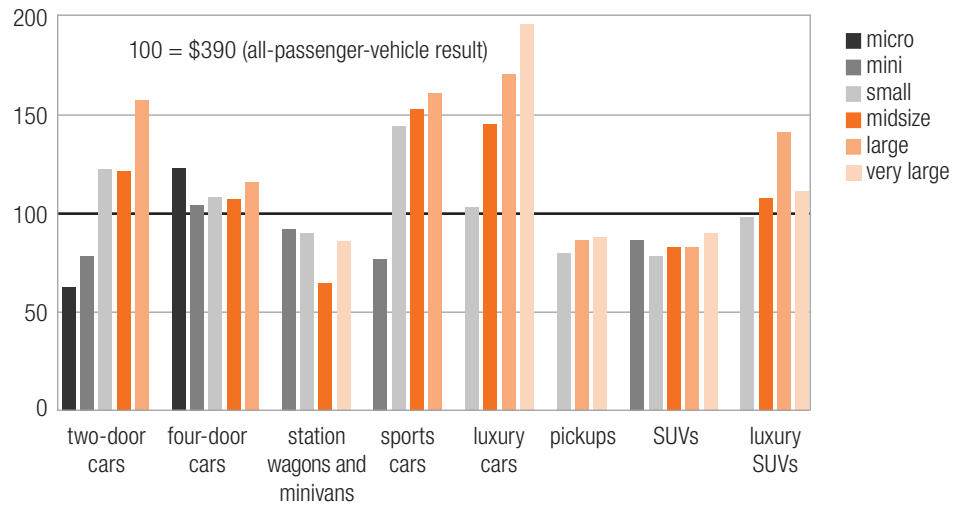
**Figure 4: Relative collision claim frequencies by vehicle class and size, 2014–16 models**



**Figure 5: Relative collision claim severities by vehicle class and size, 2014–16 models**



**Figure 6: Relative collision overall losses by vehicle class and size, 2014–16 models**





## ► Best and worst collision losses

**Table 2** lists the 10 vehicle series with the highest relative loss results for collision overall losses, claim frequencies, and claim severities for 2014–16 models. The highest relative overall losses ranged from 343 to 650. The list of vehicles with the highest relative collision overall losses was comprised entirely of luxury cars and one sports car. The Bentley Continental GT two-door 4WD (650), a very large luxury car, had the highest result followed by the Bentley Continental Flying Spur four-door 4WD (600), a very large luxury car. The above-average overall losses for these vehicles generally resulted from their high claim severities. The highest relative claim frequencies ranged from 142 (Subaru BRZ and Kia Optima hybrid) to 164 (Scion FR-S). The highest relative claim severities ranged from 370 (Porsche 911 Carrera two-door) to 680 (Bentley Continental GT two-door 4WD).

**Table 2: Highest collision losses, 2014–16 models**

| Make and series                         | Model years | Size and class        | Exposure | Result |
|---|-------------|-----------------------|----------|--------|
| <b>Relative overall loss</b>            |             |                       |          |        |
| Bentley Continental GT 2dr 4WD          | 14–16       | Very large luxury car | 1,148    | 650    |
| Bentley Continental Flying Spur 4dr 4WD | 14–16       | Very large luxury car | 2,268    | 600    |
| Bentley Continental GTC convertible 4WD | 14–16       | Very large luxury car | 2,241    | 493    |
| BMW i8 plug-in hybrid 2dr 4WD           | 14–16       | Midsize luxury car    | 2,053    | 425    |
| Maserati Granturismo 2dr                | 14–16       | Large sports car      | 2,392    | 410    |
| BMW M6 2dr                              | 14–16       | Large luxury car      | 1,205    | 384    |
| Audi RS7 4dr 4WD                        | 14–16       | Large luxury car      | 2,601    | 359    |
| BMW M3 4dr                              | 15–16       | Midsize luxury car    | 5,019    | 348    |
| BMW M4 2dr                              | 15–16       | Midsize luxury car    | 8,527    | 346    |
| Maserati Ghibli 4dr 4WD                 | 14–16       | Large luxury car      | 12,694   | 343    |
| <b>Relative claim frequency</b>         |             |                       |          |        |
| Scion FR-S                              | 14–16       | Small 2dr car         | 30,430   | 164    |
| Dodge Charger                           | 14–16       | Large 4dr car         | 100,989  | 154    |
| Hyundai Genesis                         | 14–16       | Midsize 2dr car       | 15,836   | 153    |
| Mitsubishi Lancer                       | 14–16       | Small 4dr car         | 28,476   | 151    |
| Tesla Model S 4dr electric 4WD          | 14–16       | Large luxury car      | 17,020   | 150    |
| Tesla Model S 4dr electric              | 14–16       | Large luxury car      | 28,881   | 146    |
| Dodge Challenger                        | 14–16       | Large 2dr car         | 127,231  | 143    |
| BMW 4 series 2dr 4WD                    | 14–16       | Midsize luxury car    | 24,469   | 143    |
| Subaru BRZ                              | 14–16       | Small 2dr car         | 19,471   | 142    |
| Kia Optima hybrid                       | 14–16       | Midsize 4dr car       | 17,969   | 142    |
| <b>Relative claim severity</b>          |             |                       |          |        |
| Bentley Continental GT 2dr 4WD          | 14–16       | Very large luxury car | 1,148    | 680    |
| Bentley Continental GTC convertible 4WD | 14–16       | Very large luxury car | 2,241    | 561    |
| Bentley Continental Flying Spur 4dr 4WD | 14–16       | Very large luxury car | 2,268    | 548    |
| Porsche 911 Turbo 2dr 4WD               | 14–16       | Midsize sports car    | 4,441    | 522    |
| Porsche 911 Turbo convertible 4WD       | 14–16       | Midsize sports car    | 1,704    | 506    |
| Dodge Viper 2dr                         | 14–16       | Midsize sports car    | 1,102    | 465    |
| Nissan GT-R 2dr 4WD                     | 14–16       | Midsize sports car    | 4,814    | 445    |
| Porsche Panamera turbo 4dr 4WD          | 14–16       | Large sports car      | 1,119    | 434    |
| BMW i8 plug-in hybrid 2dr 4WD           | 14–16       | Midsize luxury car    | 2,053    | 411    |
| Porsche 911 Carrera 2dr                 | 14–16       | Midsize sports car    | 14,252   | 370    |

**Table 3** lists the 10 vehicle series priced at less than \$30,000 with the highest relative loss results for collision overall losses, claim frequencies, and claim severities for 2014–16 models. The highest relative overall losses ranged from 144 to 197. More than half of the vehicles with the highest collision overall losses were small or midsize cars. The Hyundai Genesis, a midsize two-door car, had the highest relative overall loss (197). The highest relative claim frequencies ranged from 138 (Mitsubishi Lancer 4WD) to 164 (Scion FR-S). The highest relative claim severities ranged from 118 (Subaru BRZ) to 134 (Mini Paceman).

**Table 3: Highest collision losses for vehicles priced less than \$30,000, 2014–16 models**

| Make and series                 | Model years | Size and class     | Exposure | Result |
|---------------------------------|-------------|--------------------|----------|--------|
| <b>Relative overall loss</b>    |             |                    |          |        |
| Hyundai Genesis                 | 14–16       | Midsize 2dr car    | 15,836   | 197    |
| Scion FR-S                      | 14–16       | Small 2dr car      | 30,430   | 193    |
| Ford Mustang 2dr                | 15–16       | Midsize sports car | 54,466   | 176    |
| Chevrolet Camaro 2dr            | 16          | Large sports car   | 5,624    | 169    |
| Subaru BRZ                      | 14–16       | Small 2dr car      | 19,471   | 168    |
| Dodge Challenger                | 14–16       | Large 2dr car      | 127,231  | 161    |
| Kia Optima hybrid               | 14–16       | Midsize 4dr car    | 17,969   | 152    |
| Mitsubishi Lancer 4WD           | 14–16       | Small 4dr car      | 7,418    | 152    |
| Dodge Charger                   | 14–16       | Large 4dr car      | 100,989  | 146    |
| Mitsubishi Lancer               | 14–16       | Small 4dr car      | 28,476   | 144    |
| <b>Relative claim frequency</b> |             |                    |          |        |
| Scion FR-S                      | 14–16       | Small 2dr car      | 30,430   | 164    |
| Dodge Charger                   | 14–16       | Large 4dr car      | 100,989  | 154    |
| Hyundai Genesis                 | 14–16       | Midsize 2dr car    | 15,836   | 153    |
| Mitsubishi Lancer               | 14–16       | Small 4dr car      | 28,476   | 151    |
| Dodge Challenger                | 14–16       | Large 2dr car      | 127,231  | 143    |
| Subaru BRZ                      | 14–16       | Small 2dr car      | 19,471   | 142    |
| Kia Optima hybrid               | 14–16       | Midsize 4dr car    | 17,969   | 142    |
| Scion tC                        | 14–16       | Small 2dr car      | 59,228   | 140    |
| Ford Mustang 2dr                | 15–16       | Midsize sports car | 54,466   | 140    |
| Mitsubishi Lancer 4WD           | 14–16       | Small 4dr car      | 7,418    | 138    |
| <b>Relative claim severity</b>  |             |                    |          |        |
| Mini Paceman                    | 14–16       | Small 2dr car      | 2,943    | 134    |
| Jeep Wrangler 4dr 4WD           | 14–16       | Midsize SUV        | 421,667  | 129    |
| Hyundai Genesis                 | 14–16       | Midsize 2dr car    | 15,836   | 129    |
| Ford Mustang 2dr                | 15–16       | Midsize sports car | 54,466   | 126    |
| Toyota Tacoma xtra cab          | 16          | Small pickup       | 3,314    | 125    |
| Jeep Wrangler 2dr SWB 4WD       | 14–16       | Small SUV          | 140,709  | 125    |
| Chevrolet Camaro 2dr            | 16          | Large sports car   | 5,624    | 123    |
| Toyota Tacoma double cab 4WD    | 16          | Small pickup       | 18,444   | 122    |
| Nissan Juke 4WD                 | 14–16       | Small 4dr car      | 33,152   | 119    |
| Subaru BRZ                      | 14–16       | Small 2dr car      | 19,471   | 118    |

**Table 4** lists the 10 vehicle series with the lowest relative loss results for collision overall losses, claim frequencies, and claim severities for 2014-16 models. The lowest relative overall losses ranged from 25 to 55. The Chevrolet Express 3500 series, a cargo/passenger van, had the lowest relative overall loss (25). The lowest relative claim frequencies ranged from 35 (Chevrolet Express 3500 series) to 51 (Ford F-250 4WD). The lowest relative claim severities ranged from 66 (Ram 2500 crew cab SWB) to 78 (Subaru Legacy 4WD with EyeSight).

**Table 4: Lowest collision losses, 2014–16 models**

| Make and series                     | Model years | Size and class        | Exposure | Result |
|-------------------------------------|-------------|-----------------------|----------|--------|
| <b>Relative overall loss</b>        |             |                       |          |        |
| Chevrolet Express 3500 series       | 14–16       | Cargo/passenger van   | 1,856    | 25     |
| Smart ForTwo electric               | 14–16       | Micro 2dr car         | 3,738    | 42     |
| Ram 1500 LWB 4WD                    | 15–16       | Large pickup          | 1,083    | 47     |
| Ford F-250 4WD                      | 14–16       | Very large pickup     | 5,810    | 48     |
| Kia Soul electric                   | 15–16       | Small station wagon   | 1,333    | 48     |
| Chevrolet Corvette Z06 convertible  | 15–16       | Midsize sports car    | 1,907    | 52     |
| Jeep Wrangler 2dr SWB 4WD           | 14–16       | Small SUV             | 140,709  | 53     |
| Chevrolet Express 2500 cargo series | 14–16       | Cargo/passenger van   | 7,053    | 54     |
| GMC Savana 2500 cargo series        | 14–16       | Cargo/passenger van   | 3,446    | 55     |
| Ram 2500 crew cab SWB               | 15–16       | Very large pickup     | 1,095    | 55     |
| <b>Relative claim frequency</b>     |             |                       |          |        |
| Chevrolet Express 3500 series       | 14–16       | Cargo/passenger van   | 1,856    | 35     |
| Ford Mustang Shelby GT350 2dr       | 15–16       | Midsize sports car    | 1,067    | 37     |
| Chevrolet Corvette Z06 convertible  | 15–16       | Midsize sports car    | 1,907    | 38     |
| Jeep Wrangler 2dr SWB 4WD           | 14–16       | Small SUV             | 140,709  | 42     |
| Dodge Challenger SRT Hellcat        | 15–16       | Large 2dr car         | 6,010    | 43     |
| Smart ForTwo electric               | 14–16       | Micro 2dr car         | 3,738    | 44     |
| Jeep Wrangler 4dr 4WD               | 14–16       | Midsize SUV           | 421,667  | 48     |
| Chevrolet Express 2500 cargo series | 14–16       | Cargo/passenger van   | 7,053    | 49     |
| Chevrolet Corvette Z06 2dr          | 15–16       | Midsize sports car    | 8,647    | 50     |
| Ford F-250 4WD                      | 14–16       | Very large pickup     | 5,810    | 51     |
| <b>Relative claim severity</b>      |             |                       |          |        |
| Ram 2500 crew cab SWB               | 15–16       | Very large pickup     | 1,095    | 66     |
| Subaru Outback 4WD                  | 15–16       | Midsize station wagon | 128,340  | 70     |
| Subaru Outback 4WD with Eyesight    | 15–16       | Midsize station wagon | 105,716  | 71     |
| Kia Soul electric                   | 15–16       | Small station wagon   | 1,333    | 72     |
| Chevrolet Express 3500 series       | 14–16       | Cargo/passenger van   | 1,856    | 73     |
| Subaru Impreza 4WD with Eyesight    | 15–16       | Small station wagon   | 5,877    | 74     |
| Mazda CX-5 4dr                      | 14–16       | Small SUV             | 202,110  | 74     |
| Acura RDX 4dr                       | 14–16       | Midsize luxury SUV    | 71,589   | 76     |
| Ram 1500 LWB 4WD                    | 15–16       | Large pickup          | 1,083    | 77     |
| Subaru Legacy 4WD with Eyesight     | 15–16       | Midsize 4dr car       | 30,853   | 78     |

**Table 5** lists the 10 vehicle series priced at less than \$30,000 with the lowest relative loss results for collision overall losses, claim frequencies, and claim severities for 2014–16 models. The lowest relative overall losses ranged from 42 to 63. The Smart ForTwo electric, a two-door microcar, had the lowest relative overall loss (42). The lowest relative claim frequencies ranged from 42 (Jeep Wrangler two door SWB 4WD) to 71 (Nissan Frontier crew cab LWB 4WD). The lowest relative claim severities ranged from 70 (Subaru Outback 4WD) to 80 (Mazda 6).

**Table 5: Lowest collision losses for vehicles priced less than \$30,000, 2014–16 models**

| Make and series                  | Model years | Size and class         | Exposure | Result |
|----------------------------------|-------------|------------------------|----------|--------|
| <b>Relative overall loss</b>     |             |                        |          |        |
| Smart ForTwo electric            | 14–16       | Micro 2dr car          | 3,738    | 42     |
| Jeep Wrangler 2dr SWB 4WD        | 14–16       | Small SUV              | 140,709  | 53     |
| Subaru Outback 4WD with Eyesight | 15–16       | Midsized station wagon | 105,716  | 57     |
| Subaru Outback 4WD               | 15–16       | Midsized station wagon | 128,340  | 57     |
| GMC Canyon ext. cab              | 15–16       | Small pickup           | 2,197    | 57     |
| Ram 1500 LWB                     | 15–16       | Large pickup           | 1,224    | 60     |
| Volkswagen Golf electric         | 15–16       | Small 4dr car          | 3,905    | 61     |
| Jeep Wrangler 4dr 4WD            | 14–16       | Midsized SUV           | 421,667  | 62     |
| Ford F-150                       | 15–16       | Large pickup           | 1,595    | 62     |
| Mazda CX-5 4dr                   | 14–16       | Small SUV              | 202,110  | 63     |
| <b>Relative claim frequency</b>  |             |                        |          |        |
| Jeep Wrangler 2dr SWB 4WD        | 14–16       | Small SUV              | 140,709  | 42     |
| Smart ForTwo electric            | 14–16       | Micro 2dr car          | 3,738    | 44     |
| Jeep Wrangler 4dr 4WD            | 14–16       | Midsized SUV           | 421,667  | 48     |
| Ford F-150                       | 15–16       | Large pickup           | 1,595    | 52     |
| GMC Canyon ext. cab 4WD          | 15–16       | Small pickup           | 2,469    | 68     |
| Volkswagen Golf electric         | 15–16       | Small 4dr car          | 3,905    | 69     |
| Chevrolet Spark electric         | 14–16       | Mini 4dr car           | 5,124    | 69     |
| GMC Canyon ext. cab              | 15–16       | Small pickup           | 2,197    | 70     |
| Nissan Frontier ext. cab 4WD     | 14–16       | Small pickup           | 11,420   | 70     |
| Nissan Frontier crew cab LWB 4WD | 14–16       | Small pickup           | 6,353    | 71     |
| <b>Relative claim severity</b>   |             |                        |          |        |
| Subaru Outback 4WD               | 15–16       | Midsized station wagon | 128,340  | 70     |
| Subaru Outback 4WD with Eyesight | 15–16       | Midsized station wagon | 105,716  | 71     |
| Subaru Impreza 4WD with Eyesight | 15–16       | Small station wagon    | 5,877    | 74     |
| Mazda CX-5 4dr                   | 14–16       | Small SUV              | 202,110  | 74     |
| Subaru Legacy 4WD with Eyesight  | 15–16       | Midsized 4dr car       | 30,853   | 78     |
| Subaru Legacy 4WD                | 15–16       | Midsized 4dr car       | 68,534   | 78     |
| Mazda 3 hatchback                | 14–16       | Small 4dr car          | 109,961  | 78     |
| Mazda CX-5 4dr 4WD               | 14–16       | Small SUV              | 239,542  | 79     |
| Hyundai Accent                   | 14–16       | Mini station wagon     | 39,295   | 79     |
| Mazda 6                          | 14–16       | Midsized 4dr car       | 228,179  | 80     |

## ► Vehicle series collision losses

Detailed collision coverage results for all 2014–16 passenger vehicles with at least 1,000 insured vehicle years of exposure or 100 claims are listed in **Table 6**. The values reported are total exposure (insured vehicle years), number of claims, and relative results for three loss categories: claim frequency, claim severity, and overall losses. The value 100 corresponds to the average result for all passenger vehicles in each loss category. Individual series are listed in ascending order of relative overall losses within each size and class group.

The total exposure accumulated for the three model years was more than 20.6 million insured vehicle years for passenger cars and more than 20.2 million insured vehicle years for pickups, SUVs, and cargo/passenger vans. Collision claims numbered more than 1.7 million for passenger cars and more than 1.3 million for pickups, SUVs, and cargo/passenger vans.

Relative claim frequencies for individual vehicle series ranged from 35 for the Chevrolet Express 3500 series to 164 for the Scion FR-S. Relative claim severities ranged from 66 for the Ram 2500 crew cab SWB to 680 for the Bentley Continental GT two-door 4WD. Relative overall losses ranged from 25 for the Chevrolet Express 3500 series to 650 for the Bentley Continental GT two-door 4WD.

**Table 6: Collision losses by series, 2014–16 models**

| Make                          | Series             | Model years  | Exposure (insured vehicle years) | Claims           | Relative claim frequency | Relative claim severity | Relative overall losses |
|-------------------------------|--------------------|--------------|----------------------------------|------------------|--------------------------|-------------------------|-------------------------|
| <b>All passenger vehicles</b> |                    | <b>14–16</b> | <b>40,977,380</b>                | <b>3,039,588</b> | <b>100=7.4</b>           | <b>100=\$5,256</b>      | <b>100=\$390</b>        |
| <b>All passenger cars</b>     |                    | <b>14–16</b> | <b>20,695,036</b>                | <b>1,727,667</b> | <b>113</b>               | <b>101</b>              | <b>113</b>              |
| <b>MICRO CARS</b>             |                    |              |                                  |                  |                          |                         |                         |
| <b>2-door models</b>          |                    | <b>14–16</b> | <b>20,520</b>                    | <b>1,101</b>     | <b>72</b>                | <b>87</b>               | <b>63</b>               |
| Smart                         | ForTwo electric    | 14–16        | 3,738                            | 123              | 44                       | 94                      | 42                      |
| Smart                         | ForTwo             | 16           | 1,091                            | 67               | 83                       | 99                      | 82                      |
| <b>4-door models</b>          |                    | <b>14–16</b> | <b>44,034</b>                    | <b>4,453</b>     | <b>136</b>               | <b>90</b>               | <b>123</b>              |
| <b>MINI CARS</b>              |                    |              |                                  |                  |                          |                         |                         |
| <b>2-door models</b>          |                    | <b>14–16</b> | <b>121,495</b>                   | <b>7,689</b>     | <b>85</b>                | <b>92</b>               | <b>78</b>               |
| Fiat                          | 500 electric       | 14–16        | 13,340                           | 604              | 61                       | 101                     | 62                      |
| Fiat                          | 500 convertible    | 14–16        | 4,728                            | 267              | 76                       | 95                      | 72                      |
| Fiat                          | 500                | 14–16        | 30,387                           | 2,074            | 92                       | 83                      | 76                      |
| Mini                          | Cooper convertible | 14–16        | 10,398                           | 584              | 76                       | 103                     | 78                      |
| Toyota                        | Yaris              | 14–16        | 5,659                            | 415              | 99                       | 82                      | 81                      |
| Mini                          | Cooper             | 14–16        | 44,637                           | 3,068            | 93                       | 93                      | 86                      |
| <b>4-door models</b>          |                    | <b>14–16</b> | <b>323,147</b>                   | <b>27,263</b>    | <b>114</b>               | <b>92</b>               | <b>104</b>              |
| Chevrolet                     | Spark electric     | 14–16        | 5,124                            | 261              | 69                       | 97                      | 67                      |
| Chevrolet                     | Spark              | 16           | 2,759                            | 201              | 98                       | 81                      | 79                      |
| Mini                          | Cooper             | 15–16        | 14,144                           | 1,044            | 100                      | 96                      | 96                      |
| Toyota                        | Yaris              | 14–16        | 16,530                           | 1,460            | 119                      | 82                      | 97                      |
| Kia                           | Rio                | 14–16        | 41,432                           | 3,901            | 127                      | 83                      | 106                     |
| Ford                          | Fiesta             | 14–16        | 96,324                           | 7,434            | 104                      | 102                     | 106                     |
| Hyundai                       | Accent             | 14–16        | 50,698                           | 4,927            | 131                      | 81                      | 107                     |
| Scion                         | iA                 | 16           | 8,063                            | 768              | 128                      | 106                     | 136                     |
| <b>Station wagons</b>         |                    | <b>14–16</b> | <b>231,721</b>                   | <b>17,278</b>    | <b>101</b>               | <b>91</b>               | <b>92</b>               |
| Honda                         | Fit                | 15–16        | 113,639                          | 8,071            | 96                       | 89                      | 85                      |
| Kia                           | Rio                | 14–16        | 13,174                           | 1,065            | 109                      | 88                      | 95                      |

**Table 6: Collision losses by series, 2014–16 models**

| Make                 | Series                    | Model years  | Exposure (insured vehicle years) | Claims         | Relative claim frequency | Relative claim severity | Relative overall losses |
|----------------------|---------------------------|--------------|----------------------------------|----------------|--------------------------|-------------------------|-------------------------|
| Ford                 | Fiesta                    | 14–16        | 65,613                           | 4,483          | 92                       | 107                     | 99                      |
| Hyundai              | Accent                    | 14–16        | 39,295                           | 3,660          | 126                      | 79                      | 99                      |
| <b>Sports models</b> |                           | <b>14–16</b> | <b>16,205</b>                    | <b>1,046</b>   | <b>87</b>                | <b>88</b>               | <b>77</b>               |
| Mazda                | MX-5 Miata convertible    | 16           | 4,795                            | 301            | 85                       | 84                      | 71                      |
| <b>SMALL CARS</b>    |                           |              |                                  |                |                          |                         |                         |
| <b>2-door models</b> |                           | <b>14–16</b> | <b>348,878</b>                   | <b>32,124</b>  | <b>124</b>               | <b>99</b>               | <b>123</b>              |
| Mini                 | Paceman 4WD               | 14–16        | 2,384                            | 124            | 70                       | 119                     | 83                      |
| Volkswagen           | New Beetle convertible    | 14–16        | 24,154                           | 1,800          | 100                      | 89                      | 90                      |
| Volkswagen           | Golf                      | 15–16        | 4,000                            | 331            | 112                      | 88                      | 99                      |
| Volkswagen           | New Beetle                | 14–16        | 32,075                           | 2,699          | 113                      | 87                      | 99                      |
| Mini                 | Paceman                   | 14–16        | 2,943                            | 171            | 78                       | 134                     | 105                     |
| Hyundai              | Veloster                  | 14–16        | 24,172                           | 2,194          | 122                      | 87                      | 106                     |
| Kia                  | Forte                     | 14–16        | 11,781                           | 1,032          | 118                      | 95                      | 113                     |
| Honda                | CR-Z hybrid               | 14–16        | 7,572                            | 650            | 116                      | 98                      | 114                     |
| Honda                | Civic                     | 16           | 1,619                            | 128            | 106                      | 113                     | 120                     |
| Hyundai              | Veloster turbo            | 14–16        | 27,002                           | 2,561          | 128                      | 95                      | 122                     |
| Volkswagen           | GTI                       | 15–16        | 6,811                            | 560            | 111                      | 113                     | 125                     |
| Scion                | tC                        | 14–16        | 59,228                           | 6,148          | 140                      | 95                      | 133                     |
| Subaru               | BRZ                       | 14–16        | 19,471                           | 2,055          | 142                      | 118                     | 168                     |
| Scion                | FR-S                      | 14–16        | 30,430                           | 3,695          | 164                      | 118                     | 193                     |
| <b>4-door models</b> |                           | <b>14–16</b> | <b>5,014,437</b>                 | <b>430,202</b> | <b>116</b>               | <b>94</b>               | <b>108</b>              |
| Volkswagen           | Golf electric             | 15–16        | 3,905                            | 198            | 69                       | 88                      | 61                      |
| Nissan               | Leaf electric             | 14–16        | 58,648                           | 3,997          | 92                       | 89                      | 82                      |
| Chevrolet            | Cruze                     | 16           | 4,450                            | 297            | 90                       | 96                      | 86                      |
| Mazda                | 3 hatchback               | 14–16        | 109,961                          | 9,074          | 111                      | 78                      | 87                      |
| Chevrolet            | Volt electric             | 16           | 3,402                            | 225            | 89                       | 99                      | 88                      |
| Volkswagen           | Golf                      | 15–16        | 27,240                           | 1,912          | 95                       | 95                      | 90                      |
| Mazda                | 3                         | 14–16        | 172,692                          | 15,104         | 118                      | 82                      | 96                      |
| Acura                | ILX                       | 14–16        | 62,291                           | 4,772          | 103                      | 95                      | 98                      |
| Hyundai              | Elantra GT                | 14–16        | 41,328                           | 3,280          | 107                      | 92                      | 99                      |
| Subaru               | Impreza 4WD               | 14–16        | 50,853                           | 4,565          | 121                      | 84                      | 101                     |
| Chevrolet            | Sonic                     | 14–16        | 92,376                           | 8,217          | 120                      | 86                      | 103                     |
| Nissan               | Juke                      | 14–16        | 36,225                           | 2,399          | 89                       | 117                     | 104                     |
| Toyota               | Prius hybrid              | 14–16        | 267,191                          | 22,781         | 115                      | 91                      | 105                     |
| Honda                | Civic                     | 16           | 50,589                           | 4,554          | 121                      | 88                      | 107                     |
| Subaru               | Impreza 4WD with Eyesight | 15–16        | 2,125                            | 189            | 120                      | 89                      | 107                     |
| Nissan               | Juke 4WD                  | 14–16        | 33,152                           | 2,218          | 90                       | 119                     | 107                     |
| Volkswagen           | GTI                       | 15–16        | 33,260                           | 2,540          | 103                      | 106                     | 109                     |
| Ford                 | Focus                     | 14–16        | 336,752                          | 28,052         | 112                      | 97                      | 109                     |
| Kia                  | Forte                     | 14–16        | 223,939                          | 19,977         | 120                      | 91                      | 109                     |
| Hyundai              | Elantra                   | 14–16        | 369,350                          | 33,653         | 123                      | 92                      | 112                     |
| Toyota               | Prius c hybrid            | 14–16        | 73,124                           | 6,518          | 120                      | 95                      | 114                     |
| Nissan               | Versa                     | 14–16        | 190,266                          | 17,254         | 122                      | 94                      | 114                     |
| Dodge                | Dart                      | 14–16        | 149,243                          | 14,384         | 130                      | 92                      | 120                     |

**Table 6: Collision losses by series, 2014–16 models**

| Make                  | Series                         | Model years  | Exposure (insured vehicle years) | Claims         | Relative claim frequency | Relative claim severity | Relative overall losses |
|-----------------------|--------------------------------|--------------|----------------------------------|----------------|--------------------------|-------------------------|-------------------------|
| Nissan                | Sentra                         | 14–16        | 331,679                          | 28,973         | 118                      | 103                     | 121                     |
| Toyota                | Corolla                        | 14–16        | 873,336                          | 78,754         | 122                      | 102                     | 124                     |
| Subaru                | WRX 4WD                        | 15–16        | 62,957                           | 5,576          | 119                      | 108                     | 129                     |
| Volkswagen            | Golf R 4WD                     | 15–16        | 4,136                            | 283            | 92                       | 148                     | 137                     |
| Mitsubishi            | Lancer                         | 14–16        | 28,476                           | 3,187          | 151                      | 96                      | 144                     |
| Mitsubishi            | Lancer 4WD                     | 14–16        | 7,418                            | 757            | 138                      | 110                     | 152                     |
| <b>Station wagons</b> |                                | <b>14–16</b> | <b>1,416,792</b>                 | <b>101,864</b> | <b>97</b>                | <b>93</b>               | <b>90</b>               |
| Kia                   | Soul electric                  | 15–16        | 1,333                            | 66             | 67                       | 72                      | 48                      |
| Subaru                | XV Crosstrek 4WD               | 14–16        | 200,735                          | 12,710         | 85                       | 86                      | 73                      |
| Subaru                | XV Crosstrek 4WD with Eyesight | 15–16        | 16,468                           | 983            | 80                       | 92                      | 74                      |
| Subaru                | Impreza 4WD with Eyesight      | 15–16        | 5,877                            | 448            | 103                      | 74                      | 76                      |
| Subaru                | XV Crosstrek hybrid 4WD        | 14–16        | 19,602                           | 1,407          | 97                       | 82                      | 79                      |
| Mini                  | Countryman 2WD                 | 14–16        | 34,160                           | 1,963          | 77                       | 103                     | 80                      |
| Ford                  | Focus electric                 | 14–16        | 4,811                            | 259            | 73                       | 111                     | 80                      |
| Mini                  | Countryman 4WD                 | 14–16        | 23,759                           | 1,367          | 78                       | 104                     | 80                      |
| Kia                   | Soul                           | 14–16        | 360,605                          | 24,767         | 93                       | 91                      | 85                      |
| Chevrolet             | Sonic                          | 14–16        | 50,585                           | 3,915          | 104                      | 85                      | 88                      |
| Volkswagen            | Golf                           | 15–16        | 11,308                           | 753            | 90                       | 99                      | 89                      |
| Subaru                | Impreza 4WD                    | 14–16        | 117,049                          | 9,588          | 110                      | 82                      | 90                      |
| Kia                   | Forte                          | 14–16        | 13,971                           | 1,079          | 104                      | 89                      | 92                      |
| Toyota                | Prius v hybrid                 | 14–16        | 70,504                           | 5,858          | 112                      | 87                      | 97                      |
| Ford                  | C-Max hybrid                   | 14–16        | 20,985                           | 1,597          | 103                      | 98                      | 100                     |
| Ford                  | C-Max plug-in hybrid           | 14–16        | 16,668                           | 1,228          | 99                       | 103                     | 103                     |
| Fiat                  | 500L                           | 14–16        | 40,119                           | 2,831          | 95                       | 109                     | 104                     |
| Nissan                | Versa Note                     | 14–16        | 140,359                          | 10,472         | 101                      | 104                     | 104                     |
| Ford                  | Focus                          | 14–16        | 204,091                          | 15,515         | 102                      | 102                     | 105                     |
| Scion                 | iM                             | 16           | 4,903                            | 473            | 130                      | 97                      | 126                     |
| <b>Sports models</b>  |                                | <b>14–16</b> | <b>55,078</b>                    | <b>3,467</b>   | <b>85</b>                | <b>170</b>              | <b>145</b>              |
| Porsche               | Boxster convertible            | 14–16        | 10,740                           | 643            | 81                       | 161                     | 130                     |
| BMW                   | Z4 convertible                 | 14–16        | 7,865                            | 581            | 100                      | 131                     | 131                     |
| Mercedes-Benz         | SLK class convertible          | 14–16        | 15,556                           | 1,039          | 90                       | 148                     | 133                     |
| Porsche               | Cayman 2dr                     | 14–16        | 16,126                           | 867            | 72                       | 230                     | 166                     |
| <b>Luxury models</b>  |                                | <b>14–16</b> | <b>18,628</b>                    | <b>953</b>     | <b>69</b>                | <b>150</b>              | <b>103</b>              |
| Mercedes-Benz         | B class electric station wagon | 14–16        | 2,707                            | 163            | 81                       | 119                     | 97                      |
| BMW                   | i3 electric station wagon      | 14–16        | 15,922                           | 790            | 67                       | 156                     | 104                     |
| <b>MIDSIZE CARS</b>   |                                |              |                                  |                |                          |                         |                         |
| <b>2-door models</b>  |                                | <b>14–16</b> | <b>104,780</b>                   | <b>9,419</b>   | <b>121</b>               | <b>100</b>              | <b>121</b>              |
| Volkswagen            | Eos convertible                | 14–16        | 9,743                            | 625            | 87                       | 93                      | 81                      |
| Honda                 | Accord                         | 14–16        | 73,702                           | 6,640          | 121                      | 94                      | 114                     |
| Hyundai               | Genesis                        | 14–16        | 15,836                           | 1,802          | 153                      | 129                     | 197                     |
| <b>4-door models</b>  |                                | <b>14–16</b> | <b>6,383,118</b>                 | <b>553,742</b> | <b>117</b>               | <b>92</b>               | <b>107</b>              |
| Subaru                | Legacy 4WD                     | 15–16        | 68,534                           | 4,913          | 97                       | 78                      | 75                      |
| Subaru                | Legacy 4WD with Eyesight       | 15–16        | 30,853                           | 2,239          | 98                       | 78                      | 76                      |
| Buick                 | Verano                         | 14–16        | 90,895                           | 7,117          | 106                      | 87                      | 92                      |

**Table 6: Collision losses by series, 2014–16 models**

| Make                  | Series                    | Model years  | Exposure (insured vehicle years) | Claims        | Relative claim frequency | Relative claim severity | Relative overall losses |
|-----------------------|---------------------------|--------------|----------------------------------|---------------|--------------------------|-------------------------|-------------------------|
| Honda                 | Accord                    | 14–16        | 999,467                          | 81,462        | 110                      | 84                      | 93                      |
| Mazda                 | 6                         | 14–16        | 228,179                          | 19,989        | 118                      | 80                      | 95                      |
| Volkswagen            | Passat                    | 14–16        | 246,583                          | 19,846        | 108                      | 92                      | 100                     |
| Chevrolet             | Malibu                    | 16           | 16,157                           | 1,242         | 104                      | 98                      | 102                     |
| Chevrolet             | Malibu Limited            | 16           | 14,253                           | 1,262         | 119                      | 89                      | 106                     |
| Toyota                | Camry                     | 14–16        | 979,463                          | 84,828        | 117                      | 91                      | 107                     |
| Ford                  | Fusion                    | 14–16        | 562,260                          | 45,625        | 109                      | 100                     | 109                     |
| Volkswagen            | Jetta                     | 14–16        | 358,512                          | 30,636        | 115                      | 97                      | 112                     |
| Ford                  | Fusion 4WD                | 14–16        | 30,738                           | 2,421         | 106                      | 106                     | 112                     |
| Nissan                | Altima                    | 14–16        | 790,370                          | 74,508        | 127                      | 89                      | 113                     |
| Kia                   | Optima                    | 16           | 8,749                            | 691           | 106                      | 106                     | 113                     |
| Chrysler              | 200                       | 15–16        | 139,769                          | 13,253        | 128                      | 95                      | 121                     |
| Ford                  | Fusion hybrid             | 14–16        | 73,796                           | 6,447         | 118                      | 103                     | 121                     |
| Chrysler              | 200 4WD                   | 15–16        | 17,450                           | 1,489         | 115                      | 109                     | 125                     |
| Hyundai               | Sonata                    | 15–16        | 233,340                          | 20,006        | 116                      | 109                     | 126                     |
| Toyota                | Camry hybrid              | 14–16        | 85,521                           | 8,412         | 133                      | 96                      | 127                     |
| Ford                  | Fusion plug-in hybrid     | 14–16        | 26,617                           | 2,161         | 109                      | 117                     | 128                     |
| Volkswagen            | Jetta hybrid              | 14–16        | 3,357                            | 323           | 130                      | 100                     | 130                     |
| Volkswagen            | CC                        | 14–16        | 20,869                           | 1,804         | 117                      | 112                     | 131                     |
| Hyundai               | Sonata hybrid             | 16           | 2,905                            | 270           | 125                      | 115                     | 144                     |
| Kia                   | Optima hybrid             | 14–16        | 17,969                           | 1,894         | 142                      | 107                     | 152                     |
| Volkswagen            | CC 4WD                    | 14–16        | 1,055                            | 92            | 118                      | 130                     | 153                     |
| Nissan                | Maxima                    | 16           | 23,516                           | 2,281         | 131                      | 117                     | 153                     |
| <b>Station wagons</b> |                           | <b>14–16</b> | <b>535,604</b>                   | <b>32,996</b> | <b>83</b>                | <b>78</b>               | <b>65</b>               |
| Subaru                | Outback 4WD with Eyesight | 15–16        | 105,716                          | 6,249         | 80                       | 71                      | 57                      |
| Subaru                | Outback 4WD               | 15–16        | 128,340                          | 7,710         | 81                       | 70                      | 57                      |
| Volvo                 | V60                       | 15–16        | 5,762                            | 398           | 93                       | 97                      | 90                      |
| Volvo                 | V60 Cross Country 4WD     | 15–16        | 1,571                            | 94            | 81                       | 144                     | 116                     |
| Volvo                 | V60 4WD                   | 15–16        | 3,397                            | 259           | 103                      | 113                     | 117                     |
| <b>Sports models</b>  |                           | <b>14–16</b> | <b>483,443</b>                   | <b>35,057</b> | <b>98</b>                | <b>157</b>              | <b>153</b>              |
| Chevrolet             | Corvette Z06 convertible  | 15–16        | 1,907                            | 54            | 38                       | 136                     | 52                      |
| Ford                  | Mustang convertible       | 15–16        | 7,346                            | 520           | 95                       | 98                      | 94                      |
| Ford                  | Mustang GT convertible    | 15–16        | 5,746                            | 318           | 75                       | 135                     | 101                     |
| Ford                  | Mustang Shelby GT350 2dr  | 15–16        | 1,067                            | 29            | 37                       | 287                     | 105                     |
| Chevrolet             | Corvette convertible      | 14–16        | 20,786                           | 806           | 52                       | 205                     | 107                     |
| Chevrolet             | Corvette 2dr              | 14–16        | 66,267                           | 2,764         | 56                       | 192                     | 108                     |
| Nissan                | 370Z convertible          | 14–16        | 2,374                            | 169           | 96                       | 140                     | 134                     |
| Chevrolet             | Corvette Z06 2dr          | 15–16        | 8,647                            | 318           | 50                       | 297                     | 147                     |
| Nissan                | 370Z 2dr                  | 14–16        | 18,237                           | 1,495         | 110                      | 142                     | 156                     |
| Mercedes-Benz         | SL class convertible      | 14–16        | 12,943                           | 768           | 80                       | 207                     | 165                     |
| Ford                  | Mustang 2dr               | 15–16        | 54,466                           | 5,641         | 140                      | 126                     | 176                     |
| Ford                  | Mustang GT 2dr            | 15–16        | 45,149                           | 3,888         | 116                      | 160                     | 185                     |
| Porsche               | 911 Carrera convertible   | 14–16        | 6,630                            | 363           | 74                       | 252                     | 186                     |
| Porsche               | 911 Targa 2dr 4WD         | 14–16        | 1,766                            | 82            | 62                       | 311                     | 194                     |



**Table 6: Collision losses by series, 2014–16 models**

| Make                 | Series                       | Model years  | Exposure (insured vehicle years) | Claims         | Relative claim frequency | Relative claim severity | Relative overall losses |
|----------------------|------------------------------|--------------|----------------------------------|----------------|--------------------------|-------------------------|-------------------------|
| Porsche              | 911 Carrera 2dr              | 14–16        | 14,252                           | 645            | 61                       | 370                     | 226                     |
| Dodge                | Viper 2dr                    | 14–16        | 1,102                            | 50             | 61                       | 465                     | 283                     |
| Porsche              | 911 Turbo convertible 4WD    | 14–16        | 1,704                            | 73             | 58                       | 506                     | 294                     |
| Porsche              | 911 Turbo 2dr 4WD            | 14–16        | 4,441                            | 202            | 61                       | 522                     | 321                     |
| Nissan               | GT-R 2dr 4WD                 | 14–16        | 4,814                            | 273            | 76                       | 445                     | 340                     |
| <b>Luxury models</b> |                              | <b>14–16</b> | <b>1,828,492</b>                 | <b>159,379</b> | <b>118</b>               | <b>124</b>              | <b>146</b>              |
| Acura                | TLX 4dr                      | 15–16        | 60,940                           | 4,635          | 103                      | 93                      | 95                      |
| Volvo                | S60 4dr                      | 14–16        | 32,729                           | 2,397          | 99                       | 98                      | 97                      |
| Acura                | TLX 4dr 4WD                  | 15–16        | 9,517                            | 744            | 105                      | 100                     | 105                     |
| Audi                 | A3 convertible               | 15–16        | 1,619                            | 128            | 107                      | 100                     | 107                     |
| BMW                  | 3 series station wagon 4WD   | 14–16        | 11,470                           | 877            | 103                      | 107                     | 111                     |
| BMW                  | 2 series convertible 4WD     | 15–16        | 1,508                            | 114            | 102                      | 108                     | 111                     |
| Volvo                | S60 4dr 4WD                  | 14–16        | 16,508                           | 1,193          | 97                       | 117                     | 114                     |
| BMW                  | 2 series 2dr                 | 14–16        | 8,063                            | 672            | 112                      | 103                     | 116                     |
| Audi                 | A3 convertible 4WD           | 15–16        | 3,684                            | 269            | 99                       | 122                     | 120                     |
| Cadillac             | ATS 2dr                      | 15–16        | 2,676                            | 197            | 99                       | 121                     | 121                     |
| BMW                  | 3 series 4dr 4WD             | 14–16        | 107,649                          | 9,190          | 115                      | 105                     | 121                     |
| BMW                  | 2 series convertible         | 15–16        | 1,564                            | 144            | 125                      | 98                      | 122                     |
| Cadillac             | ELR electric 2dr             | 14–16        | 2,723                            | 215            | 107                      | 115                     | 123                     |
| Cadillac             | ATS 4dr 4WD                  | 14–16        | 28,143                           | 2,451          | 117                      | 105                     | 123                     |
| Cadillac             | ATS 4dr                      | 14–16        | 46,861                           | 4,254          | 122                      | 102                     | 125                     |
| Lexus                | ES 350 4dr                   | 14–16        | 156,302                          | 12,589         | 109                      | 116                     | 126                     |
| Lincoln              | MKZ 4dr                      | 14–16        | 33,325                           | 2,893          | 117                      | 108                     | 126                     |
| Audi                 | A4 Allroad station wagon 4WD | 14–16        | 11,887                           | 892            | 101                      | 126                     | 128                     |
| Lincoln              | MKZ 4dr 4WD                  | 14–16        | 22,204                           | 1,877          | 114                      | 114                     | 130                     |
| BMW                  | 3 series 4dr                 | 14–16        | 130,029                          | 11,289         | 117                      | 112                     | 131                     |
| BMW                  | 4 series convertible         | 14–16        | 18,725                           | 1,590          | 114                      | 116                     | 133                     |
| Cadillac             | ATS 2dr 4WD                  | 15–16        | 2,076                            | 182            | 118                      | 113                     | 134                     |
| BMW                  | 2 series 2dr 4WD             | 15–16        | 2,524                            | 208            | 111                      | 121                     | 135                     |
| BMW                  | M235 xi 2dr 4WD              | 15–16        | 1,966                            | 161            | 111                      | 122                     | 135                     |
| BMW                  | 4 series convertible 4WD     | 14–16        | 9,332                            | 748            | 108                      | 126                     | 136                     |
| Lexus                | CT 200h hybrid 4dr           | 14–16        | 35,065                           | 3,177          | 122                      | 111                     | 136                     |
| Audi                 | A3 4dr 4WD                   | 15–16        | 29,976                           | 2,578          | 116                      | 121                     | 141                     |
| Audi                 | A3 4dr                       | 15–16        | 23,412                           | 2,162          | 124                      | 114                     | 142                     |
| Lincoln              | MKZ hybrid 4dr               | 14–16        | 28,540                           | 2,697          | 127                      | 112                     | 143                     |
| Infiniti             | Q50 4dr                      | 14–16        | 56,273                           | 5,037          | 121                      | 122                     | 147                     |
| Mercedes-Benz        | C class 4dr 4WD              | 15–16        | 65,360                           | 5,437          | 112                      | 133                     | 149                     |
| Mercedes-Benz        | CLA class 4dr                | 14–16        | 74,582                           | 7,044          | 127                      | 119                     | 151                     |
| Audi                 | A5 convertible 4WD           | 14–16        | 13,113                           | 1,021          | 105                      | 145                     | 152                     |
| BMW                  | 4 series 4dr                 | 15–16        | 11,677                           | 1,094          | 126                      | 120                     | 152                     |
| BMW                  | 4 series 4dr 4WD             | 15–16        | 8,016                            | 719            | 121                      | 126                     | 153                     |
| Lexus                | ES 300h hybrid 4dr           | 14–16        | 36,347                           | 3,369          | 125                      | 124                     | 155                     |
| Infiniti             | Q50 hybrid 4dr               | 14–16        | 4,559                            | 365            | 108                      | 144                     | 155                     |
| BMW                  | M235 i 2dr                   | 14–16        | 5,967                            | 507            | 115                      | 136                     | 156                     |

**Table 6: Collision losses by series, 2014–16 models**

| Make                 | Series                    | Model years  | Exposure (insured vehicle years) | Claims        | Relative claim frequency | Relative claim severity | Relative overall losses |
|----------------------|---------------------------|--------------|----------------------------------|---------------|--------------------------|-------------------------|-------------------------|
| Mercedes-Benz        | C class 4dr               | 15–16        | 27,987                           | 2,326         | 112                      | 139                     | 156                     |
| BMW                  | M235 i convertible        | 15–16        | 1,140                            | 103           | 122                      | 128                     | 156                     |
| Infiniti             | Q50 4dr 4WD               | 14–16        | 65,416                           | 6,294         | 130                      | 121                     | 157                     |
| Audi                 | A4 4dr 4WD                | 14–16        | 68,391                           | 6,041         | 119                      | 135                     | 161                     |
| Lexus                | IS 350 4dr                | 14–16        | 20,944                           | 1,820         | 117                      | 138                     | 161                     |
| BMW                  | 4 series 2dr              | 14–16        | 31,058                           | 3,095         | 134                      | 126                     | 169                     |
| Audi                 | A4 4dr                    | 14–16        | 20,548                           | 1,996         | 131                      | 131                     | 171                     |
| Audi                 | S5 convertible 4WD        | 14–16        | 4,407                            | 358           | 109                      | 156                     | 171                     |
| Infiniti             | Q50 hybrid 4dr 4WD        | 14–16        | 6,250                            | 607           | 131                      | 133                     | 174                     |
| Mercedes-Benz        | CLA class 4dr 4WD         | 14–16        | 20,445                           | 2,088         | 138                      | 128                     | 177                     |
| Lexus                | IS 350 4dr 4WD            | 14–16        | 11,617                           | 1,084         | 126                      | 141                     | 177                     |
| BMW                  | 4 series 2dr 4WD          | 14–16        | 24,469                           | 2,592         | 143                      | 125                     | 178                     |
| Jaguar               | F-Type convertible        | 14–16        | 8,908                            | 422           | 64                       | 282                     | 180                     |
| Audi                 | S3 4dr 4WD                | 15–16        | 2,866                            | 245           | 115                      | 158                     | 183                     |
| Audi                 | S5 2dr 4WD                | 14–16        | 9,783                            | 827           | 114                      | 164                     | 187                     |
| Audi                 | A5 2dr 4WD                | 14–16        | 20,423                           | 1,974         | 130                      | 146                     | 190                     |
| Lexus                | IS 300 4dr 4WD            | 16           | 2,410                            | 231           | 129                      | 154                     | 199                     |
| Lexus                | IS 200T 4dr               | 16           | 5,569                            | 537           | 130                      | 154                     | 200                     |
| Audi                 | S4 4dr 4WD                | 14–16        | 17,069                           | 1,526         | 121                      | 173                     | 208                     |
| Mercedes-Benz        | C class AMG 4dr 4WD       | 16           | 1,554                            | 122           | 106                      | 200                     | 212                     |
| Jaguar               | F-Type 2dr                | 15–16        | 4,109                            | 228           | 75                       | 352                     | 263                     |
| Mercedes-Benz        | CLA class AMG 4dr 4WD     | 14–16        | 4,350                            | 445           | 138                      | 192                     | 264                     |
| BMW                  | M4 convertible            | 15–16        | 2,827                            | 228           | 109                      | 245                     | 266                     |
| BMW                  | M4 2dr                    | 15–16        | 8,527                            | 852           | 135                      | 257                     | 346                     |
| BMW                  | M3 4dr                    | 15–16        | 5,019                            | 404           | 109                      | 321                     | 348                     |
| BMW                  | i8 plug-in hybrid 2dr 4WD | 14–16        | 2,053                            | 157           | 103                      | 411                     | 425                     |
| <b>LARGE CARS</b>    |                           |              |                                  |               |                          |                         |                         |
| <b>2-door models</b> |                           | <b>14–16</b> | <b>141,422</b>                   | <b>14,261</b> | <b>136</b>               | <b>116</b>              | <b>158</b>              |
| Dodge                | Challenger SRT Hellcat    | 15–16        | 6,010                            | 193           | 43                       | 234                     | 101                     |
| Dodge                | Challenger SRT-8          | 14–16        | 8,181                            | 549           | 90                       | 161                     | 146                     |
| Dodge                | Challenger                | 14–16        | 127,231                          | 13,519        | 143                      | 112                     | 161                     |
| <b>4-door models</b> |                           | <b>14–16</b> | <b>1,030,738</b>                 | <b>89,452</b> | <b>117</b>               | <b>99</b>               | <b>116</b>              |
| Buick                | Regal                     | 14–16        | 38,090                           | 2,897         | 103                      | 94                      | 96                      |
| Chevrolet            | Impala Limited            | 14–16        | 55,199                           | 4,749         | 116                      | 84                      | 97                      |
| Buick                | Regal 4WD                 | 14–16        | 6,435                            | 507           | 106                      | 96                      | 102                     |
| Hyundai              | Azera                     | 14–16        | 11,910                           | 1,010         | 114                      | 90                      | 103                     |
| Buick                | LaCrosse                  | 14–16        | 95,242                           | 7,772         | 110                      | 96                      | 105                     |
| Chevrolet            | Impala                    | 14–16        | 231,292                          | 19,469        | 113                      | 94                      | 106                     |
| Buick                | LaCrosse 4WD              | 14–16        | 6,481                            | 530           | 110                      | 99                      | 110                     |
| Toyota               | Avalon                    | 14–16        | 111,855                          | 8,998         | 108                      | 101                     | 110                     |
| Kia                  | Cadenza                   | 14–16        | 37,093                           | 3,131         | 114                      | 100                     | 114                     |
| Chrysler             | 300                       | 14–16        | 66,603                           | 6,005         | 122                      | 96                      | 117                     |
| Chrysler             | 300 4WD                   | 14–16        | 33,539                           | 2,649         | 106                      | 110                     | 117                     |
| Chevrolet            | SS                        | 14–16        | 7,890                            | 540           | 92                       | 130                     | 120                     |

**Table 6: Collision losses by series, 2014–16 models**

| Make                 | Series                    | Model years  | Exposure (insured vehicle years) | Claims        | Relative claim frequency | Relative claim severity | Relative overall losses |
|----------------------|---------------------------|--------------|----------------------------------|---------------|--------------------------|-------------------------|-------------------------|
| Toyota               | Avalon hybrid             | 14–16        | 36,202                           | 3,248         | 121                      | 102                     | 124                     |
| Chrysler             | 300 HEMI                  | 14–16        | 9,748                            | 880           | 122                      | 106                     | 129                     |
| Dodge                | Charger 4WD               | 14–16        | 15,929                           | 1,400         | 119                      | 111                     | 131                     |
| Dodge                | Charger                   | 14–16        | 100,989                          | 11,530        | 154                      | 95                      | 146                     |
| Dodge                | Charger HEMI              | 14–16        | 47,414                           | 4,709         | 134                      | 118                     | 158                     |
| Dodge                | Charger SRT Hellcat       | 15–16        | 1,016                            | 51            | 68                       | 295                     | 201                     |
| <b>Sports models</b> |                           | <b>14–16</b> | <b>237,765</b>                   | <b>22,953</b> | <b>130</b>               | <b>124</b>              | <b>161</b>              |
| Chevrolet            | Camaro 2dr                | 16           | 5,624                            | 573           | 137                      | 123                     | 169                     |
| Porsche              | Panamera GTS 4dr 4WD      | 14–16        | 1,795                            | 122           | 91                       | 234                     | 214                     |
| Porsche              | Panamera 4dr              | 14–16        | 10,693                           | 859           | 108                      | 220                     | 238                     |
| Maserati             | Granturismo convertible   | 14–16        | 1,891                            | 110           | 78                       | 338                     | 264                     |
| Porsche              | Panamera hybrid 4dr       | 14–16        | 1,358                            | 109           | 109                      | 261                     | 283                     |
| Porsche              | Panamera turbo 4dr 4WD    | 14–16        | 1,119                            | 64            | 77                       | 434                     | 335                     |
| Maserati             | Granturismo 2dr           | 14–16        | 2,392                            | 203           | 115                      | 357                     | 410                     |
| <b>Luxury models</b> |                           | <b>14–16</b> | <b>863,229</b>                   | <b>72,436</b> | <b>113</b>               | <b>151</b>              | <b>171</b>              |
| Volvo                | XC70 station wagon 4WD    | 14–16        | 12,219                           | 638           | 70                       | 104                     | 73                      |
| Volvo                | S80 4dr                   | 14–16        | 1,468                            | 91            | 84                       | 99                      | 82                      |
| Volvo                | XC70 station wagon        | 14–16        | 2,429                            | 128           | 71                       | 119                     | 84                      |
| Cadillac             | CTS 4dr                   | 14–16        | 28,017                           | 2,282         | 110                      | 107                     | 117                     |
| Infiniti             | Q70L 4dr 4WD              | 15–16        | 1,949                            | 127           | 88                       | 135                     | 118                     |
| Acura                | RLX 4dr                   | 14–16        | 18,051                           | 1,357         | 101                      | 118                     | 120                     |
| BMW                  | 328 xi GT 4dr 4WD         | 14–16        | 12,898                           | 1,189         | 124                      | 99                      | 123                     |
| Infiniti             | Q70 4dr                   | 14–16        | 3,139                            | 218           | 94                       | 134                     | 126                     |
| BMW                  | 335 xi GT 4dr 4WD         | 14–16        | 3,254                            | 292           | 121                      | 104                     | 126                     |
| Infiniti             | Q70L 4dr                  | 15–16        | 2,156                            | 139           | 87                       | 147                     | 128                     |
| Cadillac             | CTS 4dr 4WD               | 14–16        | 23,141                           | 2,031         | 118                      | 109                     | 129                     |
| Audi                 | A6 4dr                    | 14–16        | 5,253                            | 435           | 112                      | 122                     | 136                     |
| BMW                  | 5 series 4dr 4WD          | 14–16        | 62,477                           | 4,742         | 102                      | 139                     | 142                     |
| BMW                  | 5 series 4dr              | 14–16        | 71,038                           | 5,374         | 102                      | 141                     | 144                     |
| Audi                 | A6 4dr 4WD                | 14–16        | 63,884                           | 5,021         | 106                      | 137                     | 145                     |
| Mercedes-Benz        | E class convertible       | 14–16        | 22,304                           | 1,659         | 100                      | 147                     | 148                     |
| Mercedes-Benz        | E class station wagon 4WD | 14–16        | 7,830                            | 599           | 103                      | 143                     | 148                     |
| Infiniti             | Q70 4dr 4WD               | 14–16        | 3,034                            | 247           | 110                      | 135                     | 148                     |
| Mercedes-Benz        | E class 4dr               | 14–16        | 94,287                           | 7,617         | 109                      | 136                     | 148                     |
| Hyundai              | Genesis 4dr               | 15–16        | 39,749                           | 3,953         | 134                      | 116                     | 155                     |
| Mercedes-Benz        | E class 4dr 4WD           | 14–16        | 88,801                           | 7,318         | 111                      | 145                     | 161                     |
| Mercedes-Benz        | E class 2dr 4WD           | 14–16        | 6,719                            | 509           | 102                      | 158                     | 162                     |
| Mercedes-Benz        | E class 2dr               | 14–16        | 13,877                           | 1,124         | 109                      | 154                     | 168                     |
| BMW                  | 6 series convertible      | 14–16        | 3,150                            | 275           | 118                      | 145                     | 170                     |
| Lexus                | RC 350 2dr 4WD            | 15–16        | 4,469                            | 362           | 109                      | 158                     | 172                     |
| Lexus                | GS 350 4dr 4WD            | 14–16        | 19,916                           | 1,872         | 127                      | 141                     | 179                     |
| Lexus                | GS 350 4dr                | 14–16        | 37,594                           | 3,320         | 119                      | 152                     | 181                     |
| Jaguar               | XJ 4dr LWB                | 14–16        | 3,353                            | 260           | 105                      | 176                     | 184                     |
| BMW                  | 6 series convertible 4WD  | 14–16        | 2,592                            | 209           | 109                      | 179                     | 195                     |

**Table 6: Collision losses by series, 2014–16 models**

| Make                           | Series                   | Model years  | Exposure (insured vehicle years) | Claims        | Relative claim frequency | Relative claim severity | Relative overall losses |
|--------------------------------|--------------------------|--------------|----------------------------------|---------------|--------------------------|-------------------------|-------------------------|
| Lexus                          | RC 350 2dr               | 15–16        | 8,105                            | 645           | 107                      | 183                     | 196                     |
| BMW                            | 6 series 2dr             | 14–16        | 1,570                            | 136           | 116                      | 174                     | 203                     |
| Mercedes-Benz                  | CLS class 4dr            | 14–16        | 13,645                           | 1,240         | 122                      | 170                     | 209                     |
| Audi                           | A7 4dr 4WD               | 14–16        | 19,313                           | 1,734         | 121                      | 176                     | 213                     |
| Audi                           | S6 4dr 4WD               | 14–16        | 3,753                            | 311           | 112                      | 203                     | 227                     |
| Mercedes-Benz                  | CLS class 4dr 4WD        | 14–16        | 11,430                           | 1,047         | 123                      | 186                     | 229                     |
| Jaguar                         | XJ 4dr                   | 14–16        | 1,684                            | 136           | 109                      | 213                     | 232                     |
| Jaguar                         | XJ 4dr LWB 4WD           | 14–16        | 2,237                            | 206           | 124                      | 193                     | 240                     |
| BMW                            | 6 series 4dr 4WD         | 14–16        | 6,384                            | 611           | 129                      | 188                     | 242                     |
| BMW                            | 6 series 4dr             | 14–16        | 7,277                            | 722           | 134                      | 193                     | 258                     |
| Lexus                          | RC-F 2dr                 | 15–16        | 2,298                            | 208           | 122                      | 219                     | 267                     |
| Audi                           | S7 4dr 4WD               | 14–16        | 3,561                            | 318           | 121                      | 223                     | 269                     |
| BMW                            | 6 series 2dr 4WD         | 14–16        | 1,229                            | 106           | 116                      | 247                     | 288                     |
| Maserati                       | Ghibli 4dr               | 14–16        | 6,076                            | 599           | 133                      | 217                     | 289                     |
| Tesla                          | Model S 4dr electric     | 14–16        | 28,881                           | 3,122         | 146                      | 216                     | 315                     |
| BMW                            | M5 4dr                   | 14–16        | 4,495                            | 393           | 118                      | 268                     | 316                     |
| BMW                            | M6 4dr                   | 14–16        | 2,695                            | 242           | 121                      | 276                     | 334                     |
| Tesla                          | Model S 4dr electric 4WD | 14–16        | 17,020                           | 1,892         | 150                      | 225                     | 336                     |
| BMW                            | M6 convertible           | 14–16        | 1,586                            | 137           | 117                      | 290                     | 338                     |
| Maserati                       | Ghibli 4dr 4WD           | 14–16        | 12,694                           | 1,280         | 136                      | 253                     | 343                     |
| Audi                           | RS7 4dr 4WD              | 14–16        | 2,601                            | 227           | 118                      | 305                     | 359                     |
| BMW                            | M6 2dr                   | 14–16        | 1,205                            | 103           | 116                      | 332                     | 384                     |
| <b>VERY LARGE CARS</b>         |                          |              |                                  |               |                          |                         |                         |
| <b>Station wagons/minivans</b> |                          | <b>14–16</b> | <b>1,266,184</b>                 | <b>92,999</b> | <b>99</b>                | <b>87</b>               | <b>86</b>               |
| Honda                          | Odyssey                  | 14–16        | 431,471                          | 30,578        | 96                       | 80                      | 76                      |
| Dodge                          | Grand Caravan            | 14–16        | 207,152                          | 15,031        | 98                       | 83                      | 81                      |
| Chrysler                       | Town & Country LWB       | 14–16        | 254,175                          | 17,405        | 92                       | 89                      | 82                      |
| Kia                            | Sedona                   | 15–16        | 26,209                           | 2,033         | 105                      | 91                      | 96                      |
| Nissan                         | Quest                    | 14–16        | 18,267                           | 1,391         | 103                      | 96                      | 98                      |
| Toyota                         | Sienna                   | 14–16        | 255,977                          | 20,543        | 108                      | 95                      | 103                     |
| Toyota                         | Sienna 4WD               | 14–16        | 49,926                           | 4,184         | 113                      | 92                      | 104                     |
| <b>Luxury models</b>           |                          | <b>14–16</b> | <b>209,326</b>                   | <b>17,531</b> | <b>113</b>               | <b>174</b>              | <b>196</b>              |
| Cadillac                       | XTS 4dr                  | 14–16        | 36,464                           | 2,991         | 111                      | 101                     | 112                     |
| Lincoln                        | MKS 4dr                  | 14–16        | 8,358                            | 598           | 96                       | 129                     | 124                     |
| Cadillac                       | XTS 4dr 4WD              | 14–16        | 14,405                           | 1,166         | 109                      | 116                     | 126                     |
| Lincoln                        | MKS 4dr 4WD              | 14–16        | 4,977                            | 386           | 105                      | 123                     | 128                     |
| BMW                            | 535 i GT 4dr 4WD         | 14–16        | 1,374                            | 121           | 118                      | 124                     | 146                     |
| Lincoln                        | MKS Ecoboost 4dr 4WD     | 14–16        | 3,142                            | 232           | 100                      | 155                     | 155                     |
| Hyundai                        | Equus 4dr                | 14–16        | 9,464                            | 879           | 125                      | 127                     | 159                     |
| Kia                            | K900 4dr                 | 15–16        | 3,585                            | 345           | 130                      | 128                     | 166                     |
| Lexus                          | LS 460 4dr               | 14–16        | 10,729                           | 851           | 107                      | 157                     | 167                     |
| Lexus                          | LS 460 L 4dr             | 14–16        | 1,925                            | 174           | 122                      | 146                     | 178                     |
| BMW                            | 535 i GT 4dr             | 14–16        | 1,439                            | 114           | 106                      | 169                     | 179                     |
| Lexus                          | LS 460 L 4dr 4WD         | 14–16        | 1,133                            | 100           | 119                      | 151                     | 180                     |

**Table 6: Collision losses by series, 2014–16 models**

| Make                               | Series                          | Model years  | Exposure (insured vehicle years) | Claims           | Relative claim frequency | Relative claim severity | Relative overall losses |
|------------------------------------|---------------------------------|--------------|----------------------------------|------------------|--------------------------|-------------------------|-------------------------|
| BMW                                | 7 series 4dr 4WD                | 16           | 1,111                            | 80               | 97                       | 206                     | 200                     |
| Lexus                              | LS 460 4dr 4WD                  | 14–16        | 5,801                            | 512              | 119                      | 173                     | 206                     |
| Mercedes-Benz                      | S class 4dr LWB                 | 14–16        | 27,686                           | 2,220            | 108                      | 191                     | 206                     |
| Mercedes-Benz                      | S class 4dr LWB 4WD             | 14–16        | 23,400                           | 2,002            | 115                      | 219                     | 252                     |
| Mercedes-Benz                      | S Class 2dr 4WD                 | 15–16        | 3,340                            | 230              | 93                       | 285                     | 265                     |
| Audi                               | A8L 4dr 4WD                     | 14–16        | 11,406                           | 1,199            | 142                      | 205                     | 291                     |
| Maserati                           | Quattroporte 4dr 4WD            | 14–16        | 4,145                            | 361              | 117                      | 257                     | 301                     |
| Audi                               | S8 4dr 4WD                      | 14–16        | 1,902                            | 159              | 112                      | 295                     | 332                     |
| Maserati                           | Quattroporte 4dr                | 14–16        | 1,715                            | 146              | 115                      | 297                     | 341                     |
| Bentley                            | Continental GTC convertible 4WD | 14–16        | 2,241                            | 146              | 88                       | 561                     | 493                     |
| Bentley                            | Continental Flying Spur 4dr 4WD | 14–16        | 2,268                            | 184              | 109                      | 548                     | 600                     |
| Bentley                            | Continental GT 2dr 4WD          | 14–16        | 1,148                            | 81               | 96                       | 680                     | 650                     |
| <b>All pickups, SUVs, and vans</b> |                                 | <b>14–16</b> | <b>20,282,340</b>                | <b>1,311,921</b> | <b>87</b>                | <b>99</b>               | <b>86</b>               |
| <b>PICKUPS</b>                     |                                 |              |                                  |                  |                          |                         |                         |
| <b>All pickups</b>                 |                                 | <b>14–16</b> | <b>4,672,893</b>                 | <b>299,628</b>   | <b>86</b>                | <b>99</b>               | <b>86</b>               |
| <b>All small pickups</b>           |                                 | <b>14–16</b> | <b>682,476</b>                   | <b>38,413</b>    | <b>76</b>                | <b>105</b>              | <b>80</b>               |
| <b>2-door models</b>               |                                 | <b>14–16</b> | <b>15,122</b>                    | <b>755</b>       | <b>67</b>                | <b>107</b>              | <b>72</b>               |
| <b>2-door plus models</b>          |                                 | <b>14–16</b> | <b>150,142</b>                   | <b>8,269</b>     | <b>74</b>                | <b>104</b>              | <b>77</b>               |
| GMC                                | Canyon ext. cab                 | 15–16        | 2,197                            | 114              | 70                       | 82                      | 57                      |
| Nissan                             | Frontier ext. cab 4WD           | 14–16        | 11,420                           | 594              | 70                       | 98                      | 69                      |
| GMC                                | Canyon ext. cab 4WD             | 15–16        | 2,469                            | 124              | 68                       | 107                     | 73                      |
| Chevrolet                          | Colorado ext cab                | 15–16        | 8,983                            | 541              | 81                       | 93                      | 76                      |
| Chevrolet                          | Colorado ext cab 4WD            | 15–16        | 7,356                            | 408              | 75                       | 102                     | 76                      |
| Nissan                             | Frontier ext. cab               | 14–16        | 24,745                           | 1,452            | 79                       | 99                      | 78                      |
| Toyota                             | Tacoma xtra cab 4WD             | 16           | 5,422                            | 338              | 84                       | 114                     | 95                      |
| Toyota                             | Tacoma xtra cab                 | 16           | 3,314                            | 216              | 88                       | 125                     | 110                     |
| <b>4-door models</b>               |                                 | <b>14–16</b> | <b>517,212</b>                   | <b>29,389</b>    | <b>77</b>                | <b>106</b>              | <b>81</b>               |
| Nissan                             | Frontier crew cab LWB 4WD       | 14–16        | 6,353                            | 334              | 71                       | 91                      | 65                      |
| GMC                                | Canyon crew cab 4WD             | 15–16        | 15,659                           | 871              | 75                       | 89                      | 66                      |
| Nissan                             | Frontier crew cab SWB 4WD       | 14–16        | 46,914                           | 2,719            | 78                       | 96                      | 75                      |
| Nissan                             | Frontier crew cab SWB           | 14–16        | 48,654                           | 2,948            | 82                       | 95                      | 78                      |
| GMC                                | Canyon crew cab                 | 15–16        | 10,380                           | 578              | 75                       | 105                     | 79                      |
| Chevrolet                          | Colorado crew cab               | 15–16        | 22,755                           | 1,407            | 83                       | 97                      | 81                      |
| Chevrolet                          | Colorado crew cab 4WD           | 15–16        | 35,930                           | 2,288            | 86                       | 96                      | 82                      |
| Nissan                             | Frontier crew cab LWB           | 14–16        | 2,436                            | 152              | 84                       | 100                     | 84                      |
| Toyota                             | Tacoma double cab LWB           | 16           | 1,359                            | 94               | 93                       | 99                      | 92                      |
| Toyota                             | Tacoma double cab               | 16           | 13,204                           | 803              | 82                       | 116                     | 96                      |
| Toyota                             | Tacoma double cab LWB 4WD       | 16           | 3,964                            | 259              | 88                       | 115                     | 101                     |
| Toyota                             | Tacoma double cab 4WD           | 16           | 18,444                           | 1,134            | 83                       | 122                     | 102                     |
| <b>All large pickups</b>           |                                 | <b>14–16</b> | <b>3,231,276</b>                 | <b>211,937</b>   | <b>88</b>                | <b>98</b>               | <b>86</b>               |
| <b>2-door models</b>               |                                 | <b>14–16</b> | <b>146,101</b>                   | <b>8,209</b>     | <b>76</b>                | <b>102</b>              | <b>78</b>               |
| Ram                                | 1500 LWB 4WD                    | 15–16        | 1,083                            | 49               | 61                       | 77                      | 47                      |
| Ram                                | 1500 LWB                        | 15–16        | 1,224                            | 66               | 72                       | 83                      | 60                      |
| Ford                               | F-150                           | 15–16        | 1,595                            | 62               | 52                       | 118                     | 62                      |

**Table 6: Collision losses by series, 2014–16 models**

| Make                          | Series                      | Model years  | Exposure (insured vehicle years) | Claims         | Relative claim frequency | Relative claim severity | Relative overall losses |
|-------------------------------|-----------------------------|--------------|----------------------------------|----------------|--------------------------|-------------------------|-------------------------|
| Chevrolet                     | Silverado 1500 4WD          | 14–16        | 21,564                           | 1,114          | 70                       | 94                      | 65                      |
| Chevrolet                     | Silverado 1500              | 14–16        | 31,233                           | 1,804          | 78                       | 99                      | 77                      |
| GMC                           | Sierra 1500 4WD             | 14–16        | 7,588                            | 350            | 62                       | 129                     | 80                      |
| GMC                           | Sierra 1500                 | 14–16        | 8,783                            | 480            | 74                       | 109                     | 80                      |
| Ram                           | 1500 SWB                    | 15–16        | 6,532                            | 411            | 85                       | 103                     | 87                      |
| Ram                           | 1500 SWB 4WD                | 15–16        | 2,873                            | 207            | 97                       | 114                     | 111                     |
| <b>2-door plus models</b>     |                             | <b>14–16</b> | <b>169,038</b>                   | <b>8,668</b>   | <b>69</b>                | <b>99</b>               | <b>69</b>               |
| Ford                          | F-150 SuperCab 4WD          | 15–16        | 35,177                           | 1,835          | 70                       | 99                      | 70                      |
| Ford                          | F-150 SuperCab              | 15–16        | 13,066                           | 786            | 81                       | 100                     | 81                      |
| <b>4-door models</b>          |                             | <b>14–16</b> | <b>2,916,138</b>                 | <b>195,060</b> | <b>90</b>                | <b>97</b>               | <b>88</b>               |
| Ford                          | F-150 SuperCrew             | 15–16        | 50,997                           | 2,856          | 75                       | 100                     | 75                      |
| Ford                          | F-150 SuperCrew 4WD         | 15–16        | 156,425                          | 8,430          | 73                       | 105                     | 76                      |
| GMC                           | Sierra 1500 ext. cab 4WD    | 14–16        | 74,172                           | 4,552          | 83                       | 100                     | 83                      |
| Chevrolet                     | Silverado 1500 ext. cab 4WD | 14–16        | 250,690                          | 17,264         | 93                       | 89                      | 83                      |
| GMC                           | Sierra 1500 crew cab        | 14–16        | 78,342                           | 4,984          | 86                       | 99                      | 85                      |
| Toyota                        | Tundra double cab 4WD       | 14–16        | 84,591                           | 5,572          | 89                       | 98                      | 87                      |
| GMC                           | Sierra 1500 crew cab 4WD    | 14–16        | 206,478                          | 13,165         | 86                       | 102                     | 87                      |
| Chevrolet                     | Silverado 1500 crew cab     | 14–16        | 181,196                          | 13,023         | 97                       | 91                      | 88                      |
| Ram                           | 1500 ext. cab 4WD           | 15–16        | 32,213                           | 2,250          | 94                       | 94                      | 88                      |
| Chevrolet                     | Silverado 1500 ext. cab     | 14–16        | 98,858                           | 7,342          | 100                      | 91                      | 92                      |
| Toyota                        | Tundra CrewMax              | 14–16        | 52,393                           | 3,431          | 88                       | 104                     | 92                      |
| Toyota                        | Tundra double cab           | 14–16        | 51,804                           | 3,605          | 94                       | 98                      | 92                      |
| Chevrolet                     | Silverado 1500 crew cab 4WD | 14–16        | 402,125                          | 29,498         | 99                       | 94                      | 93                      |
| Ram                           | 1500 crew cab SWB 4WD       | 14–16        | 260,687                          | 18,955         | 98                       | 95                      | 93                      |
| GMC                           | Sierra 1500 ext. cab        | 14–16        | 26,394                           | 1,783          | 91                       | 103                     | 94                      |
| Ram                           | 1500 crew cab LWB 4WD       | 14–16        | 41,364                           | 2,982          | 97                       | 97                      | 95                      |
| Toyota                        | Tundra CrewMax 4WD          | 14–16        | 139,415                          | 9,477          | 92                       | 103                     | 95                      |
| Ram                           | 1500 ext. cab               | 15–16        | 16,449                           | 1,325          | 109                      | 90                      | 98                      |
| Toyota                        | Tundra double cab LWB 4WD   | 14–16        | 2,992                            | 216            | 98                       | 100                     | 98                      |
| Ram                           | 1500 crew cab LWB           | 14–16        | 6,309                            | 529            | 113                      | 87                      | 99                      |
| Ram                           | 1500 crew cab SWB           | 14–16        | 100,130                          | 7,592          | 102                      | 97                      | 99                      |
| <b>All very large pickups</b> |                             | <b>14–16</b> | <b>759,141</b>                   | <b>49,278</b>  | <b>88</b>                | <b>101</b>              | <b>88</b>               |
| <b>2-door models</b>          |                             | <b>14–16</b> | <b>27,142</b>                    | <b>1,243</b>   | <b>62</b>                | <b>93</b>               | <b>57</b>               |
| Ford                          | F-250 4WD                   | 14–16        | 5,810                            | 220            | 51                       | 94                      | 48                      |
| Ram                           | 2500 4WD                    | 15–16        | 1,525                            | 81             | 71                       | 87                      | 62                      |
| Ford                          | F-350 4WD                   | 14–16        | 2,565                            | 107            | 56                       | 121                     | 67                      |
| <b>2-door plus models</b>     |                             | <b>14–16</b> | <b>51,193</b>                    | <b>2,810</b>   | <b>74</b>                | <b>95</b>               | <b>70</b>               |
| Ford                          | F-350 SuperCab 4WD          | 14–16        | 5,646                            | 260            | 62                       | 91                      | 57                      |
| Ford                          | F-250 SuperCab 4WD          | 14–16        | 16,223                           | 832            | 69                       | 92                      | 64                      |
| Ford                          | F-250 SuperCab              | 14–16        | 2,380                            | 120            | 68                       | 109                     | 74                      |
| <b>4-door models</b>          |                             | <b>14–16</b> | <b>680,806</b>                   | <b>45,225</b>  | <b>90</b>                | <b>101</b>              | <b>91</b>               |
| Ram                           | 2500 crew cab SWB           | 15–16        | 1,095                            | 68             | 84                       | 66                      | 55                      |
| Ram                           | 3500 crew cab SWB 4WD       | 15–16        | 4,001                            | 228            | 77                       | 89                      | 68                      |
| Ford                          | F-250 SuperCrew             | 14–16        | 4,357                            | 258            | 80                       | 92                      | 73                      |
| Ram                           | 2500 crew cab SWB 4WD       | 15–16        | 45,285                           | 2,800          | 83                       | 91                      | 76                      |

**Table 6: Collision losses by series, 2014–16 models**

| Make              | Series                         | Model years  | Exposure (insured vehicle years) | Claims           | Relative claim frequency | Relative claim severity | Relative overall losses |
|-------------------|--------------------------------|--------------|----------------------------------|------------------|--------------------------|-------------------------|-------------------------|
| Ram               | 2500 mega cab 4WD              | 15–16        | 9,466                            | 622              | 89                       | 86                      | 76                      |
| Ford              | F-250 SuperCrew 4WD            | 14–16        | 131,893                          | 7,713            | 79                       | 107                     | 84                      |
| Ford              | F-350 SuperCrew                | 14–16        | 1,626                            | 118              | 98                       | 93                      | 91                      |
| GMC               | Sierra 3500 crew cab 4WD       | 16           | 1,192                            | 98               | 111                      | 83                      | 91                      |
| Chevrolet         | Silverado 2500 crew cab 4WD    | 16           | 5,439                            | 360              | 89                       | 105                     | 94                      |
| Ram               | 2500 crew cab LWB 4WD          | 15–16        | 8,303                            | 592              | 96                       | 100                     | 96                      |
| Ram               | 3500 mega cab 4WD              | 15–16        | 4,726                            | 409              | 117                      | 83                      | 97                      |
| GMC               | Sierra 2500 crew cab 4WD       | 16           | 3,717                            | 221              | 80                       | 121                     | 97                      |
| Ram               | 3500 crew cab LWB              | 15–16        | 1,135                            | 96               | 114                      | 86                      | 98                      |
| Ford              | F-350 SuperCrew 4WD            | 14–16        | 81,439                           | 5,102            | 84                       | 117                     | 98                      |
| Chevrolet         | Silverado 3500 crew cab 4WD    | 16           | 1,662                            | 133              | 108                      | 100                     | 109                     |
| Ram               | 3500 crew cab LWB 4WD          | 15–16        | 16,167                           | 1,410            | 118                      | 102                     | 120                     |
| Ford              | F-450 SuperCrew 4WD            | 14–16        | 2,834                            | 192              | 91                       | 135                     | 123                     |
| <b>SUVs</b>       |                                |              |                                  |                  |                          |                         |                         |
| <b>All SUVs</b>   |                                | <b>14–16</b> | <b>15,532,704</b>                | <b>1,008,605</b> | <b>88</b>                | <b>99</b>               | <b>87</b>               |
| <b>Mini SUVs</b>  |                                | <b>14–16</b> | <b>48,299</b>                    | <b>3,102</b>     | <b>87</b>                | <b>100</b>              | <b>87</b>               |
| Mazda             | CX-3 4dr                       | 16           | 5,393                            | 312              | 78                       | 93                      | 73                      |
| Honda             | HR-V 4dr 4WD                   | 16           | 23,358                           | 1,539            | 89                       | 99                      | 88                      |
| Honda             | HR-V 4dr                       | 16           | 18,489                           | 1,189            | 87                       | 104                     | 90                      |
| <b>Small SUVs</b> |                                | <b>14–16</b> | <b>5,507,046</b>                 | <b>345,799</b>   | <b>85</b>                | <b>93</b>               | <b>79</b>               |
| Jeep              | Wrangler 2dr SWB 4WD           | 14–16        | 140,709                          | 4,402            | 42                       | 125                     | 53                      |
| Mazda             | CX-5 4dr                       | 14–16        | 202,110                          | 12,665           | 84                       | 74                      | 63                      |
| Mazda             | CX-5 4dr 4WD                   | 14–16        | 239,542                          | 15,332           | 86                       | 79                      | 68                      |
| Subaru            | Forester 4dr 4WD               | 14–16        | 581,047                          | 34,185           | 79                       | 87                      | 69                      |
| Honda             | CR-V 4dr                       | 14–16        | 357,469                          | 20,012           | 75                       | 92                      | 69                      |
| Honda             | CR-V 4dr 4WD                   | 14–16        | 718,251                          | 40,726           | 76                       | 91                      | 69                      |
| Subaru            | Forester 4dr 4WD with Eyesight | 14–16        | 101,344                          | 5,967            | 79                       | 88                      | 70                      |
| Jeep              | Patriot 4dr 4WD                | 14–16        | 141,105                          | 9,029            | 86                       | 86                      | 74                      |
| Fiat              | 500X 4dr 4WD                   | 16           | 2,317                            | 136              | 79                       | 94                      | 74                      |
| Jeep              | Compass 4dr 4WD                | 14–16        | 105,624                          | 6,795            | 87                       | 87                      | 75                      |
| Ford              | Escape 4dr                     | 14–16        | 511,786                          | 29,870           | 79                       | 98                      | 77                      |
| Jeep              | Renegade 4dr                   | 15–16        | 17,890                           | 1,003            | 76                       | 105                     | 79                      |
| Ford              | Escape 4dr 4WD                 | 14–16        | 354,667                          | 20,304           | 77                       | 103                     | 79                      |
| Hyundai           | Tucson 4dr                     | 16           | 13,810                           | 782              | 76                       | 104                     | 79                      |
| Jeep              | Patriot 4dr                    | 14–16        | 165,028                          | 11,671           | 95                       | 84                      | 80                      |
| Jeep              | Renegade 4dr 4WD               | 15–16        | 32,962                           | 1,776            | 73                       | 112                     | 82                      |
| Kia               | Sportage 4dr                   | 14–16        | 62,265                           | 3,856            | 83                       | 99                      | 82                      |
| Jeep              | Compass 4dr                    | 14–16        | 75,770                           | 5,438            | 97                       | 88                      | 85                      |
| Fiat              | 500X 4dr                       | 16           | 2,839                            | 168              | 80                       | 108                     | 86                      |
| Chevrolet         | Trax 4dr 4WD                   | 15–16        | 20,510                           | 1,181            | 78                       | 112                     | 87                      |
| Volkswagen        | Tiguan 4dr                     | 14–16        | 43,188                           | 2,720            | 85                       | 103                     | 87                      |
| Kia               | Sportage 4dr 4WD               | 14–16        | 49,631                           | 3,053            | 83                       | 108                     | 89                      |
| Hyundai           | Tucson 4dr 4WD                 | 16           | 11,561                           | 763              | 89                       | 101                     | 90                      |
| Toyota            | RAV4 4dr                       | 14–16        | 256,914                          | 17,853           | 94                       | 96                      | 90                      |

**Table 6: Collision losses by series, 2014–16 models**

| Make                | Series                    | Model years  | Exposure (insured vehicle years) | Claims         | Relative claim frequency | Relative claim severity | Relative overall losses |
|---------------------|---------------------------|--------------|----------------------------------|----------------|--------------------------|-------------------------|-------------------------|
| Toyota              | RAV4 hybrid 4dr 4WD       | 16           | 5,296                            | 358            | 91                       | 102                     | 92                      |
| Toyota              | RAV4 4dr 4WD              | 14–16        | 406,593                          | 29,909         | 99                       | 94                      | 93                      |
| Volkswagen          | Tiguan 4dr 4WD            | 14–16        | 40,102                           | 2,645          | 89                       | 105                     | 93                      |
| Nissan              | Rogue 4dr                 | 14–16        | 175,543                          | 13,485         | 104                      | 90                      | 93                      |
| Nissan              | Rogue 4dr 4WD             | 14–16        | 261,229                          | 20,109         | 104                      | 92                      | 96                      |
| Chevrolet           | Trax 4dr                  | 15–16        | 26,636                           | 1,684          | 85                       | 114                     | 97                      |
| Mitsubishi          | Outlander Sport 4dr 4WD   | 14–16        | 43,426                           | 3,177          | 99                       | 107                     | 105                     |
| Mitsubishi          | Outlander Sport 4dr       | 14–16        | 53,188                           | 4,214          | 107                      | 101                     | 108                     |
| Mitsubishi          | Outlander 4dr             | 14–16        | 26,997                           | 2,081          | 104                      | 107                     | 111                     |
| Mitsubishi          | Outlander 4dr 4WD         | 14–16        | 26,352                           | 2,046          | 105                      | 110                     | 115                     |
| <b>Midsize SUVs</b> |                           | <b>14–16</b> | <b>5,830,434</b>                 | <b>366,244</b> | <b>85</b>                | <b>98</b>               | <b>83</b>               |
| Jeep                | Wrangler 4dr 4WD          | 14–16        | 421,667                          | 14,932         | 48                       | 129                     | 62                      |
| Honda               | Pilot 4dr                 | 16           | 20,154                           | 1,267          | 85                       | 86                      | 73                      |
| Toyota              | 4Runner 4dr 4WD           | 14–16        | 159,604                          | 10,115         | 85                       | 88                      | 75                      |
| Jeep                | Cherokee 4dr              | 14–16        | 158,993                          | 9,733          | 83                       | 92                      | 76                      |
| Jeep                | Cherokee 4dr 4WD          | 14–16        | 342,144                          | 20,195         | 80                       | 96                      | 76                      |
| Toyota              | 4Runner 4dr               | 14–16        | 60,850                           | 3,905          | 87                       | 90                      | 78                      |
| Ford                | Edge 4dr                  | 15–16        | 26,634                           | 1,488          | 75                       | 104                     | 78                      |
| Honda               | Pilot 4dr 4WD             | 16           | 42,554                           | 2,856          | 90                       | 90                      | 81                      |
| Chevrolet           | Equinox 4dr 4WD           | 14–16        | 190,057                          | 11,832         | 84                       | 98                      | 82                      |
| Jeep                | Grand Cherokee 4dr        | 14–16        | 144,684                          | 9,279          | 86                       | 96                      | 83                      |
| Chevrolet           | Equinox 4dr               | 14–16        | 403,670                          | 26,282         | 88                       | 95                      | 84                      |
| Dodge               | Journey 4dr 4WD           | 15–16        | 19,803                           | 1,321          | 90                       | 95                      | 85                      |
| Hyundai             | Santa Fe 4dr              | 14–16        | 32,645                           | 2,196          | 91                       | 94                      | 86                      |
| Ford                | Edge 4dr 4WD              | 15–16        | 38,851                           | 2,246          | 78                       | 110                     | 86                      |
| GMC                 | Terrain 4dr 4WD           | 14–16        | 96,232                           | 5,733          | 80                       | 107                     | 86                      |
| Ford                | Explorer 4dr              | 16           | 23,391                           | 1,352          | 78                       | 111                     | 86                      |
| GMC                 | Terrain 4dr               | 14–16        | 163,057                          | 9,961          | 82                       | 105                     | 87                      |
| Hyundai             | Santa Fe Sport 4dr        | 14–16        | 121,647                          | 7,579          | 84                       | 103                     | 87                      |
| Ford                | Flex 4dr                  | 14–16        | 39,552                           | 2,438          | 83                       | 104                     | 87                      |
| Toyota              | Highlander 4dr            | 14–16        | 126,876                          | 8,136          | 86                       | 102                     | 88                      |
| Nissan              | Murano 4dr                | 15–16        | 23,665                           | 1,563          | 89                       | 99                      | 88                      |
| Dodge               | Journey 4dr               | 15–16        | 64,556                           | 4,705          | 98                       | 91                      | 90                      |
| Jeep                | Grand Cherokee 4dr 4WD    | 14–16        | 605,450                          | 40,824         | 91                       | 100                     | 91                      |
| Ford                | Flex 4dr 4WD              | 14–16        | 18,747                           | 1,239          | 89                       | 103                     | 92                      |
| Kia                 | Sorento 4dr               | 16           | 47,043                           | 3,138          | 90                       | 102                     | 92                      |
| Hyundai             | Santa Fe Sport 4dr 4WD    | 14–16        | 74,196                           | 4,693          | 85                       | 108                     | 92                      |
| Toyota              | Highlander 4dr 4WD        | 14–16        | 220,252                          | 15,350         | 94                       | 101                     | 94                      |
| Ford                | Explorer 4dr 4WD          | 16           | 41,995                           | 2,644          | 85                       | 113                     | 96                      |
| Kia                 | Sorento 4dr 4WD           | 16           | 31,800                           | 2,172          | 92                       | 107                     | 99                      |
| Nissan              | Murano 4dr 4WD            | 15–16        | 33,270                           | 2,168          | 88                       | 113                     | 99                      |
| Hyundai             | Santa Fe 4dr 4WD          | 14–16        | 28,714                           | 2,055          | 96                       | 104                     | 100                     |
| Nissan              | Pathfinder 4dr            | 14–16        | 101,324                          | 8,626          | 115                      | 89                      | 102                     |
| Toyota              | Highlander hybrid 4dr 4WD | 14–16        | 8,079                            | 615            | 103                      | 109                     | 112                     |
| Nissan              | Pathfinder 4dr 4WD        | 14–16        | 126,917                          | 11,292         | 120                      | 96                      | 115                     |



**Table 6: Collision losses by series, 2014–16 models**

| Make                       | Series                     | Model years  | Exposure (insured vehicle years) | Claims         | Relative claim frequency | Relative claim severity | Relative overall losses |
|----------------------------|----------------------------|--------------|----------------------------------|----------------|--------------------------|-------------------------|-------------------------|
| <b>Large SUVs</b>          |                            | <b>14–16</b> | <b>1,236,790</b>                 | <b>83,588</b>  | <b>91</b>                | <b>91</b>               | <b>83</b>               |
| Ford                       | Expedition 4dr             | 14–16        | 21,587                           | 1,192          | 74                       | 98                      | 73                      |
| Chevrolet                  | Traverse 4dr 4WD           | 14–16        | 99,526                           | 6,378          | 86                       | 85                      | 73                      |
| Ford                       | Expedition 4dr 4WD         | 14–16        | 21,390                           | 1,149          | 72                       | 103                     | 75                      |
| Toyota                     | Sequoia 4dr                | 14–16        | 9,103                            | 651            | 96                       | 78                      | 75                      |
| Chevrolet                  | Traverse 4dr               | 14–16        | 164,170                          | 10,644         | 87                       | 87                      | 76                      |
| GMC                        | Acadia 4dr                 | 14–16        | 130,222                          | 8,521          | 88                       | 88                      | 78                      |
| Chevrolet                  | Tahoe 4dr                  | 15–16        | 59,863                           | 3,987          | 90                       | 88                      | 79                      |
| GMC                        | Acadia 4dr 4WD             | 14–16        | 134,753                          | 8,854          | 89                       | 92                      | 81                      |
| Toyota                     | Sequoia 4dr 4WD            | 14–16        | 21,082                           | 1,598          | 102                      | 81                      | 82                      |
| GMC                        | Yukon 4dr                  | 15–16        | 25,952                           | 1,708          | 89                       | 93                      | 83                      |
| Chevrolet                  | Tahoe 4dr 4WD              | 15–16        | 70,188                           | 4,879          | 94                       | 92                      | 86                      |
| Buick                      | Enclave 4dr                | 14–16        | 101,136                          | 7,511          | 100                      | 87                      | 87                      |
| Dodge                      | Durango 4dr                | 14–16        | 63,449                           | 4,625          | 98                       | 91                      | 90                      |
| GMC                        | Yukon 4dr 4WD              | 15–16        | 42,522                           | 2,784          | 88                       | 103                     | 91                      |
| Buick                      | Enclave 4dr 4WD            | 14–16        | 65,354                           | 4,929          | 102                      | 92                      | 94                      |
| Dodge                      | Durango 4dr 4WD            | 14–16        | 98,579                           | 7,258          | 99                       | 96                      | 96                      |
| Volkswagen                 | Touareg 4dr 4WD            | 14–16        | 18,365                           | 1,463          | 107                      | 117                     | 126                     |
| <b>Very large SUVs</b>     |                            | <b>14–16</b> | <b>194,677</b>                   | <b>14,408</b>  | <b>100</b>               | <b>90</b>               | <b>90</b>               |
| Ford                       | Expedition EL 4dr 4WD      | 14–16        | 17,232                           | 1,068          | 84                       | 101                     | 85                      |
| Chevrolet                  | Suburban 1500 4dr          | 15–16        | 22,102                           | 1,699          | 104                      | 87                      | 90                      |
| Ford                       | Expedition EL 4dr          | 14–16        | 10,843                           | 640            | 80                       | 117                     | 93                      |
| Chevrolet                  | Suburban 1500 4dr 4WD      | 15–16        | 39,981                           | 3,196          | 108                      | 92                      | 99                      |
| GMC                        | Yukon XL 1500 4dr          | 15–16        | 13,389                           | 1,046          | 105                      | 100                     | 105                     |
| GMC                        | Yukon XL 1500 4dr 4WD      | 15–16        | 31,950                           | 2,683          | 113                      | 98                      | 111                     |
| <b>LUXURY SUVs</b>         |                            |              |                                  |                |                          |                         |                         |
| <b>Small luxury SUVs</b>   |                            | <b>14–16</b> | <b>337,836</b>                   | <b>22,051</b>  | <b>88</b>                | <b>112</b>              | <b>98</b>               |
| Buick                      | Encore 4dr 4WD             | 14–16        | 48,695                           | 3,017          | 84                       | 104                     | 87                      |
| Mercedes-Benz              | GLA class 4dr              | 15–16        | 7,565                            | 479            | 85                       | 105                     | 89                      |
| Buick                      | Encore 4dr                 | 14–16        | 89,319                           | 5,714          | 86                       | 105                     | 91                      |
| BMW                        | X1 4dr 4WD                 | 16           | 4,334                            | 255            | 79                       | 119                     | 94                      |
| Lincoln                    | MKC 4dr                    | 15–16        | 18,190                           | 1,101          | 82                       | 117                     | 95                      |
| Mercedes-Benz              | GLA class 4dr 4WD          | 15–16        | 22,829                           | 1,499          | 89                       | 110                     | 97                      |
| Audi                       | Q3 4dr                     | 15–16        | 2,714                            | 171            | 85                       | 118                     | 100                     |
| Lincoln                    | MKC 4dr 4WD                | 15–16        | 19,419                           | 1,171          | 81                       | 129                     | 105                     |
| Audi                       | Q3 4dr 4WD                 | 15–16        | 14,544                           | 1,007          | 93                       | 131                     | 122                     |
| Land Rover                 | Range Rover Evoque 4dr 4WD | 14–16        | 26,677                           | 2,111          | 107                      | 137                     | 146                     |
| Mercedes-Benz              | GLA class AMG 4dr 4WD      | 15–16        | 1,321                            | 98             | 100                      | 148                     | 149                     |
| <b>Midsize luxury SUVs</b> |                            | <b>14–16</b> | <b>1,901,344</b>                 | <b>138,749</b> | <b>98</b>                | <b>110</b>              | <b>108</b>              |
| Acura                      | RDX 4dr                    | 14–16        | 71,589                           | 4,467          | 84                       | 76                      | 64                      |
| Acura                      | RDX 4dr 4WD                | 14–16        | 114,212                          | 7,203          | 85                       | 79                      | 67                      |
| Acura                      | MDX 4dr                    | 14–16        | 67,209                           | 4,348          | 87                       | 82                      | 72                      |
| Mercedes-Benz              | GLC class 4dr              | 16           | 3,332                            | 150            | 61                       | 130                     | 79                      |
| Acura                      | MDX 4dr 4WD                | 14–16        | 173,672                          | 11,995         | 93                       | 85                      | 79                      |

**Table 6: Collision losses by series, 2014–16 models**

| Make                     | Series                  | Model years  | Exposure (insured vehicle years) | Claims        | Relative claim frequency | Relative claim severity | Relative overall losses |
|--------------------------|-------------------------|--------------|----------------------------------|---------------|--------------------------|-------------------------|-------------------------|
| Volvo                    | XC60 4dr                | 14–16        | 18,819                           | 1,218         | 87                       | 93                      | 81                      |
| Infiniti                 | QX50 4dr                | 16           | 1,618                            | 94            | 79                       | 111                     | 87                      |
| Infiniti                 | QX70 4dr                | 14–16        | 6,716                            | 388           | 78                       | 113                     | 88                      |
| Volvo                    | XC60 4dr 4WD            | 14–16        | 38,074                           | 2,434         | 86                       | 102                     | 88                      |
| Lincoln                  | MKX 4dr                 | 16           | 3,794                            | 204           | 73                       | 121                     | 88                      |
| Volvo                    | XC90 4dr 4WD            | 16           | 10,469                           | 707           | 91                       | 97                      | 88                      |
| BMW                      | X3 4dr                  | 15–16        | 4,222                            | 292           | 93                       | 99                      | 93                      |
| Infiniti                 | QX50 4dr 4WD            | 16           | 2,393                            | 134           | 75                       | 124                     | 93                      |
| Mercedes-Benz            | GLC class 4dr 4WD       | 16           | 4,209                            | 227           | 73                       | 130                     | 94                      |
| Cadillac                 | SRX 4dr                 | 14–16        | 100,230                          | 7,950         | 107                      | 94                      | 101                     |
| Infiniti                 | QX60 4dr                | 14–16        | 36,084                           | 2,696         | 101                      | 101                     | 102                     |
| Cadillac                 | SRX 4dr 2WD/4WD         | 16           | 3,513                            | 232           | 89                       | 115                     | 102                     |
| Lexus                    | NX 200T 4dr 4WD         | 15–16        | 21,696                           | 1,510         | 94                       | 111                     | 104                     |
| Cadillac                 | SRX 4dr 4WD             | 14–16        | 49,602                           | 3,885         | 106                      | 101                     | 106                     |
| BMW                      | X3 4dr 4WD              | 14–16        | 123,245                          | 8,352         | 91                       | 120                     | 109                     |
| Lexus                    | RX 350 4dr 4WD          | 16           | 9,607                            | 685           | 96                       | 114                     | 110                     |
| Infiniti                 | QX70 4dr 4WD            | 14–16        | 9,270                            | 586           | 85                       | 129                     | 110                     |
| Lexus                    | NX 200T 4dr             | 15–16        | 19,974                           | 1,350         | 91                       | 121                     | 110                     |
| Mercedes-Benz            | GLE class 4dr           | 16           | 5,051                            | 317           | 85                       | 133                     | 112                     |
| Land Rover               | Discovery Sport 4dr 4WD | 15–16        | 5,682                            | 342           | 81                       | 139                     | 113                     |
| Lincoln                  | MKX 4dr 4WD             | 16           | 4,355                            | 268           | 83                       | 139                     | 115                     |
| Lexus                    | NX 300h hybrid 4dr 4WD  | 15–16        | 1,992                            | 145           | 98                       | 118                     | 115                     |
| Lexus                    | RX 350 4dr              | 16           | 6,271                            | 427           | 92                       | 129                     | 119                     |
| Infiniti                 | QX60 4dr 4WD            | 14–16        | 64,507                           | 5,264         | 110                      | 109                     | 120                     |
| Lincoln                  | MKT 4dr 4WD             | 14–16        | 5,567                            | 419           | 102                      | 120                     | 122                     |
| Infiniti                 | QX60 hybrid 4dr         | 14–16        | 1,699                            | 162           | 129                      | 97                      | 124                     |
| BMW                      | X5 4dr                  | 14–16        | 17,348                           | 1,181         | 92                       | 136                     | 125                     |
| Lexus                    | RX 450h hybrid 4dr 4WD  | 16           | 1,511                            | 123           | 110                      | 114                     | 125                     |
| Mercedes-Benz            | GLE class 4dr 4WD       | 16           | 8,562                            | 588           | 93                       | 139                     | 128                     |
| BMW                      | X5 4dr 4WD              | 14–16        | 97,102                           | 6,811         | 95                       | 136                     | 129                     |
| Audi                     | Q5 4dr 4WD              | 14–16        | 140,254                          | 11,358        | 109                      | 128                     | 139                     |
| Porsche                  | Macan 4dr 4WD           | 15–16        | 22,293                           | 1,530         | 93                       | 157                     | 145                     |
| BMW                      | X4 4dr 4WD              | 15–16        | 8,818                            | 693           | 106                      | 143                     | 152                     |
| Infiniti                 | QX60 hybrid 4dr 4WD     | 14–16        | 4,269                            | 403           | 127                      | 120                     | 152                     |
| Audi                     | SQ5 4dr 4WD             | 14–16        | 11,661                           | 877           | 101                      | 175                     | 178                     |
| BMW                      | X6 4dr 4WD              | 15–16        | 5,824                            | 523           | 121                      | 162                     | 196                     |
| BMW                      | X5 M 4dr 4WD            | 15–16        | 1,017                            | 84            | 112                      | 175                     | 196                     |
| Mercedes-Benz            | GLE class coupe 4dr 4WD | 16           | 2,734                            | 225           | 111                      | 224                     | 248                     |
| <b>Large luxury SUVs</b> |                         | <b>14–16</b> | <b>432,955</b>                   | <b>31,756</b> | <b>99</b>                | <b>143</b>              | <b>141</b>              |
| Land Rover               | LR4 4dr 4WD             | 14–16        | 13,054                           | 665           | 69                       | 126                     | 86                      |
| Lexus                    | GX 460 4dr 4WD          | 14–16        | 65,765                           | 4,995         | 102                      | 100                     | 103                     |
| Infiniti                 | QX80 4dr                | 14–16        | 16,893                           | 1,216         | 97                       | 106                     | 103                     |
| Toyota                   | Land Cruiser 4dr 4WD    | 14–16        | 5,548                            | 404           | 98                       | 105                     | 103                     |
| Infiniti                 | QX80 4dr 4WD            | 14–16        | 22,584                           | 1,736         | 104                      | 116                     | 120                     |

**Table 6: Collision losses by series, 2014–16 models**

| Make                            | Series                    | Model years  | Exposure (insured vehicle years) | Claims       | Relative claim frequency | Relative claim severity | Relative overall losses |
|---------------------------------|---------------------------|--------------|----------------------------------|--------------|--------------------------|-------------------------|-------------------------|
| Cadillac                        | Escalade 4dr 4WD          | 15–16        | 22,099                           | 1,447        | 88                       | 136                     | 120                     |
| Cadillac                        | Escalade 4dr              | 15–16        | 8,654                            | 625          | 97                       | 143                     | 139                     |
| Lexus                           | LX 570 4dr 4WD            | 14–16        | 8,867                            | 662          | 101                      | 139                     | 140                     |
| Land Rover                      | Range Rover 4dr 4WD       | 14–16        | 26,357                           | 1,670        | 85                       | 172                     | 147                     |
| Mercedes-Benz                   | GL class 4dr 4WD          | 14–16        | 71,037                           | 5,332        | 101                      | 154                     | 156                     |
| Land Rover                      | Range Rover Sport 4dr 4WD | 14–16        | 49,149                           | 3,590        | 98                       | 164                     | 162                     |
| Porsche                         | Cayenne 4dr 4WD           | 14–16        | 39,363                           | 3,053        | 105                      | 165                     | 173                     |
| Land Rover                      | Range Rover 4dr LWB 4WD   | 14–16        | 4,574                            | 283          | 83                       | 225                     | 187                     |
| Porsche                         | Cayenne hybrid 4dr 4WD    | 14–16        | 1,766                            | 156          | 119                      | 163                     | 194                     |
| Tesla                           | Model X 4dr electric 4WD  | 16           | 1,381                            | 144          | 141                      | 189                     | 266                     |
| Mercedes-Benz                   | G class 4dr 4WD           | 14–16        | 7,566                            | 530          | 95                       | 317                     | 299                     |
| <b>Very large luxury SUVs</b>   |                           | <b>14–16</b> | <b>43,323</b>                    | <b>2,907</b> | <b>90</b>                | <b>123</b>              | <b>111</b>              |
| Lincoln                         | Navigator 4dr             | 14–16        | 6,170                            | 356          | 78                       | 130                     | 101                     |
| Lincoln                         | Navigator 4dr 4WD         | 14–16        | 7,306                            | 423          | 78                       | 133                     | 103                     |
| Cadillac                        | Escalade ESV 4dr 4WD      | 15–16        | 12,837                           | 913          | 96                       | 123                     | 118                     |
| Cadillac                        | Escalade ESV 4dr          | 15–16        | 3,671                            | 262          | 96                       | 124                     | 119                     |
| Lincoln                         | Navigator L 4dr 4WD       | 14–16        | 3,867                            | 246          | 86                       | 148                     | 127                     |
| Lincoln                         | Navigator L 4dr           | 14–16        | 1,776                            | 129          | 98                       | 151                     | 148                     |
| <b>CARGO/PASSENGER VANS</b>     |                           |              |                                  |              |                          |                         |                         |
| <b>All cargo/passenger vans</b> |                           | <b>14–16</b> | <b>76,743</b>                    | <b>3,688</b> | <b>65</b>                | <b>115</b>              | <b>75</b>               |
| Chevrolet                       | Express 3500 series       | 14–16        | 1,856                            | 48           | 35                       | 73                      | 25                      |
| Chevrolet                       | Express 2500 cargo series | 14–16        | 7,053                            | 254          | 49                       | 111                     | 54                      |
| GMC                             | Savana 2500 cargo series  | 14–16        | 3,446                            | 141          | 55                       | 100                     | 55                      |
| Ram                             | ProMaster 3500            | 14–16        | 1,221                            | 48           | 53                       | 110                     | 58                      |
| Ram                             | ProMaster 1500            | 14–16        | 4,250                            | 161          | 51                       | 121                     | 62                      |
| Ram                             | ProMaster 2500            | 14–16        | 4,222                            | 170          | 54                       | 140                     | 76                      |
| Mercedes-Benz                   | Sprinter 2500             | 14–16        | 4,731                            | 227          | 65                       | 122                     | 79                      |
| Nissan                          | NV 2500/3500 van cargo    | 14–16        | 1,199                            | 75           | 84                       | 96                      | 81                      |
| Ford                            | T-250 Transit cargo       | 15–16        | 5,333                            | 284          | 72                       | 117                     | 84                      |
| Nissan                          | NV 1500 cargo             | 14–16        | 1,282                            | 81           | 86                       | 101                     | 87                      |
| Nissan                          | NV 2500 cargo             | 14–16        | 1,750                            | 122          | 94                       | 93                      | 87                      |
| Nissan                          | NV 3500                   | 14–16        | 5,292                            | 331          | 84                       | 104                     | 88                      |
| Mercedes-Benz                   | Sprinter 2500 cargo       | 14–16        | 4,693                            | 215          | 62                       | 146                     | 90                      |
| Ford                            | T-150 Transit cargo       | 15–16        | 2,745                            | 151          | 74                       | 135                     | 100                     |
| Ford                            | T-350 Transit             | 15–16        | 2,433                            | 164          | 91                       | 122                     | 111                     |
| Ford                            | T-350 Transit cargo       | 15–16        | 1,119                            | 67           | 80                       | 139                     | 111                     |

LWB = long wheelbase

SWB = short wheelbase

Relative results are computed for individual model years and then combined through a weighted average to produce the three-year relative result. The all-passenger-vehicle “100 =” value is given for reference only and can only be used as a rough estimate to convert from relative to absolute results.

Minimum requirement for reporting: 1,000 vehicle years of exposure or 100 claims

## ► Appendix

| Appendix: Individual series comprising combined series* |                            |  |
|---|----------------------------|--|
| Make name   | Combined series name       | Series in combination  |
| BMW   | 2 series 2dr               | 228 i 2dr  |
| BMW   | 2 series 2dr 4WD           | 228 xi 2dr 4WD   |
| BMW   | 2 series convertible       | 228 i convertible  |
| BMW   | 2 series convertible 4WD   | 228 xi convertible 4WD   |
| BMW   | 3 series 4dr               | 320 i 4dr, 328 d 4dr, 328 i 4dr, 335 i 4dr, 340 i 4dr                          |
| BMW   | 3 series 4dr 4WD           | 320 xi 4dr 4WD, 328 dx 4dr 4WD, 328 xi 4dr 4WD, 335 xi 4dr 4WD, 340 xi 4dr 4WD |
| BMW   | 3 series station wagon 4WD | 328 d station wagon 4WD, 328 xi station wagon 4WD                              |
| BMW   | 4 series 2dr               | 428 i 2dr, 435 i 2dr   |
| BMW   | 4 series 2dr 4WD           | 428 xi 2dr 4WD, 435 xi 2dr 4WD   |
| BMW   | 4 series convertible       | 428 i convertible, 435 i convertible   |
| BMW   | 4 series convertible 4WD   | 428 i convertible 4WD, 435 xi convertible 4WD                                  |
| BMW   | 4 series 4dr               | 428i 4dr, 435i 4dr   |
| BMW   | 4 series 4dr 4WD           | 428 xi 4dr 4WD, 435 xi 4dr 4WD   |
| BMW   | 5 series 4dr               | 528 i 4dr, 535 d 4dr, 535 i 4dr, 550 i 4dr                                     |
| BMW   | 5 series 4dr 4WD           | 528 xi 4dr 4WD, 535 dx 4dr 4WD, 535 xi 4dr 4WD, 550 i 4dr 4WD                  |
| BMW   | 6 series 2dr               | 640 i 2dr, 650 i 2dr   |
| BMW   | 6 series 2dr 4WD           | 640 xi 2dr 4WD, 650 xi 2dr 4WD   |
| BMW   | 6 series convertible       | 640 i convertible, 650 i convertible   |
| BMW   | 6 series convertible 4WD   | 640 xi convertible 4WD, 650 xi convertible 4WD                                 |
| BMW   | 6 series 4dr               | 640 i 4dr, 650 i 4dr   |
| BMW   | 6 series 4dr 4WD           | 640 xi 4dr 4WD, 650 xi 4dr 4WD   |
| BMW   | 7 series 4dr 4WD           | 750 xi 4dr 4WD   |
| Chevrolet   | Express 2500 cargo series  | Express 2500 cargo, Express 2500 ext. cargo                                    |
| Chevrolet   | Express 3500 series        | Express 3500, Express 3500 ext.  |
| GMC   | Savana 2500 cargo series   | Savana 2500 cargo, Savana 2500 ext. cargo                                      |

\*Some of the series listed in the report are a combination of several series. The combinations include vehicles that are similar except for different engines.



1005 N. Glebe Road, Suite 700  
Arlington, VA 22201  
+1 703 247 1600  
[iihs-hldi.org](http://iihs-hldi.org)

COPYRIGHTED DOCUMENT, DISTRIBUTION RESTRICTED

The Highway Loss Data Institute is a nonprofit public service organization that gathers, processes, and publishes insurance data on the human and economic losses associated with owning and operating motor vehicles.