

Injury, Collision, & Theft Losses

By make and model, 2001-03 models
September 2004

1005 North Glebe Road, Arlington, VA 22201 703/247-1600 Fax 703/247-1595 www.iihs.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 SUVs. Results are based on the loss experience of 2001-03 models from their first sales through May 2004. 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 2002-03 or 2003 only. Results are grouped according to vehicle body style and then according to size. A total of 305 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.

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.

Vehicles with high death rates often have high frequencies of insurance claims for occupant injuries. For example, small 2- and 4-door cars typically have high death rates and higher-than-average insurance injury claims experience. Some vehicles (e.g., sports cars) can have low injury claim frequencies but a high relative rate of severe or fatal injuries because of the manner in which they're driven.

DEFINITIONS

Injury losses indicate the relative frequencies of injury claims per insured vehicle year filed under Personal Injury Protection coverages in the 17 states 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 for theft 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).

Loss results for 2001-03 models are stated in relative terms (100 represents average result for all cars in each loss coverage category). Colors indicate results in relation to the average for all cars:

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

FOUR-DOOR CARS	Injury	Collision	Theft
ALL VERY LARGE	56	70	31
Mercury Grand Marquis	52	74	112
ALL LARGE	74	74	73
Pontiac Bonneville	45	62	49
Oldsmobile Aurora	47	75	80
Buick LeSabre	50	60	10
Buick Regal	61	68	45
Buick Century	64	63	18
Chrysler 300M	72	98	154
Chevrolet Impala	76	70	54
Pontiac Grand Prix	77	78	70
Mercury Sable	83	75	57
Chrysler Concorde	83	84	163
Ford Taurus	84	76	57
Hyundai XG350	102	96	
Dodge Intrepid	102	88	291
ALL MIDSIZE	104	96	113
Audi A4 Quattro	64	128	43
Volkswagen Passat 4WD	66	120	103
Toyota Avalon	68	82	54
Infiniti I35	71	107	107
Infiniti G35	77	108	67
Volkswagen Passat	79	104	73
Subaru Legacy/Outback 4WD	83	79	60
Saturn LS	87	69	29
Audi A4	89	116	
Nissan Maxima	89	102	283
Toyota Camry	92	83	87
Acura TL	92	100	145
Oldsmobile Alero	98	91	72
Chevrolet Malibu	99	84	80
Chrysler Sebring	101	94	270
Honda Accord	103	85	73
Pontiac Grand Am	110	101	134
Dodge Stratus	117	103	349
Nissan Altima	119	103	104
Mazda 6	129	112	
Hyundai Sonata	129	101	74
Mitsubishi Diamante	133	130	254
Kia Optima	160	107	118
Mitsubishi Galant	181	126	181
ALL SMALL	136	113	82
Volkswagen Golf	87	99	63
Volvo S40	92	122	70
Volkswagen Jetta	101	108	75
Subaru Impreza WRX 4WD	107	244	
Saturn ION	111	91	61
Honda Civic	127	109	59
Ford Focus	134	115	71
Mazda Protege	134	109	65
Hyundai Elantra	146	102	51
Nissan Sentra	148	132	90
Chevrolet Cavalier	149	104	76
Toyota Corolla	150	110	96
Dodge Neon	167	130	151
Suzuki Aerio	188	156	
Mitsubishi Lancer	190	159	157
Kia Spectra sedan/hatchback	196	126	78
ALL MINI	178	121	72
Toyota Echo	152	106	43
Hyundai Accent	176	123	79
Kia Rio	187	125	80

TWO-DOOR CARS	Injury	Collision	Theft
ALL LARGE	75	94	43
ALL MIDSIZE	100	107	126
Toyota Camry Solara convertible	69	90	64
Chrysler Sebring convertible	75	74	67
Chevrolet Monte Carlo	82	95	149
Acura 3.2 CL	97	124	179
Oldsmobile Alero	97	103	65
Pontiac Grand Am	100	108	121
Chrysler Sebring	107	117	127
Toyota Camry Solara	107	105	101
Dodge Stratus	118	135	151
Honda Accord	133	132	106
ALL SMALL	128	131	117
Mini Cooper	62	79	24
Volkswagen New Beetle	82	86	46
Volkswagen Golf	96	139	114
Ford Focus	117	127	69
Honda Civic hatchback	118	180	
Acura RSX	138	213	183
Honda Civic coupe	140	140	116
Hyundai Tiburon	142	201	117
Pontiac Sunfire	143	133	69
Mitsubishi Eclipse	145	142	196
Chevrolet Cavalier	147	124	86
Toyota Celica	154	182	175
Ford Escort	156	126	85
ALL MINI	151	116	69
Toyota Echo	130	109	50
Hyundai Accent	145	111	59

MINIVANS/STATION WAGONS	Injury	Collision	Theft
ALL LARGE	73	66	59
Dodge Grand Caravan 4WD	52	71	
Oldsmobile Silhouette	55	56	18
Chrysler Town & Country 4WD	57	84	23
Pontiac Montana	57	56	21
Ford Taurus	59	61	18
Honda Odyssey	59	62	24
GMC Safari	59	65	
Mercury Sable	62	71	
Chrysler Town & Country	62	69	70
Ford Windstar	71	65	37
Chevrolet Astro 4WD	75	54	
Chevrolet Venture	77	64	38
Toyota Sienna	78	67	66
Chevrolet Astro	82	63	63
Dodge Caravan/Grand Caravan	84	68	106
Mazda MPV	85	63	48
Chrysler Voyager	94	70	
Kia Sedona	101	81	41
ALL MIDSIZE	62	71	33
Volkswagen Passat	51	82	35
Saturn LW	61	64	11
Subaru Legacy/Outback 4WD	64	65	29
Volkswagen Passat 4WD	71	107	
ALL SMALL	96	96	61
Subaru Impreza WRX 4WD	66	139	
Subaru Impreza 4WD	71	97	37
Volkswagen Jetta	74	77	28
Pontiac Vibe	91	99	47
Ford Focus	98	82	36
Mazda Protege5	98	99	95
Toyota Matrix	131	112	92
ALL MINI	156	114	
Kia Rio	157	115	

Loss results for 2001-03 models are stated in relative terms. 100 represents average result for all cars 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
ALL VERY LARGE	56	123	238
BMW 7 series LWB	51	111	402
Mercedes S class LWB	55	171	348
BMW 7 series	56	142	441
Lincoln Town Car	60	83	27
ALL LARGE	59	106	128
Audi A6/S6 Quattro station wagon	36	111	57
Lexus LS 430	46	128	186
Buick Park Avenue	47	69	18
Audi A6/RS6 Quattro 4dr	51	113	73
Volvo V70 station wagon	51	98	32
Cadillac DeVille	52	90	99
Volvo V70 station wagon 4WD	53	96	53
BMW 5 series 4dr	57	116	222
Cadillac Seville	58	102	144
Acura 3.5 RL	63	102	109
Volvo S80	63	87	49
Lincoln LS	65	96	206
Mercedes E class 4dr	67	82	
Jaguar S-type	70	116	190
Lexus GS	73	109	247
Cadillac CTS	79	129	90
Jaguar XJ	85	158	
ALL MIDSIZE	76	124	154
Saab 9-5 4dr	47	108	40
BMW 3 series convertible	57	98	319
BMW 3 series 4dr 4WD	60	101	
Saab 9-5 station wagon	61	100	
Mercedes CLK convertible	61	141	250
Volvo S60	63	113	78
BMW 3 series 2dr	70	146	385
Lexus ES 300	71	97	98
BMW 3 series 4dr	76	110	101
Mercedes C class 4dr	82	101	78
Jaguar X-Type 4WD	92	126	64
Lexus IS 300	112	226	351
Mercedes C class 2dr	113	124	108

SPORTS CARS	Injury	Collision	Theft
ALL LARGE	48	127	214
Ford Thunderbird convertible	37	52	87
Jaguar XK convertible	50	196	
ALL MIDSIZE	82	140	244
Chevrolet Corvette convertible	34	72	393
Mercedes SL	34	117	
Porsche 911 coupe	35	234	
Porsche 911 convertible	36	178	
Lexus SC 430	39	124	278
Chevrolet Corvette	40	103	445
Saab 9-3 convertible	71	119	
Nissan 350Z	85	199	
Ford Mustang convertible	92	118	221
Ford Mustang	111	144	178
ALL SMALL	71	125	197
Porsche Boxster	43	158	151
Audi TT Quattro coupe	52	113	
Audi TT Quattro roadster	53	112	
Mercedes SLK	67	107	84
Honda S2000	79	194	449
Mitsubishi Eclipse convertible	108	125	228
ALL MINI	90	101	72
Mazda Miata	86	83	54
Toyota MR2 Spyder	101	142	

SPECIALTY CARS	Injury	Collision	Theft
ALL SMALL	77	76	51
Toyota Prius	65	104	24
Chrysler PT Cruiser	78	73	55
Honda Civic Hybrid	78	90	

2WD PICKUP TRUCKS	Injury	Collision	Theft
ALL VERY LARGE	38	70	161
Chevrolet Silverado 2500	29	60	109
GMC Sierra 2500	32	65	
Ford F-250	36	59	134
Ford F-350	39	67	200
Dodge Ram 2500	49	78	163
ALL LARGE	61	79	198
GMC Sierra 1500	51	82	201
Chevrolet Silverado 1500	59	82	171
Ford F-150	61	77	180
Dodge Ram 1500	67	77	282
Toyota Tundra	68	79	122
ALL SMALL	85	88	107
Mazda B	77	82	81
Dodge Dakota	79	91	115
GMC Sonoma	81	83	108
Chevrolet S10	83	90	132
Ford Ranger	86	88	79
Nissan Frontier	89	83	110
Toyota Tacoma	89	91	116

4WD PICKUP TRUCKS	Injury	Collision	Theft
ALL VERY LARGE	44	85	198
GMC Sierra 2500	29	62	90
Chevrolet Silverado 2500	34	72	112
Chevrolet Silverado 3500	36	92	
Ford F-250	46	85	251
Dodge Ram 3500	46	93	233
Dodge Ram 2500	48	80	166
Ford F-350	52	91	280
ALL LARGE	47	76	150
Chevrolet Silverado 1500	39	69	113
GMC Sierra 1500	40	71	131
Ford F-150	47	73	105
Dodge Ram 1500	55	80	261
Toyota Tundra	58	95	115
ALL SMALL	71	96	94
GMC Sonoma	44	71	78
Chevrolet S10	55	77	83
Dodge Dakota	67	95	92
Toyota Tacoma	70	96	124
Nissan Frontier	85	94	123
Ford Ranger	85	111	71

2WD SPECIALTY TRUCKS	Injury	Collision	Theft
ALL LARGE	51	77	298
Chevrolet Avalanche 1500	52	75	259
ALL MIDSIZE	66	70	104
Ford Explorer Sport Trac	66	70	104

4WD SPECIALTY TRUCKS	Injury	Collision	Theft
ALL LARGE	50	80	453
Chevrolet Avalanche 1500	48	74	183
Cadillac Escalade EXT	70	116	2061
ALL MIDSIZE	63	81	77
Ford Explorer Sport Trac	63	81	77

Loss results for 2001-03 models are stated in relative terms. 100 represents average result for all cars 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

2WD SUVs	Injury Collision Theft		
	54	52	
ALL VERY LARGE	54	52	
Ford Excursion	54	52	
ALL LARGE	51	63	205
GMC Yukon XL 1500	29	54	137
GMC Yukon	38	57	227
Chevrolet Tahoe	39	63	207
Chevrolet Suburban 1500	39	55	134
Chevrolet TrailBlazer EXT	54	76	
Toyota Sequoia	62	64	143
Ford Expedition	71	60	191
ALL MIDSIZE	86	79	128
Buick Rendezvous	53	55	37
GMC Envoy	57	82	72
Toyota 4Runner	68	75	
Chevrolet TrailBlazer	69	85	100
Mercury Mountaineer	71	67	46
Toyota Highlander	75	59	60
Jeep Grand Cherokee	75	75	112
Ford Explorer 4dr	76	68	97
Nissan Pathfinder	77	95	91
Chevrolet Blazer 4dr	77	61	131
Pontiac Aztek	78	75	52
Nissan Xterra	92	79	105
Dodge Durango	95	80	
Chevrolet Blazer 2dr	96	98	228
Jeep Liberty	98	66	126
Ford Explorer 2dr	101	98	144
Isuzu Rodeo 4dr	106	81	116
Isuzu Axiom	106	115	
Mitsubishi Montero Sport	135	100	308
Suzuki Grand Vitara XL-7 4dr	152	95	
ALL SMALL	103	77	86
Ford Escape	67	55	38
Saturn VUE	87	64	35
Mazda Tribute	87	64	44
Hyundai Santa Fe	91	61	42
Honda CR-V	102	80	33
Toyota RAV4	124	98	150
Chevrolet Tracker 4dr	146	94	156
Isuzu Rodeo Sport 2dr	147	116	
Suzuki Grand Vitara 4dr	154	104	
Suzuki Vitara 4dr	166	91	

4WD LUXURY SUVs	Injury Collision Theft		
	57	90	659
ALL LARGE	57	90	659
Toyota Land Cruiser	38	77	
Lexus LX	46	89	499
Cadillac Escalade	60	93	1086
ALL MIDSIZE	65	84	163
Acura MDX	60	74	72
BMW X5	60	91	396
Lexus RX 300	64	81	113
Mercedes M class	75	73	100
Infiniti QX4	78	122	93

4WD SUVs	Injury Collision Theft		
	51	81	411
ALL VERY LARGE	51	81	411
Ford Excursion	50	84	230
AM General Hummer H2	54	70	
ALL LARGE	52	69	166
Chevrolet Suburban 2500	38	75	131
GMC Yukon XL 1500	41	64	220
Chevrolet Tahoe	43	70	138
GMC Yukon	44	71	337
Chevrolet Suburban 1500	49	65	94
Ford Expedition	56	55	159
Chevrolet TrailBlazer EXT	63	57	47
Toyota Sequoia	70	75	162
GMC Envoy XL	75	55	
ALL MIDSIZE	77	83	101
Buick Rendezvous	55	57	8
Oldsmobile Bravada	57	87	27
Chevrolet TrailBlazer	61	81	47
GMC Envoy	64	85	69
Honda Pilot	64	62	46
Toyota 4Runner	65	65	
Pontiac Aztek	65	72	
Jeep Grand Cherokee	67	78	93
Toyota Highlander	67	65	32
Ford Explorer 4dr	67	66	89
Mercury Mountaineer	71	76	82
Chevrolet Blazer 4dr	71	64	64
Land Rover Discovery Series II	71	167	139
Chevrolet Blazer 2dr	76	82	93
Jeep Liberty	76	73	107
Dodge Durango	83	89	
Nissan Xterra	89	88	71
Ford Explorer 2dr	97	115	108
Nissan Pathfinder	100	119	78
Isuzu Rodeo 4dr	100	104	119
Suzuki Grand Vitara XL-7 4dr	122	107	150
Mitsubishi Montero Sport	129	103	227
Mitsubishi Montero	130	126	324
ALL SMALL	83	79	80
Jeep Wrangler	60	66	156
Ford Escape	63	57	35
Subaru Forester	65	71	23
Land Rover Freelander 4dr	70	95	
Saturn VUE	76	71	16
Honda Element	77	73	
Mazda Tribute	78	63	42
Hyundai Santa Fe	83	60	26
Honda CR-V	83	80	31
Toyota RAV4	110	100	137
Chevrolet Tracker 4dr	112	100	70
Suzuki Vitara 4dr	135	95	
Suzuki Grand Vitara 4dr	141	122	94

2WD LUXURY SUVs	Injury Collision Theft		
	60	93	586
ALL LARGE	60	93	586
Cadillac Escalade	57	116	1124
ALL MIDSIZE	68	83	62
Lexus RX 300	68	75	62
Infiniti QX4	73	116	

MEMBER GROUPS

The following member insurers support the work of the Highway Loss Data Institute and Insurance Institute for Highway Safety:

21st Century Insurance
 AIG Agency Auto
 Alfa Insurance
 Alfa Virginia Mutual
 Allstate Insurance Group
 American Express Property and Casualty
 American Family Mutual Insurance
 American National Property and Casualty
 Amerisure Insurance
 Amica Mutual Insurance Company
 Auto Club Group
 Auto Club South Insurance Company
 Bituminous Insurance Companies
 California State Automobile Association
 Capital Insurance Group
 Chubb Group of Insurance Companies

Concord Group Insurance Companies
 Cotton States
 Country Insurance & Financial Services
 Erie Insurance Group
 Farm Bureau Financial Services
 Farm Bureau Mutual Ins. Co. of Idaho
 Farmers Insurance Group of Companies
 Farmers Mutual of Nebraska
 Frankenmuth
 The GEICO Group
 General Casualty Insurance Companies
 GMAC Insurance Group
 Grange Insurance
 Harleysville Insurance
 The Hartford
 High Point Insurance Group
 Indiana Farm Bureau Insurance
 Liberty Mutual Insurance Group

Mercury Insurance Group
 MetLife Auto & Home
 Michigan Insurance Company
 Middlesex Mutual
 Montgomery Insurance Companies
 Mutual of Enumclaw
 National Grange Mutual
 Nationwide Insurance
 Nodak Mutual Group
 Norfolk & Dedham
 N.C. Farm Bureau Mutual Insurance Co.
 O.K. Farm Bureau Mutual Insurance Co.
 Oregon Mutual Group
 OrionAuto
 Palisades Insurance
 Parkway Insurance
 Pekin Insurance
 PEMCO Insurance Companies

Preserver Group
 The Progressive Corporation
 Response Insurance
 Rockingham Group
 Royal & SunAlliance
 Safeco Property & Casualty
 Samsung Fire & Marine Insurance Company
 SECURA
 Shelter Insurance Companies
 Sompco Japan Insurance Company of America
 S.C. Farm Bureau Mutual Insurance Company
 State Auto Insurance Companies
 State Farm Insurance Companies
 Tokio Marine
 USAA
 Virginia Farm Bureau Mutual Insurance
 West Bend Mutual Insurance Company
 Zurich North America