

Injury, Collision, & Theft Losses

By make and model, 2000-02 models
September 2003

HIGHWAY LOSS
DATA INSTITUTE

1005 North Glebe Road, Arlington, VA 22201 703/247-1600 Fax 703/247-1595 www.highwaysafety.org

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

GUIDE TO THIS REPORT

The table inside summarizes the recent insurance injury, collision, and theft losses of passenger cars, pickup trucks, and utility vehicles. Results are based on the loss experience of 2000-02 models from their first sales through May 2003. For vehicles that were newly introduced or redesigned during these years, the results shown in this publication are based only on the most recent model years for which the vehicle designs were unchanged — either 2001-02 or 2002 only. The results are grouped according to vehicle body style and then according to size. A total of 315 passenger vehicles are listed.

The results show that insurance losses for injuries, vehicle damage, and theft vary widely. Vehicle size is strongly related to injury and collision losses, but these losses also vary among vehicles similar in body style and size.

All losses are stated in relative terms, with 100 representing the average injury, collision, or theft loss for all cars. For example, a result of 122 is 22 percent worse than average. A result of 96 is 4 percent better than average. The vehicles are listed within each group in ascending sequence of injury claim frequency results. For convenience, the results are color-coded to indicate which ones are better and worse than the average. The results also are adjusted, or standardized, to reduce possible distortions from two nonvehicle factors — operator age (injury, collision, and theft results) and insurance deductible (collision and theft results only).

The results in this publication are generally good predictors of the experience of current versions of the same vehicle models. But when automakers substantially redesign their passenger vehicles, the experience of an earlier model with the same name (but not same design) may not predict the experience of the newer design.

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 publication. The results shown here are dominated by the relatively frequent low to moderate severity collisions and associated injuries. A separate report ([go to highwaysafety.org/sr_ddr/sr3507.htm](http://highwaysafety.org/sr_ddr/sr3507.htm)), 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.

However, 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

Injury losses indicate the relative frequencies of injury claims per insured vehicle year filed under Personal Injury Protection coverages in the 17 states and District of Columbia that offer such coverages. Also called no-fault insurance, Personal Injury Protection coverages pay for medical/hospital/other expenses incurred by occupants of insured vehicles, up to specified limits, regardless of fault in the crash.

Collision losses indicate the relative average loss payments per insured vehicle year filed under collision coverages. Collision insurance provides reimbursement for the cost of repairing crash damage to insured vehicles, less a specified deductible amount for which the policyholder is responsible.

Theft losses indicate the relative average loss payments per insured vehicle year filed under comprehensive coverages.

Relative average loss payments per insured vehicle year refer to the dollar total of collision or theft loss payments for claims for a group of vehicles divided by the group's exposure (aggregate years the vehicles have been insured).

FOUR-DOOR CARS	Injury Collision Theft		
	57	68	26
ALL VERY LARGE			
Mercury Grand Marquis	56	68	17
Ford Crown Victoria	59	70	58
ALL LARGE	71	75	73
Oldsmobile Aurora	44	78	93
Buick LeSabre	48	59	10
Pontiac Bonneville	51	64	51
Buick Regal	59	66	36
Buick Century	60	64	28
Oldsmobile Intrigue	67	70	60
Chrysler 300M	68	100	139
Chevrolet Impala	76	72	62
Pontiac Grand Prix	78	82	58
Mercury Sable	78	76	53
Chrysler Concorde	79	90	199
Ford Taurus	80	76	53
Dodge Intrepid	94	93	219
ALL MIDSIZE	107	96	92
Saab 9-3	56	112	36
Volvo S60	64	111	73
Audi A4 Quattro	65	118	
Toyota Avalon	69	85	59
Infiniti I35	70	96	
Volkswagen Passat 4WD	71	137	
Volkswagen Passat	76	105	77
Saturn LS	82	71	28
Acura TL series	84	100	145
Subaru Legacy/Outback 4WD	85	84	40
Nissan Maxima	92	97	154
Toyota Camry	92	83	97
Honda Accord	99	87	67
Chevrolet Malibu	99	84	73
Oldsmobile Alero	100	96	72
Chrysler Sebring	101	92	196
Mazda Millenia	108	130	226
Pontiac Grand Am	117	106	111
Mitsubishi Diamante	123	126	210
Nissan Altima	123	104	104
Dodge Stratus	125	99	301
Mazda 626	134	99	98
Hyundai Sonata	138	118	64
Chevrolet Cavalier	145	103	70
Pontiac Sunfire	150	114	66
Kia Optima	151	101	134
Daewoo Leganza	158	118	95
Mitsubishi Galant	170	120	165
ALL SMALL	141	117	88
Audi A4/S4 Quattro	73	172	361
Volvo S40	84	117	61
Subaru Impreza WRX 4WD	85	278	
Volkswagen Golf	89	94	66
Volkswagen Jetta	103	108	71
Saturn SL	114	86	33
Infiniti G20	116	131	97
Chevrolet Prizm	124	108	71
Honda Civic	128	110	56
Mazda Protege	138	116	75
Ford Focus	143	122	72
Toyota Corolla	148	112	106
Hyundai Elantra	152	102	52
Nissan Sentra	153	128	72
Dodge Neon	168	126	132
Daewoo Lanos	182	126	
Daewoo Nubira	184	120	94
Hyundai Accent	187	128	75
Mitsubishi Lancer	191	160	
Kia Spectra sedan/hatchback	198	133	101
Kia Rio	206	130	83
Suzuki Esteem	239	168	134
ALL MINI	162	118	52
Toyota Echo	161	115	50

SPECIALTY CARS	Injury Collision Theft		
ALL SMALL	71	72	45
Toyota Prius	62	102	
Chrysler PT Cruiser	72	70	47
ALL MINI	61	96	

TWO-DOOR CARS	Injury Collision Theft		
	78	91	119
ALL LARGE	71	96	72
Pontiac Grand Prix	81	89	138
Chevrolet Monte Carlo	81	89	138
ALL MIDSIZE	120	116	95
Toyota Camry Solara conv.	65	93	
Chrysler Sebring conv.	66	72	57
Oldsmobile Alero	94	98	73
Acura 3.2 CL	98	123	180
Chrysler Sebring	99	114	105
Pontiac Grand Am	99	116	107
Toyota Camry Solara	108	101	93
Mercury Cougar	119	120	69
Dodge Stratus	121	138	151
Honda Accord	130	119	134
Chevrolet Cavalier	152	122	74
Pontiac Sunfire	153	133	63
ALL SMALL	133	132	221
Volkswagen New Beetle	79	85	41
Volkswagen Golf	91	127	116
Saturn SC	117	96	37
Ford Focus	124	125	64
Acura RSX	137	211	
Toyota Celica	138	168	164
Mitsubishi Eclipse	139	137	163
Honda Civic coupe	150	138	104
Hyundai Accent	151	109	55
Ford Escort	165	126	75
Mitsubishi Mirage	204	155	156
ALL MINI	126	108	52
Volkswagen Golf Cabriolet conv.	97	97	56
Toyota Echo	141	117	43
Daewoo Lanos	178	121	

SPORTS CARS	Injury Collision Theft		
	102	146	173
ALL MIDSIZE	102	146	173
Jaguar XK series conv.	48	185	
Volvo C70 conv.	62	110	
Saab 9-3 conv.	64	118	
Chevrolet Camaro conv.	77	135	
Pontiac Firebird	90	170	198
Ford Mustang conv.	97	124	182
Chevrolet Camaro	98	171	226
Ford Mustang	120	144	150
ALL SMALL	50	135	321
Porsche 911 conv.	33	175	
Porsche 911 Coupe	35	225	
Chevrolet Corvette conv.	38	87	492
Lexus SC 430 conv.	38	135	
Chevrolet Corvette	39	104	390
Porsche Boxster conv.	46	140	114
Mercedes SL class conv.	47	158	
Mitsubishi Eclipse conv.	114	129	185
ALL MINI	64	116	131
BMW M/Z3 Roadster conv.	51	91	81
Audi TT Quattro coupe	51	119	
Audi TT Quattro roadster	57	110	
Honda S2000 conv.	61	183	253
Mercedes SLK class conv.	62	114	90
Mazda Miata conv.	81	87	58
Toyota MR2 Spyder conv.	96	153	

Loss results for 2000-02 models are stated in relative terms (100 represents average result for all vehicles in each loss category). Colors indicate results in relation to the average for all cars:

	substantially better than average
	better than average
	average
	worse than average
	substantially worse than average
	insufficient data to compute reliable result

LUXURY CARS	Injury Collision Theft		
	53	112	167
ALL VERY LARGE			
Cadillac DeVille	50	92	122
Jaguar XJ series LWB	50	197	
BMW 7 series	50	107	
BMW 7 series LWB	51	108	245
Mercedes S class LWB	51	167	335
Lincoln Town Car	62	94	96
ALL LARGE	59	106	158
Buick Park Avenue	47	70	10
Lexus LS 430	49	142	185
Mercedes E class 4dr 4WD	51	118	
Cadillac Seville	54	105	143
Cadillac Eldorado	56	102	43
BMW 5 series 4dr	57	122	286
Lincoln LS	58	95	159
Jaguar XJ series	59	147	
Lincoln Continental	61	76	66
Jaguar S-Type	64	117	180
Acura 3.5 RL	66	90	142
Mercedes E class 4dr	71	109	82
Lexus GS series	76	115	291
ALL MIDSIZE	72	121	146
Audi A6/S6 Quattro station wagon	32	121	
Mercedes CLK class conv.	45	135	130
Audi A6 Quattro	49	131	74
Saab 9-5 station wagon	50	103	
Saab 9-5	51	108	29
Volvo S80	58	101	42
BMW 3 series conv.	58	97	416
Mercedes CLK class	73	164	264
Lexus ES 300	74	99	120
BMW 3 series	74	116	135
Mercedes C class 4dr	80	101	56
BMW 3 series 2dr	80	136	337
Jaguar X-Type 4WD	87	129	
Lexus IS 300 4dr	113	237	387

2WD PICKUP TRUCKS	Injury Collision Theft		
	34	70	167
ALL VERY LARGE			
GMC Sierra 2500	13	48	
Chevrolet Silverado 2500	19	55	63
Ford F-350	31	71	228
Ford F-250	37	62	148
Dodge Ram 2500	43	83	138
Dodge Ram 3500	51	113	
ALL LARGE	60	80	155
GMC Sierra 1500	53	82	151
Chevrolet Silverado 1500	58	83	141
Ford F-150	58	77	148
Toyota Tundra	65	83	122
Dodge Ram 1500	67	81	210
ALL SMALL	83	91	101
Dodge Dakota	74	102	115
Mazda B	76	74	67
GMC Sonoma	77	87	70
Nissan Frontier	82	82	90
Chevrolet S10	82	94	128
Ford Ranger	87	88	79
Toyota Tacoma	93	95	121

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MINIVANS/STATION WAGONS	Injury Collision Theft		
	70	67	53
ALL LARGE			
GMC Safari 4WD	40	47	
Chrysler Town & Country 4WD	48	80	
Pontiac Montana	53	54	34
Oldsmobile Silhouette	54	55	25
Honda Odyssey	58	64	24
Chevrolet Astro 4WD	59	61	34
Chrysler Town & Country	60	70	71
Ford Windstar	68	65	35
Mercury Villager	70	67	54
GMC Safari	72	61	48
Chevrolet Venture	73	60	30
Toyota Sienna	73	68	53
Chevrolet Astro	79	61	81
Dodge Caravan/Grand Caravan	80	74	77
Mazda MPV	87	62	53
Chrysler Voyager	90	66	130
Kia Sedona	95	89	
Nissan Quest	102	67	68
ALL MIDSIZE	60	73	26
Volvo V70	51	100	12
Volvo V70 4WD	52	97	42
Volkswagen Passat 4WD	52	90	
Volkswagen Passat	53	80	
Subaru Legacy/Outback 4WD	64	65	31
Saturn LW	69	64	20
ALL SMALL	101	95	50
Volkswagen Jetta	71	69	
Subaru Impreza 4WD	72	98	
Volvo V40	81	93	
Mazda Protege5	97	104	
Ford Focus	103	89	44
Suzuki Esteem	159	115	

4WD PICKUP TRUCKS	Injury Collision Theft		
	41	82	166
ALL VERY LARGE			
GMC Sierra 2500	23	58	76
Chevrolet Silverado 2500	25	63	72
Ford F-250	43	80	204
Dodge Ram 3500	44	108	234
Ford F-350	48	85	205
Dodge Ram 2500	53	100	154
ALL LARGE	44	75	122
Chevrolet Silverado 1500	32	66	92
GMC Sierra 1500	41	73	139
Ford F-150	47	74	96
Dodge Ram 1500	55	83	203
Toyota Tundra	62	95	115
ALL SMALL	72	101	91
GMC Sonoma	45	78	77
Chevrolet S10	54	85	91
Dodge Dakota	68	100	79
Nissan Frontier	70	84	101
Toyota Tacoma	72	100	134
Mazda B	73	80	
Ford Ranger	86	118	69

2WD SPECIALTY TRUCKS	Injury Collision Theft		
	46		
ALL VERY LARGE			
ALL LARGE	39	64	
Chevrolet Avalanche 1500	39	64	
ALL MIDSIZE	44	67	122
Ford Explorer Sport Trac	44	67	122

4WD SPECIALTY TRUCKS	Injury Collision Theft		
	53		
ALL VERY LARGE			
ALL LARGE	42	75	279
Chevrolet Avalanche 1500	40	71	153
ALL MIDSIZE	52	76	89
Ford Explorer Sport Trac	52	76	89

2WD UTILITY VEHICLES	Injury	Collision	Theft
ALL VERY LARGE	31	46	180
Ford Excursion	31	46	180
ALL LARGE	47	64	212
GMC Yukon XL 1500	20	48	115
Chevrolet Tahoe	23	54	156
GMC Yukon	25	54	194
Chevrolet Suburban 1500	37	55	94
Toyota Sequoia	57	61	112
Lincoln Navigator	61	77	409
Ford Expedition	66	68	239
ALL MIDSIZE	83	80	121
GMC Envoy	38	73	
Chevrolet TrailBlazer	41	92	71
Buick Rendezvous	55	56	
Lexus RX 300	64	68	71
Ford Explorer 4dr	71	71	124
Jeep Grand Cherokee	72	71	113
Infiniti QX4	72	107	
Toyota Highlander	73	59	45
Mercury Mountaineer	73	74	
Chevrolet Blazer 4dr	74	62	116
Honda Passport	76	89	115
Nissan Pathfinder	77	91	100
Pontiac Aztek	83	74	51
Nissan Xterra	86	76	99
Toyota 4Runner	88	88	169
Dodge Durango	89	87	209
Isuzu Trooper	89	99	
Jeep Liberty	96	59	126
Ford Explorer 2dr	96	97	118
Chevrolet Blazer 2dr	98	90	165
Isuzu Rodeo 4dr	103	84	82
Mitsubishi Montero Sport	119	98	255
ALL SMALL	109	85	101
Ford Escape	46	55	33
Honda CR-V	90	76	
Mazda Tribute	96	64	31
Toyota RAV4	123	101	178
Chevrolet Tracker	132	98	114
Suzuki Grand Vitara	142	103	
Kia Sportage 4dr	163	93	128
Suzuki Vitara 4dr	167	83	
Kia Sportage 2dr	186	114	

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	insufficient data to compute reliable result

4WD UTILITY VEHICLES	Injury	Collision	Theft
ALL VERY LARGE	39	67	231
Ford Excursion	39	66	230
ALL LARGE	49	73	238
GMC Yukon XL 1500	31	52	155
GMC Yukon	32	61	231
Chevrolet Tahoe	34	63	107
Lexus LX series	37	87	403
Land Rover Range Rover	40	112	
Chevrolet Suburban 2500	41	78	
Toyota Land Cruiser	42	74	218
Chevrolet Suburban 1500	47	62	82
Cadillac Escalade	59	104	1099
Lincoln Navigator	63	91	464
Ford Expedition	63	65	173
Toyota Sequoia	77	72	204
ALL MIDSIZE	76	83	115
Chevrolet TrailBlazer	46	76	52
Buick Rendezvous	53	55	
GMC Envoy	56	82	98
Acura MDX	58	70	91
BMW X5	60	94	438
Oldsmobile Bravada	63	76	
Jeep Grand Cherokee	64	76	98
Lexus RX 300	65	81	112
Ford Explorer 4dr	70	65	86
Mercedes M class	70	74	104
Land Rover Discovery Series II	71	174	150
Mercury Mountaineer	71	67	
Isuzu Trooper	71	105	102
Toyota Highlander	72	65	38
Chevrolet Blazer 4dr	72	61	81
Infiniti QX4	73	112	119
Jeep Liberty	77	68	80
Chevrolet Blazer 2dr	78	85	108
Dodge Durango	81	95	145
Nissan Xterra	83	85	80
Toyota 4Runner	91	98	177
Ford Explorer 2dr	92	107	114
Nissan Pathfinder	96	113	92
Isuzu Rodeo 4dr	97	94	94
Mitsubishi Montero Sport	119	98	206
Suzuki Grand Vitara XL-7	120	101	
Honda Passport	124	106	128
Mitsubishi Montero	132	120	295
ALL SMALL	85	83	107
Ford Escape	48	53	35
Jeep Wrangler	65	69	138
Saturn VUE	66	54	
Subaru Forester	68	83	40
Mazda Tribute	75	60	19
Hyundai Santa Fe	86	68	43
Honda CR-V	91	76	29
Chevrolet Tracker 2dr	100	95	
Chevrolet Tracker 4dr	107	100	52
Toyota RAV4	108	95	173
Suzuki Grand Vitara	137	118	94
Kia Sportage 4dr	142	104	108
Suzuki Vitara 4dr	147	98	

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