



# Insurance Report

## Animal Strike Losses

2011–13 Passenger Cars, Pickups,  
SUVs, and Vans

AS-13 September 2014



### Highlights

Passenger vehicles from the 2011–13 model years had a combined animal strike claim frequency of 7.9 claims per 1,000 insured vehicle years and an average loss payment per claim (claim severity) of \$3,384. The result was an average loss payment per insured vehicle year (overall loss) of \$27.

Animal strike overall losses were highest for very large luxury cars (\$41 per insured vehicle year) and lowest for two-door microcars (\$17).

Animal strike claim frequencies were highest for mini four-door cars (10.7 claims per 1,000 insured vehicle years) and lowest for two-door microcars (4.6 claims).

Animal strike claim severities were highest for very large luxury cars (\$5,888 per claim) and lowest for very large SUVs (\$2,664 per claim).

The Hyundai Elantra GT, a small four-door car, had the highest animal strike overall losses, with losses more than twice the all-passenger-vehicle average. The Jeep Wrangler two-door SWB 4WD and the Jeep Wrangler four-door 4WD, both small SUVs, have the lowest animal strike overall losses, about one-third of the all-passenger-vehicle result.

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## Companies Supplying Data

This report is based on comprehensive coverage and 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  
The Travelers Companies  
USAA

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## ► Introduction

This Highway Loss Data Institute (HLDI) report presents animal strike losses under comprehensive coverage for passenger vehicles produced during model years 2011–13. Vehicles in this report were up to 4 years old during the period studied. Of the 36 companies that currently report comprehensive coverage to HLDI, only 23 provide information on animal strikes covered under comprehensive insurance. Vehicle exposure from the 23 companies represents 32 percent of the HLDI database.

Results for all 2011–13 vehicles are included in the overall totals and in the separate totals for class and size subgroups in the principal table ([Table 4](#)). A detailed description of the class and size subgroups in these tables is contained in the *HLDI Technical Appendix*. Reporting requirements were 10,000 insured vehicle years of exposure or 100 claims. A total of 252 passenger car, pickup, SUV, and cargo/passenger van series met one or more of these 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. Second, 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, comprehensive loss data for model years 2011–13 are combined in this report 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 a different engine. These combinations are listed in the [Appendix](#).

## ▶ Animal strike losses by vehicle type

**Table 1** lists animal strike losses for 2011–13 passenger vehicles by vehicle type after all-variable standardization. For 2011–13 model year passenger vehicles, the combined animal strike claim frequency was 7.9 claims per 1,000 insured vehicle years, the animal strike claim severity was \$3,384, and overall losses were \$27. Passenger cars had the highest claim frequency (9.0) and overall loss (\$30). SUVs had the highest claim severity (\$3,622).

Table 1: Animal strike losses for 2011–13 models by vehicle type after all-variable standardization			
Vehicle type	Claim frequency	Claim severity	Overall loss
Passenger cars	9.0	\$3,319	\$30
Pickups	6.2	\$3,117	\$19
SUVs	6.4	\$3,622	\$23
<b>All passenger vehicles</b>	<b>7.9</b>	<b>\$3,384</b>	<b>\$27</b>

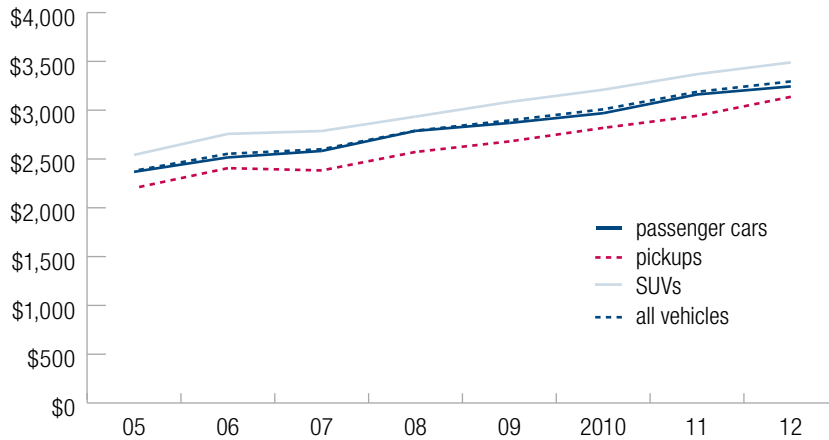
## ▶ Calendar year animal strike losses

Historical trends in animal strike claim frequencies, claim severities, and overall losses are shown in **Figures 1–3**. The data presented in **Figures 1–3** have not been standardized. Animal strike claim frequencies for passenger cars, pickups, and SUVs exhibited an overall upward trend between 2005 and 2012 (**Figure 1**). Claim severities for all three vehicle types have also been steadily increasing between 2005 and 2012 (**Figure 2**). Overall losses followed a similar pattern to claim frequencies (**Figure 3**).

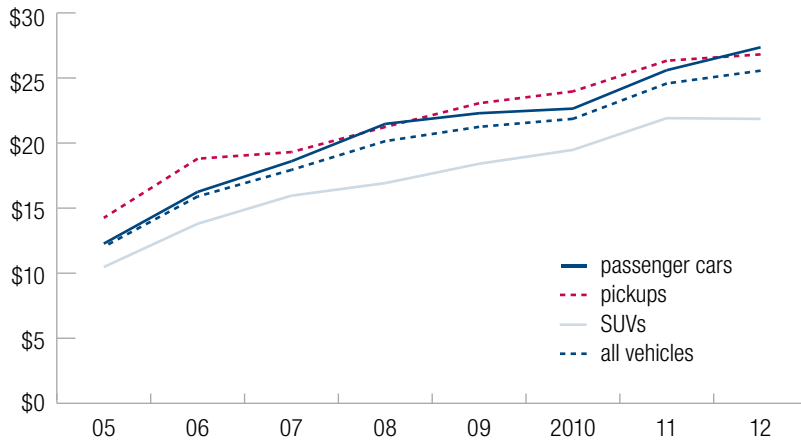
**Figure 1: Animal strike claim frequencies by calendar year and vehicle type based on four most recent model years**



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



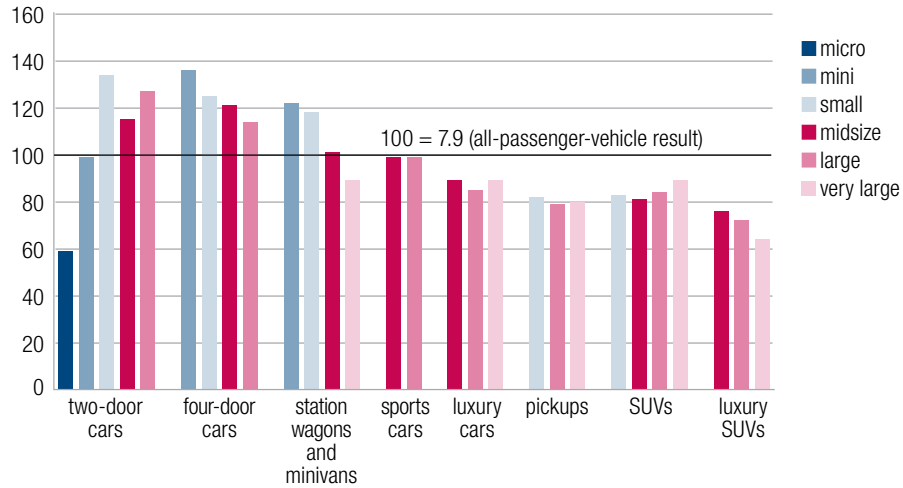
**Figure 3: Animal strike overall losses by calendar year and vehicle type based on four most recent model years**



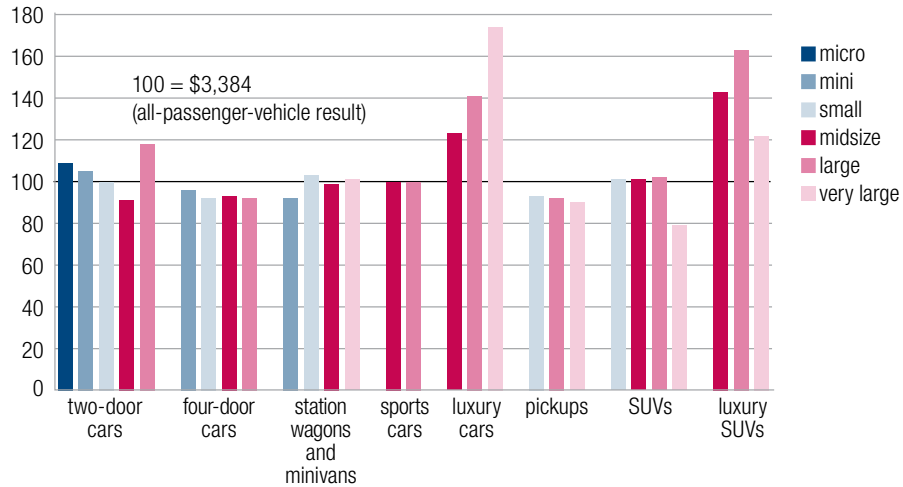
► **Animal strike losses by class and size**

Figures 4–6 show relative animal strike claim frequencies, claim severities, and overall losses by vehicle class and size for 2011–13 models. In each figure, the value 100 represents the average result for all passenger vehicles. Relative claim frequencies ranged from 59 for two-door microcars to 136 for mini four-door cars (Figure 4). Relative claim severities ranged from 79 for very large SUVs to 174 for very large luxury cars (Figure 5). Relative overall losses ranged from 64 for two-door microcars to 155 for very large luxury cars (Figure 6). Four-door microcars, very large four-door cars, mini sports cars, small sports cars and small luxury SUVs did not have enough animal strike exposure to produce credible results.

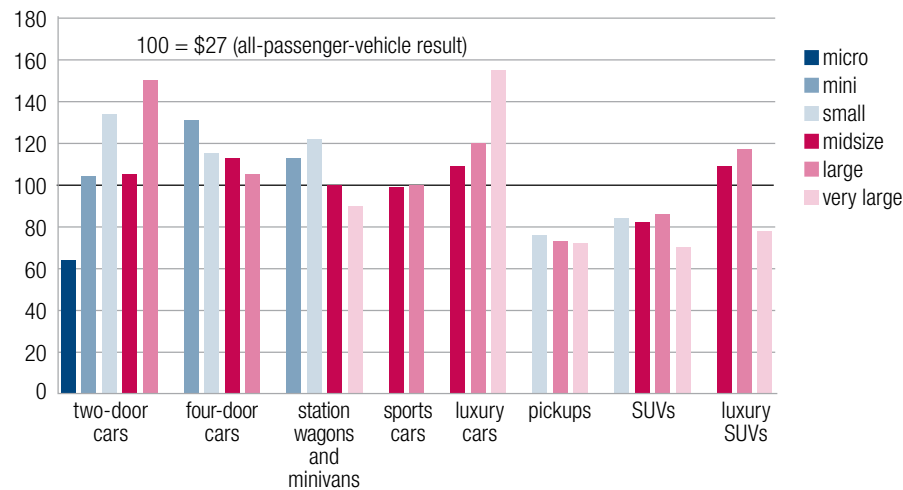
**Figure 4: Relative animal strike claim frequencies by class and size, 2011–13 models**



**Figure 5: Relative animal strike claim severities by class and size, 2011–13 models**



**Figure 6: Relative animal strike overall losses by class and size, 2011–13 models**





## ► Best and worst animal strike losses

Tables 2 and 3 list the 2011–13 model year passenger vehicles with the best (lowest) and worst (highest) overall animal strike losses, respectively. Results are presented in relative terms, with the value 100 representing the average overall loss for all passenger vehicles.

The Jeep Wrangler two-door SWB 4WD and the Jeep Wrangler four-door 4WD, both small SUVs, had the best result (36) at about one-third of the all-passenger-vehicle average.

**Table 2: Lowest animal strike overall losses, 2011–13 models**

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Jeep	Wrangler 2dr SWB 4WD	11–13	64,754	242	48	76	36
Jeep	Wrangler 4dr 4WD	11–13	105,592	424	51	71	36
Chevrolet	Silverado 1500 crew cab	11–13	39,925	171	54	80	43
Jeep	Grand Cherokee 4dr	11–13	33,789	131	49	89	44
Acura	TL 4dr 4WD	11–13	10,431	48	59	79	46
Chevrolet	Silverado 1500 4WD	11–13	13,017	67	66	75	49
Chevrolet	Tahoe 4dr	11–13	25,576	154	77	67	51
Chevrolet	Silverado 1500	11–13	15,408	70	58	91	53
Honda	CR-V 4dr	12–13	47,730	182	49	113	55
GMC	Yukon 4dr 4WD	11–13	17,492	96	70	81	56
Chevrolet	Avalanche 1500 4dr 4WD	11–13	15,897	101	81	71	58
Honda	Pilot 4dr 4WD	11–13	157,780	843	68	87	59
GMC	Sierra 2500 crew cab 4WD	11–13	14,313	82	73	83	60
Nissan	Xterra 4dr 4WD	11–13	20,234	113	71	86	61
Honda	Pilot 4dr	11–13	68,677	301	56	111	62
Toyota	Tacoma double cab	11–13	34,503	172	63	100	63
Chevrolet	Silverado 1500 crew cab 4WD	11–13	92,283	519	71	89	63
Ford	F-250 crew cab 4WD	11–13	43,907	228	66	96	64
Toyota	FJ Cruiser 4dr 4WD	11–13	14,336	82	72	88	64
Honda	Ridgeline crew cab 4WD	11–13	17,754	114	82	78	64

The Hyundai Elantra GT, a small four-door car, had the highest overall animal strike losses (233) at more than twice the all-passenger-vehicle average.

**Table 3: Highest animal strike overall losses, 2011–13 models**

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Hyundai	Elantra GT	13	7,259	104	182	127	233
Toyota	Prius C hybrid	12–13	19,708	267	173	109	189
Mitsubishi	Outlander Sport 4dr 4WD	11–13	11,580	118	130	143	186
Audi	Q7 4dr 4WD	11–13	12,253	89	92	197	181
Subaru	Impreza 4WD	12–13	13,936	189	173	103	178
Subaru	Impreza WRX 4WD	11–13	11,140	172	196	90	177
Audi	A6 4dr 4WD	12–13	11,328	79	89	199	177
Mitsubishi	Lancer	11–13	18,793	259	176	100	175
Scion	tC	11–13	29,532	377	162	106	172
Volkswagen	New Beetle	12–13	15,582	195	159	105	168
Lexus	RX 450h hybrid 4dr 4WD	11–13	10,143	76	96	175	167
Mitsubishi	Outlander Sport 4dr	11–13	12,561	102	103	160	165
Chevrolet	Malibu	13	24,911	298	152	109	165
Nissan	Altima	13	57,962	763	168	98	164
Volkswagen	Golf	11–13	9,623	113	149	110	164
Toyota	Prius hybrid	11–13	149,144	1,748	149	110	163
Subaru	Impreza 4WD	12–13	28,732	359	159	102	163
Hyundai	Genesis	11–13	21,059	292	176	91	161
Toyota	Camry hybrid	12–13	23,886	283	151	106	159
Infiniti	QX56 4dr 4WD	11–13	10,583	87	104	152	158

### ▶ Vehicle series animal strike losses

Detailed animal strike loss results for all 2011–13 passenger vehicles with at least 10,000 insured vehicle years of exposure or 100 claims are listed in [Table 4](#). The value 100 corresponds to the average result for all passenger vehicles in each category. Individual series are listed in ascending order of relative overall losses within each size and class group. Vehicles discontinued before 2013 and model years predating a vehicle redesign are not listed but are included in the overall totals and in the body style and size/class subtotals.

The total exposure accumulated for the three model years was more than 8.5 million insured vehicle years for passenger cars and more than 6 million insured vehicle years for pickups, SUVs, and cargo/passenger vans. Comprehensive claims numbered more than 77,000 for passenger cars and more than 41,000 for pickups, SUVs, and cargo/passenger vans.

Table 4: Animal Strike losses by series, 2011–13 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>11–13</b>	<b>15,098,890</b>	<b>118,702</b>	<b>100=7.9</b>	<b>100=\$3,384</b>	<b>100=\$27</b>
<b>All passenger cars</b>		<b>11–13</b>	<b>8,638,928</b>	<b>77,650</b>	<b>114</b>	<b>98</b>	<b>112</b>
<b>MICRO CARS</b>							
<b>2-door models</b>		<b>11–13</b>	<b>10,291</b>	<b>48</b>	<b>59</b>	<b>109</b>	<b>64</b>
<b>MINI CARS</b>							
<b>2-door models</b>		<b>11–13</b>	<b>101,916</b>	<b>793</b>	<b>99</b>	<b>105</b>	<b>104</b>
Fiat	500	12–13	26,252	179	87	103	90
Mini	Cooper	11–13	41,964	317	96	110	106
<b>4-door models</b>		<b>11–13</b>	<b>154,334</b>	<b>1,649</b>	<b>136</b>	<b>96</b>	<b>131</b>
Hyundai	Accent	12–13	29,650	418	179	70	126
Mazda	2	11–13	17,576	154	111	120	133
Ford	Fiesta	11–13	49,364	453	117	114	133
Kia	Rio	12–13	12,770	165	165	83	137
<b>Station wagons</b>		<b>11–13</b>	<b>146,386</b>	<b>1,405</b>	<b>122</b>	<b>92</b>	<b>113</b>
Honda	Fit	11–13	65,932	529	102	92	94
Kia	Rio	12–13	10,305	115	141	81	114
Ford	Fiesta	11–13	42,242	386	116	111	129
Hyundai	Accent	12–13	21,634	334	196	71	139
<b>SMALL CARS</b>							
<b>2-door models</b>		<b>11–13</b>	<b>197,109</b>	<b>2,079</b>	<b>134</b>	<b>100</b>	<b>134</b>
Honda	Civic	12–13	34,829	302	110	79	87
Kia	Forte	11–13	13,463	120	113	100	113
Hyundai	Veloster	12–13	23,776	240	128	92	119
Honda	CR-Z hybrid	11–13	17,319	148	109	114	124
Volkswagen	GTI	11–13	11,799	110	119	111	132
Volkswagen	Golf	11–13	9,623	113	149	110	164
Volkswagen	New Beetle	12–13	15,582	195	159	105	168
Scion	tC	11–13	29,532	377	162	106	172
<b>4-door models</b>		<b>11–13</b>	<b>1,975,247</b>	<b>19,403</b>	<b>125</b>	<b>92</b>	<b>115</b>
Nissan	Leaf electric	11–13	11,614	75	82	95	78
Honda	Insight hybrid	11–13	13,577	111	104	84	88
Honda	Civic	12–13	204,029	1,673	104	84	88
Nissan	Juke	11–13	23,152	139	76	118	90
Kia	Forte	11–13	56,521	532	120	81	97
Nissan	Juke 4WD	11–13	27,507	202	93	107	100
Hyundai	Elantra	11–13	216,191	2,027	119	86	103
Mazda	3	11–13	102,032	921	115	95	109
Volkswagen	Golf	11–13	19,724	198	128	89	114
Nissan	Sentra	13	16,376	142	110	103	114
Chevrolet	Cruze	11–13	246,475	2,797	144	81	116
Chevrolet	Volt electric	11–13	14,134	126	113	108	122

Table 4: Animal Strike losses by series, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Toyota	Corolla	11–13	220,123	2,356	136	92	126
Volkswagen	GTI	11–13	16,611	124	95	133	126
Chevrolet	Sonic	12–13	27,051	331	156	87	136
Ford	Focus	12–13	93,866	994	135	104	140
Nissan	Versa	12–13	38,285	420	139	101	140
Dodge	Dart	13	17,463	262	191	81	155
Subaru	Impreza WRX 4WD	11–13	13,870	217	199	78	156
Toyota	Prius hybrid	11–13	149,144	1,748	149	110	163
Mitsubishi	Lancer	11–13	18,793	259	176	100	175
Subaru	Impreza 4WD	12–13	13,936	189	173	103	178
Toyota	Prius C hybrid	12–13	19,708	267	173	109	189
Hyundai	Elantra GT	13	7,259	104	182	127	233
<b>Station wagons</b>		<b>11–13</b>	<b>523,105</b>	<b>4,846</b>	<b>118</b>	<b>103</b>	<b>122</b>
Kia	Forte	11–13	12,311	117	121	74	89
Mini	Countryman 2WD	11–13	13,188	95	91	115	105
Scion	xB	11–13	25,744	243	120	88	106
Kia	Soul	11–13	141,486	1,032	93	116	108
Mazda	3	11–13	35,097	309	112	103	115
Chevrolet	Sonic	12–13	15,040	155	131	91	120
Ford	Focus	12–13	67,227	704	133	106	141
Subaru	XV Crosstek 4WD	13	8,716	107	156	93	145
Toyota	Prius V hybrid	12–13	25,739	261	129	115	148
Subaru	Impreza 4WD	12–13	28,732	359	159	102	163
Subaru	Impreza WRX 4WD	11–13	11,140	172	196	90	177
<b>Sports models</b>		<b>11–13</b>	<b>5,596</b>	<b>29</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>MIDSIZE CARS</b>							
<b>2-door models</b>		<b>11–13</b>	<b>118,919</b>	<b>1,080</b>	<b>115</b>	<b>91</b>	<b>105</b>
Hyundai	Genesis	11–13	21,059	292	176	91	161
<b>4-door models</b>		<b>11–13</b>	<b>2,833,353</b>	<b>27,022</b>	<b>121</b>	<b>93</b>	<b>113</b>
Acura	TSX	11–13	32,508	165	64	110	71
Volkswagen	CC	11–13	38,944	230	75	103	78
Buick	Verano	12–13	17,686	135	97	89	86
Honda	Accord	13	61,437	466	96	97	93
Hyundai	Sonata	11–13	418,295	3,293	100	100	100
Subaru	Legacy 4WD	11–13	68,045	644	120	87	104
Chrysler	200	11–13	68,879	612	113	96	109
Volkswagen	Jetta	11–13	198,500	1,919	123	94	115
Dodge	Avenger	11–13	51,230	521	129	91	117
Mazda	6	11–13	27,184	332	155	78	121
Toyota	Camry	12–13	186,941	2,031	138	94	130
Nissan	Maxima	11–13	77,967	800	131	101	131
Kia	Optima	11–13	126,703	1,519	153	88	134
Volkswagen	Passat	12–13	65,631	792	153	90	138

Table 4: Animal Strike losses by series, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Ford	Fusion	13	23,819	238	127	115	146
Hyundai	Sonata hybrid	11–13	16,377	185	143	102	146
Toyota	Camry hybrid	12–13	23,886	283	151	106	159
Nissan	Altima	13	57,962	763	168	98	164
Chevrolet	Malibu	13	24,911	298	152	109	165
<b>Station wagons</b>		<b>11–13</b>	<b>251,603</b>	<b>1,999</b>	<b>101</b>	<b>99</b>	<b>100</b>
Mazda	5	12–13	17,178	110	82	102	83
Subaru	Outback 4WD	11–13	179,583	1,310	93	95	88
Volkswagen	Jetta	11–13	38,935	444	145	107	156
<b>Sports models</b>		<b>11–13</b>	<b>133,560</b>	<b>1,035</b>	<b>99</b>	<b>100</b>	<b>99</b>
Ford	Mustang convertible	11–13	11,508	107	118	74	87
Ford	Mustang GT 2dr	11–13	36,983	248	85	112	95
Ford	Mustang 2dr	11–13	47,439	500	134	88	118
<b>Luxury models</b>		<b>11–13</b>	<b>649,487</b>	<b>4,541</b>	<b>89</b>	<b>123</b>	<b>109</b>
Acura	TL 4dr 4WD	11–13	10,431	48	59	79	46
BMW	3 series convertible	11–13	21,220	106	63	102	65
Acura	TL 4dr	11–13	33,409	174	66	105	70
Lexus	IS 250 4dr 4WD	11–13	10,357	57	70	112	78
Lexus	IS 250 4dr	11–13	16,273	108	84	95	80
BMW	3 series 4dr	12–13	18,267	113	79	103	81
Infiniti	G37 4dr 4WD	11–13	30,192	169	71	116	82
Volvo	S60 4dr	12–13	20,906	126	77	110	85
Mercedes-Benz	C class 4dr	11–13	39,968	255	81	129	104
Infiniti	G37 4dr	11–13	19,285	133	88	121	106
BMW	3 series 2dr 4WD	11–13	10,224	66	82	146	119
BMW	3 series 2dr	11–13	11,579	87	96	127	121
Mercedes-Benz	C class 4dr 4WD	11–13	46,673	344	94	132	124
Audi	A4 4dr 4WD	11–13	34,880	273	99	135	135
Audi	A5 2dr 4WD	11–13	12,372	97	100	137	137
Audi	A4 4dr	11–13	10,808	86	102	136	138
Lexus	CT 200h hybrid 4dr	11–13	18,385	169	117	119	139
Lexus	ES 350 4dr	13	11,379	98	110	143	157
<b>LARGE CARS</b>							
<b>2-door models</b>		<b>11–13</b>	<b>42,476</b>	<b>425</b>	<b>127</b>	<b>118</b>	<b>150</b>
Dodge	Challenger	11–13	37,458	386	131	113	148
<b>4-door models</b>		<b>11–13</b>	<b>417,427</b>	<b>3,743</b>	<b>114</b>	<b>92</b>	<b>105</b>
Chevrolet	Impala	11–13	100,125	907	115	73	84
Buick	LaCrosse	11–13	59,437	428	92	113	103
Chrysler	300	11–13	24,653	244	126	92	116
Dodge	Charger	11–13	36,151	415	146	81	118
Buick	Regal	11–13	41,357	342	105	115	122
Ford	Taurus	11–13	43,424	443	130	94	122
Dodge	Charger HEMI	11–13	15,855	162	130	96	125

**Table 4: Animal Strike losses by series, 2011–13 models**

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
<b>Sports models</b>		<b>11–13</b>	<b>120,213</b>	<b>938</b>	<b>99</b>	<b>100</b>	<b>100</b>
Chevrolet	Camaro convertible	11–13	16,153	103	81	85	69
Chevrolet	Camaro 2dr	11–13	97,291	796	104	97	101
<b>Luxury models</b>		<b>11–13</b>	<b>336,263</b>	<b>2,254</b>	<b>85</b>	<b>141</b>	<b>120</b>
Mercedes-Benz	E class convertible	11–13	10,874	47	55	139	77
Cadillac	CTS 4dr 4WD	11–13	19,255	125	83	95	79
Cadillac	CTS 4dr	11–13	19,934	138	88	111	98
Mercedes-Benz	E class 4dr 4WD	11–13	32,925	202	78	140	109
Hyundai	Genesis 4dr	11–13	26,744	231	110	111	122
Infiniti	M37 4dr 4WD	11–13	10,031	69	88	139	122
Mercedes-Benz	E class 4dr	11–13	29,270	176	76	161	123
BMW	5 series 4dr 4WD	11–13	29,830	214	91	144	132
BMW	5 series 4dr	11–13	43,851	316	92	144	132
Audi	A6 4dr 4WD	12–13	11,328	79	89	199	177
<b>VERY LARGE CARS</b>							
<b>Station wagons/minivans</b>		<b>11–13</b>	<b>571,565</b>	<b>4,012</b>	<b>89</b>	<b>101</b>	<b>90</b>
Honda	Odyssey	11–13	178,278	965	69	99	68
Toyota	Sienna	11–13	165,782	1,170	90	99	89
Toyota	Sienna 4WD	11–13	30,875	226	93	114	106
Dodge	Grand Caravan	11–13	61,842	563	116	96	111
Nissan	Quest	11–13	14,736	122	105	107	113
Chrysler	Town & Country LWB	11–13	83,581	752	114	107	122
<b>Luxury models</b>		<b>11–13</b>	<b>50,078</b>	<b>350</b>	<b>89</b>	<b>174</b>	<b>155</b>
<b>All pickups, SUVs, and vans</b>		<b>11–13</b>	<b>6,459,966</b>	<b>41,052</b>	<b>81</b>	<b>104</b>	<b>84</b>
<b>PICKUPS</b>							
<b>All pickups</b>		<b>11–13</b>	<b>1,473,633</b>	<b>9,197</b>	<b>79</b>	<b>92</b>	<b>73</b>
<b>All small pickups</b>		<b>11–13</b>	<b>267,800</b>	<b>1,727</b>	<b>82</b>	<b>93</b>	<b>76</b>
<b>2-door models</b>		<b>11–13</b>	<b>22,971</b>	<b>135</b>	<b>75</b>	<b>98</b>	<b>74</b>
<b>2-door plus models</b>		<b>11–13</b>	<b>78,454</b>	<b>498</b>	<b>81</b>	<b>89</b>	<b>72</b>
Toyota	Tacoma xtra cab	11–13	15,900	100	80	100	80
Toyota	Tacoma xtra cab 4WD	11–13	24,698	181	93	88	82
<b>4-door models</b>		<b>11–13</b>	<b>166,375</b>	<b>1,094</b>	<b>84</b>	<b>94</b>	<b>78</b>
Toyota	Tacoma double cab	11–13	34,503	172	63	100	63
Toyota	Tacoma double cab LWB 4WD	11–13	17,163	124	92	93	85
Toyota	Tacoma double cab 4WD	11–13	47,274	345	93	92	86
Nissan	Frontier crew cab SWB 4WD	11–13	24,776	201	103	87	90
Nissan	Frontier crew cab SWB	11–13	17,023	111	83	110	91
<b>All large pickups</b>		<b>11–13</b>	<b>1,004,457</b>	<b>6,209</b>	<b>79</b>	<b>92</b>	<b>73</b>
<b>2-door models</b>		<b>11–13</b>	<b>61,817</b>	<b>313</b>	<b>64</b>	<b>88</b>	<b>57</b>
Chevrolet	Silverado 1500 4WD	11–13	13,017	67	66	75	49
Chevrolet	Silverado 1500	11–13	15,408	70	58	91	53

**Table 4: Animal Strike losses by series, 2011–13 models**

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
<b>2-door plus models</b>		<b>11–13</b>	<b>314,555</b>	<b>2,075</b>	<b>84</b>	<b>89</b>	<b>75</b>
Chevrolet	Silverado 1500 ext. cab	11–13	31,034	158	65	104	67
Chevrolet	Silverado 1500 ext. cab 4WD	11–13	84,838	557	84	83	69
Dodge	Ram 1500 ext. cab	11–13	30,112	208	88	79	70
Ford	F-150 super cab 4WD	11–13	50,371	320	81	91	73
Ford	F-150 super cab	11–13	23,101	117	64	122	78
GMC	Sierra 1500 ext. cab 4WD	11–13	27,339	194	90	89	80
Dodge	Ram 1500 ext. cab 4WD	11–13	56,107	442	100	84	84
<b>4-door models</b>		<b>11–13</b>	<b>628,085</b>	<b>3,820</b>	<b>77</b>	<b>94</b>	<b>73</b>
Chevrolet	Silverado 1500 crew cab	11–13	39,925	171	54	80	43
Chevrolet	Silverado 1500 crew cab 4WD	11–13	92,283	519	71	89	63
Honda	Ridgeline crew cab 4WD	11–13	17,754	114	82	78	64
Dodge	Ram 1500 crew cab SWB	11–13	23,666	150	81	80	65
GMC	Sierra 1500 crew cab	11–13	17,234	98	72	91	66
Ford	F-150 crew cab	11–13	55,580	273	63	114	71
Ford	F-150 crew cab 4WD	11–13	161,266	946	75	96	72
Nissan	Titan crew cab 4WD	11–13	13,573	86	81	92	74
Dodge	Ram 1500 crew cab SWB 4WD	11–13	53,740	371	88	85	75
GMC	Sierra 1500 crew cab 4WD	11–13	39,819	289	92	90	83
Toyota	Tundra CrewMax	11–13	13,290	72	69	129	89
Toyota	Tundra double cab 4WD	11–13	37,729	295	99	93	92
Toyota	Tundra CrewMax 4WD	11–13	30,386	211	88	106	94
Toyota	Tundra double cab	11–13	22,330	154	88	117	103
<b>All very large pickups</b>		<b>11–13</b>	<b>201,376</b>	<b>1,261</b>	<b>80</b>	<b>90</b>	<b>72</b>
<b>2-door models</b>		<b>11–13</b>	<b>4,204</b>	<b>27</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>2-door plus models</b>		<b>11–13</b>	<b>21,687</b>	<b>119</b>	<b>70</b>	<b>90</b>	<b>63</b>
<b>4-door models</b>		<b>11–13</b>	<b>175,485</b>	<b>1,115</b>	<b>81</b>	<b>91</b>	<b>73</b>
GMC	Sierra 2500 crew cab 4WD	11–13	14,313	82	73	83	60
Ford	F-250 crew cab 4WD	11–13	43,907	228	66	96	64
Chevrolet	Silverado 2500 crew cab 4WD	11–13	27,421	189	88	79	69
Dodge	Ram 2500 crew cab SWB 4WD	12–13	10,700	78	93	83	78
Ford	F-350 crew cab 4WD	11–13	26,939	189	89	110	98
<b>SUVS</b>							
<b>All SUVs</b>		<b>11–13</b>	<b>4,975,979</b>	<b>31,807</b>	<b>81</b>	<b>107</b>	<b>87</b>
<b>Small SUVs</b>		<b>11–13</b>	<b>1,497,700</b>	<b>9,784</b>	<b>83</b>	<b>101</b>	<b>84</b>
Jeep	Wrangler 2dr SWB 4WD	11–13	64,754	242	48	76	36
Honda	CR-V 4dr	12–13	47,730	182	49	113	55
Hyundai	Tucson 4dr	11–13	48,475	257	67	96	64
Jeep	Patriot 4dr	11–13	27,924	153	70	94	65
Jeep	Compass 4dr	11–13	18,215	103	72	98	70
Jeep	Patriot 4dr 4WD	11–13	35,105	251	91	84	76
Jeep	Compass 4dr 4WD	11–13	28,378	215	96	86	82

Table 4: Animal Strike losses by series, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Nissan	Rogue 4dr	11–13	66,087	436	84	100	84
Volkswagen	Tiguan 4dr	11–13	20,905	116	70	120	85
Honda	CR-V 4dr 4WD	12–13	107,333	694	82	106	87
Kia	Sportage 4dr 4WD	11–13	24,142	170	90	101	90
Kia	Sportage 4dr	11–13	36,509	237	83	111	92
Nissan	Rogue 4dr 4WD	11–13	122,247	907	94	99	93
Toyota	RAV4 4dr 4WD	13	12,909	85	84	112	94
Mazda	CX-5 4dr	13	10,747	80	95	99	95
Subaru	Forester 4dr 4WD	11–13	100,010	707	90	107	96
Hyundai	Tucson 4dr 4WD	11–13	24,554	189	98	109	106
Ford	Escape 4dr	13	25,777	185	91	127	116
Volkswagen	Tiguan 4dr 4WD	11–13	19,564	140	91	134	122
Ford	Escape 4dr 4WD	13	20,570	167	104	120	125
Mitsubishi	Outlander Sport 4dr	11–13	12,561	102	103	160	165
Mitsubishi	Outlander Sport 4dr 4WD	11–13	11,580	118	130	143	186
<b>Midsize SUVs</b>		<b>11–13</b>	<b>2,132,427</b>	<b>13,641</b>	<b>81</b>	<b>101</b>	<b>82</b>
Jeep	Wrangler 4dr 4WD	11–13	105,592	424	51	71	36
Jeep	Grand Cherokee 4dr	11–13	33,789	131	49	89	44
Honda	Pilot 4dr 4WD	11–13	157,780	843	68	87	59
Nissan	Xterra 4dr 4WD	11–13	20,234	113	71	86	61
Honda	Pilot 4dr	11–13	68,677	301	56	111	62
Toyota	FJ Cruiser 4dr 4WD	11–13	14,336	82	72	88	64
Toyota	Highlander 4dr	11–13	50,200	270	68	105	72
Toyota	4Runner 4dr	11–13	16,036	99	78	92	72
Nissan	Murano 4dr 4WD	11–13	39,462	194	63	116	72
Toyota	Highlander 4dr 4WD	11–13	88,953	546	78	94	73
Ford	Edge 4dr	11–13	90,682	581	81	90	73
Nissan	Murano 4dr	11–13	19,823	86	55	142	79
Ford	Flex 4dr	11–13	20,669	153	94	85	80
Toyota	Venza 4dr	11–13	21,226	140	84	97	81
Ford	Edge 4dr 4WD	11–13	49,930	322	82	101	83
Ford	Explorer 4dr 4WD	11–13	69,283	449	82	103	85
Ford	Explorer 4dr	11–13	60,944	382	80	108	86
Dodge	Journey 4dr	11–13	41,484	306	94	92	86
Honda	Accord Crosstour 4dr 4WD	11–13	12,245	95	99	87	86
Jeep	Grand Cherokee 4dr 4WD	11–13	149,730	1,029	87	100	88
Toyota	4Runner 4dr 4WD	11–13	45,765	340	94	98	92
Mazda	CX-9 4dr	11–13	15,440	104	86	114	97
Chevrolet	Equinox 4dr	11–13	159,129	1,089	87	113	98
GMC	Terrain 4dr	11–13	69,481	458	84	118	99
Kia	Sorento 4dr	11–13	153,179	1,170	97	103	100
GMC	Terrain 4dr 4WD	11–13	37,925	286	96	109	104
Kia	Sorento 4dr 4WD	11–13	84,580	731	110	96	106



Table 4: Animal Strike losses by series, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Toyota	Venza 4dr 4WD	11–13	17,665	136	98	108	106
Chevrolet	Equinox 4dr 4WD	11–13	79,910	600	95	114	108
Hyundai	Santa Fe Sport 4dr	13	10,654	71	85	129	110
Mazda	CX-9 4dr 4WD	11–13	21,810	174	102	112	114
Dodge	Journey 4dr 4WD	11–13	12,019	119	126	93	117
<b>Large SUVs</b>		<b>11–13</b>	<b>503,138</b>	<b>3,318</b>	<b>84</b>	<b>102</b>	<b>86</b>
Chevrolet	Tahoe 4dr	11–13	25,576	154	77	67	51
GMC	Yukon 4dr 4WD	11–13	17,492	96	70	81	56
Chevrolet	Tahoe 4dr 4WD	11–13	36,191	244	86	76	65
Dodge	Durango 4dr	11–13	19,097	129	86	85	73
Chevrolet	Traverse 4dr	11–13	70,029	400	73	101	73
GMC	Acadia 4dr	11–13	50,613	337	85	92	78
Nissan	Armada 4dr	11–13	12,109	55	57	138	79
Buick	Enclave 4dr	11–13	41,028	240	74	115	85
GMC	Acadia 4dr 4WD	11–13	52,920	371	89	97	86
Ford	Expedition 4dr 4WD	11–13	10,618	78	94	92	87
Chevrolet	Traverse 4dr 4WD	11–13	53,075	375	90	102	92
Buick	Enclave 4dr 4WD	11–13	29,142	194	85	121	102
Dodge	Durango 4dr 4WD	11–13	30,946	279	115	93	107
Nissan	Armada 4dr 4WD	11–13	11,814	81	87	175	152
<b>Very large SUVs</b>		<b>11–13</b>	<b>94,796</b>	<b>664</b>	<b>89</b>	<b>79</b>	<b>70</b>
Chevrolet	Avalanche 1500 4dr 4WD	11–13	15,897	101	81	71	58
Chevrolet	Suburban 1500 4dr 4WD	11–13	27,942	213	97	77	75
Chevrolet	Suburban 1500 4dr	11–13	11,868	96	102	75	77
GMC	Yukon XL 1500 4dr 4WD	11–13	15,283	115	96	95	91
<b>LUXURY SUVs</b>							
<b>Small luxury SUVs</b>		<b>11–13</b>	<b>7,132</b>	<b>34</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Midsize luxury SUVs</b>		<b>11–13</b>	<b>593,831</b>	<b>3,546</b>	<b>76</b>	<b>143</b>	<b>109</b>
Lincoln	MKX 4dr 4WD	11–13	15,301	104	87	82	71
Lincoln	MKX 4dr	11–13	12,465	78	80	93	74
Acura	MDX 4dr 4WD	11–13	69,761	385	70	122	86
Volvo	XC60 4dr 4WD	11–13	15,935	79	63	141	89
Volvo	XC90 4dr 4WD	11–13	12,046	64	68	133	90
Lexus	RX 350 4dr	11–13	36,394	197	69	135	93
BMW	X3 4dr 4WD	11–13	34,170	185	69	152	105
Cadillac	SRX 4dr 4WD	11–13	22,209	154	88	119	106
Cadillac	SRX 4dr	11–13	45,575	286	80	133	107
Mercedes-Benz	GLK class 4dr	11–13	12,856	59	59	199	117
Audi	Q5 4dr 4WD	11–13	40,412	224	70	168	118
Mercedes-Benz	GLK class 4dr 4WD	11–13	20,075	145	92	131	120
Lexus	RX 350 4dr 4WD	11–13	61,559	435	90	142	127
BMW	X5 4dr 4WD	11–13	54,934	338	78	168	132
Mercedes-Benz	M class 4dr 4WD	12–13	22,313	145	83	163	135
Lexus	RX 450h hybrid 4dr 4WD	11–13	10,143	76	96	175	167

**Table 4: Animal Strike losses by series, 2011–13 models**

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
<b>Large luxury SUVs</b>		<b>11–13</b>	<b>133,248</b>	<b>751</b>	<b>72</b>	<b>163</b>	<b>117</b>
Porsche	Cayenne 4dr 4WD	11–13	11,849	63	67	121	82
Land Rover	Range Rover Sport 4dr 4WD	11–13	17,655	65	47	190	89
Land Rover	LR4 4dr 4WD	11–13	10,232	52	64	162	104
Lexus	GX 460 4dr 4WD	11–13	13,536	100	94	129	120
Infiniti	QX56 4dr 4WD	11–13	10,583	87	104	152	158
Audi	Q7 4dr 4WD	11–13	12,253	89	92	197	181
<b>Very large luxury SUVs</b>		<b>11–13</b>	<b>13,706</b>	<b>69</b>	<b>64</b>	<b>122</b>	<b>78</b>
<b>CARGO/PASSENGER VANS</b>							
<b>All cargo/passenger vans</b>		<b>11–13</b>	<b>10,354</b>	<b>47</b>	<b>58</b>	<b>94</b>	<b>55</b>

\*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” is given for reference only and should only be used as an estimate to convert from relative to absolute results.

Minimum requirement for reporting: 10,000 vehicle years of exposure or 100 claims.

**Appendix: Individual series comprising combined series**

Make name	Combined series name	Series in combination
BMW	3 series 2dr	328 i 2dr, 335 i 2dr
BMW	3 series 2dr 4WD	328 xi 2dr 4WD, 335 xi 2dr 4WD
BMW	3 series convertible	328 i convertible, 335 i convertible
BMW	3 series 4dr	328 i 4dr, 335 i 4dr, 320 i 4dr
BMW	5 series 4dr	528 i 4dr, 535 i 4dr, 550 i 4dr
BMW	5 series 4dr 4WD	528 xi 4dr 4WD, 535 xi 4dr 4WD, 550 i 4dr 4WD

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