



# Injury Collision & Theft Losses

By Make and Model  
1993-95 Models

September 1996

HIGHWAY  
LOSS  
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INSTITUTE

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 automobile 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 on the inside of this report 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 1993-95 models. For vehicles that were newly introduced or redesigned during these three model years, the results are based on the most recent years for which the vehicle designs were unchanged — either 1994-95 or 1995 only, as appropriate.

Results are grouped according to seven body styles — station wagons/passenger vans; four-door cars; two-door cars; luxury cars; sports cars; pickup trucks; and utility vehicles. Within these groups, vehicles are listed according to size — large, midsize, and small. A total of 222 popular passenger vehicles are listed. But results for some other models, which sell in relatively small numbers, aren't reported because of insufficient data to compute reliable results.

These results for 1993-95 models are generally good predictors of the experience of current versions of the same vehicles. However, newer models may have been substantially redesigned but given the same name as earlier, but different, models. Then results for the earlier model don't predict the experience of the newer one.

Collision and theft losses are presented in terms of average loss payments per insured vehicle year (see definitions). Injury losses are presented in terms of the frequency of insurance claims filed under Personal Injury Protection (PIP) coverages. All losses are stated in relative terms, with 100 representing the average result for all vehicles in each loss category. So a result of 122 is 22 percent worse than average. A result of 96 is 4 percent better than average. Vehicles are listed within each group in ascending sequence of injury claim frequency results.

For convenience, results are color-coded (see legend) 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 deductible amount (collision and theft results only).

Note: The 166 passenger cars listed except the Hyundai Scoupe have airbags for both drivers and right front passengers. Some pickups and utility vehicles have driver airbags, but only the two Ford Explorer models have dual airbags.

### **Patterns of Insurance Losses**

The table on the inside of this report shows very wide variations in the insurance injury, collision, and theft losses of various vehicles on the nation's highways. Vehicle size is very important. It strongly influences both injury and collision losses. Among four-door models, for example, the average injury result for the large models is less than half the result for small models. The body style and size groups with the lowest (best) injury loss results are large station wagons and passenger vans, standard-size pickup trucks, and large utility vehicles. The highest (worst) injury and collision losses are for small two- and four-door cars.

Within some size/body style groups, differences among the best and worst also are striking. Among midsize four-door cars, for example, the Saab 900 has the best injury result. The result for the worst car in this group, the Nissan Sentra, is almost three times as high.

### **Comparison with Death Rates by Make and Series**

Insurance loss results are dominated by low to moderate severity collisions and injuries that occur frequently. Serious and fatal injuries are relatively rare, so they have little influence on the insurance loss results reported here. A separate report based on serious crashes compares vehicles in terms of occupant deaths. Published by the Insurance Institute for Highway Safety, the report on deaths follows a format similar to this HLDI report but lists passenger vehicles according to driver deaths per 10,000 registered vehicle years.

Vehicles with high death rates often record high frequencies of insurance claims for injuries, as reported here. For example, small cars as a group have poor death rates and insurance injury claims experience. But there are exceptions. Sports cars tend to have high death rates because they're more likely than most other models to be in high-speed single-vehicle crashes, in which fatality risk is high. However, insurance injury claims results for sports cars tend to be about average.

### **Definitions**

Collision coverages — coverages under which people insure their own vehicles against loss caused by collision.

Comprehensive coverages — coverages under which people insure their own vehicles against damage from causes other than collisions (for example, theft).

Deductible amount — portion of loss borne by the policyholder.






Personal Injury Protection (PIP) coverages — first-party no-fault coverages; an insurer pays, within specified limits, the medical/hospital/other expenses of the insured and others in the vehicle.

Relative average loss payment per insured vehicle year — dollar total of all collision or theft loss payments made for claims for a group of vehicles divided by the total exposure for that group; expressed in relative terms compared with all passenger cars.

Relative claim frequency — number of injury claims for a group of vehicles divided by the exposure for that group; expressed in relative terms compared with all passenger cars.

## **Injury, Collision, and Theft Losses**

Results are stated in relative terms — 100 represents average

	Substantially Better than Average
	Better than Average
	Average
	Worse than Average
	Substantially Worse than Average

# Sponsoring Groups

Alfa Insurance  
Allstate Insurance Group  
American Family Insurance  
American National Property and Casualty  
American States Insurance Companies  
Amica  
Automobile Club of Michigan Group  
Auto Club South Insurance Company  
AVCO Insurance Services  
Brethren Mutual Insurance Company  
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California Insurance Group  
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Farm Bureau of Iowa  
Farmers Insurance Group of Companies  
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Harleysville Insurance Companies  
Heritage Mutual Group  
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Maryland Insurance Group  
Merastar  
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Middlesex Mutual  
Milwaukee Insurance Group  
Montgomery Mutual  
Motor Club of America Insurance Company  
Motors Insurance  
National Grange Mutual  
Nationwide Insurance Enterprise  
North Carolina Farm Bureau  
Northland Insurance Companies  
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Old Guard Insurance  
Omni Insurance Group  
Pekin Insurance  
PEMCO Insurance Companies  
The Progressive Corporation  
The Prudential  
Ranger Insurance  
Royal Insurance  
SAFECO Insurance Companies  
SECURA  
Selective Insurance  
Shelter Insurance Companies  
Southern Heritage  
State Auto Insurance Companies  
State Farm Insurance Companies  
The St. Paul Companies  
USAA  
US Fidelity & Guaranty  
USF Insurance Company  
Viking Insurance Company of Wisconsin  
Yasuda Fire and Marine of America



Four-Door Cars		Injury	Collision	Theft
Large	<b>All</b>	<b>62</b>	<b>82</b>	<b>50</b>
	Buick Park Avenue	53	87	17
	Buick LeSabre	55	79	19
	Chrysler Concorde	58	80	63
	Oldsmobile Ninety-Eight	59	73	39
	Chevrolet Caprice	60	83	68
	Buick Roadmaster	61	96	41
	Oldsmobile Eighty-Eight	61	76	24
	Mercury Grand Marquis	61	71	71
	Pontiac Bonneville	61	84	34
	Chrysler New Yorker	62	86	99
	Ford Crown Victoria	65	64	64
	Dodge Intrepid	74	89	48
	Eagle Vision	75	89	45
Midsize	<b>All</b>	<b>100</b>	<b>92</b>	<b>91</b>
	Saab 900	56	126	15
	Buick Regal	62	66	20
	Oldsmobile Cutlass Supreme	65	64	32
	Volvo 850	66	114	45
	Chevrolet Lumina	69	64	11
	Audi 90	71	146	50
	Oldsmobile Cutlass Ciera	72	72	74
	Lexus ES 300	73	120	159
	Pontiac Grand Prix	74	76	30
	Chrysler Cirrus	74	77	58
	Buick Century	75	71	95
	Mercury Sable	80	83	36
	Toyota Avalon	81	80	38
	Mazda Millenia	81	122	124
	Ford Taurus	83	81	53
	Dodge Stratus	86	75	28
	Saturn SL	97	82	27
	Acura Integra	97	128	156
	Toyota Camry	98	106	129
	Honda Accord	98	97	160
	Infiniti G20	99	122	118
	Mitsubishi Diamante	100	101	264
	Nissan Maxima	101	125	149
	Buick Skylark	103	72	15
	Pontiac Grand Am	105	82	35
	Mercury Mystique	106	67	33
	Ford Contour	107	78	47
	Mazda 626	107	125	69
	Chevrolet Cavalier	108	78	45
	Plymouth Acclaim	108	87	94
	Dodge Spirit	110	84	123
	Oldsmobile Achieva	111	86	24
Honda Civic	118	109	121	
Chevrolet Corsica	119	89	30	
Mitsubishi Galant	122	107	129	
Nissan Altima	127	105	92	
Dodge Neon	132	97	45	
Plymouth Neon	132	107	50	
Mazda Protege	143	112	68	
Nissan Sentra	150	96	59	
Small	<b>All</b>	<b>144</b>	<b>115</b>	<b>64</b>
	Subaru Impreza 4-wheel-drive	89	102	19
	Volkswagen Jetta III	126	128	62
	Geo Prizm	128	117	45
	Ford Escort	140	104	40
	Toyota Corolla	143	121	86
	Subaru Impreza	147	121	42
	Mercury Tracer	154	112	32
	Hyundai Elantra	219	144	69

<b>Two-Door Cars</b>		<b>Injury</b>	<b>Collision</b>	<b>Theft</b>
<b>Large</b>	<b>All</b>	<b>88</b>	<b>89</b>	<b>80</b>
	Buick Riviera	59	67	40
	Ford Thunderbird	87	93	84
	Mercury Cougar	96	85	77
<b>Midsized</b>	<b>All</b>	<b>111</b>	<b>112</b>	<b>103</b>
	Pontiac Grand Prix	75	86	54
	Buick Regal	76	71	25
	Oldsmobile Cutlass Supreme	80	79	38
	Chevrolet Monte Carlo	81	85	57
	Pontiac Grand Am	98	93	37
	Honda Accord	100	103	181
	Chrysler LeBaron convertible	101	111	152
	Oldsmobile Achieva	101	85	34
	Acura Integra	103	143	182
	Toyota Camry	104	113	114
	Dodge Avenger	105	127	86
	Mazda MX-6	106	146	93
	Honda Civic	110	117	131
	Chevrolet Beretta	116	109	60
	Ford Probe	116	156	97
	Toyota Celica	119	153	105
	Honda Prelude	119	167	366
	Chevrolet Cavalier	125	118	53
Pontiac Sunfire	128	136		
Honda Civic Coupe	140	132	168	
<b>Small</b>	<b>All</b>	<b>142</b>	<b>122</b>	<b>72</b>
	Saturn SC	98	103	38
	Nissan 240SX	147	192	141
	Ford Escort	151	131	70
	Mitsubishi Eclipse	156	149	125
	Toyota Paseo	158	140	69
	Toyota Tercel	169	126	54
	Mazda MX-3 Coupe	169	207	69
	Ford Aspire	185	145	53
	Mitsubishi Mirage	188	144	60
Hyundai Scoupe	216	157	86	

<b>Sports Cars</b>		<b>Injury</b>	<b>Collision</b>	<b>Theft</b>
<b>Midsized</b>	<b>All</b>	<b>112</b>	<b>148</b>	<b>272</b>
	Pontiac Firebird	97	147	91
	Ford Mustang convertible	102	136	303
	Chevrolet Camaro	110	156	85
	Ford Mustang	118	152	179
<b>Small</b>	<b>All</b>	<b>89</b>	<b>146</b>	<b>256</b>
	Chevrolet Corvette convertible	53	155	380
	Chevrolet Corvette	75	152	355
	Mazda RX-7 Coupe	77	286	468
	Nissan 300ZX	79	184	597
	Mazda Miata	91	92	84
	Mitsubishi 3000 GT	93	156	203
	Honda Civic Del Sol convertible	102	123	138
Dodge Stealth	110	145	104	

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Luxury Cars		Injury	Collision	Theft
Large	<b>All</b>	<b>62</b>	<b>116</b>	<b>256</b>
	Mercedes S Class long wheel base	54	167	1533
	Cadillac Seville	54	115	104
	Chrysler LHS	57	99	96
	Jaguar XJ	57	194	105
	Cadillac DeVille	58	89	62
	Mercedes S Class short wheel base	60	175	537
	Lincoln Town Car	61	84	159
	Infiniti Q45	61	164	426
	Cadillac Fleetwood	61	123	110
	Oldsmobile Aurora	62	74	33
	Lincoln Mark VIII	64	117	139
	Acura Legend 4dr.	69	130	665
	Mercedes E Class 4dr.	74	160	204
	Acura Legend 2dr.	87	179	1347
	Mazda 929	92	173	192
Midsize	<b>All</b>	<b>78</b>	<b>148</b>	<b>278</b>
	Cadillac Eldorado	59	120	151
	Volvo 940/960 station wagon	59	120	43
	BMW 5-series 4dr.	61	159	507
	Saab 9000	70	184	48
	Lexus SC 300/400	71	192	309
	Volvo 940/960 4dr.	79	118	73
	BMW 3-series convertible	80	143	1051
	Mercedes C Class 4dr.	81	131	162
	Lexus GS 300	88	172	620
	Infiniti J30	90	164	166
	BMW 3-series 2dr.	96	186	555
	BMW 3-series 4dr.	98	178	428

Utility Vehicles		Injury	Collision	Theft
Large	<b>All</b>	<b>47</b>	<b>63</b>	<b>218</b>
	Chevrolet Suburban 2500 4x4	34	55	242
	Chevrolet Suburban 1500 4x4	40	60	210
	Chevrolet Suburban 1500	48	50	266
Midsize	<b>All</b>	<b>77</b>	<b>88</b>	<b>238</b>
	Ford Explorer 4dr. 4x4	60	68	51
	Jeep Grand Cherokee 4dr. 4x4	64	86	350
	GMC T15 Jimmy 4dr. 4x4	67	75	85
	Ford Explorer 4dr.	68	78	77
	Ford Bronco	71	82	190
	Jeep Grand Cherokee 4dr.	74	69	300
	Chevrolet T10 Blazer 4dr. 4x4	76	72	110
	Jeep Cherokee 4dr. 4x4	76	78	194
	Mitsubishi Montero 4dr. 4x4	86	134	1894
	Jeep Cherokee 4dr.	88	79	176
	Chevrolet T10 Blazer 2dr. 4x4	88	120	67
	Nissan Pathfinder 4dr. 4x4	89	120	510
	Toyota 4Runner 4dr. 4x4	96	130	425
	Isuzu Rodeo 4dr. 4x4	99	105	114
	Nissan Pathfinder 4dr.	104	120	181
	Chevrolet S10 Blazer 4dr.	106	91	71
	Toyota 4Runner 4dr.	106	110	244
Honda Passport 4dr. 4x4	112	114	150	
Isuzu Rodeo 4dr.	120	106	132	
Small	<b>All</b>	<b>112</b>	<b>92</b>	<b>220</b>
	Jeep Wrangler	86	76	280
	Suzuki Sidekick 4dr. 4x4	123	85	86
	Geo Tracker 4x4	145	121	131
	Geo Tracker	164	117	206

<b>Wagons and Vans</b>		<b>Injury</b>	<b>Collision</b>	<b>Theft</b>
<b>Large</b>	<b>All</b>	<b>76</b>	<b>68</b>	<b>73</b>
	Buick Roadmaster Wagon	40	90	37
	Chevrolet Caprice	44	90	46
	Chrysler Town & Country	49	68	233
	Dodge Caravan 4-wheel-drive	52	66	133
	Toyota Previa 4-wheel-drive	57	93	104
	Mercury Villager Wagon	61	66	35
	GMC Safari	64	61	50
	Chevrolet Astro 4-wheel-drive	69	57	45
	Oldsmobile Silhouette	70	86	93
	Pontiac Trans Sport	71	65	78
	Ford Aerostar 4-wheel-drive	71	89	21
	Dodge Caravan	74	63	83
	Plymouth Voyager	76	65	86
	Ford Windstar	78	74	30
	Chevrolet Astro	78	60	71
	Nissan Quest	81	63	31
	Chevrolet Lumina APV	82	69	87
	Toyota Previa	85	88	92
	Ford Aerostar	92	74	49
Mazda MPV	118	124	123	
<b>Midsize</b>	<b>All</b>	<b>71</b>	<b>82</b>	<b>40</b>
	Oldsmobile Cutlass Ciera	39	67	40
	Volvo 850	50	107	26
	Buick Century	62	62	40
	Mercury Sable	63	80	42
	Honda Accord	69	88	72
	Toyota Camry	71	106	86
	Subaru Legacy 4-wheel-drive	71	104	32
	Saturn SW	73	69	19
Ford Taurus	74	75	35	
<b>Small</b>	<b>All</b>	<b>102</b>	<b>81</b>	<b>27</b>
	Subaru Impreza 4-wheel-drive	90	94	30
	Mercury Tracer	94	79	23
	Toyota Corolla	97	109	40
	Ford Escort	114	80	23

<b>Pickup Trucks</b>		<b>Injury</b>	<b>Collision</b>	<b>Theft</b>
<b>Standard</b>	<b>All</b>	<b>60</b>	<b>66</b>	<b>121</b>
	GMC 1500 4x4	42	57	149
	Ford F-250	43	61	69
	Ford F-350 4x4	43	76	87
	GMC 2500 4x4	45	67	99
	Chevrolet 2500 4x4	46	73	79
	Ford F-250 4x4	48	73	90
	Dodge Ram 2500 4x4	51	94	102
	Chevrolet 3500 4x4	54	81	230
	Dodge Ram 1500 4x4	55	85	113
	Ford F-150 4x4	55	69	61
	Chevrolet 1500 4x4	56	59	155
	Chevrolet 2500	57	71	120
	Ford F-350	57	63	170
	Dodge Ram 2500	57	91	124
	Chevrolet 3500	60	76	263
	GMC 1500	67	57	149
	Ford F-150	68	68	75
	Chevrolet 1500	69	59	168
	Dodge Ram 1500	76	80	135
<b>Small</b>	<b>All</b>	<b>90</b>	<b>84</b>	<b>73</b>
	Dodge Dakota 4x4	70	80	49
	Nissan 4x4	79	89	131
	Dodge Dakota	81	69	43
	Toyota 4x4	90	106	139
	Ford Ranger	92	68	43
	GMC S15	95	83	73
	Mitsubishi	106	99	116
	Nissan	107	84	104
	Chevrolet S10	107	80	73
	Toyota	114	108	81
Isuzu	120	93	74	