



U.S. Department
of Transportation
**National Highway
Traffic Safety
Administration**

1200 New Jersey Avenue SE.
Washington, DC 20590

MAR - 4 2008

Dear New Vehicle Dealer:

Enclosed please find a copy of the February 2008 *Relative Collision Insurance Cost Information Booklet* provided by the National Highway Traffic Safety Administration (NHTSA), an agency within the U.S. Department of Transportation. Pursuant to NHTSA's regulation in Title 49 of the Code of Federal Regulations, Part 582, *Insurance Cost Information Regulation*, all new vehicle dealers are required to make information regarding comparative insurance costs for different makes and models of passenger cars, utility vehicles, light trucks, and vans available to prospective purchasers.

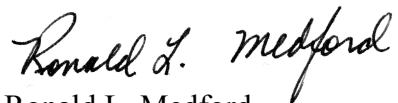
This regulation implements the mandate of 49 United States Code section 32302(c), that the U.S. Department of Transportation shall prescribe regulations that require motor vehicle dealers to distribute to prospective buyers information the Department develops and provides to the dealers that compares insurance costs for different makes and models of passenger motor vehicles based on damage susceptibility and crashworthiness.

We are following the same procedure this year that we have followed over the past 17 years. With this letter, I am sending your dealership a copy of the 2008 *Relative Collision Insurance Cost Information Booklet*. Your dealership is responsible for reproducing and maintaining a sufficient number of copies of the booklet in your showrooms, so that the booklets can be given to prospective purchasers of new vehicles. These booklets must be available beginning **March 30, 2008**. As in the past, NHTSA again asks that you please make certain that all sales people at your dealership are aware this booklet is available in your showroom. To ensure consumer awareness of the availability of this booklet, dealers may choose to follow procedures similar to those they use for displaying the Environmental Protection Agency's *Gas Mileage Guide*, or may use wall posters or other media displays in the dealership to announce that the information is available. This booklet can also be downloaded and printed from the NHTSA Web site at: <http://www.nhtsa.dot.gov/>.



From there, click on “Laws/Regulations/Guidance” near the center of the blue bar below the page heading. On the Laws/Regulations/Guidance page, click on “Comparison of Insurance Costs” under the heading “Articles” in the center panel. A special printable version of the booklet is available for dealers on the next page.

Sincerely yours,

A handwritten signature in black ink that reads "Ronald L. Medford". The signature is written in a cursive style with a large, stylized 'R' and 'M'.

Ronald L. Medford
Senior Associate Administrator
for Vehicle Safety

Enclosure

**Comparison of Differences In Insurance Costs
For Passenger Cars, Station Wagons/Passenger Vans,
Pickups, And Utility Vehicles
On The Basis Of Damage Susceptibility**

February 2008



FEBRUARY 2008

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 has provided the information in this booklet in compliance with Federal law as an aid to consumers considering the purchase of new vehicles. The booklet compares differences in insurance costs for different makes and models of passenger cars, utility vehicles, light trucks, and vans on the basis of damage susceptibility for the vehicle. However, it does *not* indicate a vehicle's relative safety for occupants.

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 2007 *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 2005-2007. 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

2008, and it does not include information about models with insufficient 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 10 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 setting insurance premiums, insurance companies mainly rely on factors that are not directly related to the vehicle itself (except for its value). 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. 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, or ability to protect occupants from injury or death, such as air bags. Different insurance companies often charge different premiums for the same driver and vehicle. Therefore, to obtain complete information about insurance premiums, you should contact insurance companies or their agents directly.

Test data relating to vehicle crashworthiness is available from NHTSA's New Car Assessment Program (NCAP). NCAP test results demonstrate relative frontal, side, and rollover crash protection in new vehicles. Information on vehicles that NHTSA has tested in the NCAP program can be obtained on the information label on vehicles at new

car dealers, by calling the agency's toll-free Auto Safety Hotline at 888-327-4236, and through the NHTSA Web page at: www.safercar.gov.

Collision Insurance Losses
Model Years 2005 – 2007 Passenger Motor Vehicles

Mini Cars		
Make	Model	Relative Average Loss Payment Per Insured Vehicle Year
Two-Door Models		114
Toyota	Yaris	103
Hyundai	Accent	110
Four-Door Models		125
Kia	Rio	116
Hyundai	Accent	131
Chevrolet	Aveo	135
Toyota	Yaris	141
Station Wagons		110
Chevrolet	Aveo	96
Honda	Fit	100
Kia	Rio	105
Sports Models		147
Mazda	MX-5 Miata convertible	82
Lotus	Elise	435

Small Cars		
Make	Model	Relative Average Loss Payment Per Insured Vehicle Year
Two-Door Models		143
Volkswagen	New Beetle convertible	73
Chrysler	PT Cruiser convertible	83
Volkswagen	New Beetle	85
Mini	Cooper convertible	91
Mini	Cooper	92
Ford	Focus	112
Saturn	ION Quad Coupe	120
Volkswagen	Rabbit	127
Pontiac	G5	135
Volkswagen	GTI	136
Honda	Civic	144
Chevrolet	Cobalt	147
Hyundai	Tiburon	196
Scion	tC	205
Chevrolet	Cobalt SS supercharged	209
Honda	Civic Si	210
Four-Door Models		124
Volkswagen	GTI	95
Honda	Civic Hybrid	100
Saturn	ION	105
Volkswagen	Rabbit	107
Toyota	Prius	108
Honda	Civic	109
Toyota	Corolla	116

Note: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2005 – 2007 is included in the class averages.

Ford	Focus	117
Hyundai	Elantra	118
Nissan	Versa hatchback	120
Chevrolet	Cobalt	129
Nissan	Versa	130
Kia	Spectra	131
Suzuki	Reno	131
Suzuki	Forenza	131
Suzuki	Aerio	132
Suzuki	Aerio 4WD	133
Subaru	Impreza 4WD	134
Honda	Civic Si	138
Nissan	Sentra	139
Mazda	3	141
Subaru	Impreza WRX 4WD	275
Station Wagons		97
Dodge	Caliber 4WD	66
Kia	Rondo	66
Ford	Focus	81
Chrysler	PT Cruiser	88
Dodge	Caliber	89
Chevrolet	HHR	91
Pontiac	Vibe	95
Suzuki	SX4 4WD	98
Suzuki	Forenza	99
Toyota	Matrix	102
Subaru	Impreza 4WD	109
Mazda	3 Mazdaspeed	114
Mazda	3	115
Kia	Spectra hatchback	127
Subaru	Impreza WRX 4WD	144
Sports Models		123
Pontiac	Solstice convertible	84
Saturn	Sky convertible	85
BMW	Z4 convertible	101
Porsche	Cayman	135
Mercedes	SLK class convertible	136
Porsche	Boxster convertible	154
Honda	S2000 convertible	176

Midsize Cars

Make	Model	Relative Average Loss Payment Per Insured Vehicle Year
Two-Door Models		118
Volkswagen	Eos convertible	67
Toyota	Camry Solara convertible	77
Pontiac	G6 convertible	96
Chevrolet	Monte Carlo	115
Toyota	Camry Solara	117
Honda	Accord	129
Pontiac	G6	135
Mitsubishi	Eclipse	154

Note: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2005 – 2007 is included in the class averages.

Four-Door Models		109
Subaru	Outback 4WD	72
Hyundai	Azera	80
Saturn	Aura	84
Chrysler	Sebring	88
Hyundai	Sonata	90
Toyota	Camry Hybrid	93
Mercury	Milan	99
Honda	Accord	99
Ford	Fusion 4WD	100
Volkswagen	Passat	102
Volkswagen	Passat 4WD	105
Volvo	S40 4WD	106
Volkswagen	Jetta (NEW)	106
Toyota	Camry	106
Ford	Fusion	108
Chevrolet	Malibu	113
Kia	Optima (NEW)	114
Subaru	Legacy 4WD	116
Honda	Accord Hybrid	118
Mazda	6 hatchback	120
Acura	TSX	123
Mazda	6	124
Nissan	Altima	124
Pontiac	G6	126
Mazda	6 4WD	128
Mitsubishi	Galant	131
Volvo	S40 (NEW)	131
Nissan	Maxima	136
Station Wagons		81
Subaru	Outback 4WD	66
Mazda	6	85
Subaru	Legacy 4WD	88
Mazda	5	90
Volvo	V50	94
Chevrolet	Malibu Maxx	97
Volkswagen	Passat	98
Volvo	V50 4WD	108
Audi	A3	110
Audi	A3 4WD	134
Sports Models		143
Ford	Mustang Shelby GT500	55
Ford	Mustang GT convertible	93
Ford	Mustang convertible	101
Mitsubishi	Eclipse convertible	109
Chevrolet	Corvette convertible	110
Chevrolet	Corvette	121
Lexus	SC 430 convertible	123
Porsche	911 convertible	123
Ford	Mustang	127
Ford	Mustang GT	136
Porsche	911 Coupe	151
Nissan	350Z convertible	157
Mazda	RX-8	176
Cadillac	XLR convertible	187
Chevrolet	Corvette Z06	193

Note: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2005 – 2007 is included in the class averages.

Mercedes	SL class convertible	196
Nissan	350Z	217
Luxury Models		129
Saab	9-5 station wagon	67
Audi	A4 Quattro station wagon 4WD	74
Saab	9-3 station wagon	91
Saab	9-3 convertible	98
Lincoln	MKZ 4dr 4WD	99
Saab	9-3 4dr	100
Infiniti	G35 4dr	103
Lincoln	MKZ 4dr	106
BMW	3 series 4dr 4WD	107
Acura	TL 4dr	108
Saab	9-5 4dr	108
Lexus	ES 350 4dr	111
BMW	3 series 2dr 4WD	114
Volvo	S60 4dr	116
Volvo	S60 4dr 4WD	117
Infiniti	G35 4dr 4WD	122
BMW	3 series 4dr	126
Mercedes	C class 4dr 4WD	128
Jaguar	X-Type station wagon 4WD	129
Audi	A4 Quattro 4dr 4WD	129
Lexus	IS 350 4dr	130
Acura	3.5 TL 4dr	132
Mercedes	CLK class convertible	148
Lexus	IS 250 4dr	149
Mercedes	C class 4dr	152
Jaguar	X-Type 4dr 4WD	153
Audi	A4 4dr	156
BMW	3 series 2dr	161
Lexus	IS 250 4dr 4WD	168
Audi	S4 Quattro 4dr 4WD	186
Infiniti	G35 2dr	190
Mercedes	CLK class 2dr	190
Volvo	S60 R 4dr 4WD	201

Large Cars

Make	Model	Relative Average Loss Payment Per Insured Vehicle Year
Four-Door Models		92
Mercury	Montego	67
Mercury	Montego 4WD	68
Ford	Five Hundred 4WD	69
Buick	Lucerne	72
Ford	Five Hundred	72
Buick	LaCrosse	72
Chrysler	300 4WD	79
Chevrolet	Impala	86
Ford	Taurus	93
Toyota	Avalon	96
Chrysler	300	96
Kia	Amanti	100
Chrysler	300 HEMI 4WD	100
Chrysler	300 HEMI	102

Note: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2005 – 2007 is included in the class averages.

Pontiac	Grand Prix	103
Dodge	Charger	129
Dodge	Charger HEMI	136
Station Wagons/Minivans		85
Dodge	Caravan	68
Dodge	Magnum 4WD	93
Dodge	Magnum HEMI	108
Dodge	Magnum	112
Dodge	Magnum HEMI 4WD	118
Sports Models		214
Jaguar	XK convertible	165
Aston Martin	DB9	225
Luxury Models		138
Volvo	V70 station wagon 4WD	77
Volvo	V70 station wagon	79
BMW	5 series 4dr 4WD	94
Volvo	C70 convertible	100
Cadillac	DTS 4dr	104
Audi	A6 4dr	109
Jaguar	XJ series 4dr	112
Audi	A6 Quattro 4dr 4WD	114
Audi	A6 4WD station wagon	115
Infiniti	M35 4dr	123
Acura	3.5 RL 4dr 4WD	125
Infiniti	M35 4dr 4WD	126
Lexus	GS 350 4dr 4WD	126
Mercedes	E class station wagon 4WD	134
Mercedes	E class 4dr 4WD	135
Lexus	GS 350 4dr	139
Mercedes	E class 4dr	140
Jaguar	S-type 4dr	142
BMW	530 XiT 4WD station wagon	143
Cadillac	CTS 4dr	143
Cadillac	STS 4dr 2WD/4WD	144
BMW	5 series 4dr	161
Mercedes	E class station wagon	162
Infiniti	M45 4dr	162
Cadillac	STS V8 4dr 2WD/4WD	172
Jaguar	XJR 4dr	189
Lexus	GS 430 4dr	194
BMW	6 series convertible	201
Mercedes	CLS class 4dr	212
Jaguar	XJ series 4dr LWB	218
BMW	6 series 2dr	223
Cadillac	CTS-V 4dr	236
Lexus	GS 450h Hybrid 4dr	243
Mercedes	CL class 2dr	257
BMW	M5 4dr	317

LWB = Long Wheelbase

Note: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2005 – 2007 is included in the class averages.

Very Large Cars

Make	Model	Relative Average Loss Payment Per Insured Vehicle Year
Four-Door Models		74
Mercury	Grand Marquis	72
Ford	Crown Victoria	83
Station Wagons/Minivans		68
Buick	Terraza	62
Dodge	Grand Caravan	63
Honda	Odyssey	63
Saturn	Relay	63
Chrysler	Town & Country LWB	65
Ford	Freestar	66
Chevrolet	Uplander	68
Chrysler	Town & Country SWB	70
Kia	Sedona	72
Hyundai	Entourage	73
Chevrolet	Uplander SWB	76
Mercury	Monterey	77
Toyota	Sienna	78
Toyota	Sienna 4WD	79
Nissan	Quest	86
Luxury Models		158
Lincoln	Town Car 4dr	95
Lexus	LS 460 4dr	112
Lincoln	Town Car 4dr LWB	139
Mercedes	S class 4dr LWB 4WD	151
BMW	7 series 4dr	157
Audi	A8 Quattro 4dr 4WD	158
BMW	7 series 4dr LWB	166
Audi	A8L Quattro 4dr	184
Mercedes	S class 4dr LWB	207
Lexus	LS 460 L 4dr	218
Bentley	Continental Flying Spur 4dr 4WD	239
Bentley	Continental GT 2dr	266
Maserati	Quattroporte 4dr	429

Pickups

Make	Model	Relative Average Loss Payment Per Insured Vehicle Year
SMALL PICKUPS		
Two-Door Models		95
GMC	Canyon	74
GMC	Canyon 4WD	77
Toyota	Tacoma 4WD	88
Toyota	Tacoma	91
Chevrolet	Colorado	94
Ford	Ranger	101
Chevrolet	Colorado 4WD	106

LWB = Long Wheelbase, SWB = Short Wheelbase

Note: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2005 – 2007 is included in the class averages.

Ford	Ranger 4WD	112
Mazda	B	114
Two-Door Plus Models		99
Dodge	Dakota club 4WD	79
GMC	Canyon ext.	80
Dodge	Dakota club	83
Chevrolet	Colorado ext. 4WD	88
Mazda	B plus	90
Mitsubishi	Raider ext. cab	91
GMC	Canyon 4WD ext.	97
Chevrolet	Colorado ext.	97
Ford	Ranger supercab	99
Toyota	Tacoma xtra 4WD	102
Toyota	Tacoma xtra	104
Nissan	Frontier king	105
Ford	Ranger supercab 4WD	112
Nissan	Frontier king 4WD	113
Mazda	B plus 4WD	130
Four-Door Models		96
Dodge	Dakota quad	81
Dodge	Dakota quad 4WD	83
Nissan	Frontier crew LWB 4WD	87
Nissan	Frontier crew LWB	88
Chevrolet	Colorado crew 4WD	88
GMC	Canyon crew	90
Toyota	Tacoma double long bed 4WD	92
GMC	Canyon 4WD crew	94
Toyota	Tacoma double long bed	96
Chevrolet	Colorado crew	97
Toyota	Tacoma double	101
Nissan	Frontier crew	103
Mitsubishi	Raider double cab	103
Toyota	Tacoma double 4WD	109
Nissan	Frontier crew 4WD	112
Mitsubishi	Raider double cab 4WD	115

LARGE PICKUPS

Two-Door Models		83
Chevrolet	Silverado 1500 4WD	70
Ford	F-150 4WD	76
Ford	F-150	77
Chevrolet	Silverado 1500 4WD (NEW)	78
Chevrolet	Silverado 1500	80
GMC	Sierra 1500 4WD	80
GMC	Sierra 1500	82
Dodge	Ram 1500	90
Dodge	Ram 1500 4WD	94
Chevrolet	Silverado 1500 (NEW)	124
Two-Door Plus Models		84
Ford	F-150 supercab 4WD	72

LWB = Long Wheelbase

Note: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2005 – 2007 is included in the class averages.

Chevrolet	Silverado 1500 ext. 4WD	73
GMC	Sierra 1500 ext. 4WD (NEW)	73
GMC	Sierra 1500 ext. (NEW)	75
GMC	Sierra 1500 ext. 4WD	78
Ford	F-150 supercab	82
Chevrolet	Silverado 1500 ext. 4WD (NEW)	84
Chevrolet	Silverado 1500 ext.	90
GMC	Sierra 1500 ext.	94
Chevrolet	Silverado 1500 ext. (NEW)	108
Nissan	Titan king 4WD	115
Nissan	Titan king	121

Four-Door Models		87
Chevrolet	Silverado 1500 crew 4WD (NEW)	70
Toyota	Tundra double 4WD	74
Chevrolet	Silverado 1500 crew 4WD	74
Toyota	Tundra crew max	75
Ford	F-150 supercrew 4WD	76
GMC	Sierra 1500 crew 4WD (NEW)	77
GMC	Sierra 1500 crew 4WD	79
Ford	F-150 supercrew	81
Lincoln	Mark LT crew cab	82
Dodge	Ram 1500 mega cab 4WD	82
GMC	Sierra 1500 crew	84
Dodge	Ram 1500 quad	87
Chevrolet	Silverado 1500 crew (NEW)	89
Dodge	Ram 1500 quad 4WD	90
Chevrolet	Silverado 1500 crew	91
Dodge	Ram 1500 mega cab	92
Toyota	Tundra double	92
Toyota	Tundra crew max 4WD	100
Lincoln	Mark LT crew cab 4WD	104
GMC	Sierra 1500 crew (NEW)	105
Nissan	Titan crew 4WD	109
Nissan	Titan crew	117

VERY LARGE PICKUPS

Two-Door Models		82
Ford	F-250	60
Ford	F-250 4WD	67
GMC	Sierra 2500 4WD	68
Chevrolet	Silverado 2500 4WD	75
Ford	F-350 4WD	86
Dodge	Ram 2500 4WD	92
Dodge	Ram 2500	93
GMC	Sierra 2500	95
Chevrolet	Silverado 2500	99
Chevrolet	Silverado 3500 4WD	131
Dodge	Ram 3500 4WD	131
Two-Door Plus Models		85
GMC	Sierra 2500 ext. 4WD	71
Ford	F-350 supercab	78
Chevrolet	Silverado 2500 ext.	79
GMC	Sierra 2500 ext.	84
Ford	F-250 supercab 4WD	85
Chevrolet	Silverado 2500 ext. 4WD	87

Note: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2005 – 2007 is included in the class averages.

GMC	Sierra 3500 ext. 4WD	88
Chevrolet	Silverado 3500 ext. 4WD	94
Ford	F-250 supercab	95
Ford	F-350 supercab 4WD	107
Four-Door Models		95
Chevrolet	Silverado 2500 crew	79
Chevrolet	Silverado 2500 crew 4WD (NEW)	79
Dodge	Ram 3500 mega cab	85
Ford	F-250 supercrew	88
Chevrolet	Silverado 2500 crew 4WD	90
GMC	Sierra 2500 crew 4WD	92
Dodge	Ram 2500 quad 4WD	92
GMC	Sierra 3500 crew	93
Ford	F-250 supercrew 4WD	94
Chevrolet	Silverado 3500 crew	95
Dodge	Ram 2500 quad	95
Dodge	Ram 3500 quad 4WD	97
Ford	F-350 supercrew 4WD	99
Dodge	Ram 2500 mega cab	99
Ford	F-350 supercrew	103
GMC	Sierra 2500 crew	104
Chevrolet	Silverado 3500 crew 4WD	107
Dodge	Ram 3500 quad	108
Dodge	Ram 2500 mega cab 4WD	111
Dodge	Ram 3500 mega cab 4WD	111
GMC	Sierra 3500 crew 4WD	114

Sport Utility Vehicles

Make	Model	Relative Average Loss Payment Per Insured Vehicle Year
Small Sport Utility Vehicles		80
Jeep	Wrangler 2dr 4WD	44
Jeep	Patriot 4dr 4WD	48
Ford	Escape 4dr 4WD	67
Honda	CR-V 4dr	67
Honda	CR-V 4dr 4WD	69
Jeep	Compass 4dr 4WD	71
Ford	Escape 4dr	71
Subaru	Forester 4dr 4WD	74
Mercury	Mariner 4dr 4WD	74
Saturn	Vue 4dr	75
Hyundai	Tucson 4dr 4WD	76
Mercury	Mariner 4dr	77
Saturn	Vue 4dr 4WD	78
Kia	Sportage 4dr 4WD	78
Kia	Sportage 4dr	79
Jeep	Compass 4dr	81
Hyundai	Tucson 4dr	81
Ford	Escape Hybrid 4dr	82
Mercury	Mariner Hybrid 4dr 4WD	83
Honda	Element 4dr 4WD	84
Pontiac	Torrent 4dr	85
Toyota	RAV4 4dr	85
Honda	Element 4dr	86
Toyota	RAV4 4dr 4WD	87

Note: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2005 – 2007 is included in the class averages.

Ford	Escape Hybrid 4dr 4WD	89
Chevrolet	Equinox 4dr 4WD	94
Pontiac	Torrent 4dr 4WD	94
Chevrolet	Equinox 4dr	95
Saturn	Vue Hybrid 4dr	96
Mazda	CX-7 4dr	98
Mitsubishi	Outlander 4dr	98
Suzuki	Grand Vitara 4dr 4WD	108
Suzuki	Grand Vitara 4dr	116
Mitsubishi	Outlander 4dr 4WD	129
Midsize Sport Utility Vehicles		75
Jeep	Wrangler 4dr	33
Jeep	Wrangler 4dr 4WD	46
Mercury	Mountaineer 4dr 4WD	51
Ford	Edge 4dr	51
Ford	Edge 4dr 4WD	54
Dodge	Nitro 4dr 4WD	55
Hyundai	Santa Fe 4dr 4WD	59
Buick	Rendezvous 4dr	60
Ford	Explorer Sport Trac 4dr 4WD	60
Ford	Freestyle 4dr	62
Ford	Explorer 4dr 4WD	62
Honda	Pilot 4dr	62
Honda	Pilot 4dr 4WD	64
Nissan	Xterra 4dr 4WD	65
Dodge	Nitro 4dr	65
Ford	Explorer Sport Trac 4dr	66
Toyota	Highlander 4dr	66
Toyota	Highlander 4dr 4WD	69
Ford	Freestyle 4dr 4WD	70
Ford	Explorer 4dr	70
Toyota	FJ Cruiser 2dr 4WD	70
Toyota	Highlander Hybrid 4dr 4WD	70
Toyota	4Runner 4dr 4WD	71
Hummer	H3 4dr 4WD	72
Hyundai	Santa Fe 4dr	73
Honda	Ridgeline 4dr 4WD	73
Toyota	4Runner 4dr	73
Kia	Sorento 4dr	73
Jeep	Liberty 4dr 4WD	75
Nissan	Pathfinder 4dr	76
Toyota	Highlander Hybrid 4dr	76
Nissan	Xterra 4dr	77
Nissan	Pathfinder 4dr 4WD	79
Jeep	Grand Cherokee 4dr 4WD	79
Kia	Sorento 4dr 4WD	79
GMC	Envoy 4dr	79
GMC	Envoy 4dr 4WD	80
Nissan	Murano 4dr	81
Jeep	Liberty 4dr	82
Jeep	Grand Cherokee 4dr	82
Subaru	B9 Tribeca 4dr 4WD	83
Chrysler	Pacifica 4dr	84
Suzuki	XL7 4dr	85
Chevrolet	TrailBlazer 4dr 4WD	85
Chevrolet	TrailBlazer 4dr	87
Chrysler	Pacifica 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 2005 – 2007 is included in the class averages.

Mitsubishi	Endeavor 4dr	89
Isuzu	Ascender 4dr 4WD	89
Nissan	Murano 4dr 4WD	90
Mitsubishi	Endeavor 4dr 4WD	92
Toyota	FJ Cruiser 2dr	92
Isuzu	Ascender 4dr	96
Large Sport Utility Vehicles		77
GMC	Acadia 4dr 4WD	30
Saturn	Outlook 4dr	33
GMC	Acadia 4dr	39
Chrysler	Aspen 4dr	55
Ford	Expedition 4dr 4WD	57
GMC	Yukon 4dr	62
Chevrolet	Tahoe 4dr 4WD	67
Chevrolet	Tahoe 4dr	69
Toyota	Sequoia 4dr	70
Jeep	Commander 4dr	70
Toyota	Sequoia 4dr 4WD	74
Ford	Expedition 4dr	77
Jeep	Commander 4dr 4WD	77
Nissan	Pathfinder Armada 4dr	78
Chrysler	Aspen 4dr 4WD	78
GMC	Yukon 4dr 4WD	79
Nissan	Pathfinder Armada 4dr 4WD	82
Dodge	Durango 4dr	86
Dodge	Durango 4dr 4WD	87
Volkswagen	Touareg 4dr 4WD	108
Very Large Sport Utility Vehicles		74
Chevrolet	Suburban 1500 4dr	54
Chevrolet	Suburban 1500 4dr 4WD	57
GMC	Yukon XL 1500 4dr	60
GMC	Yukon XL 1500 4dr 4WD	71
Chevrolet	Avalanche 1500 4dr 4WD	80
Hummer	H2 4dr 4WD	81
Hummer	H2 SUT 4dr 4WD	82
Chevrolet	Avalanche 1500 4dr	86
Ford	Expedition EL 4dr 4WD	88
Ford	Expedition EL 4dr	96

Luxury Sport Utility Vehicles

Make	Model	Relative Average Loss Payment Per Insured Vehicle Year
Midsize Luxury Sport Utility Vehicles		92
Lincoln	MKX 4dr 4WD	38
Lincoln	MKX 4dr	54
Acura	MDX 4dr 4WD	63
Volvo	XC90 4dr	65
Volvo	XC90 4dr 4WD	69
Buick	Rainier 4dr 4WD	70
Acura	RDX 4dr 4WD	72
Buick	Rainier 4dr	78
BMW	X5 4dr 4WD	82
Saab	9-7X 4dr 4WD	85
BMW	X3 4dr 4WD	94

Note: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2005 – 2007 is included in the class averages.

Mercedes	M class 4dr 4WD	98
Lexus	RX 350 4dr 4WD	99
Lexus	RX 350 4dr	104
Infiniti	FX35 4dr	105
Lexus	RX 400h Hybrid 4dr 4WD	107
Cadillac	SRX 4dr	108
Infiniti	FX35 4dr 4WD	114
Lexus	RX 400h Hybrid 4dr	130
Infiniti	FX45 4dr 4WD	137

Large Luxury Sport Utility Vehicles**94**

Land Rover	LR3 4dr 4WD	63
Toyota	Land Cruiser 4dr 4WD	65
Lexus	GX 470 4dr 4WD	78
Lexus	LX 470 4dr 4WD	88
Infiniti	QX56 4dr	92
Cadillac	Escalade 4dr 4WD	95
Cadillac	Escalade 4dr	103
Infiniti	QX56 4dr 4WD	107
Audi	Q7 4dr 4WD	111
Land Rover	Range Rover 4dr 4WD	112
Land Rover	Range Rover Sport 4dr 4WD	114
Mercedes	GL class 4dr 4WD	129
Mercedes	R class 4dr 4WD	133
Mercedes	G class 4dr 4WD	172

Very Large Luxury Sport Utility Vehicles**106**

Lincoln	Navigator 4dr 4WD	94
Cadillac	Escalade ESV 4dr 4WD	101
Lincoln	Navigator 4dr	111
Cadillac	Escalade EXT 4dr 4WD	135

Cargo/Passenger Vans

Make	Model	Relative Average Loss Payment Per Insured Vehicle Year
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All Cargo/Passenger Vans**62**

Ford	E-150 Econoline Wagon	46
Ford	E-350 Econoline Wagon	48
Ford	E-250 Econoline	57
Ford	E-150 Econoline	58
Ford	E-350 Econoline	62
GMC	Savana 2500 cargo series	62
Chevrolet	Express 1500 cargo series	63
Chevrolet	Express 2500 cargo series	63
GMC	Savana 3500 cargo series	63
Chevrolet	Express 3500 series	66
GMC	Savana 1500 cargo	80
Chevrolet	Express 3500 cargo series	85
GMC	Savana cargo 1500 series 4WD	86
Chevrolet	Express 1500 cargo series 4WD	88

The specialty section truck section has been eliminated because most of these vehicles have been reclassified as sport utility vehicles.

Note: Every model represents over 1,000 insured vehicle years and at least 100 claims. The experience for previous or discontinued models from 2005 – 2007 is included in the class averages.