

**COMPARISON OF DIFFERENCES IN INSURANCE COSTS
FOR PASSENGER CARS, STATION WAGONS/PASSENGER VANS,
PICKUPS AND UTILITY VEHICLES
ON THE BASIS OF DAMAGE SUSCEPTIBILITY**

FEBRUARY 2005



FEBRUARY 2005

COMPARISON OF DIFFERENCES IN INSURANCE COSTS FOR PASSENGER CARS, STATION WAGONS/PASSENGER VANS, PICKUPS, AND UTILITY VEHICLES ON THE BASIS OF DAMAGE SUSCEPTIBILITY

The National Highway Traffic Safety Administration (NHTSA) has provided the information in this booklet in compliance with Federal law as an aid to consumers considering the purchase of a new vehicle. The booklet compares differences in insurance costs for different makes and models of passenger cars, station wagons/passenger vans, pickups, and utility vehicles on the basis of damage susceptibility. However, it does not indicate a vehicle's relative safety.

The following table contains the best available information regarding the effect of damage susceptibility on insurance premiums. It was taken from data compiled by the Highway Loss Data Institute (HLDI) in its December 2004 Insurance Collision Report, and reflects the collision loss experience of passenger cars, utility vehicles, light trucks, and vans sold in the United States in terms of the average loss payment per insured vehicle year for model years 2002-2004. NHTSA has not verified the data in this table.

The table presents vehicles' collision loss experience in relative terms, with 100 representing the average for all passenger vehicles. **Thus, a rating of 122 reflects a collision loss experience that is 22 percent higher (worse) than average while a rating of 96 reflects a collision loss experience that is 4 percent lower (better) than average.** The table is not relevant for models that have been substantially redesigned for 2005, and it does not include information about models without enough claim experience.

Although many insurance companies use the HLDI information to adjust the "base rate" for the collision portion of their insurance premiums, the amount of any such adjustment is usually small. It is unlikely that your total premium will vary more than ten percent depending upon the collision loss experience of a particular vehicle. If you do not purchase collision coverage or your insurance company does not use the HLDI information, your premium will not vary at all in relation to these rankings.

In addition, different insurance companies often charge different premiums for the same driver and vehicle. Therefore, you should contact insurance companies or their agents directly to determine the actual premium that you will be charged for insuring a particular vehicle.

PLEASE NOTE: In setting insurance premiums, insurance companies mainly rely on factors that are not directly related to the vehicle itself (except for its value). Rather, they mainly consider driver characteristics (such as age, gender, marital status, and driving record), the geographic area in which the vehicle is driven, how many miles are traveled, and how the vehicle is used. Therefore, to obtain complete information about insurance premiums, you should contact insurance companies or their agents directly.

Insurance companies do not generally adjust their premiums on the basis of data reflecting the crashworthiness of different vehicles. However, some companies adjust their premiums for personal injury protection and medical payment coverage if the insured vehicle has features that are likely to improve its crashworthiness, such as air bags.

Test data relating to vehicle crashworthiness are available from NHTSA's New Car Assessment Program (NCAP). NCAP test results demonstrate relative frontal and side crash protection in new vehicles. Information on vehicles that NHTSA has tested in the NCAP program can be obtained by calling the agency's toll-free Auto Safety Hotline at (888) 327-4236 and through the NHTSA Web Page at: www.nhtsa.dot.gov.

COLLISION INSURANCE LOSSES
MODEL YEAR 2002 - 2004 PASSENGER MOTOR VEHICLES

Mini Cars

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
Two-Door Models		121
Toyota	Echo	110
Hyundai	Accent	120
Four-Door Models		126
Chevrolet	Aveo	98
Toyota	Echo	119
Kia	Rio	125
Hyundai	Accent	130
Scion	xA	133
Station Wagons		119
Kia	Rio	120
Sports Models		110
Mazda	Miata convertible	95
Toyota	MR2 Spyder convertible	145
Specialty Models		121
Scion	xB 4dr	119
Honda	Insight 2dr	124

Small Cars

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
Two-Door Models		142
Volkswagen	New Beetle convertible	74
Volkswagen	New Beetle	91
Mini	Cooper	99
Saturn	ION Quad Coupe	124
Pontiac	Sunfire	133
Chevrolet	Cavalier	135
Ford	Focus	142
Honda	Civic coupe	150
Mitsubishi	Eclipse	152
Volkswagen	Golf	156

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2002 – 2004 is included in the class averages.

Honda	Civic hatchback	186
Hyundai	Tiburon	201
Toyota	Celica	203
Acura	RSX	224

Four-Door Models 123

Saturn	ION	107
Volkswagen	Golf	112
Hyundai	Elantra	113
Volkswagen	Jetta	113
Honda	Civic	118
Chevrolet	Cavalier	118
Ford	Focus	120
Toyota	Corolla	120
Kia	Spectra sedan/hatchback	126
Volvo	S40	129
Dodge	Neon	131
Suzuki	Forenza	141
Nissan	Sentra	148
Mazda	3	151
Subaru	Impreza 4WD	155
Suzuki	Aerio	160
Mitsubishi	Lancer	165
Subaru	Impreza WRX 4WD	257
Dodge	SRT-4	287
Mitsubishi	Lancer Evolution 4WD	514

Station Wagons 110

Volkswagen	Jetta	80
Ford	Focus	87
Suzuki	Aerio SX 4WD	96
Volvo	V40	99
Pontiac	Vibe 4WD	104
Pontiac	Vibe	106
Subaru	Impreza 4WD	107
Toyota	Matrix 4WD	118
Toyota	Matrix	120
Suzuki	Aerio SX	129
Mazda	3	136
Subaru	Impreza WRX 4WD	154

Sports Models 143

Audi	TT Quattro roadster	106
BMW	Z4 Roadster convertible	107
Audi	TT roadster	110
Audi	TT coupe	111
Mercedes	SLK class convertible	119
Chrysler	Crossfire	121
Audi	TT Quattro coupe	124
Mitsubishi	Eclipse convertible	135
Porsche	Boxster convertible	181
Honda	S2000 convertible	225

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2002 – 2004 is included in the class averages.

Specialty Models		89
Toyota	Prius 4dr	74
Chrysler	PT Cruiser 4dr	86
Honda	Civic Hybrid 4dr	103

Midsize Cars

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
Two-Door Models		117
Chrysler	Sebring convertible	77
Chevrolet	Monte Carlo	105
Oldsmobile	Alero	110
Pontiac	Grand Am	112
Toyota	Camry Solara	121
Chrysler	Sebring	125
Audi	A4 Cabriolet convertible	135
Honda	Accord	140
Dodge	Stratus	147
Infiniti	G35	164
Four-Door Models		104
Saturn	LS	75
Toyota	Avalon	82
Subaru	Legacy/Outback 4WD	84
Toyota	Camry	90
Saab	9-3	91
Mitsubishi	Galant	94
Honda	Accord	97
Oldsmobile	Alero	98
Chevrolet	Malibu	101
Hyundai	Sonata	104
Chrysler	Sebring	104
Pontiac	Grand Am	110
Volkswagen	Passat	111
Kia	Optima	112
Infiniti	I35	115
Nissan	Altima	115
Dodge	Stratus	115
Acura	TSX	118
Infiniti	G35	122
Volkswagen	Passat 4WD	124
Audi	A4	134
Nissan	Maxima	138
Mazda	6	141
Audi	A4/S4 Quattro	143
Mitsubishi	Diamante	143

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2002 – 2004 is included in the class averages.

Station Wagons		76
Chevrolet	Malibu Maxx	52
Saturn	LW	67
Subaru	Legacy/Outback 4WD	70
Volkswagen	Passat	86
Audi	A4/S4 Avant Quattro	107
Volkswagen	Passat 4WD	121
Sports Models		149
Chevrolet	Corvette convertible	71
Chevrolet	Corvette	113
Ford	Mustang convertible	126
Lexus	SC 430 convertible	126
Mercedes	SL class convertible	142
Ford	Mustang	156
Porsche	911 convertible	163
Nissan	350Z convertible	175
Mazda	RX-8	176
Porsche	911 Coupe	194
Nissan	350Z	206
Luxury Models		131
Saab	9-5 station wagon	82
BMW	3 series station wagon	84
BMW	3 series station wagon 4WD	88
Acura	TL series 4dr	95
Lexus	ES series 4dr	100
Saab	9-5 4dr	104
BMW	3 series 4dr 4WD	105
BMW	3 series convertible	111
Mercedes	C class 4dr	116
Mercedes	C Class 4dr 4WD	116
BMW	3 series 4dr	117
Volvo	S60 4dr	121
Volvo	S60 4dr 4WD	128
Mercedes	C Class station wagon	133
Mercedes	C Class 2dr	136
Jaguar	X-Type 4dr 4WD	141
Mercedes	CLK Class 2dr	177
Lexus	IS 300 Sportcross station wagon	178
BMW	3 series 2dr	183
Mercedes	CLK Class convertible	199
Lexus	IS 300 4dr	229

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2002 – 2004 is included in the class averages.

Large Cars

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
Four-Door Models		80
Buick	LeSabre	55
Buick	Century	65
Pontiac	Bonneville	67
Buick	Regal	68
Chevrolet	Impala	76
Ford	Taurus	83
Mercury	Sable	85
Chrysler	Concorde	85
Pontiac	Grand Prix	96
Dodge	Intrepid	102
Chrysler	300M	104
Hyundai	XG350	107
Station Wagons / Minivans		70
Pontiac	Montana SWB	57
Mazda	MPV	58
Pontiac	Montana LWB	61
Ford	Taurus	62
Oldsmobile	Silhouette	63
Chevrolet	Venture LWB	69
Dodge	Caravan	71
Mercury	Sable	76
Chevrolet	Venture SWB	76
Sports Models		103
Ford	Thunderbird convertible	60
Jaguar	XK series convertible	248
Luxury Models		116
Buick	Park Avenue 4dr	62
Audi	A6 4dr	80
Cadillac	DeVille 4dr	88
Volvo	V70 station wagon 4WD	93
Volvo	V70 station wagon	97
Volvo	S80 4dr	98
Acura	3.5 RL 4dr	102
Cadillac	Seville 4dr	102
Lincoln	LS 4dr	111
Audi	A6/S6 Quattro station wagon	112
Lexus	LS 430 4dr	112
Lexus	GS series 4dr	115
Audi	A6/RS6 Quattro 4dr	122
Volvo	C70 convertible	122
Jaguar	S-type 4dr	125

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2002 – 2004 is included in the class averages.

LWB = long wheelbase, SWB = short wheelbase

Mercedes	E class 4dr	127
BMW	5 series 4dr	133
Infiniti	M45 4dr	134
Cadillac	CTS 4dr	137
Infiniti	Q45 4dr	152
Jaguar	XJ series 4dr LWB	193
Jaguar	XJ series 4dr	205
Mercedes	CL Class 2dr	305

Very Large Cars

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
Four-Door Models		71
Ford	Crown Victoria	72
Mercury	Grand Marquis	76
Station Wagons / Minivans		70
GMC	Safari	54
Chevrolet	Astro 4WD	63
Pontiac	Montana LWB 4WD	65
Chevrolet	Astro	65
Oldsmobile	Silhouette 4WD	65
Honda	Odyssey	66
GMC	Safari 4WD	67
Nissan	Quest	68
Chrysler	Town & Country LWB	69
Dodge	Grand Caravan	71
Toyota	Sienna	72
Chevrolet	Venture LWB 4WD	72
Toyota	Sienna 4WD	76
Ford	Freestar	77
Chrysler	Town & Country 4WD	81
Dodge	Grand Caravan 4WD	82
Kia	Sedona	83
Chrysler	Town & Country SWB	86
Luxury Models		139
Lincoln	Town Car 4dr	84
Mercedes	S class LWB 4dr 4WD	105
Audi	A8 L Quattro 4dr	133
BMW	7 series 4dr LWB	150
BMW	7 series 4dr	167
Mercedes	S class 4dr LWB	181

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2002 – 2004 is included in the class averages.

LWB = long wheelbase, SWB = short wheelbase

Pickups

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
Small Pickups		97
Chevrolet	Colorado series	85
Chevrolet	S10 series 4WD	85
GMC	Sonoma series 4WD	85
Nissan	Frontier series	87
Mazda	B series	93
Dodge	Dakota series	93
Toyota	Tacoma series	96
Ford	Ranger series	97
Dodge	Dakota series 4WD	101
Nissan	Frontier series 4WD	102
Chevrolet	Colorado series 4WD	103
Mazda	B series 4WD	106
Ford	Ranger series 4WD	108
Toyota	Tacoma series 4WD	110
Large Pickups		86
Ford	F-150 series 4WD (NEW)	63
Nissan	Titan series 4WD	67
Ford	F-150 series (NEW)	70
Dodge	Ram 1500 series 4WD	79
Chevrolet	Silverado 1500 series 4WD	79
Ford	F-150 series 4WD (OLD)	80
GMC	Sierra 1500 series 4WD	81
Dodge	Ram 1500 series	85
GMC	Sierra 1500 series	89
Chevrolet	Silverado 1500 series	90
Ford	F-150 series (OLD)	90
Toyota	Tundra series	91
Nissan	Titan series	97
Toyota	Tundra series 4WD	105
Very Large Pickups		89
Ford	F-250 series	71
Ford	F-350 series	72
Chevrolet	Silverado 2500 series	73
Dodge	Ram 2500 series	75
Chevrolet	Silverado 2500 series 4WD	81
GMC	Sierra 2500 series 4WD	82
GMC	Sierra 2500 series	83
GMC	Sierra 3500 series	86
Chevrolet	Silverado 3500 series	86
Dodge	Ram 2500 series 4WD	88
Dodge	Ram 3500 series 4WD	93
Ford	F-250 series 4WD	96
GMC	Sierra 3500 series 4WD	99
Dodge	Ram 3500 series	100
Chevrolet	Silverado 3500 series 4WD	105
Ford	F-350 series 4WD	106

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2002 – 2004 is included in the class averages.

Sport Utility Vehicles

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
Small Sport Utility Vehicles		86
Ford	Escape 4dr 4WD	64
Mazda	Tribute 4dr 4WD	67
Ford	Escape 4dr	70
Hyundai	Santa Fe 4dr 4WD	71
Saturn	VUE 4dr	73
Mazda	Tribute 4dr	74
Subaru	Forester 4dr 4WD	75
Jeep	Wrangler 2dr 4WD	75
Chevrolet	Tracker 2dr	76
Hyundai	Santa Fe 4dr	77
Saturn	VUE 4dr 4WD	83
Honda	Element 4dr 2WD	83
Honda	CR-V 4dr 4WD	90
Honda	CR-V 4dr	93
Honda	Element 4dr 4WD	94
Mitsubishi	Outlander 4dr 2WD	101
Suzuki	Vitara 4dr 4WD	101
Chevrolet	Tracker 2dr 4WD	105
Suzuki	Grand Vitara 4dr	106
Chevrolet	Tracker 4dr 4WD	109
Land Rover	Freelander 4dr 4WD	111
Toyota	RAV4 4dr	112
Suzuki	Vitara 4dr	113
Chevrolet	Tracker 4dr	115
Toyota	RAV4 4dr 4WD	116
Mitsubishi	Outlander 4dr 4WD	126
Suzuki	Grand Vitara 4dr 4WD	142
Midsize Sport Utility Vehicles		87
Toyota	Highlander 4dr	62
Buick	Rendezvous 4dr	64
Buick	Rendezvous 4dr 4WD	66
Chevrolet	Blazer 4dr 4WD	67
Honda	Pilot 4dr 4WD	68
Mercury	Mountaineer 4dr	69
Chevrolet	Blazer 4dr	70
Toyota	Highlander 4dr 4WD	71
Ford	Explorer 4dr 4WD	74
Ford	Explorer 4dr	75
Toyota	4Runner 4dr 4WD	75
Chrysler	Pacifica 4dr	76
Kia	Sorento 4dr	77
Toyota	4Runner 4dr	77
Jeep	Grand Cherokee 4dr	79
Jeep	Liberty 4dr	81
Mercury	Mountaineer 4dr 4WD	82
Pontiac	Aztek 4dr	83
Jeep	Liberty 4dr 4WD	84
Mitsubishi	Endeavor 4dr	85

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2002 – 2004 is included in the class averages.

Jeep	Grand Cherokee 4dr 4WD	85
Kia	Sorento 4dr 4WD	86
Nissan	Murano 4dr	86
Oldsmobile	Bravada 4dr	89
Mitsubishi	Endeavor 4dr 4WD	89
Pontiac	Aztek 4dr 4WD	90
Nissan	Murano 4dr 4WD	90
Nissan	Xterra 4dr	93
Isuzu	Rodeo 4dr	94
Chevrolet	Blazer 2dr 4WD	95
Chrysler	Pacifica 4dr 4WD	97
Oldsmobile	Bravada 4dr 4WD	99
Nissan	Xterra 4dr 4WD	100
Chevrolet	TrailBlazer 4dr 4WD	100
Suzuki	Grand Vitara XL-7 4dr	102
GMC	Envoy 4dr 4WD	102
Nissan	Pathfinder 4dr	102
GMC	Envoy 4dr	103
Mitsubishi	Montero Sport 4dr 4WD	105
Chevrolet	Blazer 2dr	106
Chevrolet	TrailBlazer 4dr	106
Isuzu	Rodeo 4dr 4WD	113
Mitsubishi	Montero Sport 4dr	123
Mitsubishi	Montero 4dr 4WD	128
Isuzu	Axiom 4dr 4WD	130
Isuzu	Axiom 4dr	130
Suzuki	Grand Vitara XL-7 4dr 4WD	130
Nissan	Pathfinder 4dr 4WD	138
Land Rover	Discovery Series II 4dr 4WD	166

Large Sport Utility Vehicles

		77
Nissan	Pathfinder Armada 4dr 4WD	55
Chevrolet	Suburban 1500 4dr	66
Toyota	Sequoia 4dr	68
GMC	Yukon XL 1500 4dr	68
Ford	Expedition 4dr 4WD	69
Ford	Expedition 4dr	70
Dodge	Durango 4dr 4WD	71
GMC	Yukon 4dr	74
GMC	Yukon XL 1500 4dr 4WD	74
Chevrolet	Suburban 1500 4dr 4WD	75
Volkswagen	Touareg 4WD	76
Nissan	Pathfinder Armada 4dr	77
Chevrolet	Suburban 2500 4dr 4WD	79
GMC	Envoy XL 4dr	80
Chevrolet	TrailBlazer EXT 4dr 4WD	81
GMC	Yukon 4dr 4WD	81
Chevrolet	TrailBlazer EXT 4dr	82
GMC	Yukon XL 2500 4dr 4WD	83
Toyota	Sequoia 4dr 4WD	83
Isuzu	Ascender EXT 4dr	83
Chevrolet	Tahoe 4dr	83
Chevrolet	Tahoe 4dr 4WD	85
Dodge	Durango 4dr	88

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2002 – 2004 is included in the class averages.

GMC	Envoy XL 4dr 4WD	91
Chevrolet	Suburban 2500 4dr	111
GMC	Envoy XUV 4WD	122
Isuzu	Ascender EXT 4dr 4WD	123

Very Large Sport Utility Vehicles 97

Ford	Excursion 4dr	71
AM General	Hummer H2 4dr 4WD	91
Ford	Excursion 4dr 4WD	117

Luxury Sport Utility Vehicles

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
Midsize Luxury Sport Utility Vehicles		88
Volvo	XC90 4dr	43
Volvo	XC90 4dr 4WD	63
Infiniti	FX series 4dr	70
Acura	MDX 4dr 4WD	75
Lexus	RX 330 4dr	82
Mercedes	M class 4dr 4WD	84
Lexus	RX 330 4dr 4WD	87
Lincoln	Aviator 4dr 4WD	89
Lincoln	Aviator 4dr	98
BMW	X5 4dr 4WD	99
Cadillac	SRX 4dr	110
Infiniti	FX series 4dr 4WD	113
Large Luxury Sport Utility Vehicle		103
Toyota	Land Cruiser 4dr 4WD	72
Lincoln	Navigator 4dr	79
Land Rover	Range Rover 4.4 4dr 4WD	86
Lexus	GX 470 4dr 4WD	87
Cadillac	Escalade ESV 4dr 4WD	97
Cadillac	Escalade 4dr 4WD	104
Lincoln	Navigator 4dr 4WD	108
Lexus	LX 470 4dr 4WD	110
Buick	Rainier 4dr 4WD	120
Cadillac	Escalade 4dr	126
Porsche	Cayenne 4dr 4WD	144
Mercedes	G class 4dr 4WD	197

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2002 – 2004 is included in the class averages.

Cargo / Passenger Vans

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
All Cargo / Passenger Vans		72
Chevrolet	Express Van 2500 series	56
GMC	Safari cargo	57
Chevrolet	Astro cargo	64
Ford	E-150 Econoline Van	64
GMC	Savana 2500 cargo series	67
Chevrolet	Express Van 1500	68
Ford	E-250 Econoline Van	68
Ford	E-150 Econoline Wagon	71
Ford	E-350 Econoline Van	72
Chevrolet	Express Van 3500 series	72
GMC	Savana 1500 cargo	73
Chevrolet	Astro cargo 4WD	78
Chevrolet	Express Cargo Van 2500 series	78
Chevrolet	Express Cargo Van 3500 series	78
Chevrolet	Express Cargo Van 1500	85
Ford	E-350 Econoline Wagon	88
GMC	Savana 3500 cargo series	133

Specialty Trucks

Make	Model	Relative Average Loss Payment per Insured Vehicle Year
Small Specialty Trucks		100
Subaru	Baja 4dr 4WD	100
Midsize Specialty Trucks		91
Ford	Explorer Sport Trac 4dr	91
Ford	Explorer Sport Trac 4dr 4WD	93
Large Specialty Trucks		97
Chevrolet	Avalanche 1500 4dr	91
Chevrolet	Avalanche 1500 4dr 4WD	94
Cadillac	Escalade EXT 4dr 4WD	129
Very Large Specialty Trucks		86
Chevrolet	Avalanche 2500 4dr 4WD	88

NOTE: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2002 – 2004 is included in the class averages.

If you would like more details about the information in these tables, or wish to obtain the complete Insurance Collision Report, please contact HLDI directly, at:

**Highway Loss Data Institute
1005 North Glebe Road
Arlington, VA 22201
Tel: (703) 247-1600**