



# INSURANCE THEFT REPORT

Passenger Cars, Vans,  
Pickups, and Utility Vehicles

Highway Loss Data Institute  
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U.S. Department of Justice  
National Institute of Justice

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## Highway Loss Data Institute Insurance Theft Report

Passenger Cars, Vans, Pickups, and Utility Vehicles  
1986 Models During Their First Year  
1985 Models During Their First Two Years  
1984 Models During Their First Three Years

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## SUMMARY

This Highway Loss Data Institute report describes variations in both the frequency and size of insurance theft losses involving 1984, 1985, and 1986 model year passenger cars, vans, pickups, and utility vehicles.

### Principal Findings:

#### Passenger Cars

- The theft loss results of different cars varies enormously. Average theft loss payments per insured vehicle year ranged from approximately \$1 to more than \$200. Among the individual makes and models summarized, the 1984 Mercedes-Benz 500SEL and 1984 Porsche 911 Coupe had the highest average loss payments per insured vehicle year and the 1986 Ford Taurus station wagon had the lowest.
- European designed cars, led by the Volkswagen GTI and Volkswagen Convertible, had the highest frequency of theft claims. The theft of car radios is thought to be a major cause of the high frequency of theft claims for these cars. Small and midsize domestic models had the lowest claim frequencies.
- The 1984 Porsche 911 Coupe had the highest average loss payment per theft claim; it was nearly \$9,700.
- Three sporty models manufactured by General Motors — the Chevrolet Monte Carlo, Chevrolet Camaró, and Pontiac Firebird — had huge increases in their theft losses between the 1984 and 1986 model year.

- Sports and specialty models had the highest overall theft losses. In each model year, they accounted for approximately 15 percent of the total exposure but were responsible for nearly 50 percent of the total dollars paid in theft claims.

- The generally consistent pattern of theft results for 1984-86 models indicates that 1987 models of these cars are likely to have similar theft losses.

#### Vans, Pickups, Utility Vehicles

- The 1984 and 1985 Jeep CJ-7 and the 1986 Suzuki Samurai had the highest theft claim frequencies.
- The Chevrolet K10 Blazer had the highest average theft payment per claim for 1984 and 1985 models and the Chevrolet 10 Series pickups had the highest average loss payment per insured vehicle year for all three model years.
- Theft results for large utility vehicles, the Chevrolet and GMC Suburban models, showed large increases between their 1984 and 1986 models. Standard-sized pickup trucks also had substantial increases during these years.
- Small pickup trucks had the lowest claim frequencies and average loss payments per insured vehicle year.

## INTRODUCTION

The Highway Loss Data Institute (HLDI) is a nonprofit, public service organization that gathers, processes, and publishes insurance data concerned with human and economic losses resulting from owning and operating motor vehicles—especially concerning the ways such losses vary among different kinds of vehicles.

This report describes the theft loss experience under comprehensive coverage of 1986 models during their first year of availability, 1985 models during their first two years, and 1984 models during their first three years. Results are presented separately for passenger cars and for vans, pickups, and utility vehicles. The report is based on comprehensive coverage and theft loss data supplied by 13 insurers: Aetna, Allstate, Fireman's Fund, GEICO, Kemper, Liberty Mutual, Nationwide, Prudential, Safeco, Sentry, State Farm, Travelers, and USAA.

The results presented in this report include the complete spectrum of theft losses occurring under comprehensive coverage ranging from the theft of items from the vehicle to the theft of the vehicle itself. A complete list of the individual vehicle series included in this report is contained in Appendix A and definitions are provided in Appendix B.

It is intended that the dissemination of this and other HLDI reports will contribute to research into ways for reducing crash damage, crash injuries, and theft losses, and that it also will inform the public about differences in the loss experience produced by different kinds of vehicles.

## RESULTS AND DISCUSSION

This report presents theft loss results in two sections. The first section summarizes variations in both the frequency and size of theft claims for private passenger cars from three model years: 1986 models during their first year of availability, 1985 models during their first two years, and 1984 models during their first three years. The second section contains similar summaries for vans, pickups, and utility vehicles insured under noncommercial comprehensive coverages.

The results are standardized to minimize differences that might be attributable to variations in the mix of deductible amounts and operator age groups among different vehicles. Both the frequency and average size of insurance theft losses vary with the deductible amount and the age group of the operators. Standardization ensures that the mix of these two nonvehicle factors is the same for each result. Therefore, to the extent that age distributions within each operator age group and dollar amounts within each deductible group do not vary substantially for different vehicles, these effects will not bias comparisons among the various results. Other nonvehicle factors have not necessarily been eliminated from the results presented in this report.

All of the results are shown in relative terms, with 100 representing the average for *all passenger cars* of each model year. Thus, for example, the relative claim frequency of 1051 for the 1984 Volkswagen Convertible (Table 1) indicates a result that is 10.51 times the average result for all 1984 model year passenger cars combined. The results for vans, pickups, and utility vehicles are also given relative to the results for *all passenger cars*.

## Passenger Cars

The results for 1986 model year passenger cars are based on 1.8 million insured vehicle years of exposure, those for the 1985 models on over 5.3 million insured vehicle years, and those for the 1984 models on nearly 9.4 million insured vehicle years. Results are not given separately for any individual vehicle series with less than 5,000 insured vehicle years of exposure and fewer than 100 paid theft claims, but their results are included in the aggregated totals. Confidence in the results generally increases with an increasing amount of exposure and number of claims.

### 1984-86 Models With the Highest Claim Frequencies

Table 1 summarizes the 1984-86 model year passenger cars with the highest theft claim frequencies. Also included in Table 1 are the average loss payment per claim and average loss payment per insured vehicle year results for these models. The results are expressed in relative terms with the value 100 representing the all-car-combined result in each loss category for each model year. Table 1 lists all cars that have relative claim frequencies exceeding 500 (at least five times the average for all cars) in at least one of the three model years or exceeding 400 in at least two of the model years. Each relative claim frequency result that exceeds 500 is shown in bold print.

All of the cars listed in Table 1 are European imports except for the U.S. made Volkswagen GTI and Volkswagen Golf. It should be emphasized that this table summarizes the results of the *frequency* of theft claims including claims for stolen components (e.g., radios and hubcaps). With the exception of the two Mercedes-Benz models, the cars listed in Table 1 have relatively low average loss payments per theft claim, which suggests that many of their claims are for stolen components rather than for the vehicle itself. (The radios in these models are frequently stolen.) The year-to-year consistency in the results in this table suggests that newer models of these cars are also likely to have worse than average theft claim frequencies.

The Volkswagen GTI and Volkswagen Convertible had by far the highest reported theft claim frequencies averaging as much as 12 times the result for all cars combined in one of the model years. For each model year, however, their average payments per claim were substantially less than the all-car average. Four other Volkswagen models were among the cars with the highest theft claim frequencies as were both models of the Saab 900.

### 1984-86 Models With the Highest Average Loss Payments Per Insured Vehicle Year

Table 2 summarizes the 1984-86 model year passenger cars with the highest average theft loss payments per insured vehicle year. This index combines claim frequencies and average loss payments per claim and thus accounts for not only how often theft claims are made for particular vehicles but also for the magnitude of such claims. This table includes 11 models with a relative average loss payment per insured vehicle year in excess of 600 in at least one model year or in excess of 500 in at least two model years. The results for individual model years that are more than six times the all-car average are given in bold print in Table 2.

**TABLE 1 Theft Results: 1984-86 Models  
Passenger Cars With the Highest Claim Frequencies**

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1984	1985	1986	1984	1985	1986	1984	1985	1986
Volkswagen GTI	*	936	1220	*	37	40	*	345	484
Volkswagen Convertible	1051	978	1007	61	61	63	640	597	633
Volkswagen Jetta - 4Dr.	517	509	703	47	42	40	241	215	282
Volkswagen Jetta - 2Dr.	643	490		38	44		246	218	
Saab 900 - 2Dr.	537	632	630	70	60	72	373	382	454
Saab 900 - 4Dr.	566	595	606	62	54	57	349	322	345
Volkswagen Golf - 2Dr.	*	299	575	*	35	36	*	106	210
Porsche 944 Coupe	383	439	554	81	76	59	308	335	329
Peugeot 505 - 4Dr.	478	550		43	42		207	232	
Volkswagen Scirocco	541	548		51	49		276	267	
Mercedes-Benz 190D/E	457	522	294	114	105	123	523	547	361
Mercedes-Benz 500SEL	486	495	*	206	143	*	1003	707	*
(All Cars: Index=100)	10.9**	11.4**	10.6**	\$1,831	\$1,998	\$2,086	\$20.0	\$22.9	\$22.1

\*Comparable model not produced for this model year.

\*\*Claims per 1,000 insured vehicle years.

Blanks indicate insufficient exposure.

**TABLE 2 Theft Results: 1984-86 Models  
Passenger Cars With the Highest Average Loss Payments Per Insured Vehicle Year**

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1984	1985	1986	1984	1985	1986	1984	1985	1986
Mercedes-Benz 500SEL	486	495	*	206	143	*	1003	707	*
Porsche 911 Coupe	189			529			1002		
Chevrolet Corvette	158	200	162	439	398	272	693	795	440
Chevrolet Camaro	230	264	307	133	164	250	307	434	768
Mercedes-Benz 380SL Coupe	315	321	*	206	231	*	650	741	*
Cadillac Eldorado	278	282		207	238		576	673	
Volkswagen Convertible	1051	978	1007	61	61	63	640	597	633
Chevrolet Monte Carlo	152	157	220	155	206	285	236	323	626
Mercedes-Benz 300SD/380SE	434	372	*	140	154	*	609	573	*
Pontiac Firebird	217	243	281	149	172	216	324	417	607
Mercedes-Benz 190D/E	457	522	294	114	105	123	523	547	361
(All Cars: Index=100)	10.9**	11.4**	10.6**	\$1,831	\$1,998	\$2,086	\$20.0	\$22.9	\$22.1

\*Comparable model not produced for this model year.

\*\*Claims per 1,000 insured vehicle years.

Blanks indicate insufficient exposure.

Ten of the eleven models listed in Table 2 are sports and specialty models, and, except for the Volkswagen Convertible, all had above average results for both claim frequency and average loss payment per claim. The 1984 models of the Mercedes-Benz 500SEL and Porsche 911 Coupe had the highest average loss payments per insured vehicle year; both models had results 10 times the all-car result. This amounts to theft payments per year for these cars of \$200. Results for more recent model years of the Porsche 911 were not given because of insufficient exposure. The Porsche 911 Coupe also had the highest average loss payment per claim. Its relative index of 529 translates to an average payment per claim of \$9,692.

The five domestic models among the cars with the highest average loss payments per insured vehicle year were manufactured by General Motors. The sporty cars — Chevrolet Camaro, Chevrolet Monte Carlo, and Pontiac Firebird — had substantially worsening results over the three model years. Their theft losses increased by an average of 36 percent between the 1984 and 1985 models and an additional 72 percent between the 1985 and 1986 models.

Theft results for the Chevrolet Corvette were significantly lower for the 1986 models. Although still more than four times the all-car average, the relative average loss payment per insured vehicle year for 1986 Corvettes (440) represented a reduction of 45 percent from the 1985 result (795). General Motors equipped Corvettes with a newly designed theft deterrent system, VATS (Vehicle Antitheft System), beginning in the 1986 model year.

#### 1984-86 Models With the Lowest Claim Frequencies

Table 3 summarizes the 1984-86 model year passenger cars with the lowest claim frequencies. It includes all cars with relative claim frequencies of 20 or less in at least one of the model years or 30 or less in at least two of the model years. Individual model year results of 20 or less, which is a theft claim frequency less than or equal to one-fifth the average for all cars, are shown in bold print.

All of the cars listed in Table 3, except for the Subaru station wagon, are domestic models and all but two are four-door models or station wagons. For the most part, these models also have relatively low average loss payments per claim and average loss payments per insured vehicle year.

Essentially similar cars produced by the same manufacturer but sold under different names are included in Table 3. For example, the list contains both the Ford Escort and Mercury Lynx station wagons, the Ford Tempo and Mercury Topaz four-door models, and the Dodge Aries and Plymouth Reliant four-door models.

#### 1984-86 Models With the Lowest Average Loss Payments Per Insured Vehicle Year

Table 4 summarizes the 1984-86 model year passenger cars with the lowest average theft loss payments per insured vehicle year. It includes all cars with relative results of 10 or less

in at least one of the model years or 15 or less in at least two of the model years. The cars with results shown in bold print have average loss payments per insured vehicle year that are one-tenth or less of the all-car averages in at least one of the three model years.

The cars in Table 4 with the lowest average theft loss payments per insured vehicle year, like those in Table 3 with the lowest claim frequencies, are predominately domestic models and all but two of the 13 models are station wagons. Only five of the cars had enough exposure to report 1986 model results.

The 1986 Ford Taurus station wagon had the lowest average loss payment per insured vehicle year; its payments averaged only three percent of the payments for all cars combined, or approximately \$0.70 per year.

#### Sports & Specialty Cars Primary Theft Targets

In each model year, sports and specialty cars continue to account for an overwhelming share of total theft losses. Although these cars account for only about 15 percent of the total insurance exposure in each model year, they are responsible for approximately one-third of all the theft claims and for nearly 50 percent of the total dollars paid for theft claims. In contrast, station wagons and passenger vans represent over 10 percent of the exposure in each model year, but less than five percent of the claims and only about three percent of paid theft losses.

#### Results for Individual Series

Tables 5, 6, and 7 present detailed theft coverage results for all 1986, 1985, and 1984 model year cars with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. The values displayed are total exposure (measured in insured vehicle years) and relative values for claim frequency, average loss payment per claim, and average loss payment per insured vehicle year. The value 100 represents the average for all cars combined for each model year in each loss category. The individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year (last column) within each car size group and body style subgroup.

The results for the Mazda RX-7 for the three model years presented are noteworthy. The relative average loss payments per insured vehicle year for the 1984 and 1985 models are approximately four times the all-car averages. However, the corresponding 1986 model result is slightly less than the all-car result. The 1986 Mazda RX-7 was extensively redesigned; previous HLDI studies have shown that good theft results for the first year of a redesigned car may not be maintained in subsequent years.\*

\*Comprehensive Coverage Loss Bulletin Vol. 2, No. 2, Dec. 1984.

(Text continues on page 25.)



**TABLE 3 Theft Results: 1984-86 Models  
Passenger Cars With the Lowest Claim Frequencies**

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1984	1985	1986	1984	1985	1986	1984	1985	1986
Ford Escort - S.W.	22	23	15	86	70	34	19	16	5
Mercury Topaz - 4Dr.	20	16		97	91		19	15	
Mercury Lynx - S.W.	18			44			8		
Dodge Aries - S.W.	19	22		36	16		7	4	
Mercury Grand Marquis - S.W.	25	19		84	147		21	28	
Chevrolet Citation - 4Dr.	19	29	*	116	47	*	21	14	*
Ford Tempo - 4Dr.	26	20	29	69	88	74	18	17	22
Plymouth Horizon - 4Dr.	30	24	23	71	72	90	22	17	21
Plymouth Voyager - P.V.	24	36	28	71	48	34	17	17	9
Mercury Topaz - 2Dr.	27	25		103	72		27	18	
Plymouth Reliant - 4Dr.	29	25	28	57	60	91	17	15	25
Ford Escort - 4Dr.	28	26	30	76	81	79	22	21	23
Subaru DL/GL - S.W. (4WD)	33	26	29	43	77	42	14	20	12
Dodge Aries - 4Dr.	29	32	30	67	62	68	20	20	20
(All Cars: Index=100)	10.9**	11.4**	10.6**	\$1,831	\$1,998	\$2,086	\$20.0	\$22.9	\$22.1

\*Comparable model not produced for this model year.

\*\*Claims per 1,000 insured vehicle years.

Blanks indicate insufficient exposure.

**TABLE 4 Theft Results: 1984-86 Models  
Passenger Cars With the Lowest Average Loss Payments Per Insured Vehicle Year**

Make & Series	Relative Claim Frequency			Relative Average Loss Payment Per Claim			Relative Average Loss Payment Per Insured Vehicle Year		
	1984	1985	1986	1984	1985	1986	1984	1985	1986
Ford Taurus - S.W.	*	*	30	*	*	10	*	*	3
Dodge Aries - S.W.	19	22		36	16		7	4	
Ford Escort - S.W.	22	23	15	86	70	34	19	16	5
Mercury Lynx - S.W.	18			44			8		
Plymouth Colt Vista	23			33			8		
Plymouth Voyager	24	36	28	71	48	34	17	17	9
Pontiac Phoenix - 4Dr.	28	*	*	34	*	*	9	*	*
Buick Skyhawk - S.W.	36			28			10		
Mercury Marquis - S.W.	26			39			10		
Subaru DL/GL - S.W. (4WD)	33	26	29	43	77	42	14	20	12
Chevrolet Cavalier - S.W.	31	39	30	41	35	43	13	14	13
Ford LTD - S.W.	32	23		43	61		14	14	
Plymouth Reliant - S.W.	25	35		62	43		15	15	
(All Cars: Index=100)	10.9**	11.4**	10.6**	\$1,831	\$1,998	\$2,086	\$20.0	\$22.9	\$22.1

\*Comparable model not produced for this model year.

\*\*Claims per 1,000 insured vehicle years.

Blanks indicate insufficient exposure.

**TABLE 5**  
**INSURANCE LOSSES, THEFT COVERAGES**  
**1986 MODELS - PASSENGER CARS**

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
All	All	1829688	100 = 10.6	100 = \$2,086	100 = \$22.1
<b>SMALL CARS</b>					
<b>TWO-DOOR MODELS</b>		<b>252894</b>	<b>111</b>	<b>55</b>	<b>62</b>
Plymouth	Colt	5401	61	19	12
Mercury	Lynx	5741	43	28	12
Ford	Escort	35222	48	48	23
Plymouth	Turismo	7017	58	40	23
Honda	Civic	14105	78	33	26
Chrysler	Laser	5227	95	32	31
Toyota	Tercel	6763	58	55	32
Chevrolet	Sprint	7116	63	58	37
Dodge	Colt	6810	70	53	37
Chevrolet	Chevette	5345	73	52	38
Nissan	Sentra	22517	88	51	44
Nissan	Pulsar	12144	159	31	49
Dodge	Charger	6983	63	81	51
Toyota	Celica	20514	58	107	61
Dodge	Daytona	6811	121	66	81
Nissan	200SX	9225	70	117	81
Toyota	Corolla	7284	88	105	92
Honda	Prelude	14293	104	89	92
Mazda	626	5201	96	98	95
Volkswagen	Golf	2915	575	36	210
Saab	900	4033	630	72	454
Volkswagen	GTI	3308	1220	40	484
<b>FOUR-DOOR MODELS</b>		<b>223981</b>	<b>127</b>	<b>54</b>	<b>69</b>
Dodge	Colt	5250	53	24	13
Plymouth	Horizon	10432	23	90	21
Ford	Escort	15283	30	79	23
Chevrolet	Nova	22462	47	60	28
Honda	Civic	15971	85	52	44
Dodge	Omni	8841	34	133	45
Chevrolet	Sprint	5982	74	61	46
Chevrolet	Spectrum	9228	191	24	46
Mazda	323	8287	62	74	46

(See notes on page 24.)

TABLE 5 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>SMALL CARS (CONT'D)</b>					
Nissan	Sentra	11879	75	71	54
Toyota	Corolla	23422	65	85	56
Renault	Alliance	5093	92	75	69
Subaru	DL/GL	6903	49	160	78
Hyundai	Excel	9666	191	47	90
Mazda	626	15690	100	100	100
Volkswagen	Golf	5422	333	36	121
Volkswagen	Jetta	15560	703	40	282
Saab	900	2625	606	57	345
<b>STATION WAGONS/PASSENGER VANS</b>		<b>60461</b>	<b>49</b>	<b>44</b>	<b>21</b>
Ford	Escort	12919	15	34	5
Subaru	DL/GL 4WD	8641	29	42	12
Nissan	Stanza	10814	54	28	15
<b>SPORTS &amp; SPECIALTY</b>		<b>73029</b>	<b>188</b>	<b>116</b>	<b>217</b>
Honda	Civic CRX	13510	169	44	74
Mazda	RX-7	9494	95	103	98
Nissan	300ZX	7256	134	120	160
Pontiac	Fiero	14213	144	136	196
Toyota	MR2	6231	161	135	217
Porsche	944 Coupe	3509	554	59	329
Chevrolet	Corvette	5577	162	272	440
Volkswagen	Cabriolet	1898	1007	63	633
<b>MIDSIZE CARS</b>					
<b>TWO-DOOR MODELS</b>		<b>258358</b>	<b>92</b>	<b>148</b>	<b>137</b>
Ford	Tempo	9060	39	39	15
Honda	Accord	11496	60	53	32
Buick	Skyhawk	8026	50	81	41
Buick	Somerset	12864	60	79	47
Chevrolet	Cavalier	30731	65	79	51

(See notes on page 24.)

TABLE 5 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>MIDSIZE CARS (CONT'D)</b>					
Oldsmobile	Calais	15881	70	79	55
Oldsmobile	Cutlass Ciera	5116	106	60	64
Ford	Thunderbird	24044	53	122	65
Mercury	Cougar	20532	48	155	73
Pontiac	Grand Am	24469	90	104	94
Pontiac	Sunbird	10486	81	137	111
Oldsmobile	Cutlass	26221	161	181	292
Pontiac	Grand Prix	6432	144	227	327
Buick	Regal	14050	182	186	339
Chevrolet	Monte Carlo	16023	220	285	626
<b>FOUR-DOOR MODELS</b>		<b>454894</b>	<b>67</b>	<b>77</b>	<b>52</b>
Ford	Taurus	13924	45	30	13
Volvo	240	7171	112	16	18
Dodge	Aries	6246	30	68	20
Ford	LTD	8486	32	67	21
Chrysler	LeBaron	6892	39	54	21
Chrysler	LeBaron GTS	10246	42	51	22
Ford	Tempo	21199	29	74	22
Chevrolet	Cavalier	22557	40	55	22
Chrysler	New Yorker	7987	33	75	25
Plymouth	Reliant	7160	28	91	25
Chevrolet	Celebrity	35041	49	78	38
Dodge	Lancer	6395	41	111	45
Oldsmobile	Calais	9114	55	84	47
Buick	Century	33422	58	80	47
Pontiac	Sunbird	5546	70	70	49
Honda	Accord	48871	67	78	52
Buick	Skylark	7685	77	70	53
Mercury	Sable	6323	55	108	59
Oldsmobile	Cutlass Ciera	43749	91	68	62
Nissan	Maxima	20202	50	132	67
Toyota	Camry	33203	71	96	68
Pontiac	6000	20563	158	53	84
Pontiac	Grand Am	14468	84	106	89
Oldsmobile	Cutlass	9034	79	123	98
Toyota	Cressida	7860	77	154	118
Pontiac	Bonneville	6344	84	212	177
Audi	4000	2758	333	63	211

(See notes on page 24.)

TABLE 5 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>MIDSIZE CARS (CONT'D)</b>					
<b>STATION WAGONS/PASSENGER VANS</b>		<b>66857</b>	<b>36</b>	<b>41</b>	<b>15</b>
Ford	Taurus	5724	30	10	3
Chevrolet	Cavalier	9144	30	43	13
Chevrolet	Celebrity	10770	33	52	17
Oldsmobile	Cutlass Ciera	5012	45	47	21
<b>SPORTS &amp; SPECIALTY</b>		<b>140853</b>	<b>197</b>	<b>169</b>	<b>331</b>
Ford	Mustang	30633	91	82	74
Volvo	740/760	6500	183	51	93
Audi	5000	7619	305	54	166
Mercedes	190D/E	3447	294	123	361
Pontiac	Firebird	18205	281	216	607
Chevrolet	Camaro	31056	307	250	768
<b>LARGE CARS</b>					
<b>TWO-DOOR MODELS</b>		<b>10963</b>	<b>70</b>	<b>112</b>	<b>79</b>
<b>FOUR-DOOR MODELS</b>		<b>131792</b>	<b>82</b>	<b>118</b>	<b>97</b>
Buick	LeSabre	8242	61	70	43
Chrysler	New Yorker 5th Ave	11716	55	81	45
Oldsmobile	Delta 88	21914	49	100	49
Buick	Electra	15563	92	78	72
Ford	Crown Victoria	9912	38	190	72
Oldsmobile	Ninety-Eight	15829	95	136	130
Pontiac	Parisienne	9956	102	137	140
Mercury	Grand Marquis	13508	52	284	147
Chevrolet	Caprice	21752	155	109	169
<b>STATION WAGONS/PASSENGER VANS</b>		<b>100185</b>	<b>46</b>	<b>52</b>	<b>24</b>
Plymouth	Voyager	23126	28	34	9
Ford	Aerostar	19755	40	29	12
Dodge	Caravan	23395	37	41	15

(See notes on page 24.)

TABLE 5 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1986 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>LARGE CARS (CONT'D)</b>					
Chevrolet	Astro Van	15094	36	53	19
Chevrolet	Caprice	5189	159	81	129
<b>SPORTS &amp; SPECIALTY</b>		<b>55421</b>	<b>165</b>	<b>132</b>	<b>218</b>
Lincoln	Town Car	13494	71	128	90
Mercedes	300E	3844	236	80	190
Cadillac	DeVille 4D	19450	192	122	235
Cadillac	DeVille 2D	6125	208	131	272
Mercedes	420/560SEL/300SDL	3212	266	116	309
Cadillac	Brougham	5281	183	215	395

(See notes on page 24.)

TABLE 6  
INSURANCE LOSSES, THEFT COVERAGES  
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
All	All	5351926	100 = 11.4	100 = \$1,998	100 = \$22.9
SMALL CARS					
TWO-DOOR MODELS		713940	114	65	74
Chevrolet	Spectrum	10960	33	45	15
Mazda	GLC	12815	50	37	18
Toyota	Tercel	23128	52	36	19
Chevrolet	Sprint	13469	64	30	19
Ford	Escort	42638	43	55	24
Honda	Civic	35704	63	38	24
Mercury	Lynx	7124	37	66	24
Renault	Encore	18607	74	35	26
Subaru	Hatchback	6220	37	72	26
Plymouth	Turismo	31054	51	55	28
Plymouth	Colt	8869	66	44	29
Renault	Alliance	16185	67	47	31
Dodge	Colt	10366	69	47	33
Nissan	Sentra	56065	71	51	36
Chevrolet	Chevette	23288	63	57	36
Honda	Accord	43516	89	49	44
Dodge	Charger	31934	68	70	48
Nissan	Pulsar	28904	134	37	49
Nissan	200SX	27279	80	73	58
Mitsubishi	Mirage	5951	79	84	66
Dodge	Daytona	25805	102	72	73
Toyota	Corolla	26603	68	117	80
Honda	Prelude	43315	91	93	84
Chrysler	Laser	28492	113	79	90
Mazda	626	14809	87	113	98
Mitsubishi	Cordia	5167	87	118	102
Volkswagen	Golf	14210	299	35	106
Isuzu	Impulse	7031	99	131	130
Volkswagen	Jetta	7649	490	44	218
Toyota	Celica	41780	225	107	242
Volkswagen	Scirocco	6550	548	49	267
Volkswagen	GTI	6881	936	37	345
Saab	900	12173	632	60	382

(See notes on page 24.)

TABLE 6 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>SMALL CARS (CONT'D)</b>					
<b>FOUR-DOOR MODELS</b>		<b>645641</b>	<b>97</b>	<b>57</b>	<b>55</b>
Plymouth	Horizon	50152	24	72	17
Chevrolet	Chevette	19539	39	45	17
Chevrolet	Nova	8713	33	58	19
Ford	Escort	19422	26	81	21
Dodge	Omni	40707	31	69	21
Renault	Alliance	17205	55	41	23
Dodge	Colt	9551	52	48	25
Toyota	Tercel	10320	40	80	32
Honda	Civic	32312	87	42	37
Plymouth	Colt	7811	61	61	37
Nissan	Sentra	34586	57	65	37
Subaru	DL/GL	24225	58	64	37
Toyota	Corolla	71679	52	73	38
Nissan	Stanza	27800	65	63	41
Renault	Encore	6767	67	64	43
Chevrolet	Spectrum	11694	68	65	44
Mazda	GLC	18984	56	87	49
Honda	Accord	119160	96	65	62
Mazda	626	39171	80	85	68
Mitsubishi	Tredia	6020	55	129	70
Subaru	GL 4WD	5508	63	151	95
Volkswagen	Golf	13402	347	28	99
Volkswagen	Jetta	32406	509	42	215
Saab	900	10060	595	54	322
<b>STATION WAGONS/PASSENGER VANS</b>		<b>150527</b>	<b>50</b>	<b>65</b>	<b>33</b>
Toyota	Tercel	9811	34	38	13
Subaru	DL/GL	20996	36	40	14
Honda	Civic	16082	58	27	16
Ford	Escort	14536	23	70	16
Toyota	Tercel 4WD	12085	29	69	20
Subaru	DL/GL 4WD	25690	26	77	20
Nissan	Sentra	16728	41	59	24
Volkswagen	Vanagon	6220	178	42	74
Toyota	Van	20727	100	106	106

(See notes on page 24.)



TABLE 6 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>SMALL CARS (CONT'D)</b>					
<b>SPORTS &amp; SPECIALTY</b>		<b>233078</b>	<b>179</b>	<b>150</b>	<b>269</b>
Honda	Civic CRX	36650	140	42	59
Ford	EXP	16260	90	75	68
Nissan	300ZX 2+2	10821	122	121	148
Pontiac	Fiero	37619	109	141	154
Toyota	MR2	11859	150	109	162
Nissan	300ZX	31150	155	140	217
Porsche	944 Coupe	8231	439	76	335
Mazda	RX-7	38719	170	223	379
Volkswagen	Cabriolet	5867	978	61	597
Mercedes	380SL Coupe	4957	321	231	741
Chevrolet	Corvette	20421	200	398	795
<b>MIDSIZE CARS</b>					
<b>TWO-DOOR MODELS</b>		<b>731780</b>	<b>84</b>	<b>132</b>	<b>111</b>
Mercury	Topaz	7337	25	72	18
Ford	Tempo	33372	23	88	20
Dodge	Aries	10843	39	59	23
Plymouth	Reliant	12946	45	58	26
Chevrolet	Celebrity	15193	61	50	30
Dodge	600	6473	94	33	31
Pontiac	Sunbird	23285	61	53	32
Chevrolet	Cavalier	65116	79	42	33
Chrysler	LeBaron	14283	60	65	39
Buick	Skyhawk	24630	57	77	44
Oldsmobile	Calais	54391	63	78	50
Oldsmobile	Cutlass Ciera	17907	88	59	51
Mercury	Cougar	54950	52	102	53
Ford	Thunderbird	67848	55	111	61
Buick	Century	6022	98	64	62
Pontiac	Grand Am	41158	70	100	71
Buick	Somerset	43620	55	208	115

(See notes on page 24.)

TABLE 6 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>MIDSIZE CARS (CONT'D)</b>					
Oldsmobile	Cutlass	85655	132	171	227
Pontiac	Grand Prix	27309	136	172	234
Buick	Regal	55814	139	171	237
Chevrolet	Monte Carlo	52687	157	206	323
<b>FOUR-DOOR MODELS</b>		<b>1168939</b>	<b>64</b>	<b>70</b>	<b>45</b>
Plymouth	Caravelle	17438	30	36	11
Chevrolet	Citation	14204	29	47	14
Mercury	Topaz	26164	16	91	15
Plymouth	Reliant	29231	25	60	15
Mercury	Marquis	41790	39	42	16
Ford	Tempo	99965	20	88	17
Dodge	600	14240	67	30	20
Dodge	Aries	26118	32	62	20
Ford	LTD	56749	31	66	20
Buick	Skylark	35864	35	62	22
Buick	Skyhawk	9833	60	37	22
Chevrolet	Cavalier	73529	59	43	25
Chrysler	LeBaron	23581	40	71	28
Chevrolet	Celebrity	90132	49	59	29
Oldsmobile	Firenza	12386	42	70	30
Chrysler	LeBaron GTS	28367	55	63	34
Volvo	240	19666	85	43	36
Pontiac	Sunbird	18120	59	62	37
Nissan	Maxima	44925	46	91	42
Buick	Century	93225	75	56	42
Oldsmobile	Cutlass Ciera	107275	85	54	46
Dodge	Lancer	20255	49	95	46
Mitsubishi	Galant	5568	100	67	67
Chrysler	New Yorker	31296	67	100	68
Oldsmobile	Cutlass	29101	80	89	71
Toyota	Camry	72236	76	95	72
Cadillac	Cimarron	9598	53	156	83
Pontiac	Bonneville	21917	80	109	88
Pontiac	6000	51904	135	78	105
Audi	4000	8223	316	49	154
Volkswagen	Quantum	4626	265	76	202
Toyota	Cressida	22402	90	235	211
Peugeot	505	7776	550	42	232

(See notes on page 24.)

TABLE 6 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>MIDSIZE CARS (CONT'D)</b>					
<b>STATION WAGONS/PASSENGER VANS</b>		<b>205431</b>	<b>39</b>	<b>48</b>	<b>19</b>
Dodge	Aries	12256	22	16	4
Dodge	Colt Vista	5811	25	44	11
Chevrolet	Cavalier	31005	39	35	14
Ford	LTD	15688	23	61	14
Plymouth	Reliant	12849	35	43	15
Buick	Century	13146	47	39	18
Oldsmobile	Cutlass Ciera	17657	51	37	19
Chevrolet	Celebrity	36597	37	53	20
Volvo	240	13024	54	39	21
Pontiac	6000	7223	49	48	24
Nissan	Maxima	8876	26	93	24
American	Eagle	5389	43	100	43
<b>SPORTS &amp; SPECIALTY</b>		<b>367591</b>	<b>217</b>	<b>124</b>	<b>270</b>
Chrysler	LeBaron Conv.	8014	79	61	48
Mercury	Capri	7745	112	50	57
Lincoln	Continental	9276	49	126	62
Dodge	600 Conv.	6234	73	132	96
Volvo	740/760	20179	166	65	107
Ford	Mustang	71326	112	96	108
Lincoln	Mark VII	6573	58	278	162
Ford	Mustang Conv.	7394	169	98	167
Audi	5000	24136	271	62	168
BMW	318i/325e 4D	10399	295	75	222
BMW	500 series	8468	331	76	251
BMW	318i/325e 2D	17742	373	75	279
Toyota	Celica Supra	14757	206	193	397
Pontiac	Firebird	44682	243	172	417
Chevrolet	Camaro	81584	264	164	434
Mercedes	190D/E	14402	522	105	547

(See notes on page 24.)

TABLE 6 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>LARGE CARS</b>					
<b>TWO-DOOR MODELS</b>		<b>74190</b>	<b>100</b>	<b>116</b>	<b>116</b>
Oldsmobile	Ninety-Eight	8790	104	33	35
Chevrolet	Caprice	8148	89	90	81
Mercury	Grand Marquis	5685	50	257	128
Buick	LeSabre	15334	114	113	129
Ford	Crown Victoria	7468	51	275	139
Oldsmobile	Delta 88	25694	122	118	144
<b>FOUR-DOOR MODELS</b>		<b>564334</b>	<b>80</b>	<b>101</b>	<b>81</b>
Plymouth	Gran Fury	6101	67	32	22
Dodge	Diplomat	12479	65	51	33
Ford	Crown Victoria	57927	40	94	38
Chevrolet	Impala	11503	54	100	54
Chrysler	New Yorker 5th Ave	56743	79	80	63
Pontiac	Parisienne	27062	98	76	74
Buick	Electra	62363	85	90	77
Oldsmobile	Ninety-Eight	78181	106	78	82
Oldsmobile	Delta 88	76759	87	98	85
Chevrolet	Caprice	57806	78	122	96
Buick	LeSabre	53601	92	107	99
Mercury	Grand Marquis	63806	61	219	134
<b>STATION WAGONS/PASSENGER VANS</b>		<b>202717</b>	<b>45</b>	<b>67</b>	<b>30</b>
Plymouth	Voyager	60827	36	48	17
Dodge	Caravan	61955	32	62	20
Ford	Crown Victoria	11327	45	58	26
Mercury	Grand Marquis	5496	19	147	28
Chevrolet	Astro Van	14800	29	139	41
Chevrolet	Caprice	20926	68	71	48
Pontiac	Parisienne	7317	73	84	62
Oldsmobile	Custom Cruiser	9345	91	72	66

(See notes on page 24.)

TABLE 6 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1985 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>LARGE CARS (CONT'D)</b>					
<b>SPORTS &amp; SPECIALTY</b>		<b>293759</b>	<b>192</b>	<b>149</b>	<b>287</b>
Lincoln	Town Car	40468	63	93	59
Cadillac	DeVille 4D	75639	177	84	148
Jaguar	XJ6	7409	134	114	152
Cadillac	DeVille 2D	24481	174	128	223
Oldsmobile	Toronado	17745	168	137	231
Mercedes	300D	10430	281	99	280
Cadillac	Brougham 4D	19803	217	151	326
Buick	Riviera	26671	224	176	394
Cadillac	Seville	15842	217	225	488
Mercedes	300SD/380SE	8800	372	154	573
Cadillac	Eldorado	33226	282	238	673
Mercedes	500SEL	3069	495	143	707

(See notes on page 24.)

TABLE 7  
INSURANCE LOSSES, THEFT COVERAGES  
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
All	All	9382266	100 = 10.9	100 = \$1,831	100 = \$20.0
SMALL CARS					
TWO-DOOR MODELS		1380313	103	71	74
Subaru	Hatchback	14131	30	41	12
Pontiac	1000	16977	33	56	18
Toyota	Tercel	37928	43	47	20
Subaru	Hardtop	17699	32	72	23
Ford	Escort	159778	37	66	24
Plymouth	Turismo	47912	38	66	25
Mazda	GLC	18475	64	40	26
Honda	Civic	58535	60	45	27
Mercury	Lynx	28512	42	69	29
Chevrolet	Chevette	94686	59	52	30
Nissan	Sentra	95795	68	46	31
Renault	Encore	44698	66	53	35
Dodge	Colt	22465	57	64	36
Renault	Alliance	43749	68	57	39
Plymouth	Colt	17169	57	83	48
Dodge	Charger	49351	54	89	48
Nissan	Pulsar	35923	111	46	52
Honda	Accord	75992	78	67	52
Toyota	Corolla	38461	52	116	60
Datsun	200SX	56366	108	66	71
Mitsubishi	Cordia	12574	112	68	76
Mazda	626	19065	110	76	84
Chrysler	Laser	55162	91	95	86
Isuzu	Impulse	17648	71	123	87
Honda	Prelude	57507	100	88	88
Renault	Fuego	5740	168	62	104
Dodge	Daytona	43502	101	109	110
Toyota	Celica	90883	219	103	225
Mitsubishi	Starion	5102	131	176	230
Volkswagen	Jetta	5750	643	38	246
Volkswagen	Rabbit	44880	468	55	259
Volkswagen	Scirocco	15641	541	51	276
Saab	900	16043	537	70	373

(See notes on page 24.)

TABLE 7 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>SMALL CARS (CONT'D)</b>					
<b>FOUR-DOOR MODELS</b>		<b>1081115</b>	<b>78</b>	<b>61</b>	<b>47</b>
Plymouth	Colt	8021	49	34	17
Dodge	Omni	60383	30	62	18
Dodge	Colt	10227	35	56	19
Plymouth	Horizon	72990	30	71	22
Ford	Escort	78927	28	76	22
Mercury	Lynx	14303	31	75	23
Chevrolet	Chevette	86734	51	47	24
Toyota	Tercel	21896	40	67	27
Pontiac	1000	12716	22	123	27
Subaru	DL/GL	31797	40	72	29
Honda	Civic	35942	72	41	30
Renault	Encore	20251	58	53	31
Nissan	Stanza	44082	78	48	37
Nissan	Sentra	48060	53	75	40
Mazda	GLC	25506	66	64	42
Toyota	Corolla	120301	54	80	43
Mitsubishi	Tredia	11733	67	69	46
Renault	Alliance	46950	60	78	47
Honda	Accord	192402	84	65	55
Mazda	626	55097	81	80	65
Volkswagen	Rabbit	30326	160	41	66
Volkswagen	Jetta	29931	517	47	241
Saab	900	13929	566	62	349
<b>STATION WAGONS/PASSENGER VANS</b>		<b>324596</b>	<b>42</b>	<b>64</b>	<b>27</b>
Mercury	Lynx	11651	18	44	8
Subaru	DL/GL 4WD	40724	33	43	14
Subaru	DL/GL	30892	26	60	16
Honda	Civic	25563	54	32	17
Toyota	Tercel	21086	28	66	19
Ford	Escort	72569	22	86	19
Nissan	Sentra	38787	35	72	25
Toyota	Tercel 4WD	30673	32	87	28
Volkswagen	Vanagon	14900	173	29	51
Toyota	Van	35389	83	98	81

(See notes on page 24.)

TABLE 7 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>SMALL CARS (CONT'D)</b>					
<b>SPORTS &amp; SPECIALTY</b>		<b>389585</b>	<b>181</b>	<b>163</b>	<b>295</b>
Honda	Civic CRX	44767	125	43	54
Ford	EXP	20866	61	113	68
Pontiac	Fiero	119607	109	140	152
Nissan	300ZX 2+2	20694	139	133	186
Audi	4000 Quattro	3401	486	46	222
Porsche	944 Coupe	15192	383	81	308
Nissan	300ZX	49190	208	156	325
Mazda	RX-7	41400	194	223	433
Volkswagen	Rabbit Conv.	10598	1051	61	640
Mercedes	380SL Coupe	6101	315	206	650
Chevrolet	Corvette	47649	158	439	693
Porsche	911 Coupe	4269	180	529	1002
<b>MIDSIZE CARS</b>					
<b>TWO-DOOR MODELS</b>		<b>1408682</b>	<b>86</b>	<b>121</b>	<b>104</b>
Plymouth	Reliant	17422	29	52	15
Oldsmobile	Firenza	14615	26	69	18
Oldsmobile	Omega	8901	48	39	19
Mercury	Topaz	23765	27	103	27
Chrysler	LeBaron	24601	54	51	28
Ford	Tempo	89460	31	94	29
Chevrolet	Cavalier	130479	59	50	30
Dodge	600	11803	75	44	33
Oldsmobile	Cutlass Ciera	32762	75	44	33
Buick	Skyhawk	78438	54	62	34
Buick	Skylark	18431	46	75	35
Chevrolet	Celebrity	26030	60	61	36
Dodge	Aries	14013	33	110	37
Pontiac	Sunbird	62256	58	65	38
Chevrolet	Citation	9905	30	147	45
Pontiac	6000	7378	112	42	47
Buick	Century	13141	82	67	55

(See notes on page 24.)



TABLE 7 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>MIDSIZE CARS (CONT'D)</b>					
Mercury	Cougar	107004	51	109	56
Ford	Thunderbird	138606	51	111	57
Pontiac	Phoenix	5625	59	104	62
Volvo	240	5169	147	61	89
Pontiac	Grand Prix	69880	141	132	186
Buick	Regal	145800	140	136	191
Oldsmobile	Cutlass	228545	123	160	196
Chevrolet	Monte Carlo	120436	152	155	236
Audi	GT Coupe	2915	372	77	286
<b>FOUR-DOOR MODELS</b>		<b>2090937</b>	<b>64</b>	<b>69</b>	<b>44</b>
Pontiac	Phoenix	5079	28	34	9
Oldsmobile	Omega	28358	36	40	14
Plymouth	Reliant	61356	29	57	17
Ford	LTD	94110	40	42	17
Chrysler	E Class	26506	44	40	18
Ford	Tempo	216895	26	69	18
Mercury	Topaz	62177	20	97	19
Dodge	Aries	47240	29	67	20
Mercury	Marquis	74171	46	44	20
Buick	Skylark	67134	33	64	21
Chevrolet	Citation	33557	19	116	21
Chevrolet	Cavalier	155252	42	60	25
Pontiac	Sunbird	51284	47	54	26
Dodge	600	29353	52	50	26
Oldsmobile	Firenza	35357	38	69	26
Chrysler	LeBaron	42393	60	49	29
Chevrolet	Celebrity	128909	57	52	30
Buick	Skyhawk	35058	59	59	35
Volvo	240	55768	81	47	39
Buick	Century	134931	78	53	42
Oldsmobile	Cutlass Ciera	153407	79	55	43
Pontiac	Bonneville	61999	62	85	53
Oldsmobile	Cutlass	80019	73	92	67
Chrysler	New Yorker	56011	92	76	70
Toyota	Camry	92168	76	102	77
Cadillac	Cimarron	18505	53	151	79
Buick	Regal	43278	82	98	81

(See notes on page 24.)

TABLE 7 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>MIDSIZE CARS (CONT'D)</b>					
Pontiac	6000	69437	128	69	88
Nissan	Maxima	67623	66	145	95
Audi	4000	14625	349	48	169
Peugeot	505	12749	478	43	207
Toyota	Cressida	32198	271	98	264
<b>STATION WAGONS/PASSENGER VANS</b>		<b>448540</b>	<b>45</b>	<b>54</b>	<b>25</b>
Dodge	Aries	24467	19	36	7
Plymouth	Colt Vista	6634	23	33	8
Buick	Skyhawk	11245	36	28	10
Mercury	Marquis	10349	26	39	10
Oldsmobile	Cutlass Ciera	28491	46	24	11
Buick	Century	20386	45	26	12
Chevrolet	Cavalier	91382	31	41	13
Pontiac	Sunbird	12524	23	57	13
Oldsmobile	Firenza	15156	31	43	13
Ford	LTD	36157	32	43	14
Plymouth	Reliant	28218	25	62	15
Chevrolet	Celebrity	56545	37	46	17
Volvo	240	30587	47	47	22
Dodge	Colt Vista	8128	44	61	27
Nissan	Maxima	11325	65	43	28
Chrysler	LeBaron	10123	43	78	34
Pontiac	6000	13852	87	45	39
American	Eagle	15188	39	149	58
Volkswagen	Quantum	13785	272	78	211
<b>SPORTS &amp; SPECIALTY</b>		<b>685347</b>	<b>230</b>	<b>115</b>	<b>266</b>
Dodge	600 Conv.	9578	80	60	48
Chrysler	LeBaron Conv.	13915	88	79	70
Mercury	Capri	13493	104	82	85
Ford	Mustang	93039	125	82	102
Lincoln	Continental	18262	51	209	107
Ford	Mustang Conv.	13156	146	86	126
Audi	5000 SW	3413	270	53	144
Volvo	740/760	10843	173	93	160
Audi	5000	46309	291	66	191

(See notes on page 24.)

TABLE 7 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>MIDSIZE CARS (CONT'D)</b>					
Lincoln	Mark VII	20457	81	282	228
Chevrolet	Camaro	208054	230	133	307
Pontiac	Firebird	104901	217	149	324
BMW	318i/325e	60633	449	81	363
BMW	528e/533i	12108	394	94	372
Mercedes	190D/E	18078	457	114	523
Toyota	Celica Supra	27043	331	165	546
<b>LARGE CARS</b>					
<b>TWO-DOOR MODELS</b>		<b>149198</b>	<b>106</b>	<b>108</b>	<b>114</b>
Ford	Crown Victoria	11535	63	95	60
Mercury	Grand Marquis	12722	60	154	93
Chevrolet	Caprice	17734	94	100	95
Oldsmobile	Ninety-Eight	7904	113	92	103
Buick	LeSabre	31114	115	105	120
Oldsmobile	Delta 88	64398	117	106	124
<b>FOUR-DOOR MODELS</b>		<b>772502</b>	<b>94</b>	<b>93</b>	<b>88</b>
Dodge	Diplomat	9615	67	28	18
Plymouth	Gran Fury	5650	70	48	34
Ford	Crown Victoria	81609	56	71	40
Chevrolet	Impala	21271	49	105	52
Pontiac	Parisienne	36282	78	70	54
Mercury	Grand Marquis	96409	52	127	67
Chrysler	New Yorker 5th Ave	68363	136	52	71
Oldsmobile	Delta 88	156781	93	89	83
Chevrolet	Caprice	107314	97	99	96
Buick	LeSabre	101524	100	99	99
Oldsmobile	Ninety-Eight	52163	158	106	167
Buick	Electra	35506	133	153	203

(See notes on page 24.)

TABLE 7 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1984 MODELS - PASSENGER CARS

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>LARGE CARS (CONT'D)</b>					
<b>STATION WAGONS/PASSENGER VANS</b>		<b>241266</b>	<b>51</b>	<b>76</b>	<b>39</b>
Plymouth	Voyager	52568	24	71	17
Dodge	Caravan	55843	28	64	18
Mercury	Grand Marquis	12054	25	84	21
Ford	Crown Victoria	19263	37	57	21
Pontiac	Parisienne	12483	70	62	43
Chevrolet	Caprice	47636	78	74	57
Oldsmobile	Custom Cruiser	26021	69	92	64
Peugeot	505	3782	248	35	88
Buick	Electra	11616	97	137	133
<b>SPORTS &amp; SPECIALTY</b>		<b>410186</b>	<b>221</b>	<b>153</b>	<b>338</b>
Lincoln	Town Car	58551	106	65	69
Cadillac	DeVille 4D	52505	201	113	228
Oldsmobile	Toronado	36812	185	136	252
Jaguar	XJ6	8558	121	211	256
Cadillac	DeVille 2D	44607	234	134	313
Cadillac	Brougham 4D	27295	239	134	321
Buick	Riviera	46036	229	173	397
Mercedes	300D	16414	330	131	432
Cadillac	Seville	28085	219	208	455
Cadillac	Brougham 2D	4058	317	156	495
BMW	733i	5902	279	180	501
Cadillac	Eldorado	58252	278	207	576
Mercedes	300SD/380SE	15468	434	140	609
Mercedes	500SEL	1877	486	206	1003

**NOTES FOR TABLE 5, 6, and 7:**

Results are standardized by the distribution:

Deductible	Youthful Operator	No Youthful Operator
= \$0	5%	50%
> \$0	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

## Vans, Pickups, and Utility Vehicles

This section presents theft results for 1984, 1985, and 1986 model year vans, pickups, and utility vehicles. The individual vehicle series included in this report were insured as private passenger vehicles under noncommercial comprehensive coverages. The results for 1986 model year vans, pickups, and utility vehicles are based on a total exposure of over 500,000 insured vehicle years, those for 1985 models on nearly 1.5 million insured vehicle years, and those for 1984 models on 2.3 million insured vehicle years.

The results for pickups are reported for two groups: small pickups with curb weight of 3,200 pounds or less and standard pickups with curb weight greater than 3,200 pounds. The utility vehicle results are reported for three sizes of vehicles: small utility vehicles with less than 100 inch wheelbases, intermediate utility vehicles with 100 to 120 inch wheelbases, and large utility vehicles with more than 120 inch wheelbases.

Table 8 summarizes theft losses for 1984-86 model year vans, pickups, and utility vehicles. The results are presented in relative terms with the value 100 corresponding to the average results for all passenger cars in each loss category for each model year. Thus, for example, the value 135 for the relative average loss payment per insured vehicle year for 1984 model year vans indicates a result that is 35 percent greater than the average of \$20.00 for all 1984 passenger cars.

Table 8 shows that in all three model years the heaviest theft losses were sustained by standard pickups and large utility vehicles. It is clear as well that these losses have

increased considerably for the more recent model years. For these two vehicle classes, the 1986 model year average loss payments per insured vehicle year are more than 80 percent higher than the 1984 model year results. The small pickups had the lowest claim frequencies and the lowest average loss payments per insured vehicle year in all three model years. Standard-sized pickups had the highest claim frequencies and large utility vehicles the highest average loss payments per claim in all three years.

Tables 9, 10, and 11 present detailed comprehensive theft coverage results for all 1986, 1985, and 1984 model year vans, pickups, and utility vehicles with at least 5,000 insured vehicle years of exposure or 100 paid theft claims. Results are expressed relative to the results for all passenger cars for each model year and each loss category. Individual series are listed in ascending sequence of the relative average loss payment per insured vehicle year within each vehicle type and size group.

For 1984 and 1985 models, the Jeep CJ-7 had the highest theft claim frequencies and the Chevrolet K10 Blazer, an intermediate-sized utility vehicle, had the highest average payments per theft claim. For 1986 models, the Suzuki Samurai, a small jeep-like vehicle, replaced the CJ-7 as the vehicle with the highest theft claim frequency, but its average loss payment per claim was the lowest of all vans, pickups, and utility vehicles. In all three years, the Chevrolet 10 Series pickups had the highest average loss payments per insured vehicle year. The 1986 result was nearly six times the all-passenger-car result.

**Table 8**  
**Summary of Theft Losses**  
**1984-86 Model Year Vans, Pickups, and Utility Vehicles**

		1984 Models	1985 Models	1986 Models
<b>All Passenger Cars</b>		<b>100</b>	<b>100</b>	<b>100</b>
<b>Relative Claim Frequency</b>	Vans	104	100	120
	Small Pickups	67	75	85
	Standard Pickups	115	133	172
	Small Utility Vehicles	99	118	136
	Intermediate Utility Vehicles	68	79	96
	Large Utility Vehicles	83	85	107
<b>Relative Average Loss Payment Per Claim</b>	Vans	130	117	109
	Small Pickups	77	84	76
	Standard Pickups	136	156	166
	Small Utility Vehicles	96	90	63
	Intermediate Utility Vehicles	147	160	165
	Large Utility Vehicles	184	250	262
<b>Relative Average Loss Payment Per Insured Vehicle Year</b>	Vans	135	118	131
	Small Pickups	52	63	64
	Standard Pickups	157	206	284
	Small Utility Vehicles	95	106	85
	Intermediate Utility Vehicles	100	126	159
	Large Utility Vehicles	152	212	280

**TABLE 9  
INSURANCE LOSSES, THEFT COVERAGES  
1986 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES**

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>VANS</b>					
<b>ALL VANS</b>		<b>51866</b>	<b>120</b>	<b>109</b>	<b>131</b>
Ford	E-150 Econoline (1/2-3/4T)	12149	150	92	138
Chevrolet	Chevyvan (3/4T)	8130	163	181	295
<b>PICKUPS</b>					
<b>SMALL PICKUPS</b>		<b>246602</b>	<b>85</b>	<b>76</b>	<b>64</b>
Dodge	Ram50/D50	13236	54	50	27
Mazda	Cab Plus	6853	73	40	29
Mazda	Standard Bed	23747	78	45	35
Isuzu	Standard Bed	8968	51	71	37
Ford	Ranger	33270	49	95	46
Mazda	Long Bed	9012	71	65	46
Chevrolet	S10	19556	55	89	49
Ford	Ranger Super Cab	9671	64	81	52
Mitsubishi	Standard Bed	5064	79	70	55
Jeep	Comanche	6080	82	79	64
Nissan	Standard Bed	35371	109	74	81
Toyota	Long Bed (1/2T)	6678	123	76	93
Nissan	King Cab	19873	104	95	99
Toyota	Standard Bed	26668	134	76	101
Toyota	Xtra Cab	7353	156	112	174
<b>STANDARD PICKUPS</b>		<b>123801</b>	<b>172</b>	<b>166</b>	<b>284</b>
Ford	F-150 (1/2-3/4T)	38671	93	123	114
Dodge	D150/W150 (1/2T)	10095	107	122	131
Ford	F-250 (3/4T)	10541	70	220	154
Ford	F-150 Super Cab	6152	320	65	207
GMC	1500 Series (1/2T)	7472	268	140	376
Chevrolet	20 Series (3/4T)	5486	151	280	422
Chevrolet	10 Series (1/2T)	31153	292	201	589

(See notes on page 33.)

**TABLE 9 (Cont'd)**  
**INSURANCE LOSSES, THEFT COVERAGES**  
**1986 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES**

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>UTILITY VEHICLES</b>					
<b>SMALL UTILITY VEHICLES</b>		<b>28584</b>	<b>136</b>	<b>63</b>	<b>85</b>
Ford	Bronco II	18807	57	101	58
Suzuki	Samurai	2786	380	20	77
Jeep	CJ-7	5378	323	70	226
<b>INTERMEDIATE UTILITY VEHICLES</b>		<b>72231</b>	<b>96</b>	<b>165</b>	<b>159</b>
Isuzu	Trooper II	8908	87	55	48
Chevrolet	S10 Blazer	18657	66	166	109
Jeep	Cherokee	20297	123	115	141
Ford	Bronco	8182	99	185	183
<b>LARGE UTILITY VEHICLES</b>		<b>9109</b>	<b>107</b>	<b>262</b>	<b>280</b>
Chevrolet	Suburban (1/2T)	5347	107	301	321

(See notes on page 33.)

**TABLE 10**  
**INSURANCE LOSSES, THEFT COVERAGES**  
**1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES**

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>VANS</b>					
<b>ALL VANS</b>		<b>182562</b>	<b>100</b>	<b>117</b>	<b>118</b>
Dodge	B250 (3/4T)	5840	42	34	14
Ford	E-150 Club Wagon (1/2-3/4T)	6586	90	48	43
Dodge	B150 (1/2T)	5241	35	135	47
Dodge	Mini Ram/Royal Van	6897	60	99	59
Toyota	Cargo Van	10015	91	66	60
Chevrolet	Astro Cargo Van	16643	74	109	81
Dodge	B150 Cargo Van	5655	90	114	103
Chevrolet	Sportvan (3/4T)	7748	74	171	127
Ford	E-150 Econoline (1/2-3/4T)	44560	126	107	135
Dodge	B250 Cargo Van	16313	116	120	139
Chevrolet	Chevyvan (3/4T)	31255	119	158	188
GMC	Vandura (3/4T)	8110	122	168	204
<b>PICKUPS</b>					
<b>SMALL PICKUPS</b>		<b>503662</b>	<b>75</b>	<b>84</b>	<b>63</b>
Isuzu	Long Bed	5992	33	41	13
Dodge	Ram50/D50	26900	52	56	29
Isuzu	Standard Bed	8691	46	73	33
GMC	S15	20285	43	90	38
Ford	Ranger	107646	46	90	42
Chevrolet	S10	91720	47	107	51
Mitsubishi	Standard Bed	10464	82	63	52
Nissan	Standard Bed	52562	106	61	65
Nissan	King Cab	47878	92	74	68
Nissan	Long Bed	6980	79	103	82
Toyota	Long Bed (1/2T)	27446	105	88	92
Toyota	Standard Bed	53064	115	91	105
Toyota	Xtra Cab	41514	126	84	106

(See notes on page 33.)



**TABLE 10 (Cont'd)**  
**INSURANCE LOSSES, THEFT COVERAGES**  
**1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES**

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>PICKUPS (CONT'D)</b>					
<b>STANDARD PICKUPS</b>		<b>418945</b>	<b>133</b>	<b>156</b>	<b>206</b>
Dodge	D250/W250 (3/4T)	6044	62	60	37
Dodge	D150/W150 (1/2T)	48160	75	87	66
Ford	F-150 (1/2-3/4T)	124808	84	107	90
Ford	F-250 (3/4T)	32755	59	153	90
Ford	F-250 Super Cab	11607	100	122	122
Ford	F-150 Super Cab	14177	202	71	144
Chevrolet	El Camino	8496	86	211	182
Toyota	4Runner	6078	157	137	216
GMC	2500 Series (3/4T)	6385	119	204	242
Chevrolet	20 Series (3/4T)	21197	136	215	293
GMC	1500 Series (1/2T)	28821	212	163	347
Chevrolet	10 Series (1/2T)	108171	212	191	406
<b>UTILITY VEHICLES</b>					
<b>SMALL UTILITY VEHICLES</b>		<b>74066</b>	<b>118</b>	<b>90</b>	<b>106</b>
Ford	Bronco II 4X4	52098	58	113	65
Jeep	CJ-7	20121	282	77	217
<b>INTERMEDIATE UTILITY VEHICLES</b>		<b>264312</b>	<b>79</b>	<b>160</b>	<b>126</b>
Isuzu	Trooper II	6795	82	39	32
Jeep	Grand Wagoneer	5468	58	78	45
Dodge	AD150/AW150 (1/2T)	17598	84	109	92
GMC	S15 Jimmy	22567	58	170	99
Jeep	Cherokee	50803	108	93	100
Chevrolet	S10 Blazer	104297	59	169	101
Jeep	Wagoneer	7240	86	152	131
Ford	Bronco	23236	78	176	137
Chevrolet	K10 Blazer (1/2T)	16398	118	329	388

(See notes on page 33.)

**TABLE 10 (Cont'd)**  
**INSURANCE LOSSES, THEFT COVERAGES**  
**1985 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES**

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>UTILITY VEHICLES (CONT'D)</b>					
<b>LARGE UTILITY VEHICLES</b>		<b>29451</b>	<b>85</b>	<b>250</b>	<b>212</b>
Chevrolet	Suburban (3/4T)	5402	33	318	105
GMC	Suburban (1/2T)	5208	75	237	178
Chevrolet	Suburban (1/2T)	16961	109	236	257

(See notes on page 33.)

**TABLE 11**  
**INSURANCE LOSSES, THEFT COVERAGES**  
**1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES**

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>VANS</b>					
<b>ALL VANS</b>		<b>297198</b>	<b>104</b>	<b>130</b>	<b>135</b>
Dodge	B150 (1/2T)	11955	49	59	29
Dodge	B250 (3/4T)	10410	57	59	33
Ford	E-150 Club Wagon (1/2-3/4T)	12063	104	37	39
Dodge	Mini Ram/Royal Van	7364	68	71	48
Dodge	B150 Cargo Van	13557	89	114	101
Chevrolet	Chevyvan (1/2T)	11880	90	118	106
Ford	E-150 Econoline (1/2-3/4T)	74667	116	121	140
Chevrolet	Sportvan (3/4T)	19113	80	193	154
Dodge	B250 Cargo Van	31407	122	131	160
GMC	Vandura (3/4T)	20068	115	164	189
Chevrolet	Chevyvan (3/4T)	64793	118	169	200
<b>PICKUPS</b>					
<b>SMALL PICKUPS</b>		<b>846935</b>	<b>67</b>	<b>77</b>	<b>52</b>
Isuzu	Standard Bed	13280	37	66	25
Dodge	Ram50/D50	34202	47	68	32
Mazda	Long Bed	29201	62	51	32
Dodge	Rampage	8542	33	98	33
Isuzu	Long Bed	14825	49	73	36
Mazda	Standard Bed	91168	77	47	36
Ford	Ranger	161057	42	88	37
Nissan	Long Bed	15387	70	60	42
GMC	S15	28490	43	99	43
Chevrolet	S10	133840	47	96	45
Nissan	Standard Bed	72382	77	62	48
Nissan	King Cab	67994	86	69	60
Toyota	Long Bed (1/2T)	55780	95	82	78
Toyota	Standard Bed	53677	107	81	87
Mitsubishi	Standard Bed	6766	91	104	95
Toyota	Xtra Cab	49691	110	100	110

(See notes on page 33.)

**TABLE 11 (Cont'd)**  
**INSURANCE LOSSES, THEFT COVERAGES**  
**1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES**

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>PICKUPS (CONT'D)</b>					
<b>STANDARD PICKUPS</b>		<b>643071</b>	<b>115</b>	<b>136</b>	<b>157</b>
Dodge	D150/W150 (1/2T)	64955	70	66	46
Ford	F-250 Super Cab	13394	70	82	58
Dodge	D250/W250 (3/4T)	9865	64	101	65
Chevrolet	El Camino	16331	55	120	67
Ford	F-150 (1/2-3/4T)	205766	80	90	72
Ford	F-250 (3/4T)	46802	63	136	86
Ford	F-150 Super Cab	18922	193	53	102
GMC	2500 Series (3/4T)	10379	116	188	218
Chevrolet	20 Series (3/4T)	33871	106	227	241
GMC	1500 Series (1/2T)	45979	177	149	265
Chevrolet	10 Series (1/2T)	167573	176	169	298
<b>UTILITY VEHICLES</b>					
<b>SMALL UTILITY VEHICLES</b>		<b>171357</b>	<b>99</b>	<b>96</b>	<b>95</b>
Ford	Bronco II 4X4	135378	57	114	65
Jeep	CJ-7	33401	256	84	215
<b>INTERMEDIATE UTILITY VEHICLES</b>		<b>331858</b>	<b>68</b>	<b>147</b>	<b>100</b>
Dodge	AD150/AW150 (1/2T)	22002	69	76	52
Chevrolet	S10 Blazer	123678	57	130	74
Ford	Bronco	35940	69	125	86
Jeep	Cherokee 4X4	49431	77	114	88
GMC	S15 Jimmy	26985	62	156	97
Jeep	Wagoneer	15899	61	177	108
Jeep	Grand Wagoneer	12881	70	175	122
GMC	Jimmy (1/2T)	5734	91	220	200
Chevrolet	K10 Blazer (1/2T)	28537	105	250	263

(See notes on page 33.)

TABLE 11 (Cont'd)  
INSURANCE LOSSES, THEFT COVERAGES  
1984 MODELS - VANS, PICKUPS, AND UTILITY VEHICLES

MAKE	SERIES	TOTAL EXPOSURE (INSURED VEHICLE YEARS)	RELATIVE CLAIM FREQUENCY	RELATIVE AVERAGE LOSS PAYMENT PER CLAIM	RELATIVE AVERAGE LOSS PAY- MENT PER INSURED VEHICLE YEAR
<b>UTILITY VEHICLES (CONT'D)</b>					
<b>LARGE UTILITY VEHICLES</b>		<b>40800</b>	<b>83</b>	<b>184</b>	<b>152</b>
Chevrolet	Suburban (3/4T)	7713	62	189	117
Chevrolet	Suburban (1/2T)	23415	88	180	158
GMC	Suburban (1/2T)	7210	91	214	195

**NOTES FOR TABLE 9, 10, and 11:**

Results are standardized by the distribution:

Deductible	Youthful Operator	No Youthful Operator
= \$0	5%	50%
> \$0	5%	40%

Series are ranked within group and subgroup by ascending average loss payment per insured vehicle year. Series with less than 5,000 insured vehicle years of exposure and fewer than 100 claims are not summarized.

**APPENDIX A-1    1984-86 Vehicle Series Designations - Passenger Cars**

Make	Series Name	Body Style	Vehicle Size Class		
			1984	1985	1986
Acura	Integra	2Dr, 4Dr			S
	Legend*	4Dr			M
Alfa Romeo*	GTV6	2Dr	S	S	S
	Spider Veloce	Conv	S	S	S
American	Eagle	4Dr, SW	M	M	M
Aston Martin*	Lagonda	4Dr	L	L	L
	Saloon	2Dr	M	M	M
	Vantage	2Dr	M	M	M
	Volante	Conv	M	M	M
Audi	4000	2Dr <sup>4</sup> , 4Dr	M	M	M
	4000 Quattro*	4Dr	S	S	S
	5000*	4Dr, SW	M	M	M
	5000 Quattro*	4Dr, SW			M
	GT Coupe	2Dr	M	M	M
	Quattro*	2Dr	S	S	
Avanti*	Avanti II	2Dr	M	M	M
Bentley*	Corniche	Conv	L	L	L
	Mulsanne	4Dr	L	L	L
	Mulsanne-L	4Dr	L	L	L

(See notes on page 42.)

## Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1984	1985	1986
BMW*	318i	2Dr, 4Dr <sup>2</sup>	M	M	
	325e	2Dr, 4Dr <sup>3</sup>	M	M	M
	524TD	4Dr		M	M
	528e	4Dr	M	M	M
	533i	4Dr	M		
	535i	4Dr		M	M
	633CSi	2Dr	M		
	635CSi	2Dr		M	M
	733i	4Dr	L		
	735i	4Dr		L	L
	L7	4Dr			L
Buick	Century	2Dr, 4Dr, SW	M	M	M
	Electra FWD	2Dr, 4Dr		L	L
	Electra RWD	2Dr <sup>4</sup> , 4Dr <sup>4</sup> , SW	L	L	L
	LeSabre	2Dr, 4Dr, SW <sup>3</sup>	L	L	L
	Regal	2Dr, 4Dr <sup>4</sup>	M	M	M
	Riviera*	2Dr, Conv <sup>6</sup>	L	L	M
	Skyhawk	2Dr, 4Dr, SW	M	M	M
	Skylark	2Dr <sup>4</sup> , 4Dr	M	M	M
	Somerset	2Dr		M	M
Cadillac	Brougham*	2Dr <sup>6</sup> , 4Dr	L	L	L
	Cimarron	4Dr	M	M	M
	DeVille FWD*	2Dr, 4Dr		L	L
	DeVille RWD*	2Dr, 4Dr	L		
	Eldorado*	2Dr, Conv <sup>6</sup>	L	L	M
	Fleetwood (DeVille)*	2Dr, 4Dr		L	
	Fleetwood Limo FWD*	4Dr		L	L
	Fleetwood Limo RWD*	4Dr	L		
Seville*	4Dr	L	L	M	
Chevrolet	Astro Van	PV		L	L
	Camaro*	2Dr	M	M	M
	Caprice	2Dr, 4Dr, SW	L	L	L
	Cavalier	2Dr, 4Dr, SW, Conv*	M	M	M
	Celebrity	2Dr, 4Dr, SW	M	M	M
	Chevette	2Dr, 4Dr	S	S	S
	Citation	2Dr, 4Dr	M	M	
	Corvette*	2Dr, Conv <sup>1</sup>	S	S	S
	Impala	4Dr	L	L	
	Monte Carlo	2Dr	M	M	M
	Nova	4Dr		S	S
	Spectrum	2Dr, 4Dr		S	S
	Sprint	2Dr, 4Dr <sup>1</sup>		S	S

(See notes on page 42.)

## Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1984	1985	1986
Chrysler	E Class	4Dr	M		
	Executive Sedan*	4Dr	L		
	Laser	2Dr	S	S	S
	LeBaron	2Dr, 4Dr, SW, Conv*	M	M	M
	LeBaron GTS	4Dr		M	M
	Limousine*	4Dr		L	L
	New Yorker	4Dr	M	M	M
	New Yorker 5th Ave.	4Dr	L	L	L
	Newport	4Dr	L	L	L
Dodge	600	2Dr, 4Dr, Conv*	M	M	M
	Aries	2Dr, 4Dr, SW	M	M	M
	Caravan	PV	L	L	L
	Charger	2Dr	S	S	S
	Daytona	2Dr	S	S	S
	Diplomat	4Dr	L	L	L
	Lancer	4Dr		M	M
	Omni	4Dr	S	S	S
	Shelby	2Dr	S	S	S
Dodge/ Mitsubishi	Colt	2Dr, 4Dr	S	S	S
	Colt Vista	SW	M	M	M
	Colt Vista-4WD	SW		M	M
	Conquest	2Dr	S	S	S
Ferrari*	308 Quattro	2Dr, Conv <sup>2</sup>	S	S	
	328 GTB/GTS	2Dr, Conv			S
	Mondial Quattro	2Dr, Conv	M	M	M
	Testarossa	4Dr			M
Fiat*	Spider 2000	Conv	S	S	
	X 1/9	2Dr	S	S	S

(See notes on page 42.)



## Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1984	1985	1986
Ford	Aerostar	PV			L
	Crown Victoria	2Dr, 4Dr, SW	L	L	L
	Escort	2Dr, 4Dr, SW	S	S**	S
	EXP*	2Dr	S	S	S
	LTD	4Dr, SW	M	M	M
	Mustang*	2Dr, Conv	M	M	M
	Taurus	4Dr, SW			M
	Tempo	2Dr, 4Dr	M	M	M
	Thunderbird	2Dr	M	M	M
GMC	Safari Van	PV		L	L
Honda	Accord	2Dr, 4Dr	S	S	M
	Civic	2Dr, 4Dr, SW	S	S	S
	Civic CRX*	2Dr	S	S	S
	Civic-4WD	SW		S	S
	Prelude	2Dr	S	S	S
Hyundai	Excel	2Dr, 4Dr			S
Isuzu	I-Mark	2Dr, 4Dr	S	S	S
	Impulse	2Dr	S	S	S
Jaguar*	XJ6	4Dr	L	L	L
	XJ-S	2Dr	M	M	M
	XJ-SC	Conv			M
Lincoln*	Continental	4Dr	M	M	M
	Mark VII	2Dr	M	M	M
	Town Car	4Dr	L	L	L
Lotus*	Esprit Turbo	2Dr	S	S	S

(See notes on page 42.)

## Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1984	1985	1986
Maserati*	425	4Dr			M
	Biturbo	2Dr	S	S	S
	Quattroporte	4Dr	L	L	L
	Spyder	Conv			S
Mazda	323	2Dr, 4Dr			S
	626	2Dr, 4Dr	S	S	S
	GLC	2Dr <sup>6</sup> , 4Dr <sup>6</sup> , SW	S	S	S
	RX-7*	2Dr	S	S	S
Mercedes-Benz*	190D, E	4Dr	M	M	M
	300CD	2Dr	M	M	
	300D	4Dr	L	L	
	300E	4Dr			L
	300SD	4Dr	L	L	
	300SDL	4Dr			L
	300TD	SW	L	L	
	380SE	4Dr	L	L	
	380SL	Conv	S	S	
	420SEL	4Dr			L
	500SEC	2Dr	L	L	
	500SEL	4Dr	L	L	
	560SEC	2Dr			L
	560SEL	4Dr			L
560SL	Conv			S	
Mercury	Capri*	2Dr	M	M	M
	Cougar	2Dr	M	M	M
	Grand Marquis	2Dr, 4Dr, SW	L	L	L
	Lynx	2Dr, 4Dr, SW	S	S**	S
	Marquis	4Dr, SW	M	M	M
	Sable	4Dr, SW			M
	Topaz	2Dr, 4Dr	M	M	M
Merkur*	XR4Ti	2Dr		M	M

(See notes on page 42.)

## Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1984	1985	1986
Mitsubishi	Cordia	2Dr	S	S	S
	Galant	4Dr		M	M
	Mirage	2Dr		S	S
	Starion	2Dr	S	S	S
	Tredia	4Dr	S	S	S
Nissan	200SX	2Dr	S	S	S
	300ZX*	2Dr	S	S	S
	300ZX 2+2*	2Dr	S	S	S
	Maxima	4Dr, SW	M	M	M
	Pulsar	2Dr, 4Dr <sup>4</sup>	S	S	S
	Sentra	2Dr, 4Dr, SW	S	S	S
	Stanza	2Dr <sup>4</sup> , 4Dr, SW <sup>1</sup>	S	S	S
	Stanza-4WD	SW			S
Oldsmobile	Calais	2Dr, 4Dr <sup>1</sup>		M	M
	Custom Cruiser	SW	L	L	L
	Cutlass	2Dr, 4Dr	M	M	M
	Cutlass Ciera	2Dr, 4Dr, SW	M	M	M
	Delta 88	2Dr, 4Dr	L	L	L
	Firenza	2Dr, 4Dr, SW	M	M	M
	Ninety-Eight FWD	2Dr, 4Dr		L	L
	Ninety-Eight RWD	2Dr, 4Dr	L		
	Omega	2Dr, 4Dr	M		
Toronado*	2Dr	L	L	M	
Peugeot	505	4Dr	M	M	M
	505	SW	L	L	L
	604*	4Dr	L		
Plymouth	Caravelle	4Dr		M	M
	Gran Fury	4Dr	L	L	L
	Horizon	4Dr	S	S	S
	Reliant	2Dr, 4Dr, SW	M	M	M
	Turismo	2Dr	S	S	S
	Voyager	PV	L	L	L

(See notes on page 42.)

## Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1984	1985	1986
Plymouth/ Mitsubishi	Colt	2Dr, 4Dr	S	S	S
	Colt Vista	SW	M	M	M
	Colt Vista-4WD	SW		M	M
	Conquest	2Dr	S	S	S
Pontiac	1000	2Dr, 4Dr	S	S	S
	6000	2Dr, 4Dr, SW	M	M	M
	Bonneville	4Dr	M	M	M
	Fiero*	2Dr	S	S	S
	Firebird*	2Dr	M	M	M
	Firefly	2Dr		S	S
	Grand Am	2Dr, 4Dr <sup>1</sup>		M	M
	Grand Prix	2Dr	M	M	M
	Parisienne	4Dr, SW	L	L	L
	Phoenix	2Dr, 4Dr	M		
	Sunbird	2Dr, 4Dr, SW, Conv*	M	M	M
Porsche*	911	2Dr, Conv	S	S	S
	928 Coupe	2Dr	S	S	S
	944 Coupe	2Dr	S	S	S
Renault	Alliance	2Dr, 4Dr, Conv <sup>3</sup> , *	S	S	S
	Encore	2Dr, 4Dr	S	S	S
	Fuego	2Dr	S	S	
	Sportwagon	SW	S	S	S
Rolls Royce*	Camargue	2Dr	L	L	L
	Corniche	Conv	L	L	L
	Silver Spirit	4Dr	L	L	L
	Silver Spur	4Dr	L	L	L
Saab	900	2Dr, 4Dr	S	S	S
	9000*	4Dr			M

(See notes on page 42.)

## Passenger Cars (Cont'd)

Make	Series Name	Body Style	Vehicle Size Class		
			1984	1985	1986
Subaru	DL/GL	2Dr <sup>1</sup> , 4Dr, SW	S	S	S
	DL/GL-4WD	2Dr <sup>1</sup> , 4Dr, SW	S	S	S
	Hardtop/XT Coupe	2Dr	S	S	S
	Hardtop/XT Coupe-4WD	2Dr	S	S	S
	Hatchback	2Dr	S	S	S
	Hatchback-4WD	2Dr	S	S	S
	XT Coupe DL*	2Dr		S	S
Toyota	Camry	4Dr	M	M	M
	Celica	2Dr, Conv <sup>2</sup> , *	S	S	S
	Celica Supra*	2Dr	M	M	M
	Corolla	2Dr, 4Dr	S	S	S
	Cressida	4Dr, SW	M	M	M
	MR2*	2Dr		S	S
	Starlet	2Dr	S		
	Supra*	2Dr			M
	Tercel	2Dr, 4Dr, SW	S	S	S
	Tercel-4WD	SW	S	S	S
	Van	PV	S	S	S
TVR*	280I	2Dr, Conv	S	S	S
Volkswagen	Cabriolet*	Conv		S	S
	Golf	2Dr, 4Dr		S	S
	GTI	2Dr		S	S
	Jetta	2Dr, 4Dr	S	S	S
	Quantum	4Dr, SW	M	M	M
	Quantum-4WD	SW		M	M
	Rabbit	2Dr, 4Dr, Conv*	S		
	Scirocco	2Dr	S	S	S
	Vanagon	PV	S	S	S
Volvo	240	2Dr <sup>4</sup> , 4Dr, SW	M	M	M
	740/760*	4Dr, SW <sup>3</sup>	M	M	M
Yugo	Yugo	2Dr		S	

(See notes on page 42.)

**Appendix A-1 - Notes****Size Class:**

- S (Small)** — wheelbase (after rounding to nearest inch) less than 100.
- M (Midsize)** — wheelbase (after rounding to nearest inch) in the range 100-109.
- L (Large)** — wheelbase (after rounding to nearest inch) greater than 109.

**Body Style Abbreviations:**

- 2Dr** — Two-door
- 4Dr** — Four-door
- Conv** — Convertible
- PV** — Passenger Van
- SP** — Sports and Specialty
- SW** — Station Wagon

**Notes:**

- 1 1986 models only
- 2 1985 models only
- 3 1985 and 1986 models only
- 4 1984 models only
- 5 1984 and 1986 models only
- 6 1984 and 1985 models only
  
- \* These cars are classified as sports or specialty models.
- \*\* Due to mid-year design changes, only comprehensive data for the redesigned models were used.

**APPENDIX A-2    1984-86 Vehicle Series Designations -  
Vans, Pickups, and Utility Vehicles**

<b>Make</b>	<b>Series Name</b>	<b>Vehicle Type</b>	<b>Size Class</b>	<b>Model Years</b>
<b>Chevrolet</b>	Astro Cargo Van	Van		85-86
	Chevyvan (1/2 T)	Van		84-86
	Chevyvan (3/4 T)	Van		84-86
	Sportvan (1/2 T)	Van		84-86
	Sportvan (3/4 T)	Van		84-86
	S10	Pickup	Small	84-86
	10 Series (1/2 T)	Pickup	Standard	84-86
	20 Series (3/4 T)	Pickup	Standard	84-86
	20 Series Crew Cab (3/4 T)	Pickup	Standard	84-86
	El Camino	Pickup	Standard	84-86
	K10 Blazer (1/2 T)	Util. Veh.	Intermediate	84-86
	S10 Blazer	Util. Veh.	Intermediate	84-86
	Suburban (1/2 T)	Util. Veh.	Large	84-86
	Suburban (3/4 T)	Util. Veh.	Large	84-86
	<b>Dodge</b>	B150 (1/2 T)	Van	
B150 Cargo Van		Van		84-86
B250 (3/4 T)		Van		84-86
B250 Cargo Van		Van		84-86
Mini-Ram/Royal		Van		84-86
Ram 50/D50		Pickup	Small	84-86
Rampage		Pickup	Small	84
D150/W150 (1/2 T)		Pickup	Standard	84-86
D250/W250 (3/4 T)		Pickup	Standard	84-86
AD150/AW150 (1/2 T)		Util. Veh.	Intermediate	84-86
<b>Ford</b>	Aerostar Cargo Van	Van		86
	E-150 Club Wagon (1/2-3/4 T)	Van		84-86
	E-150 Econoline (1/2-3/4 T)	Van		84-86
	E-250 Club Wagon (3/4 T)	Van		84-86
	E-250 Econoline (3/4 T)	Van		84-86
	Ranger	Pickup	Small	84-86
	Ranger Super Cab	Pickup	Small	86

## Vans, Pickups, and Utility Vehicles (Cont'd)

Make	Series Name	Vehicle Type	Size Class	Model Years
<b>Ford (continued)</b>				
	F-150 (1/2-3/4 T)	Pickup	Standard	84-86
	F-150 Super Cab	Pickup	Standard	84-86
	F-250 (3/4 T)	Pickup	Standard	84-86
	F-250 Super Cab	Pickup	Standard	84-86
	Bronco II	Util. Veh.	Small	84-86
	Bronco	Util. Veh.	Intermediate	84-86
<b>GMC</b>				
	Rally Wagon (1/2 T)	Van		84-86
	Rally Wagon (3/4 T)	Van		84-86
	Safari Cargo Van	Van		85-86
	Vandura (1/2 T)	Van		84-86
	Vandura (3/4 T)	Van		84-86
	S15	Pickup	Small	84-86
	1500 Series (1/2 T)	Pickup	Standard	84-86
	2500 Series (3/4 T)	Pickup	Standard	84-86
	2500 Series Crew Cab (3/4 T)	Pickup	Standard	84-86
	Cabellero	Pickup	Standard	84-86
	Jimmy (1/2 T)	Util. Veh.	Intermediate	84-86
	S15 Jimmy	Util. Veh.	Intermediate	84-86
	Suburban (1/2 T)	Util. Veh.	Large	84-86
	Suburban (3/4 T)	Util. Veh.	Large	84-86
<b>Isuzu</b>				
	Long Bed	Pickup	Small	84-86
	Long Cab (1/2 T)	Pickup	Small	86
	Standard Bed	Pickup	Small	84-86
	Trooper II	Util. Veh.	Intermediate	84-86
<b>Jeep</b>				
	Comanche	Pickup	Small	86
	Scrambler	Pickup	Small	84-85
	J10 Short Bed	Pickup	Standard	84
	J10 Long Bed	Pickup	Standard	84-86
	J20 Long Bed	Pickup	Standard	84-86
	CJ-7	Util. Veh.	Small	84-86
	Cherokee	Util. Veh.	Intermediate	84-86
	Grand Wagoneer	Util. Veh.	Intermediate	84-86
	Wagoneer	Util. Veh.	Intermediate	84-86



**Vans, Pickups, and Utility Vehicles (Cont'd)**

Make	Series Name	Vehicle Type	Size Class	Model Years
Mazda	Cab Plus	Pickup	Small	86
	Long Bed	Pickup	Small	84, 86
	Standard Bed	Pickup	Small	84, 86
Mitsubishi	Standard Bed	Pickup	Small	84-86
	Montero	Util. Veh.	Small	84-86
Nissan	King Cab	Pickup	Small	84-86
	Long Bed	Pickup	Small	84-86
	Standard Bed	Pickup	Small	84-86
Subaru	Brat	Pickup	Small	84-86
Suzuki	Jimny	Util. Veh.	Small	84-85
	Jimny Van	Util. Veh.	Small	84-85
	Samurai	Util. Veh.	Small	86
	Samurai Van	Util. Veh.	Small	86
Toyota	Cargo Van	Van		84-86
	Long Bed (1/2 T)	Pickup	Small	84-86
	Long Bed (3/4 T)	Pickup	Small	84
	Standard Bed	Pickup	Small	84-86
	Xtra Cab	Pickup	Small	84-86
	Xtra Cab Long Bed	Pickup	Small	86
	4Runner	Pickup	Standard	84-86
	4Runner Wagon	Util. Veh.	Intermediate	86
	Land Cruiser	Util. Veh.	Intermediate	84-86
Volkswagen	Vanagon Camper	Van		84-86

## Appendix B Definitions

**Average Loss Payment per Claim** — The total of all loss payments made for the claims for a group of vehicles, divided by the number of claims paid.

**Average Loss Payment per Insured Vehicle Year** — For a group of vehicles, the product of Claim Frequency and Average Loss Payment per Claim, expressed as dollars per insured vehicle year. *It should be noted that this definition differs from the commonly used insurance term, pure premium, but yields similar results.*

**Claim Frequency** — The number of claims for a group of vehicles, divided by the exposure for that group.

**Deductible Amount** — That portion of the theft loss borne by the policyholder.

**Exposure** — The time interval an individual vehicle is insured. Exposure for a group of vehicles is expressed in units of insured vehicle years.

**Loss Payment** — That portion of the theft loss borne by the insurer; in general, the total theft loss minus the deductible amount.

**Operator Age Group** — The factor which distinguishes those vehicles whose rated driver is youthful from those vehicles whose rated driver is not youthful (*see Youthful Operator*).

**Rated Driver** - The driver who, for insurance purposes, is considered to represent the greatest loss potential for the insured vehicle.

**Theft Coverages** — The coverage under which people insure their own car against loss caused by partial or total theft.

**Vehicle Classifications** — There are four vehicle classes, defined as follows:

1. **Passenger Vehicles** — There are four major body style groupings of passenger vehicles — regular two-door models, regular four-door models, station wagons and passenger vans, and sports and specialty models. Sports and specialty models include two-seater cars, all convertibles, all midsize and large cars with two or fewer designated rear seating positions, and all luxury cars. Each body style group is further divided into size class subgroups based on wheelbase (rounded to nearest inch) defined as follows:

**Small** — Vehicles with wheelbases less than or equal to 99 inches.

**Midsize** — Vehicles with wheelbases greater than 99 inches and less than or equal to 109 inches.

**Large** — Vehicles with wheelbases greater than 109 inches.

2. **Vans** — Fully enclosed vehicles with either no hood or a very short hood, in which the engine is placed at least 50 percent behind the windshield. The driver's position is usually well forward, nearly beside the engine, usually within the forward 25 percent of the wheelbase. These vehicles are designed for cargo transport and are equipped with a right side cargo access door and rear door. The cargo area is not separated from the passenger area — both are enclosed under the same roof.

3. **Pickups** — Cargo-carrying vehicles, usually on a truck chassis, with an enclosed cab and a separate open cargo area. The open cargo area generally is a box with raised sides with an opening tailgate. There are also a small number of auto pickups which are similar to regular pickups except that they are built on a passenger car chassis. Pickups are further divided into two subgroups based on curb weight — small pickups (less than 3,200 pounds) and standard pickups (3,200 pounds or more).

4. **Utility Vehicles** — Vehicles built on a heavy-duty chassis capable of off-road use. They are of conventional construction with the driver behind the engine. The cargo and passenger areas are integral with the driver area. Many of these vehicles are equipped with soft or removable tops. Frequently, these vehicles are equipped with four-wheel drive. Utility vehicles are further divided into three subgroups based on wheelbase — small utility vehicles (less than 100 inches), intermediate utility vehicles (from 100 to 120 inches), and large utility vehicles (greater than 120 inches).

**Vehicle Identification Number (VIN)** — A code, variously comprising both numbers and letters; normally, 8 to 17 characters in length, assigned to each vehicle by its manufacturer. The VIN uniquely identifies the vehicle within at least a ten-year time span and, in recent model year vehicles, almost always contains coding which identifies the make, series, model year, and other characteristics of each vehicle.

**Vehicle Series** — A name denoting a family of vehicles, within a make, with the same wheelbase and a degree of commonality in construction such as body, chassis, etc.

**Youthful Operator** - For the purposes of this report, all males (married or single) under 25 years of age and all unmarried females under 25 years of age.

## HLDI Publications

Research reports published by the Highway Loss Data Institute are:

**R72-1** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1972 Models, June 1973.*

**R73-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1973 Models Compared with 1972 Models, September 1973.*

**R73-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models, March 1974.*

**R73-3** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Two Years, December 1974.*

**R73-4** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1973 Models During Their First Three Years, December 1975.*

**R74-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1974 Models, May 1974.*

**R74-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Year, December 1974.*

**R74-3** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1974 Models During Their First Two Years, December 1975.*

**R75-1** *Automobile Insurance Losses, Collision Coverages, Initial Results for 1975 Models, July 1975.*

**R75-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1975 Models During Their First Year, December 1975.*

**R76-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1976 Models, June 1976.*

**R76-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1976 Models During Their First Year, 1975 Models During Their First Two Years, 1974 Models During Their First Three Years, December 1976.*

**R77-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1977 Models, June 1977.*

**R77-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1977 Models During Their First Year, 1976 Models During Their First Two Years, 1975 Models During Their First Three Years, December 1977.*

**R78-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1978 Models, June 1978.*

**R78-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1978 Models During Their First Year, 1977 Models During Their First Two Years, 1976 Models During Their First Three Years, January 1979.*

**R79-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1979 Models, June 1979.*

**R79-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1979 Models During Their First Year, 1978 Models During Their First Two Years, 1977 Models During Their First Three Years, December 1979.*

**R80-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1980 Models, June 1980.*

**R80-2** *Automobile Insurance Losses, Collision Coverages; Variations by Make and Series, 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years, December 1980.*

**R81-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1981 Models, July 1981.*

**R81-2** *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years, December 1981.*

**R82-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1982 Models, July 1982.*

**R82-2** *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years; 1980 Models During Their First Three Years, December 1982.*

**R83-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1983 Models, June 1983.*

**R83-2** *Insurance Losses, Collision Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years, January 1984.*

**R84-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1984 Models, June 1984.*

**R84-2** *Insurance Losses, Collision Coverages; Passenger Vehicles, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years, January 1985.*

**R85-1** *Automobile Insurance Losses, Collision Coverages; Initial Results for 1985 Models, July 1985.*

**R85-2** *Insurance Collision Report, Passenger Vehicles, Vans, Pickups, and Utility Vehicles, 1985 Models During Their First Year, 1984 Models During Their First Two Years, 1983 Models During their First Three Years, January 1986.*

**R86-1** *Insurance Collision Report, Initial Results for 1986 Automobiles, August 1986.*

**R86-2** *Insurance Collision Report, Passenger Cars, Vans, Pickups, and Utility Vehicles, 1986 Models During Their First Year, 1985 Models During Their First Two Years, 1984 Models During Their First Three Years December 1986.*

**V78-1** *Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1978 Models During Their First Year, 1977 Models During Their First Two Years, February 1979.*

**V79-1** *Automobile Insurance Losses, Non-Commercial Collisions Coverages; Variations by Make and Series, Vans, Pickups and Utility Vehicles; 1979 Models During Their First Year, 1978 Models During Their First Two Years, April 1980.*

**V79-2** *Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Vans, Pickup Trucks, and Utility Vehicles, October 1980.*

**V79-3** *Insurance Theft Losses; Vans, Pickups, and Utility Vehicles, 1979 Models, May 1981.*

- V80-1 Automobile Insurance Losses, Non-Commercial Collision Coverages; Variations by Make and Series, Vans, Pickups, and Utility Vehicles; 1980 Models During Their First Year, 1979 Models During Their First Two Years, 1978 Models During Their First Three Years, December 1980.**
- V80-2 Automobile Insurance Losses, Personal Injury Protection Coverages; Injury Claim Frequency Results by Size of Claim; Vans, Pickup Trucks, and Utility Vehicles, 1977-1980 Models, September 1981.**
- I75-1 Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974 and 1975 Models, June 1976.**
- I75-2 Automobile Insurance Losses, Percentage of Collision Claims with Associated Injury Claims for 1974 and 1975 Models, March 1977.**
- I76-1 Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models, November 1977.**
- I76-2 Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1974, 1975, and 1976 Models, September 1978.**
- I77-1 Automobile Insurance Losses, Injury Coverages; Claim Frequency Results for 1977 Models, September 1978.**
- I78-1 Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results for 1977 and 1978 Models, September 1979.**
- I79-1 Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim for 1977, 1978, and 1979 Models, October 1980.**
- I80-1 Automobile Insurance Losses, Personal Injury Protection Coverages; Claim Frequency Results by Size of Claim; 1978-1980 Models, September 1981.**
- I81-1 Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1979-1981 Models, September 1982.**
- I82-1 Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1980-1982 Models, September 1983.**
- I83-1 Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981-1983 Models, September 1984.**
- I84-1 Insurance Losses, Personal Injury Protection Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982-1984 Models, August 1985.**
- I85-1 Insurance Injury Report, Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983-1985 Models, August 1986.**
- A-1 Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1972 and 1973 Models, May 1974.**
- A-2 Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1972 and 1973 Models, September 1974.**
- A-3 Automobile Insurance Losses, Collision Coverages; A Comparison of Results for 1973, 1974 and 1975 Models, July 1975.**
- A-4 Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Density, 1974 and 1975 Models, December 1975.**
- A-5 Automobile Insurance Losses, Collision Coverages; Relationships Between Losses and Vehicle Body Style, 1974 and 1975 Models, December 1975.**
- A-6 Automobile Insurance Losses, Collision Coverages; An Investigation of Relationships Between Losses and Engine Specifications, Using 1973 Models, June 1976.**
- A-7 Automobile Insurance Losses, Collision Coverages; Annual Increases and Seasonal Variations 1972, 1973, 1974 and 1975 Models, June 1976.**
- A-8 Automobile Insurance Losses, Injury Coverages; A Preliminary Comparison of Results for Volkswagen Rabbits with Passive and Active Seat Belts, 1975 and 1976 Models, June 1977.**
- A-9 Automobile Insurance Losses, Collision Coverages; A Comparison of Collision Claim Size Distributions for 1974, 1975, and 1976 Models, November 1977.**
- A-10 Automobile Insurance Losses, Injury Coverages; Comparisons of Claim Frequencies of Volkswagen Rabbits with Automatic and Manual Seat Belts, 1975, 1976, and 1977 Models, June 1979.**
- A-11 Automobile Insurance Losses, Collision Coverages; The Consistency of the Loss Experience of Specific Vehicles Produced in Several Years, 1975 to 1978 Models, June 1979.**
- A-12 Automobile Insurance Losses, Collision Coverages; An Assessment of the Effects of the Federal Safety Bumper Standard on the Losses for 1972 Through 1978 Models, June 1980.**
- A-13 Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; The Effects of Car Size on Crash Losses, 1977-1980 Models, May 1981.**
- A-14 Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Comparisons of the Loss Experience of Two- and Four-Door Cars, 1978, 1979, and 1980 Models, June 1981.**
- A-15 Automobile Insurance Losses, Personal Injury Protection and Collision Coverages; Relationships Between Injury and Collision Losses and Engine Options for Selected 1977-1979 Compact Cars, June 1981.**
- A-16 Automobile Insurance Losses, Collision Coverages; The Frequency of Claims Involving Salvage; Subcompact and Compact Cars; 1980 Models, January 1982.**
- A-17 Insurance Losses, Comprehensive Coverages; Non-Crash Fire Losses; 1979-1980 Models, February 1982.**
- A-18 Insurance Losses, Theft Coverages; The Distribution of Theft Loss Payment Amounts; Passenger Cars, Vans, Pickups, and Utility Vehicle; 1981 Models During Their First Year, 1980 Models During Their First Two Years; 1979 Models During Their First Three Years, June 1982.**
- A-19 Insurance Losses, Theft Coverages; A Comparison of the Theft Loss Experience of General Motors Passenger Cars With and Without Factory-Installed Theft Deterrent Systems; 1980-1981 Models, January 1983.**
- A-20 Insurance Losses, Collision Coverages, A Comparison of the Collision Loss Experience of Subaru Models with 5 and 2.5 MPH Bumpers, April 1983.**
- A-21 Insurance Losses, Personal Injury Protection Coverages, Injury Claim Frequencies for Volkswagen Rabbits with Automatic and Manual Seat Belts, 1981 and 1982 Models, April 1984.**
- A-22 Insurance Losses, Collision Coverages, An Analysis of Salvage Credits, 1977 Through 1982 Model Year Cars, July 1984.**
- A-23 Injury and Collision Losses by Engine Option, Selected 1983 Models, October 1985.**

**A-24** *Comparison of the Insurance Loss Experience of Unibody and Frame Construction Cars After a Collision Repair, 1981-82 Models, October 1985.*

**A-25** *Relationships Between Losses and Vehicle Density, 1982-84 Models, October 1985.*

**A-26** *Consistency of Model Year Injury Claim Frequency Results for Selected 1981-1983 Models, May 1986.*

**A-27** *A Preliminary Evaluation of New York and New Jersey Insurance Injury Claim Results Before and After Enactment of Mandatory Seat Belt Legislation; 1983-85 Models, May 1986.*

**T79-1** *Automobile Insurance Theft Losses by Make and Series; 1979 Models, June 1980.*

**T80-1** *Automobile Insurance Theft Losses by Make and Series; 1979 and 1980 Models, April 1981.*

**T81-1** *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1981 Models During Their First Year, 1980 Models During Their First Two Years, 1979 Models During Their First Three Years, May 1982.*

**T82-1** *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1982 Models During Their First Year, 1981 Models During Their First Two Years, 1980 Models During Their First Three Years, May 1983.*

**T83-1** *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1983 Models During Their First Year, 1982 Models During Their First Two Years, 1981 Models During Their First Three Years, May 1984.*

**T84-1** *Insurance Losses, Theft Coverages; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1984 Models During Their First Year, 1983 Models During Their First Two Years, 1982 Models During Their First Three Years, March 1985.*

**T85-1** *Insurance Theft Report; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1985 Models During Their First Year, 1984 Models During Their First Two Years, 1983 Models During Their First Three Years, April 1986.*

**T86-1** *Insurance Theft Report; Passenger Cars, Vans, Pickups, and Utility Vehicles; 1986 Models During Their First Year, 1985 Models During their First Two Years, 1984 Models During Their First Three Years, May 1987.*