



INJURY, COLLISION, & THEFT LOSSES

By make and model, 1997-99 models September 2000

**HIGHWAY LOSS
DATA INSTITUTE**

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The Highway Loss Data Institute (HLDI) is a nonprofit public service organization. It is closely associated with and funded through the Insurance Institute for Highway Safety, which is wholly supported by auto insurers. HLDI gathers, processes, and publishes data on the ways in which insurance losses vary among different kinds of vehicles.

GUIDE TO THIS REPORT

The table inside summarizes the recent insurance injury, collision, and theft losses of passenger cars, pickups, and utility vehicles. Results are based on the loss experience of 1997-99 models from their first sales through June 2000. For vehicles newly introduced or redesigned during these years, the results are based on the most recent model years for which the vehicle designs were unchanged — either 1998-99 or 1999 only. Results are grouped according to vehicle body style and then vehicle size. A total of 267 passenger vehicles are listed.

The results in this publication are generally good predictors of the experience of current versions of the same vehicle models. However, manufacturers substantially redesign their passenger vehicles periodically, and, in these cases, the experience of earlier models with the same name may not predict the experience of the newer designs.

Collision and theft losses are presented in terms of average loss payments per insured vehicle year (see definitions). Injury losses represent claim frequencies filed under Personal Injury Protection (PIP) coverages. All losses are stated in relative terms, with 100 representing the average for all cars in each loss category (a result of 122 is 22 percent worse than average, 96 is 4 percent better than average, etc.) Vehicles are listed within each group in ascending sequence of injury claim frequency results. For convenience, results are color-coded to indicate which are better and worse than average. Results also are adjusted, or standardized, to reduce possible distortions from two nonvehicle factors — operator age (injury, collision, and theft results) and insurance deductible (collision and theft results only).

Insurance losses vary widely among individual vehicle models. Vehicle size is strongly related to both injury and collision losses, but these losses also vary among vehicles in the same body style/size groups.

COMPARISON WITH DEATH RATES

Collisions that result in serious and fatal occupant injuries are relatively rare, so they have only a small influence on the insurance injury results reported in this table. (The results in the table are dominated by the relatively frequent low to moderate severity collisions and associated injuries.) A separate report, published periodically by the Insurance Institute for Highway Safety, is based on fatal crashes. It summarizes driver deaths per million registered vehicle years by make and model.

Vehicles with high death rates often have high frequencies of insurance claims for occupant injuries. For example, small two- and four-door cars typically have high death rates and higher-than-average insurance injury claims experience. But there are exceptions. Sports cars tend to have high death rates because they're more likely to be in high-speed single-vehicle crashes in which the risk of fatality is high. However, insurance injury claim frequencies for sports cars tend to be about average.

DEFINITIONS

Collision coverage: insurance that provides reimbursement for the cost of repairing crash damage to insured vehicles

Deductible amount: policyholder's portion of the loss

Personal Injury Protection (PIP) coverage: no-fault insurance that provides reimbursement for medical/hospital/other expenses, up to specified limits, for crash injuries occurring in insured vehicles, regardless of fault

Relative average loss payment per insured vehicle year: dollar total of collision or theft loss payments for claims for a group of vehicles divided by exposure (aggregate years the vehicles have been insured) for the group; result is expressed in relative terms compared with all cars

Relative claim frequency: number of injury claims for a group of vehicles divided by exposure (aggregate years the vehicles have been insured) for the group; result is expressed in relative terms compared with all cars

FOUR-DOOR CARS	Injury	Collision	Theft
ALL VERY LARGE	57	72	46
Mercury Grand Marquis	56	71	41
Ford Crown Victoria	61	73	52
ALL LARGE	69	80	54
Buick Park Avenue	43	68	24
Buick Regal	54	65	24
Buick LeSabre	56	71	13
Oldsmobile Intrigue	56	71	40
Pontiac Bonneville	60	82	33
Oldsmobile 88	63	83	17
Chrysler 300M	67	109	232
Chrysler LHS	68	101	
Chrysler Concorde	69	80	56
Chevrolet Lumina	71	73	23
Pontiac Grand Prix	71	77	65
Mercury Sable	78	81	57
Ford Taurus	86	84	65
Dodge Intrepid	92	94	130
ALL MIDSIZE	104	97	121
Cadillac Catera	63	109	75
Buick Century	64	69	13
Volvo S80	65	80	
Saab 9-3	70	107	
Oldsmobile Cutlass	72	70	21
Toyota Avalon	76	89	86
Acura TL series	76	95	28
Volvo S70	78	111	80
Lexus ES 300	79	98	146
Oldsmobile Alero	81	92	162
Infiniti I30	81	117	244
Volkswagen Passat	83	91	67
Subaru Legacy/Outback 4WD	88	107	37
Chevrolet Malibu	90	77	48
Chrysler Cirrus	96	92	94
Toyota Camry	97	86	98
Pontiac Grand Am	101	100	106
Honda Accord	105	86	68
Mercury Mystique	107	84	56
Nissan Maxima	107	122	509
Mazda Millenia	110	148	262
Ford Contour	111	87	53
Dodge Stratus	115	96	96
Chevrolet Cavalier	121	99	33
Mitsubishi Diamante	121	149	268
Plymouth Breeze	122	101	90
Mazda 626	137	100	86
Pontiac Sunfire	139	106	43
Nissan Altima	143	103	112
Mitsubishi Galant	160	136	153
ALL SMALL	137	108	81
Audi A4 Quattro	62	139	60
Audi A4	68	134	
Saturn SL	101	83	22
Infiniti G20	107	125	
Subaru Impreza 4WD	108	107	
Chevrolet Prizm	112	102	68
Volkswagen Jetta	113	93	76
Acura Integra	114	138	757
Honda Civic	120	100	86
Volkswagen Jetta III	122	128	98
Mazda Protege	139	122	51
Ford Escort	140	104	58
Toyota Corolla	147	115	109
Plymouth Neon	148	109	118
Mercury Tracer	151	109	53
Dodge Neon	153	107	106
Nissan Sentra	165	120	85
Hyundai Elantra	213	141	84
Mitsubishi Mirage	219	146	108
Kia Sephia	227	146	77
Suzuki Esteem	240	166	
ALL MINI	160	137	69
Volkswagen Golf III	103	119	75
Chevrolet Metro	180	153	54
Hyundai Accent	221	144	85

TWO-DOOR CARS	Injury	Collision	Theft
ALL LARGE	72	87	61
Buick Riviera	52	76	37
Pontiac Grand Prix	65	89	99
Chevrolet Monte Carlo	81	89	40
ALL MIDSIZE	109	109	90
Oldsmobile Alero	75	106	
Chrysler Sebring convertible	78	100	105
Toyota Camry Solara	93	81	100
Mercury Cougar	96	107	76
Chrysler Sebring	101	119	185
Acura CL series	101	95	124
Pontiac Grand Am	106	107	91
Pontiac Sunfire convertible	108	106	
Honda Accord	110	106	111
Chevrolet Cavalier convertible	111	107	84
BMW 318ti	117	149	
Pontiac Sunfire	118	118	47
Dodge Avenger	123	130	111
Chevrolet Cavalier	129	112	53
ALL SMALL	129	123	170
Subaru Impreza 4WD	92	117	
Honda Civic hatchback	103	94	114
Toyota Celica	104	148	81
Mitsubishi Eclipse convertible	105	123	203
Saturn SC	106	90	23
Honda Prelude	108	151	161
Acura Integra	122	159	996
Ford Escort	131	113	67
Plymouth Neon	131	108	153
Honda Civic coupe	131	118	152
Dodge Neon	144	116	107
Mitsubishi Eclipse	148	153	209
Hyundai Tiburon	211	210	109
Mitsubishi Mirage	216	154	104
ALL MINI	122	116	74
Volkswagen New Beetle	67	82	40
Volkswagen Cabrio	95	89	78
Volkswagen GTI	118	173	321
Chevrolet Metro	149	119	29
Hyundai Accent	192	132	61

Loss results for 1997-99 models are stated in relative terms (100 represents avg. result for all vehicles in each loss category):

Injury, collision	Theft	
<70	<40	substantially better than average
70-79	41-59	better than average
80-120	60-140	average
121-130	141-200	worse than average
>130	>200	substantially worse than average
blank	blank	insufficient data to compute reliable result

**HIGHWAY LOSS
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UTILITY VEHICLES	Injury	Collision	Theft
ALL LARGE 4 WHEEL DRIVE	55	77	188
GMC Suburban 1500 4dr	42	61	146
Land Rover Range Rover 4.0	43	120	
GMC Yukon 4dr	44	73	193
Chevrolet Suburban 1500 4dr	47	62	122
Chevrolet Tahoe 2dr	52	81	264
Chevrolet Tahoe 4dr	53	67	202
Ford Expedition 4dr	62	78	179
Lincoln Navigator 4dr	74	108	387
ALL LARGE 2 WHEEL DRIVE	55	68	186
Chevrolet Suburban 1500 4dr	49	66	87
GMC Yukon 4dr	50	57	240
Chevrolet Tahoe 4dr	53	59	211
GMC Suburban 1500 4dr	54	69	215
Lincoln Navigator 4dr	58	85	227
Ford Expedition 4dr	59	69	161
ALL MIDSIZE 4 WHEEL DRIVE	76	98	153
Mercedes M class 4dr	55	85	130
Oldsmobile Bravada 4dr	56	64	84
Jeep Grand Cherokee 4dr	60	72	124
Lexus RX 300 4dr	61	84	140
GMC Jimmy 2dr	64	97	
GMC Jimmy 4dr	66	83	96
Mercury Mountaineer 4dr	68	86	118
Ford Explorer 4dr	68	83	98
Dodge Durango 4dr	73	95	198
Infiniti QX4 4dr	73	121	231
Chevrolet Blazer 4dr	74	77	94
Isuzu Trooper 4dr	75	100	138
Ford Explorer 2dr	81	120	174
Land Rover Discovery 4dr	81	157	126
Chevrolet Blazer 2dr	85	104	114
Isuzu Rodeo 4dr	88	110	85
Nissan Pathfinder 4dr	94	129	229
Toyota 4Runner 4dr	98	146	313
Honda Passport 4dr	110	104	147
Mitsubishi Montero Sport 4dr	133	140	616
ALL MIDSIZE 2 WHEEL DRIVE	88	94	147
Jeep Grand Cherokee 4dr	67	62	87
Lexus RX 300 4dr	71	83	
Ford Explorer 4dr	74	79	96
Dodge Durango 4dr	77	86	
Mercury Mountaineer 4dr	82	78	75
Chevrolet Blazer 4dr	85	77	113
GMC Jimmy 4dr	86	77	99
Nissan Pathfinder 4dr	92	112	222
Ford Explorer 2dr	97	108	154
Toyota 4Runner 4dr	103	131	247
Isuzu Rodeo 4dr	110	109	107
Mitsubishi Montero Sport 4dr	120	114	294
ALL SMALL 4 WHEEL DRIVE	87	85	118
Subaru Forester 4dr	72	96	29
Jeep Wrangler 2dr	73	71	156
Jeep Cherokee 4dr	78	97	136
Honda CR-V 4dr	91	74	63
Toyota RAV4 4dr	116	112	110
Kia Sportage 4dr	171	115	131
ALL SMALL 2 WHEEL DRIVE	119	101	93
Jeep Cherokee 4dr	91	84	119
Honda CR-V 4dr	116	76	73
Toyota RAV4 4dr	124	116	80
Kia Sportage 4dr	163	102	94

PICKUP TRUCK SERIES	Injury	Collision	Theft
ALL LARGE 4 WHEEL DRIVE	50	80	119
GMC 2500	31	74	
GMC Sierra 1500	37	68	44
Chevrolet Silverado 1500	38	76	96
Chevrolet 3500	40	63	
Ford F-250 light duty	40	58	48
Ford F-350	43	80	202
Chevrolet 2500	44	63	
GMC 1500	44	72	119
Ford F-250	46	87	147
Chevrolet 1500	48	76	137
Ford F-150	51	70	83
Dodge Ram 2500	53	109	106
Dodge Ram 1500	57	90	132
Dodge Ram 3500	57	114	221
ALL LARGE 2 WHEEL DRIVE	62	74	130
Ford F-250	38	64	96
Dodge Ram 2500	41	92	77
Ford F-250 light duty	45	58	77
Chevrolet 2500	48	67	
Dodge Ram 3500	51	114	242
Chevrolet 3500	52	68	
Chevrolet Silverado 1500	52	82	103
GMC Sierra 1500	52	77	
GMC 1500	60	72	113
Chevrolet 1500	62	70	128
Ford F-150	65	70	120
Dodge Ram 1500	66	87	154
ALL SMALL 4 WHEEL DRIVE	74	96	106
Dodge Dakota	61	93	71
Chevrolet T10	62	89	80
Nissan Frontier	75	82	104
Ford Ranger	76	98	72
Toyota Tacoma	87	105	155
ALL SMALL 2 WHEEL DRIVE	88	92	72
GMC Sonoma/S15	77	86	78
Dodge Dakota	78	103	77
Mazda B	82	75	49
Chevrolet S10	83	86	66
Ford Ranger	84	88	64
Nissan Frontier	97	100	57
Isuzu Hombre	112	83	81
Toyota Tacoma	120	122	96

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VANS AND STATION WAGONS	Injury	Collision	Theft
ALL LARGE	71	70	58
Honda Odyssey	44	47	4
Pontiac Montana	50	55	
Dodge Grand Caravan 4WD	50	71	
GMC Safari 4WD	51	70	
Oldsmobile Silhouette	54	64	13
Mercury Villager	55	63	
Chrysler Town & Country	55	73	87
Chrysler Town & Country 4WD	60	87	74
Mercury Sable	62	68	21
Chevrolet Venture	65	63	22
Ford Windstar	65	64	27
GMC Safari	68	58	37
Chevrolet Astro	70	61	54
Ford Taurus	71	81	29
Toyota Sienna	72	65	47
Dodge Caravan	74	70	61
Plymouth Voyager	74	70	67
Chevrolet Astro 4WD	75	57	36
Nissan Quest	102	64	
ALL MIDSIZE	72	104	44
Volvo V70 4WD	53	94	42
Volvo V70	54	106	24
Subaru Legacy/Outback 4WD	77	105	42
ALL SMALL	98	90	33
Saturn SW	79	73	11
Mercury Tracer	92	79	
Subaru Impreza 4WD	93	112	45
Ford Escort	101	84	35
Suzuki Esteem	151	98	
Hyundai Elantra	185	119	

LUXURY CARS	Injury	Collision	Theft
ALL VERY LARGE	57	108	292
BMW 7 series 4dr LWB	47	146	387
Jaguar VDP 4dr LWB	53	175	
Mercedes S class 4dr LWB	55	149	1001
BMW 7 series 4dr	62	124	
Lincoln Town Car 4dr	63	95	131
ALL LARGE	60	117	152
Cadillac Seville 4dr	45	105	115
Oldsmobile Aurora 4dr	50	89	64
Jaguar XJR 4dr	51	222	
Cadillac DeVille 4dr	56	93	62
Lincoln Continental 4dr	56	86	93
Lexus LS 400 4dr	58	145	218
Infiniti Q45 4dr	60	126	142
Cadillac Eldorado 2dr	62	97	177
Acura 3.5 RL 4dr	64	111	76
BMW 5 series 4dr	71	141	239
Lexus GS 300/400 4dr	71	142	421
Mercedes E class 4dr	72	142	236
ALL MIDSIZE	83	159	201
Audi A6 Quattro 4dr	54	115	
Lexus SC 300/400 2dr	69	198	
BMW 3 series convertible	73	145	356
Mercedes CLK class 2dr	78	147	
BMW 3 series 2dr	79	198	409
BMW 3 series 4dr	81	135	132
Mercedes C class 4dr	99	155	107

SPORTS CARS	Injury	Collision	Theft
ALL MIDSIZE	108	149	139
Jaguar XK8 convertible	45	185	
Chevrolet Camaro convertible	86	154	
Ford Mustang convertible	96	132	178
Pontiac Firebird 2dr	102	167	142
Mitsubishi 3000 GT 2dr	102	149	
Chevrolet Camaro 2dr	103	160	137
Ford Mustang 2dr	124	142	123
ALL SMALL	50	178	342
Porsche Boxster convertible	45	124	149
Chevrolet Corvette 2dr	52	147	320
Chevrolet Corvette convertible	55	163	
Mercedes SL class convertible	58	190	539
ALL MINI	73	108	106
Mercedes SLK class convertible	54	118	71
BMW Z3 Roadster convertible	61	104	110
Mazda Miata convertible	92	104	116

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Harleysville Insurance Companies	USAA
The Hartford	Virginia Mutual Insurance Company
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