

Insurance Report



Collision losses

2020–22 passenger cars, pickups,
SUVs, and vans

R-23 April 2023



Highlights

The collision claim frequency for 2020–22 model year passenger vehicles was 6.1 claims per 100 insured vehicle years. The average loss payment per claim (claim severity) was \$8,739, and the average loss payment per insured vehicle year (overall losses) was \$532.

Collision overall losses tend to increase with vehicle size. Collision overall losses were highest for very large luxury cars (\$1,281 per insured vehicle year) at more than twice the all-passenger-vehicle average (\$532).

All sizes of four-door cars had above average collision claim frequencies, while minivans, pickups, most SUVs, most luxury SUVs, and vans had average or lower frequencies.

Collision claim severity was above average for luxury cars, luxury SUVs, vans, and most sport cars. Collision claim severity was highest for small sport cars (\$19,173 per claim).

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► Introduction

This Highway Loss Data Institute (HLDI) report presents collision insurance losses for passenger vehicles produced in model years 2020–22. In December 2022, HLDI published a preview of the 2020–22 model year losses. When compared with that December 2022 report, the current report includes 41 percent more exposure and 43 percent more claims. The vehicles were up to 4 years old during the period studied. Collision coverage insures against physical damage to the policyholder’s vehicle that is sustained in crashes.

Results for all 2020–22 vehicles are included in the overall totals and in the separate totals for class and size subgroups in the principal table (**Table 6**). A detailed description of these class and size subgroups appears in the HLDI (2010) *Technical Appendix*. Reporting requirements were 1,000 insured vehicle years of exposure or 100 claims. A total of 699 passenger car, pickup, SUV, and van series met one or both of these reporting criteria.

Results in this report were standardized to control for the effect of demographic and geographic variables to accurately assess the contribution of the vehicle to insurance losses. Losses were standardized by calendar year; model year; garaging state; number of registered vehicles per square mile (vehicle density); driver age, gender, and marital status; deductible; and risk. Standardization was accomplished using a two-step process. First, regression models were constructed to produce estimates for each variable for claim frequency, claim severity, and overall losses. Then the estimates were reweighted so that every vehicle has the same exposure distribution across all of the variables in the model.

This standardization procedure was first described in HLDI special report A-77, *Make and Series Results and Modeling* (HLDI, 2008). Further modifications were described in HLDI special report A-82, *Collision Losses After All-Variable Standardization* (HLDI, 2009). For details about this procedure, see *HLDI Loss Data Computation Methods* (HLDI, 2018).

To provide information on as many vehicle series as possible, collision data for model years 2020–22 were combined for those vehicles with basic designs that remained unchanged. Also, some individual series were grouped into combined series (vehicles that are similar but have different engines). These combinations are listed in the **Appendix**.

► Collision losses by vehicle type

Table 1 lists collision losses for 2020–22 passenger vehicles by vehicle type after all-variable standardization. For 2020–22 model year passenger vehicles, the combined collision claim frequency was 6.1 claims per 100 insured vehicle years, the collision claim severity was \$8,739, and collision overall losses were \$532. Passenger cars (including minivans) had the highest claim frequency (7.5), claim severity (\$8,759), and highest overall losses (\$655).

Table 1: Collision losses for 2020–22 model years by vehicle type after all-variable standardization

Vehicle type	Claim frequency	Claim severity	Overall loss
Passenger cars (including minivans)	7.5	\$8,759	\$655
Pickups	5.5	\$8,606	\$472
SUVs	5.6	\$8,755	\$486
All passenger vehicles*	6.1	\$8,739	\$532

*All-passenger-vehicle total includes 151,963 years of exposure and 5,847 claims from vans.

► Collision losses by vehicle class and size

Figures 1–3 show relative collision claim frequencies, claim severities, and overall losses by vehicle class and size for 2020–22 models. In each figure, the value 100 represents the average result for all passenger vehicles. Relative claim frequencies were lowest for very large vans (57) and highest for four-door microcars (185), a category that included only the 2020–22 Mitsubishi Mirage (**Figure 1**). Relative claim severities were lowest for mini station wagons (79). Small sports cars (219) had the highest relative claim severities (**Figure 2**). Relative overall losses ranged from 60 for midsize station wagons to 241 for very large luxury cars (**Figure 3**).

Figure 1: Relative collision claim frequencies by vehicle class and size, 2020–22 model years

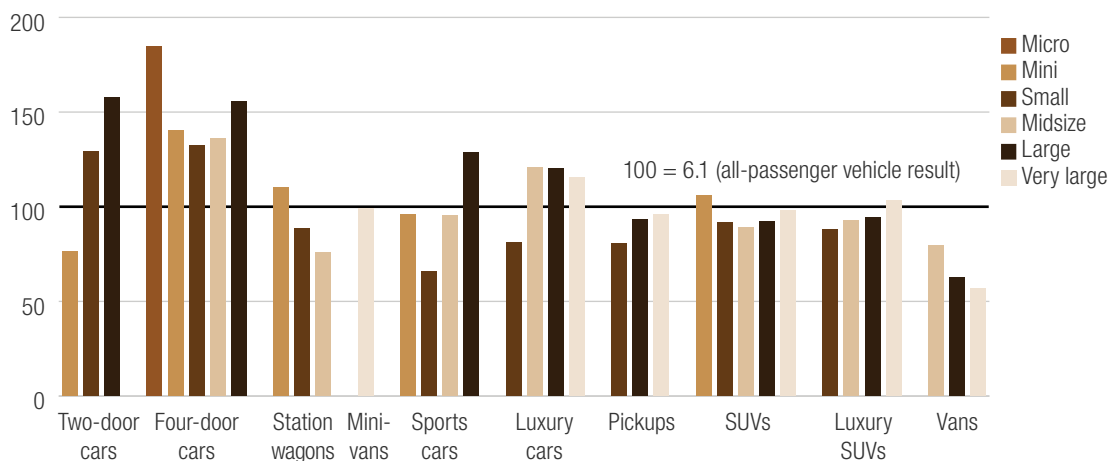


Figure 2: Relative collision claim severities by vehicle class and size, 2020–22 model years

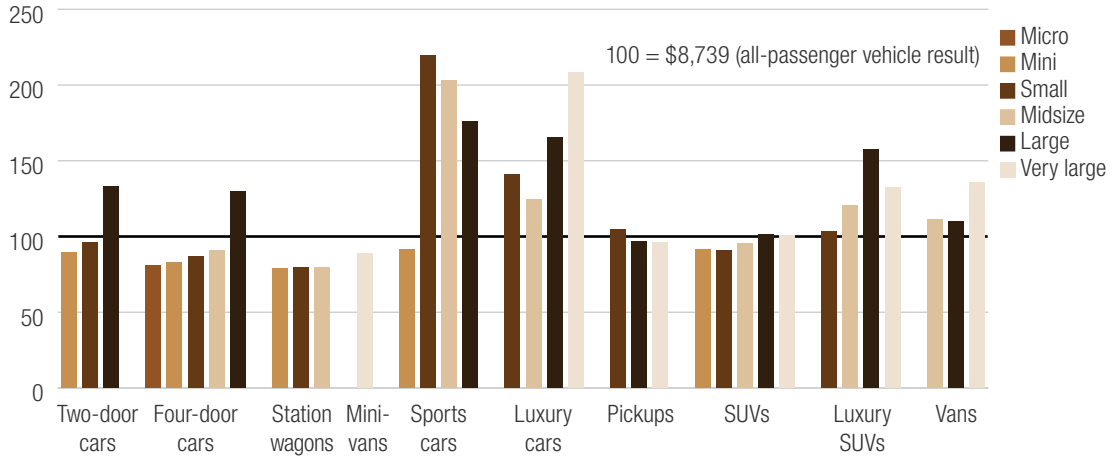
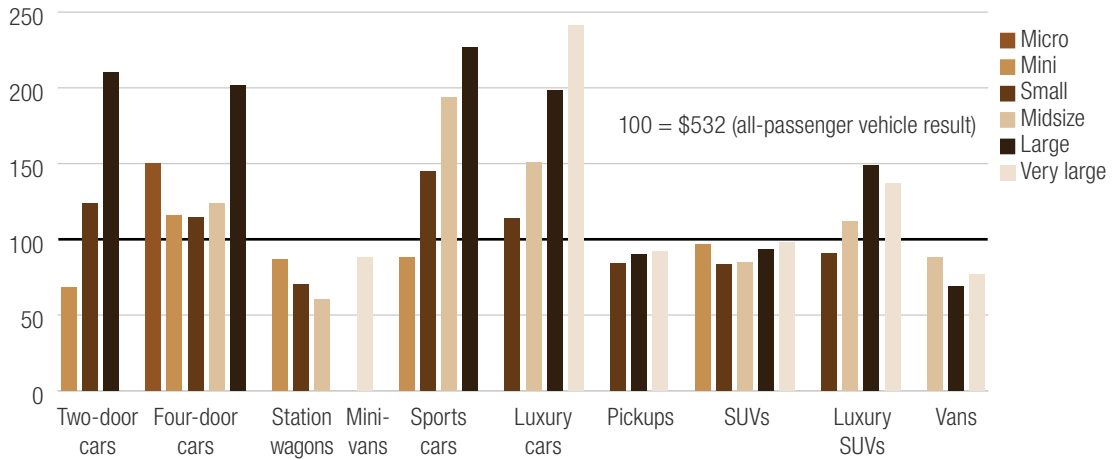


Figure 3: Relative collision overall losses by vehicle class and size, 2020–22 model years



► Lowest and highest collision losses

Table 2 lists the 10 vehicle series with the highest relative loss results for collision overall losses, claim frequencies, and claim severities for 2020–22 model year vehicles. The highest relative overall losses ranged from 506 to 752. The vehicles with the highest relative collision overall losses included three sports cars, six luxury vehicles, and one large four-door car. The McLaren 720S convertible (752), a midsize sports car, had the highest result, followed by the BMW M4 two-door 4WD (741), a midsize luxury car. The highest relative claim frequencies ranged from 162 (Dodge Charger SRT Hellcat) to 198 (Mitsubishi Mirage G4). The highest relative claim severities ranged from 534 (Porsche 911 Targa two-door 4WD) to 1,340 (Ferrari F8 Tributo two-door).

Table 2: Highest collision losses, 2020–22 model years

Make and series	Model years	Size and class	Exposure	Result
Relative overall losses				
McLaren 720S convertible	20–22	Midsize sports car	1,478	752
BMW M4 2dr 4WD	22	Midsize luxury car	958	741
BMW M8 4dr 4WD	20–22	Large luxury car	2,357	699
BMW M8 2dr 4WD	20–22	Large luxury car	2,726	686
BMW M3 4dr 4WD	22	Midsize luxury car	1,202	649
Ferrari F8 Tributo 2dr	20–22	Midsize sports car	1,136	589
Rolls Royce Cullinan 4dr 4WD	20–22	Very large luxury SUV	1,943	588
Aston Martin Vantage V8 2dr	20–22	Large sports car	2,163	528
BMW M5 4dr 4WD	20–22	Large luxury car	6,697	506
Dodge Charger SRT Hellcat	20–22	Large car 4-door	7,749	506
Relative claim frequency				
Mitsubishi Mirage G4	21–22	Mini 4dr car	8,488	198
Hyundai Elantra N 4dr	22	Small 4dr car	1,696	196
BMW M4 2dr 4WD	22	Midsize luxury car	958	190
Dodge Charger HEMI	20–22	Large 4dr car	79,199	189
BMW M850xi 4dr 4WD	20–22	Large luxury car	5,019	174
Dodge Charger	20–22	Large 4dr car	65,424	172
Mitsubishi Mirage	21–22	Micro 4dr car	8,363	169
BMW M8 4dr 4WD	20–22	Large luxury car	2,357	166
Dodge Challenger	20–22	Large 2dr car	119,572	163
Dodge Charger SRT Hellcat	20–22	Large 4dr car	7,749	162
Relative claim severity				
Ferrari F8 Tributo 2dr	20–22	Midsize sports car	1,136	1,340
McLaren 720S convertible	20–22	Midsize sports car	1,478	1,159
Porsche 911 Turbo 2dr 4WD	21–22	Midsize sports car	2,364	1,066
Lamborghini Urus 4dr 4WD	20–22	Large luxury SUV	4,709	858
Rolls Royce Cullinan 4dr 4WD	20–22	Very large luxury SUV	1,943	823
Porsche 911 Turbo convertible 4WD	21–22	Midsize sports car	1,209	735
Bentley Flying Spur 4dr 4WD	20–22	Very large luxury car	1,487	664
Bentley Continental GT 2dr 4WD	20–22	Very large luxury car	2,699	649
Audi R8 2dr 4WD	20–22	Large sports car	1,381	614
Porsche 911 Targa 2dr 4WD	21–22	Midsize sports car	1,580	534

Table 3 lists the 10 vehicle series priced at less than \$30,000 that had the highest relative loss results for collision overall losses, claim frequencies, and claim severities for 2020–22 model year vehicles. The highest relative overall losses ranged from 144 to 184. Nine of the 10 vehicles with the highest collision overall losses were midsize or smaller vehicles. The Chevrolet Camaro two-door, a large sports car, had the highest relative overall loss (184). The highest relative claim frequencies ranged from 153 (Kia Forte and Nissan Altima) to 198 (Mitsubishi Mirage G4). The highest relative claim severities ranged from 108 (Ford Maverick crew cab pickup 4WD and Nissan Kicks) to 140 (Nissan Frontier crew cab SWB).

Table 3: Highest collision losses for vehicles priced less than \$30,000, 2020–22 model years

Make and series	Model years	Size and class	Exposure	Result
Relative overall losses				
Chevrolet Camaro 2dr	20–22	Large sports car	74,433	184
Mitsubishi Mirage G4	21–22	Mini 4dr car	8,488	182
Ford Mustang 2dr	20–22	Midsize sports car	49,989	181
Kia K5 2WD/4WD	21–22	Midsize 4dr car	165,461	154
Hyundai Elantra	21–22	Small 4dr car	150,027	152
Hyundai Elantra hybrid	21–22	Small 4dr car	10,681	148
Honda Civic Si	22	Small 4dr car	3,453	147
Nissan Altima	20–22	Midsize 4dr car	302,859	145
Hyundai Sonata	20–22	Midsize 4dr car	236,688	145
Mitsubishi Mirage	21–22	Micro 4dr car	8,363	144
Relative claim frequency				
Mitsubishi Mirage G4	21–22	Mini 4dr car	8,488	198
Mitsubishi Mirage	21–22	Micro 4dr car	8,363	169
Chevrolet Camaro 2dr	20–22	Large sports car	74,433	160
Hyundai Elantra	21–22	Small 4dr car	150,027	160
Hyundai Elantra hybrid	21–22	Small 4dr car	10,681	159
Ford Mustang 2dr	20–22	Midsize sports car	49,989	159
Kia K5 2WD/4WD	21–22	Midsize 4dr car	165,461	158
Chevrolet Malibu	20–22	Midsize 4dr car	167,262	156
Nissan Altima	20–22	Midsize 4dr car	302,859	153
Kia Forte	20–22	Small 4dr car	340,899	153
Relative claim severity				
Nissan Frontier crew cab SWB	22	Small pickup	15,541	140
Nissan Frontier ext. cab	22	Small pickup	1,577	131
Chevrolet Camaro 2dr	20–22	Large sports car	74,433	115
Ford Mustang 2dr	20–22	Midsize sports car	49,989	114
Ram ProMaster City	20–22	Midsize van	6,774	114
Honda Civic Si	22	Small 4dr car	3,453	113
Hyundai Santa Cruz crew cab pickup 4WD	22	Small pickup	18,532	112
Mitsubishi Outlander 4dr	22	Small SUV	17,407	110
Nissan Kicks	20–22	Small 4dr car	160,833	108
Ford Maverick crew cab pickup 4WD	22	Small pickup	16,169	108

Table 4 lists the 10 vehicle series with the lowest relative loss results for collision overall losses, claim frequencies, and claim severities for 2020–22 model year vehicles. The lowest relative overall losses ranged from 48 to 57. The Toyota Tundra double cab LWB, a large pickup, had the lowest relative overall losses (48). The lowest relative claim frequencies ranged from 29 (Porsche 911 Turbo convertible 4WD) to 44 (Ferrari F8 Tributo two-door). The lowest relative claim severities ranged from 58 (Toyota Tundra double cab LWB) to 75 (Honda CR-V four-door 2WD and 4WD).

Table 4: Lowest collision losses, 2020–22 model years

Make and series	Model years	Size and class	Exposure	Result
Relative overall losses				
Toyota Tundra double cab LWB	20–22	Large pickup	1,347	48
Jeep Wrangler 2dr 4WD	20–22	Midsize SUV	97,759	53
Subaru Crosstrek 4WD	20–22	Small station wagon	19,934	54
GMC Sierra 2500 4WD	20–22	Very large pickup	1,318	55
GMC Canyon ext. cab 4WD	20–22	Small pickup	2,620	55
Ford T-350 Transit 4WD	20–22	Very large van	2,315	55
Ford T-150 Transit cargo 4WD	20–22	Very large van	1,168	56
Ford Bronco 2dr 4WD	21–22	Midsize SUV	12,251	57
Chevrolet Silverado 3500 4WD	20–22	Very large pickup	2,190	57
Ford T-350 Transit cargo 4WD	20–22	Very large van	2,733	57
Relative claim frequency				
Porsche 911 Turbo convertible 4WD	21–22	Midsize sports car	1,209	29
Mercedes-Benz Sprinter 2500 cargo 4WD	20–22	Very large van	7,887	36
Porsche 911 Targa 2dr 4WD	21–22	Midsize sports car	1,580	39
Porsche 911 Turbo 2dr 4WD	21–22	Midsize sports car	2,364	41
Ford Bronco 4dr 4WD	21–22	Midsize SUV	58,843	41
Jeep Wrangler 2dr 4WD	20–22	Midsize SUV	97,759	42
Ford Mustang Shelby GT500 2dr	20–22	Midsize sports car	10,390	42
Ford T-350 Transit cargo 4WD	20–22	Very large van	2,733	43
Ford Bronco 2dr 4WD	21–22	Midsize SUV	12,251	43
Ferrari F8 Tributo 2dr	20–22	Midsize sports car	1,136	44
Relative claim severity				
Toyota Tundra double cab LWB	20–22	Large pickup	1,347	58
Ram 2500 crew cab LWB	20–22	Very large pickup	1,204	65
Toyota Sequoia 4dr 4WD	20–22	Large SUV	20,172	68
Chevrolet Silverado 2500 ext. cab	20–22	Very large pickup	1,015	69
Subaru Crosstrek 4WD	20–22	Small station wagon	19,934	69
Subaru Impreza 4WD with EyeSight	20–22	Small station wagon	99,529	71
Fiat 500X 4dr 4WD	20–22	Small SUV	2,596	71
Subaru Impreza 4WD with EyeSight	20–22	Small 4dr car	44,283	74
Honda CR-V 4dr	20–22	Small SUV	308,020	75
Honda CR-V 4dr 4WD	20–22	Small SUV	682,769	75

Table 5 lists the 10 vehicle series priced at less than \$30,000 with the lowest relative loss results for collision overall losses, claim frequencies, and claim severities for 2020–22 model year vehicles. The lowest relative overall losses ranged from 54 to 68. The Subaru Crosstrek 4WD, a small station wagon, had the lowest relative overall losses (54), and the Crosstrek variant with EyeSight (58) ranked third in the list. The lowest relative claim frequencies ranged from 61 (Ford Transit Connect cargo SWB) to 75 (Subaru Crosstrek 4WD with EyeSight). The lowest relative claim severities ranged from 69 (Subaru Crosstrek 4WD) to 77 (Chevrolet Spark, Subaru Crosstrek 4WD with EyeSight, and Subaru Impreza 4WD car and station wagon).

Table 5: Lowest collision losses for vehicles priced less than \$30,000, 2020–22 model years

Make and series	Model years	Size and class	Exposure	Result
Relative overall losses				
Subaru Crosstrek 4WD	20–22	Small station wagon	19,934	54
Ford Transit Connect cargo SWB	20–22	Midsize van	1,805	57
Subaru Crosstrek 4WD with EyeSight	20–22	Small station wagon	442,511	58
Subaru Outback 4WD with EyeSight	20–22	Midsize station wagon	640,175	60
Fiat 500X 4dr 4WD	20–22	Small SUV	2,596	61
Subaru Forester 4dr 4WD with EyeSight	20–22	Small SUV	712,585	62
Honda CR-V 4dr	20–22	Small SUV	308,020	64
Honda CR-V 4dr 4WD	20–22	Small SUV	682,769	66
Mini Cooper convertible	20–22	Mini 2dr car	12,219	67
Volkswagen Taos 4dr 4WD	22	Small SUV	19,837	68
Relative claim frequency				
Ford Transit Connect cargo SWB	20–22	Midsize van	1,805	61
Ford Maverick hybrid crew cab pickup	22	Small pickup	13,473	68
Ford Transit Connect cargo LWB	20–22	Midsize van	13,518	71
Subaru Forester 4dr 4WD with EyeSight	20–22	Small SUV	712,585	72
Ram ProMaster City	20–22	Midsize van	6,774	72
Volkswagen Taos 4dr 4WD	22	Small SUV	19,837	73
Ford Maverick crew cab pickup	22	Small pickup	6,110	74
Ford Ranger ext. cab	20–22	Small pickup	19,287	74
Mini Cooper convertible	20–22	Mini 2dr car	12,219	74
Subaru Crosstrek 4WD with EyeSight	20–22	Small station wagon	442,511	75
Relative claim severity				
Subaru Crosstrek 4WD	20–22	Small station wagon	19,934	69
Subaru Impreza 4WD with EyeSight	20–22	Small station wagon	99,529	71
Fiat 500X 4dr 4WD	20–22	Small SUV	2,596	71
Subaru Impreza 4WD with EyeSight	20–22	Small 4dr car	44,283	74
Honda CR-V 4dr	20–22	Small SUV	308,020	75
Honda CR-V 4dr 4WD	20–22	Small SUV	682,769	75
Subaru Impreza 4WD	20–22	Small 4dr car	1,797	77
Subaru Crosstrek 4WD with EyeSight	20–22	Small station wagon	442,511	77
Subaru Impreza 4WD	20–22	Small station wagon	6,883	77
Chevrolet Spark	20–22	Mini 4dr car	87,797	77

► Vehicle series collision losses

Detailed collision coverage results for all 2020–22 passenger vehicles with at least 1,000 insured vehicle years of exposure or 100 claims are listed in **Table 6**. The values reported are total exposure (insured vehicle years), number of claims, and relative results for three loss categories: claim frequency, claim severity, and overall losses. The value 100 corresponds to the average result for all passenger vehicles in each loss category. Individual series are listed in ascending order of relative overall losses within each size and class group.

The total exposure accumulated for the three model years was more than 13.5 million insured vehicle years for passenger cars and nearly 34 million insured vehicle years for pickups, SUVs, and vans. Collision claims numbered more than 1 million for passenger cars and nearly 1.9 million for pickups, SUVs, and vans.

Among individual vehicle series in each size and class group, there was a range of results for relative claim frequencies, claim severities, and overall losses. For example, relative claim frequencies for large four-door pickups ranged from 73 for the Ford F-150 SuperCrew 4WD to 126 for the Ram 1500 Classic crew cab LWB 4WD. Relative claim severities for very large vans ranged from 100 for the Ford T-350 Transit 4WD to 191 for the Mercedes-Benz Sprinter 3500 van cargo. Relative overall losses for small four-door cars ranged from 64 for the Chevrolet Bolt electric to 224 for the Hyundai Elantra N four-door.

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All passenger vehicles		20–22	47,519,620	2,890,487	100=6.1	100=\$8,739	100=\$532
All passenger cars		20–22	13,520,448	1,011,233	123	100	123
MICROCARS							
4-door		20–22	21,449	2,411	185	81	150
Mitsubishi	Mirage	21–22	8,363	858	169	85	144
MINICARS							
2-door		20–22	43,615	2,029	76	90	69
Mini	Cooper convertible	20–22	12,219	550	74	90	67
Mini	Cooper	20–22	25,783	1,251	80	86	68
Mini	Cooper electric 2dr	20–22	5,613	228	67	110	74
4-door		20–22	277,260	23,642	140	83	116
Mini	Cooper	20–22	19,158	1,059	91	84	76
Chevrolet	Spark	20–22	87,797	6,472	121	77	94
Hyundai	Accent	20–22	50,854	4,547	147	82	121
Kia	Rio	20–22	78,220	7,217	152	87	132
Mitsubishi	Mirage G4	21–22	8,488	1,023	198	92	182
Station wagons		20–22	74,963	5,027	110	79	87
Kia	Rio	20–22	13,989	943	111	86	95
Sports		20–22	32,468	1,898	96	91	88
Mazda	MX-5 Miata convertible	20–22	29,949	1,782	98	92	90
SMALL CARS							
2-door		20–22	74,609	5,861	129	96	124
Subaru	BRZ	22	1,751	113	107	113	120
Hyundai	Veloster N	20–22	10,936	859	129	107	138
Toyota	GR86 2dr	22	1,516	123	134	199	266
4-door		20–22	4,043,845	325,037	132	87	115
Chevrolet	Bolt electric	20–22	63,665	2,520	65	98	64
Subaru	Impreza 4WD with EyeSight	20–22	44,283	2,853	106	74	79

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Subaru	Impreza 4WD	20–22	1,797	117	107	77	82
Toyota	Corolla hatchback	20–22	69,211	4,764	113	84	95
Mazda	3 hatchback	20–22	25,918	1,906	121	80	97
Chevrolet	Bolt EUV electric 4dr	22	7,871	421	88	112	98
Nissan	Leaf electric	20–22	32,825	2,043	102	101	103
Volkswagen	GTI	20–22	25,692	1,586	101	102	103
Mazda	3	20–22	47,797	3,708	128	81	104
Honda	Insight hybrid	20–22	61,627	4,488	120	87	104
Toyota	Prius hybrid 4WD	20–22	33,871	2,215	108	97	104
Toyota	Corolla	20–22	928,722	73,880	131	81	106
Mazda	3 4WD	20–22	23,583	1,780	124	85	106
Mazda	3 hatchback 4WD	20–22	24,065	1,813	124	87	108
Hyundai	Ioniq plug-in hybrid	20–22	8,170	533	107	102	109
Nissan	Kicks	20–22	160,833	10,029	103	108	111
Toyota	Prius hybrid	20–22	59,389	4,353	120	93	112
Acura	ILX	20–22	48,262	3,496	119	97	115
Toyota	Prius Prime plug-in hybrid	20–22	81,378	5,859	118	98	116
Subaru	WRX 4WD with EyeSight	20–22	7,373	522	116	100	116
Subaru	WRX 4WD	20–22	84,979	6,152	119	98	117
Hyundai	Ioniq hybrid	20–22	23,595	1,979	138	91	125
Toyota	Corolla hybrid	20–22	111,939	9,578	141	89	125
Kia	Forte	20–22	340,899	31,772	153	83	127
Nissan	Versa	20–22	112,698	9,609	140	92	129
Honda	Civic hatchback	22	27,765	2,107	125	106	132
Honda	Civic	22	111,645	9,547	141	97	136
Nissan	Sentra	20–22	274,522	24,199	145	97	140
Honda	Civic Si	22	3,453	274	130	113	147
Hyundai	Elantra hybrid	21–22	10,681	1,036	159	93	148
Hyundai	Elantra	21–22	150,027	14,618	160	95	152
Hyundai	Elantra N 4dr	22	1,696	202	196	115	224
Station wagons		20–22	1,006,714	54,203	89	79	70
Subaru	Crosstrek 4WD	20–22	19,934	937	77	69	54
Subaru	Crosstrek 4WD with EyeSight	20–22	442,511	20,174	75	77	58
Subaru	Crosstrek plug-in hybrid 4WD with EyeSight	20–22	8,889	377	70	88	61
Subaru	Impreza 4WD with EyeSight	20–22	99,529	6,210	103	71	72
Subaru	Impreza 4WD	20–22	6,883	425	102	77	78
Kia	Soul	20–22	379,026	23,419	102	82	83
Mini	Countryman 4WD	20–22	21,625	1,056	80	104	83
Mini	Countryman	20–22	12,121	603	82	105	86
Mini	Clubman 4WD	20–22	6,423	394	101	93	94
Mini	Clubman	20–22	3,156	186	97	98	95
Sports		20–22	17,665	708	66	219	145
Porsche	Boxster convertible	20–22	4,830	165	56	275	154
Porsche	Cayman 2dr	20–22	5,568	171	50	316	159

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Luxury		20–22	3,919	193	81	141	114
MIDSIZE CARS							
4-door		20–22	3,367,932	279,077	136	91	124
Subaru	Legacy 4WD with EyeSight	20–22	105,349	5,998	94	81	75
Volkswagen	Passat	20–22	53,902	3,730	114	89	101
Honda	Accord hybrid	20–22	85,371	6,307	121	88	107
Volkswagen	Jetta	20–22	196,079	13,601	114	95	109
Honda	Accord	20–22	614,017	50,913	136	86	117
Toyota	Camry	20–22	733,797	60,104	135	88	119
Toyota	Camry 4WD	20–22	82,672	6,955	138	89	123
Nissan	Altima 4WD	20–22	72,670	5,616	127	102	130
Toyota	Camry hybrid	20–22	129,756	11,307	143	95	136
Chevrolet	Malibu	20–22	167,262	15,898	156	91	142
Hyundai	Sonata hybrid	20–22	21,111	1,889	147	97	143
Hyundai	Sonata	20–22	236,688	21,524	150	97	145
Nissan	Altima	20–22	302,859	28,262	153	95	145
Nissan	Maxima	20–22	49,673	4,248	141	106	149
Toyota	Mirai fuel cell	20–22	3,497	254	119	128	152
Kia	K5 2WD/4WD	21–22	165,461	15,951	158	97	154
Station wagons		20–22	656,994	30,365	76	79	60
Subaru	Outback 4WD with EyeSight	20–22	640,175	29,513	76	79	60
Volvo	V60 Cross Country 4WD	20–22	13,174	621	77	92	71
Sports		20–22	314,883	18,251	95	203	194
Ford	Mustang GT convertible	20–22	7,963	345	71	138	98
BMW	Z4 convertible	20–22	11,455	616	88	128	113
Chevrolet	Corvette convertible	20–22	22,312	685	50	225	114
Ford	Mustang convertible	20–22	12,260	784	105	110	116
Ford	Mustang Mach 1 2dr	21–22	3,521	154	72	190	137
Chevrolet	Corvette 2dr	20–22	46,324	1,546	55	265	145
Ford	Mustang Shelby GT500 2dr	20–22	10,390	266	42	378	159
Ford	Mustang 2dr	20–22	49,989	4,823	159	114	181
Toyota	GR Supra 2dr	20–22	28,118	1,704	100	191	190
Porsche	911 Carrera convertible	20–22	9,435	305	53	392	208
Porsche	911 Targa 2dr 4WD	21–22	1,580	38	39	534	210
Porsche	911 Turbo convertible 4WD	21–22	1,209	22	29	735	215
Ford	Mustang GT 2dr	20–22	61,674	5,038	134	165	222
Porsche	911 Carrera 2dr	20–22	18,260	595	54	415	222
Porsche	911 Turbo 2dr 4WD	21–22	2,364	58	41	1,066	432
Ferrari	F8 Tributo 2dr	20–22	1,136	30	44	1,340	589
McLaren	720S convertible	20–22	1,478	58	65	1,159	752
Luxury		20–22	1,594,778	117,193	121	125	151
Mercedes-Benz	C class convertible 4WD	20–22	3,727	156	69	128	88
Volvo	S60 4dr	20–22	18,789	1,096	96	101	97
BMW	4 series convertible 4WD	20–22	7,876	493	103	102	105

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Audi	A3 4dr 4WD	22	1,438	83	95	110	105
Volvo	S60 4dr 4WD	20–22	19,014	1,165	101	105	106
Volvo	S60 plug-in hybrid 4dr 4WD	20–22	2,309	157	111	103	115
Audi	A3 4dr	22	1,058	66	102	114	116
Cadillac	CT4 4dr 4WD	20–22	7,557	531	116	104	121
Lexus	ES 350 4dr	20–22	114,044	7,907	114	107	122
Cadillac	CT5 4dr	20–22	20,805	1,490	118	104	123
Cadillac	CT4 4dr	20–22	9,993	776	128	98	125
Cadillac	CT5 4dr 4WD	20–22	18,019	1,219	111	113	126
Acura	TLX 4dr	21–22	23,778	1,757	121	104	126
Audi	A4 Allroad station wagon 4WD	20–22	3,711	188	83	151	126
BMW	3 series 4dr 4WD	20–22	64,360	4,426	113	114	129
Acura	TLX 4dr 4WD	21–22	20,228	1,420	115	112	129
Cadillac	CT5-V 4dr	20–22	2,444	132	89	145	129
BMW	4 series convertible	21–22	6,120	343	92	140	129
Cadillac	CT4-V 4dr 4WD	20–22	1,134	69	100	129	130
Mercedes-Benz	C class convertible	20–22	5,025	302	99	132	130
Audi	A5 convertible 4WD	20–22	6,133	356	95	138	131
BMW	3 series plug-in hybrid 4dr	21–22	5,135	363	116	113	132
Mercedes-Benz	C class 4dr	20–22	40,390	2,884	117	114	133
Cadillac	CT5-V 4dr 4WD	20–22	2,003	111	91	153	139
BMW	3 series 4dr	20–22	61,551	4,468	119	117	140
BMW	4 series 4dr	22	2,517	202	132	107	140
Audi	A4 4dr 4WD	20–22	33,962	2,387	116	122	141
BMW	2 series 4dr 4WD	20–22	20,191	1,561	127	111	141
BMW	2 series 4dr	21–22	5,416	396	120	119	143
Lexus	ES 250 4dr 4WD	21–22	9,640	735	125	114	143
Mercedes-Benz	C class 4dr 4WD	20–22	36,497	2,602	117	123	145
Lexus	IS 300 4dr	20–22	23,283	1,733	122	119	145
Mercedes-Benz	C class 2dr 4WD	20–22	2,910	195	110	133	146
Lexus	IS 300 4dr 4WD	20–22	8,642	689	131	112	146
Mercedes-Benz	A class 4dr	20–22	20,652	1,643	131	113	147
BMW	2 series 2dr	22	1,456	122	138	109	150
Mercedes-Benz	A class 4dr 4WD	20–22	13,968	1,162	137	111	151
Audi	S5 convertible 4WD	20–22	2,342	124	87	174	152
Alfa Romeo	Giulia 4dr 4WD	20–22	10,300	795	127	122	154
BMW	M440i convertible	21–22	2,322	139	99	157	155
Audi	A5 4dr 4WD hatchback	20–22	18,566	1,382	122	128	156
Mercedes-Benz	C class AMG convertible 4WD	20–22	1,606	97	99	159	157
BMW	3 series 4dr plug-in hybrid 4WD	21–22	2,436	173	117	135	157
BMW	4 series 2dr 4WD	21–22	4,996	394	130	121	158
Tesla	Model 3 electric 4dr	20–22	178,150	13,796	127	124	158
Tesla	Model 3 electric 4dr 4WD	20–22	255,454	19,107	123	130	160
Lexus	ES 300h hybrid 4dr	20–22	35,396	3,016	140	120	167

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
BMW	M2 Competition 2dr	20–22	9,738	491	83	206	171
BMW	M340xi 4dr 4WD	20–22	22,230	1,589	118	147	172
Mercedes-Benz	CLA class 4dr	20–22	20,988	1,770	139	124	173
Lexus	IS 350 4dr	20–22	19,151	1,469	126	137	173
Infiniti	Q50 4dr 4WD	20–22	23,108	1,842	131	133	174
Mercedes-Benz	C class 2dr	20–22	4,274	323	124	140	174
Jaguar	F-Type 2dr	21–22	1,011	62	101	174	176
Mercedes-Benz	CLA class 4dr 4WD	20–22	14,545	1,287	146	123	179
Mercedes-Benz	C class AMG 2dr 4WD	20–22	2,598	211	134	134	180
Alfa Romeo	Giulia 4dr	20–22	9,881	902	150	120	180
BMW	4 series 2dr	21–22	6,929	560	133	137	182
Audi	A5 2dr 4WD	20–22	3,643	263	119	153	182
Jaguar	F-Type 2dr 4WD	21–22	1,052	54	84	220	185
BMW	M235xi 4dr 4WD	20–22	4,341	362	137	136	187
Infiniti	Q50 4dr	20–22	24,940	2,069	136	137	187
BMW	M440xi 2dr 4WD	21–22	6,872	538	129	146	187
Lexus	IS 350 4dr 4WD	20–22	9,607	819	140	137	192
BMW	M240xi 2dr 4WD	22	1,299	82	104	186	194
BMW	M340i 4dr	20–22	18,902	1,499	130	150	195
Audi	S5 4dr 4WD hatchback	20–22	6,826	497	120	164	197
Infiniti	Q60 2dr 4WD	20–22	3,995	318	131	152	199
Audi	S4 4dr 4WD	20–22	5,234	406	127	158	202
Cadillac	CT4-V 4dr	20–22	1,497	103	113	182	206
Jaguar	F-Type convertible 4WD	20–22	1,172	59	83	261	217
Infiniti	Q60 2dr	20–22	5,305	467	145	154	223
Audi	S5 2dr 4WD	20–22	1,909	152	131	175	228
BMW	M440xi 4dr 4WD	22	1,476	117	130	178	232
Mercedes-Benz	CLA class AMG 4dr 4WD	20–22	6,230	582	154	157	241
Jaguar	F-Type convertible	20–22	2,354	120	84	294	246
Audi	RS5 4dr 4WD	21–22	2,488	193	128	206	263
BMW	M4 2dr	20–22	6,142	487	130	256	334
BMW	M3 4dr	21–22	3,426	293	141	312	439
BMW	M3 4dr 4WD	22	1,202	118	161	402	649
BMW	M4 2dr 4WD	22	958	111	190	391	741
LARGE CARS							
2-door		20–22	139,230	13,360	158	133	210
Dodge	Challenger 4WD	20–22	10,584	887	138	114	158
Dodge	Challenger	20–22	119,572	11,886	163	127	208
Dodge	Challenger SRT Hellcat	20–22	3,883	292	124	244	302
Dodge	Challenger SRT Hellcat Redeye	20–22	5,190	294	93	329	306
4-door		20–22	339,778	32,143	156	130	202
Toyota	Avalon	20–22	38,670	2,903	123	91	112
Volkswagen	Arteon 4WD	20–22	6,309	452	118	100	118
Toyota	Avalon hybrid	20–22	29,832	2,293	126	96	121

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Chrysler	300 4WD	20–22	4,469	337	124	104	129
Chrysler	300	20–22	20,906	1,824	143	96	137
Volkswagen	Arteon	20–22	3,946	289	121	118	142
Dodge	Charger 4WD	20–22	12,906	1,037	132	126	167
Kia	Stinger 2WD/4WD	20–22	42,293	3,936	153	109	167
Chrysler	300 HEMI	20–22	3,503	292	137	123	168
Dodge	Charger	20–22	65,424	6,865	172	116	200
Dodge	Charger HEMI	20–22	79,199	9,110	189	173	327
Dodge	Charger SRT Hellcat	20–22	7,749	764	162	312	506
Station wagons		20–22	484	25	—	—	—
Sports		20–22	147,786	11,581	129	176	227
Chevrolet	Camaro convertible	20–22	11,552	873	124	106	131
Chevrolet	Camaro 2dr	20–22	74,433	7,254	160	115	184
Chevrolet	Camaro ZL1 2dr	20–22	4,973	273	90	216	194
Porsche	Panamera 4dr	20–22	8,782	526	98	201	198
Porsche	Panamera plug-in hybrid 4dr 4WD	20–22	1,384	98	117	180	210
Audi	e-tron GT electric 4dr 4WD	22	1,506	78	85	306	261
Porsche	Taycan electric 4dr 4WD	20–22	19,366	1,078	92	301	275
Audi	R8 2dr 4WD	20–22	1,381	43	51	614	314
Mercedes-Benz	GT class AMG 4dr 4WD	20–22	9,607	680	116	293	341
Porsche	Panamera GTS 4dr 4WD	20–22	2,132	134	103	340	352
Aston Martin	Vantage V8 2dr	20–22	2,163	136	103	511	528
Luxury		20–22	400,159	29,230	120	165	199
Polestar	2 electric 4dr 4WD	21–22	6,502	306	77	143	111
Audi	A6 Allroad station wagon 4WD	20–22	3,050	170	92	131	121
Mercedes-Benz	E class station wagon 4WD	20–22	3,162	197	103	122	125
Lexus	RC 300 2dr 4WD	20–22	1,279	89	114	117	134
Lexus	RC 300 2dr	20–22	2,243	176	129	108	139
Genesis	G70 4dr 2WD/4WD	20–22	31,254	2,411	127	111	141
Genesis	G80 4dr 2WD/4WD	20–22	14,972	1,139	125	116	145
Mercedes-Benz	E class convertible 4WD	20–22	3,313	206	102	142	145
Lexus	RC 350 2dr	20–22	4,875	351	118	123	146
Lexus	LC 500 2dr	20–22	2,557	155	100	148	147
Lexus	RC 350 2dr 4WD	20–22	1,903	126	109	138	151
BMW	8 series convertible	20–22	1,141	77	111	141	156
Audi	A6 4dr 4WD	20–22	18,748	1,226	108	146	157
Mercedes-Benz	E class 4dr	20–22	27,826	2,105	124	127	158
Mercedes-Benz	E class 4dr 4WD	20–22	31,470	2,399	125	127	160
BMW	5 series plug-in hybrid 4dr	20–22	5,735	414	119	136	161
BMW	5 series 4dr 4WD	20–22	34,949	2,534	119	136	162
BMW	5 series plug-in hybrid 4dr 4WD	20–22	2,345	154	108	151	163
Jaguar	XF 4dr 4WD	20–22	1,855	146	129	127	164
BMW	5 series 4dr	20–22	29,167	2,092	118	139	164
Mercedes-Benz	E class convertible	20–22	4,724	363	126	136	172

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Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Mercedes-Benz	E class AMG convertible 4WD	20–22	1,618	93	95	185	175
Jaguar	XF 4dr	20–22	1,127	78	114	156	179
Mercedes-Benz	E class 2dr	20–22	3,994	342	141	129	181
Lexus	LC 500 convertible	21–22	3,605	192	88	219	192
Audi	S6 4dr 4WD	20–22	2,616	181	114	173	198
Audi	A7 4dr 4WD	20–22	3,907	268	113	178	200
Mercedes-Benz	E class 2dr 4WD	20–22	3,174	281	146	146	213
BMW	M850xi convertible 4WD	20–22	1,325	80	99	230	229
BMW	M550xi 4dr 4WD	20–22	11,406	840	121	190	230
Mercedes-Benz	CLS class 4dr 4WD	20–22	2,867	222	127	181	231
BMW	8 series 4dr 4WD	20–22	2,685	225	138	168	231
Audi	RS6 station wagon 4WD	21–22	2,407	115	79	302	237
Tesla	Model S 4dr electric 4WD	20–22	58,524	4,374	123	196	241
BMW	M850xi 2dr 4WD	20–22	1,153	90	128	193	248
Lexus	RC-F 2dr	20–22	1,083	75	114	219	250
Maserati	Ghibli 4dr 4WD	20–22	1,937	137	117	218	254
Audi	S7 4dr 4WD	20–22	2,116	163	127	213	270
Maserati	Ghibli 4dr	20–22	2,612	198	125	220	274
Mercedes-Benz	E class AMG 4dr 4WD	20–22	5,266	382	119	235	281
BMW	8 series 4dr	20–22	3,042	257	139	202	281
Audi	RS7 4dr 4WD	21–22	2,090	127	100	315	315
Mercedes-Benz	E class AMG 2dr 4WD	20–22	1,569	134	140	241	337
BMW	M8 convertible 4WD	20–22	3,001	223	122	321	392
Lucid	Air electric 4dr 4WD	22	1,014	74	121	332	400
BMW	M850xi 4dr 4WD	20–22	5,019	531	174	270	470
BMW	M5 4dr 4WD	20–22	6,697	526	129	392	506
BMW	M8 2dr 4WD	20–22	2,726	254	153	448	686
BMW	M8 4dr 4WD	20–22	2,357	238	166	421	699
VERY LARGE CARS							
Minivans		20–22	848,563	51,029	99	89	88
Chrysler	Pacifica	20–22	141,992	7,608	88	88	77
Chrysler	Pacifica 4WD	20–22	21,750	1,081	82	95	78
Honda	Odyssey	20–22	298,164	17,955	99	81	80
Chrysler	Pacifica plug-in hybrid	20–22	33,156	1,888	94	88	82
Chrysler	Voyager minivan	20–22	10,610	665	103	80	82
Kia	Carnival	22	30,715	1,943	104	99	103
Toyota	Sienna hybrid van 4WD	21–22	56,621	3,534	103	106	109
Toyota	Sienna hybrid van	21–22	90,050	5,958	109	107	117
Luxury		20–22	113,356	7,970	116	209	241
Volvo	V90 Cross Country station wagon 4WD	20–22	2,825	137	80	125	99
Volvo	S90 4dr LWB 4WD	20–22	3,719	285	126	97	122
Genesis	G90 4dr 2WD/4WD	20–22	5,271	335	105	132	138
Lexus	LS 500 4dr	20–22	7,307	515	116	152	176
Audi	A8L 4dr 4WD	20–22	3,940	252	105	182	192

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Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Lexus	LS 500 4dr 4WD	20–22	2,888	226	128	157	201
BMW	7 series 4dr 4WD	20–22	16,725	1,230	121	210	254
Mercedes-Benz	EQS electric sedan 4dr	22	1,912	157	135	194	262
BMW	7 series 4dr	20–22	10,199	949	153	189	289
Mercedes-Benz	S class 4dr LWB 4WD	21–22	14,675	1,116	125	240	300
Audi	S8 4dr 4WD	20–22	1,082	66	100	342	341
Bentley	Continental GTC convertible 4WD	20–22	3,327	163	81	480	387
Bentley	Continental GT 2dr 4WD	20–22	2,699	121	74	649	478
Bentley	Flying Spur 4dr 4WD	20–22	1,487	67	74	664	492
All pickups, SUVs, and vans		20–22	33,999,176	1,879,254	91	100	91
PICKUPS							
All pickups		20–22	7,575,520	415,107	90	98	89
All small pickups		20–22	2,077,937	101,804	81	104	84
2-door plus		20–22	182,711	8,796	79	95	75
GMC	Canyon ext. cab 4WD	20–22	2,620	113	71	77	55
Chevrolet	Colorado ext. cab 4WD	20–22	14,413	597	68	92	63
Ford	Ranger ext. cab	20–22	19,287	868	74	97	72
GMC	Canyon ext. cab	20–22	2,960	143	79	92	73
Toyota	Tacoma xtra cab 4WD	22	7,312	364	82	93	76
Ford	Ranger ext. cab 4WD	20–22	26,137	1,221	77	101	77
Chevrolet	Colorado ext. cab	20–22	17,382	900	85	96	81
Nissan	Frontier ext. cab 4WD	22	2,860	94	54	153	83
Toyota	Tacoma xtra cab	22	5,659	309	90	93	84
Nissan	Frontier ext. cab	22	1,577	86	90	131	118
4-door		20–22	1,895,225	93,007	81	105	85
Jeep	Gladiator crew cab pickup 4WD	20–22	374,037	12,119	53	122	65
Ford	Maverick hybrid crew cab pickup	22	13,473	553	68	102	69
Ford	Maverick crew cab pickup	22	6,110	275	74	96	71
Honda	Ridgeline crew cab 4WD	20–22	113,809	6,222	90	85	76
GMC	Canyon crew cab 4WD	20–22	57,864	2,874	82	98	80
Ford	Maverick crew cab pickup 4WD	22	16,169	738	75	108	81
GMC	Canyon crew cab	20–22	24,811	1,263	84	98	82
Chevrolet	Colorado crew cab 4WD	20–22	148,292	7,384	82	104	85
Nissan	Frontier crew cab SWB 4WD	22	24,494	1,065	72	123	88
Ford	Ranger crew cab 4WD	20–22	136,316	6,741	81	109	88
Ford	Ranger crew cab	20–22	57,344	3,028	87	102	89
Nissan	Frontier crew cab LWB 4WD	22	1,489	72	79	113	90
Toyota	Tacoma double cab 4WD	22	49,894	2,482	82	113	92
Toyota	Tacoma double cab	22	26,140	1,466	92	104	96
Chevrolet	Colorado crew cab	20–22	72,298	4,225	96	101	97
Toyota	Tacoma double cab LWB	22	2,510	140	92	108	99
Toyota	Tacoma double cab LWB 4WD	22	11,545	658	94	109	102
Hyundai	Santa Cruz crew cab pickup	22	4,554	268	97	106	103
Hyundai	Santa Cruz crew cab pickup 4WD	22	18,532	1,116	99	112	111
Nissan	Frontier crew cab SWB	22	15,541	752	79	140	112

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All large pickups		20–22	4,283,575	242,565	93	97	90
2-door		20–22	41,141	1,882	75	108	81
Chevrolet	Silverado 1500 4WD	20–22	6,664	307	76	87	66
GMC	Sierra 1500 4WD	20–22	2,108	111	86	90	77
GMC	Sierra 1500	20–22	1,257	63	83	105	87
Chevrolet	Silverado 1500	20–22	6,413	351	90	100	90
Ram	1500 Classic LWB	20–22	1,289	67	86	108	92
Ram	1500 Classic SWB	20–22	1,830	102	92	110	101
Ford	F-150 4WD	21–22	3,454	150	72	161	115
Ford	F-150	21–22	3,447	188	89	130	116
2-door plus		20–22	143,930	7,176	82	103	85
Ford	F-150 SuperCab 4WD	21–22	19,791	808	67	118	79
Ford	F-150 SuperCab	21–22	3,764	189	83	107	89
Ram	1500 Classic ext. cab 4WD	20–22	44,878	2,440	89	104	93
Ram	1500 Classic ext. cab	20–22	22,221	1,492	110	95	105
4-door		20–22	4,098,503	233,507	94	96	90
Toyota	Tundra double cab LWB	20–22	1,347	68	83	58	48
Toyota	Tundra CrewMax pickup LWB 4WD	22	3,410	192	92	82	76
Toyota	Tundra double cab	20–22	19,118	1,078	93	90	83
Toyota	Tundra CrewMax 4WD	20–22	227,071	11,971	87	97	84
Toyota	Tundra double cab 4WD	20–22	57,472	3,132	90	94	84
Toyota	Tundra CrewMax	20–22	52,967	2,870	89	96	85
Ford	F-150 hybrid crew	21–22	2,379	131	91	94	86
Ram	1500 quad cab 4WD	20–22	103,015	6,023	96	89	86
Chevrolet	Silverado 1500 ext. cab 4WD	20–22	93,641	5,718	100	87	87
Toyota	Tundra double cab LWB 4WD	20–22	3,654	204	92	95	87
Ram	1500 quad cab	20–22	28,613	1,790	103	87	89
GMC	Sierra 1500 crew cab 4WD	20–22	465,934	27,809	98	91	89
GMC	Sierra 1500 crew cab	20–22	74,597	4,383	97	93	90
Ford	F-150 SuperCrew 4WD	21–22	264,627	11,685	73	124	90
GMC	Sierra 1500 ext. cab 4WD	20–22	29,772	1,840	102	89	90
Chevrolet	Silverado 1500 crew cab 4WD	20–22	843,598	50,644	99	92	91
Ram	1500 crew cab LWB	20–22	3,809	268	116	80	92
Ram	1500 crew cab LWB 4WD	20–22	48,314	3,053	104	89	93
Ram	1500 crew cab SWB 4WD	20–22	670,670	40,540	99	95	95
Chevrolet	Silverado 1500 ext. cab	20–22	27,041	1,792	109	88	96
Chevrolet	Silverado 1500 crew cab	20–22	215,934	13,992	107	90	96
Ram	1500 Classic crew cab SWB 4WD	20–22	18,882	1,216	106	91	96
Ram	1500 crew cab SWB	20–22	118,039	7,804	109	91	99
Nissan	Titan crew cab short bed 4WD	20–22	43,115	2,377	91	109	99
Ford	F-150 SuperCrew	21–22	42,916	2,171	83	119	99
Ram	1500 Classic crew cab LWB	20–22	5,043	375	122	82	100
Ford	F-150 hybrid crew 4WD	21–22	52,696	2,658	83	123	102
Ram	1500 Classic crew cab SWB	20–22	7,960	523	108	95	103

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
GMC	Sierra 1500 ext. cab	20–22	8,023	565	116	91	106
Nissan	Titan crew cab short bed	20–22	13,517	853	104	118	122
Nissan	Titan XD crew cab 4WD	20–22	5,091	317	102	123	126
Toyota	Tundra CrewMax hybrid pickup 4WD	22	1,848	116	104	125	130
Ram	1500 Classic crew cab LWB 4WD	20–22	3,150	242	126	103	130
Ford	F-150 Lightning electric crew cab pickup 4WD	22	1,659	80	80	168	134
Rivian	R1T 4dr electric 4WD	22	5,197	309	98	144	141
All very large pickups		20–22	1,214,009	70,739	96	96	92
2-door		20–22	23,856	963	66	102	68
GMC	Sierra 2500 4WD	20–22	1,318	53	66	82	55
Chevrolet	Silverado 3500 4WD	20–22	2,190	82	62	91	57
Ford	F-250 4WD	20–22	4,571	157	57	105	59
Ram	2500 4WD	20–22	3,320	151	75	81	60
Chevrolet	Silverado 2500 4WD	20–22	4,650	187	66	103	68
Ford	F-350 4WD	20–22	3,035	95	51	136	70
Ram	3500 4WD	20–22	1,810	100	91	89	81
2-door plus		20–22	18,711	780	68	91	63
Ford	F-350 SuperCab 4WD	20–22	5,596	234	69	88	61
Ford	F-250 SuperCab 4WD	20–22	11,658	476	67	94	63
Ford	F-250 SuperCab	20–22	1,166	58	82	78	64
4-door		20–22	1,171,443	68,996	97	96	93
Ram	2500 crew cab LWB	20–22	1,204	70	96	65	63
Chevrolet	Silverado 2500 ext. cab	20–22	1,015	57	92	69	64
GMC	Sierra 2500 ext. cab 4WD	20–22	4,298	193	74	96	71
Chevrolet	Silverado 2500 crew cab	20–22	3,877	207	88	83	73
Chevrolet	Silverado 2500 ext. cab 4WD	20–22	9,080	507	92	85	78
Ford	F-250 SuperCrew 4WD	20–22	228,542	11,456	82	101	83
Ford	F-250 SuperCrew	20–22	2,281	124	89	96	86
Ram	2500 crew cab SWB 4WD	20–22	202,332	11,301	92	96	88
Chevrolet	Silverado 2500 crew cab 4WD	20–22	200,013	12,242	101	88	89
Ford	F-350 SuperCrew 4WD	20–22	116,023	6,040	86	112	96
GMC	Sierra 2500 crew cab 4WD	20–22	142,084	9,046	105	92	97
Ram	2500 crew cab LWB 4WD	20–22	16,885	1,016	99	99	98
Ram	2500 mega cab 4WD	20–22	23,877	1,566	108	92	100
Chevrolet	Silverado 3500 crew cab 4WD	20–22	59,041	3,937	110	94	103
Ram	3500 crew cab SWB 4WD	20–22	9,895	636	106	99	105
GMC	Sierra 3500 crew cab 4WD	20–22	52,568	3,682	115	95	110
Ram	3500 crew cab LWB 4WD	20–22	66,115	4,888	122	94	114
Ford	F-450 SuperCrew 4WD	20–22	13,711	684	82	140	115
Ram	3500 mega cab 4WD	20–22	13,072	1,013	127	99	126
SUVs							
All SUVs		20–22	26,271,694	1,458,299	91	100	91

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Mini SUVs		20–22	476,887	30,697	106	91	97
Kia	Niro electric 4dr	20–22	14,170	715	83	99	83
Mazda	CX-3 4dr 4WD	20–22	9,460	587	102	84	86
Kia	Niro plug-in hybrid 4dr	20–22	8,571	473	91	99	90
Honda	HR-V 4dr 4WD	20–22	218,338	14,257	107	91	97
Hyundai	Venue 4dr	20–22	75,496	5,026	109	89	97
Honda	HR-V 4dr	20–22	112,665	7,243	106	93	98
Kia	Niro hybrid 4dr	20–22	30,263	2,003	109	95	104
Small SUVs		20–22	10,119,400	565,253	92	91	83
Fiat	500X 4dr 4WD	20–22	2,596	137	87	71	61
Subaru	Forester 4dr 4WD with EyeSight	20–22	712,585	31,074	72	86	62
Honda	CR-V 4dr	20–22	308,020	16,064	86	75	64
Honda	CR-V 4dr 4WD	20–22	682,769	36,352	88	75	66
Volkswagen	Taos 4dr 4WD	22	19,837	887	73	92	68
Mazda	CX-30 4dr	20–22	48,848	2,512	85	80	68
Mazda	CX-30 4dr 4WD	20–22	116,619	5,840	82	85	70
Honda	CR-V hybrid 4dr 4WD	20–22	134,782	7,510	92	77	70
Volkswagen	Taos 4dr	22	28,468	1,314	76	94	71
Kia	Sportage 4dr 4WD	20–22	218,122	11,679	88	84	74
Mazda	CX-5 4dr 4WD	20–22	384,588	22,242	95	79	75
Volkswagen	Taos 4dr 2WD/4WD	22	6,362	304	79	96	75
Toyota	Corolla Cross 4dr	22	10,507	549	86	90	77
Toyota	RAV4 4dr	20–22	445,678	22,710	84	94	79
Chevrolet	Trailblazer 4dr 4WD	21–22	73,285	3,578	80	100	80
Kia	Sportage 4dr	20–22	197,415	11,921	99	81	80
Hyundai	Kona 4dr	20–22	131,604	6,887	86	95	81
Toyota	RAV4 4dr 4WD	20–22	533,649	28,441	88	93	82
Ford	Bronco Sport 4dr 4WD	21–22	172,468	8,037	77	108	83
Ford	Escape 4dr 4WD	20–22	239,597	12,873	88	94	83
Ford	Escape 4dr	20–22	162,738	9,145	92	91	84
Hyundai	Kona 4dr 4WD	20–22	156,134	8,287	87	97	85
Jeep	Compass 4dr 4WD	20–22	229,337	12,411	89	96	85
Chevrolet	Equinox 4dr 4WD	20–22	349,376	20,622	97	88	85
Kia	Seltos 4dr	21–22	28,217	1,694	99	87	86
Ford	Escape hybrid 4dr 4WD	20–22	38,812	2,075	88	98	86
Toyota	Corolla Cross 4dr 4WD	22	13,165	746	93	92	86
Ford	Escape hybrid 4dr	20–22	31,672	1,739	90	96	86
Kia	Seltos 4dr 4WD	21–22	143,542	8,799	101	86	86
Toyota	C-HR 4dr	20–22	130,618	7,820	98	88	87
Toyota	RAV4 hybrid 4dr 4WD	20–22	455,786	24,006	87	102	88
Hyundai	Santa Fe 4dr	20–22	230,643	12,549	89	99	88
Chevrolet	Trailblazer 4dr	21–22	112,496	5,999	88	101	89
GMC	Terrain 4dr 4WD	20–22	138,319	8,041	96	93	89
Toyota	RAV4 plug-in hybrid 4dr 4WD	21–22	45,071	2,413	88	101	89

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
GMC	Terrain 4dr	20–22	147,333	9,091	101	89	90
Chevrolet	Equinox 4dr	20–22	498,508	31,196	103	88	90
Nissan	Rogue 4dr 4WD	20–22	375,315	21,206	93	99	91
Chevrolet	Trax 4dr 4WD	20–22	98,439	6,151	103	89	92
Hyundai	Kona electric 4dr	20–22	15,724	763	80	116	93
Hyundai	Santa Fe 4dr 4WD	20–22	210,908	11,702	91	102	93
Jeep	Renegade 4dr 4WD	20–22	110,136	6,232	93	100	93
Nissan	Rogue 4dr	20–22	293,140	17,416	98	97	95
Nissan	Rogue Sport 4dr	20–22	94,755	5,424	94	101	95
Chevrolet	Trax 4dr	20–22	182,053	12,172	110	87	95
Ford	Escape plug-in hybrid 4dr	20–22	3,677	225	100	96	96
Nissan	Rogue Sport 4dr 4WD	20–22	103,851	5,800	92	105	96
Jeep	Compass 4dr	20–22	67,819	4,304	104	93	97
Hyundai	Tucson 4dr 4WD	22	77,809	4,509	95	105	100
Hyundai	Tucson hybrid 4dr 4WD	22	31,944	2,018	104	97	101
Hyundai	Tucson 4dr	22	63,145	3,716	97	105	102
Jeep	Renegade 4dr	20–22	49,229	3,278	109	99	109
Toyota	Venza hybrid 4dr 4WD	21–22	110,207	6,907	103	107	110
Ford	EcoSport 4dr 4WD	20–22	67,256	4,342	106	108	114
Hyundai	Santa Fe plug-in hybrid 4dr 4WD	22	3,089	195	104	111	115
Hyundai	Santa Fe hybrid 4dr 4WD	21–22	10,969	697	104	120	125
Mitsubishi	Eclipse Cross 4dr	20–22	10,446	959	151	86	130
Mitsubishi	Outlander 4dr 4WD	22	30,849	2,289	122	107	130
Mitsubishi	Outlander 4dr	22	17,407	1,278	121	110	133
Mitsubishi	Eclipse Cross 4dr 4WD	20–22	17,447	1,526	144	95	137
Mitsubishi	Outlander Sport 4dr	20–22	35,875	3,303	151	92	139
Mitsubishi	Outlander Sport 4dr 4WD	20–22	28,479	2,370	137	102	139
Hyundai	IONIQ 5 electric 4dr	22	3,950	281	117	128	150
Kia	EV6 electric 4dr 4WD	22	6,041	453	123	128	158
Kia	EV6 electric 4dr	22	2,886	247	141	117	165
Hyundai	IONIQ 5 electric 4dr 4WD	22	5,579	443	131	131	171
Midsized SUVs		20–22	8,648,629	467,695	89	95	85
Jeep	Wrangler 2dr 4WD	20–22	97,759	2,478	42	128	53
Ford	Bronco 2dr 4WD	21–22	12,251	321	43	131	57
Jeep	Grand Cherokee 4dr (NEW)	22	2,082	90	71	85	60
Subaru	Ascent 4dr 4WD with EyeSight	20–22	312,874	14,964	79	79	62
Jeep	Wrangler 4dr 4WD	20–22	619,697	18,687	50	136	67
Toyota	4Runner 4dr 4WD	20–22	407,753	19,701	79	86	68
Honda	Passport 4dr	20–22	35,230	1,805	84	81	68
Jeep	Cherokee 4dr 4WD	20–22	318,746	14,659	76	92	69
Jeep	Wrangler plug-in hybrid 4dr 4WD	21–22	47,374	1,524	53	132	70
Volkswagen	Tiguan 4dr	20–22	149,242	7,751	85	82	70
Honda	Passport 4dr 4WD	20–22	110,627	5,820	86	82	71
Ford	Bronco 4dr 4WD	21–22	58,843	1,485	41	173	72

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Jeep	Grand Cherokee 4dr 4WD (NEW)	22	14,407	629	72	101	72
Honda	Pilot 4dr	20–22	149,297	7,906	87	84	73
Volkswagen	Tiguan 4dr 4WD	20–22	210,797	10,878	85	87	73
Honda	Pilot 4dr 4WD	20–22	361,698	19,646	89	85	76
Toyota	4Runner 4dr	20–22	68,713	3,591	86	89	77
Volkswagen	ID.4 electric 4dr 4WD	21–22	4,909	273	91	85	78
Volkswagen	Atlas 4dr	20–22	54,314	2,936	89	90	80
Ford	Edge 4dr 4WD	20–22	183,136	9,121	82	99	81
Volkswagen	Atlas 4dr 4WD	20–22	119,758	6,180	85	96	81
Jeep	Cherokee 4dr	20–22	99,260	5,695	94	87	82
Volkswagen	Atlas Cross Sport 4dr	20–22	38,052	2,089	90	92	83
Jeep	Grand Cherokee L 4dr 4WD	21–22	107,841	5,376	82	103	84
Jeep	Grand Cherokee L 4dr	21–22	14,450	730	83	103	85
Toyota	Highlander 4dr	20–22	192,908	12,019	102	85	87
Ford	Explorer 4dr 4WD	20–22	495,724	24,561	81	107	87
Kia	Telluride 4dr	20–22	168,933	9,775	95	92	87
Ford	Explorer 4dr	20–22	192,328	9,987	85	102	87
GMC	Acadia 4dr 4WD	20–22	122,738	6,743	90	97	88
Hyundai	Tucson plug-in hybrid 4dr 4WD	22	2,043	118	95	93	88
Kia	Sorento hybrid 4dr	21–22	11,050	714	106	84	90
Nissan	Murano 4dr	20–22	81,780	4,402	88	102	90
Volkswagen	Atlas Cross Sport 4dr 4WD	20–22	80,207	4,600	94	97	91
Chevrolet	Traverse 4dr 4WD	20–22	200,882	12,710	104	88	91
Kia	Telluride 4dr 4WD	20–22	300,539	17,852	98	94	92
Nissan	Pathfinder 4dr	22	17,835	919	85	108	92
Hyundai	Palisade 4dr	20–22	162,885	10,163	103	91	93
Chevrolet	Blazer 4dr 4WD	20–22	113,322	6,836	99	95	94
Nissan	Murano 4dr 4WD	20–22	96,617	5,291	90	105	94
Jeep	Grand Cherokee 4dr 4WD	21–22	232,971	12,202	86	109	94
GMC	Acadia 4dr	20–22	98,453	6,021	101	96	96
Buick	Enclave 4dr	20–22	70,877	4,807	112	87	97
Chevrolet	Traverse 4dr	20–22	257,429	17,547	112	87	97
Toyota	Highlander 4dr 4WD	20–22	346,570	23,165	110	88	97
Buick	Enclave 4dr 4WD	20–22	64,480	4,209	107	92	99
Nissan	Pathfinder 4dr 4WD	22	24,984	1,382	91	110	100
Hyundai	Palisade 4dr 4WD	20–22	220,089	14,639	109	93	102
Mazda	CX-9 4dr 4WD	20–22	75,808	5,456	118	86	102
Chevrolet	Blazer 4dr	20–22	160,958	10,024	102	101	103
Jeep	Grand Cherokee 4dr	21–22	40,748	2,371	96	109	104
Kia	Sorento 4dr 4WD	21–22	64,641	4,233	108	100	108
Toyota	Highlander hybrid 4dr	20–22	34,648	2,459	117	93	109
Toyota	Highlander hybrid 4dr 4WD	20–22	139,043	9,874	117	93	109
Ford	Explorer hybrid 4dr 4WD	20–22	4,936	283	94	116	109
Kia	Sorento 4dr	21–22	52,772	3,499	109	103	112
Volkswagen	ID.4 electric 4dr	21–22	18,968	1,096	95	120	114

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Kia	Sorento plug-in hybrid 4dr 4WD	22	4,116	253	101	119	120
Kia	Sorento hybrid 4dr 4WD	22	1,827	123	111	118	131
Ford	Mustang Mach-E electric 4dr	21–22	14,436	929	106	124	131
Ford	Mustang Mach-E electric 4dr 4WD	21–22	28,418	1,759	102	132	134
Ford	Explorer hybrid 4dr	20–22	1,551	94	99	136	135
Large SUVs		20–22	760,285	42,616	92	101	93
Toyota	Sequoia 4dr 4WD	20–22	20,172	1,177	96	68	65
Chevrolet	Tahoe 4dr 4WD	21–22	131,401	6,851	86	94	81
GMC	Yukon 4dr	21–22	23,522	1,254	88	94	82
Chevrolet	Tahoe 4dr	21–22	49,175	2,608	87	97	85
GMC	Yukon 4dr 4WD	21–22	71,983	3,761	86	103	89
Ford	Expedition 4dr	20–22	53,613	2,736	84	110	93
Ford	Expedition 4dr 4WD	20–22	57,720	3,015	86	114	98
Nissan	Armada 4dr	20–22	25,601	1,467	94	106	100
Toyota	Sequoia 4dr	20–22	3,602	186	85	127	108
Dodge	Durango 4dr	20–22	53,355	3,603	111	101	112
Dodge	Durango 4dr 4WD	20–22	115,864	7,598	108	106	115
Nissan	Armada 4dr 4WD	20–22	22,131	1,360	101	116	117
Dodge	Durango SRT 4dr 4WD	20–22	4,007	253	104	152	158
Very large SUVs		20–22	296,201	17,622	98	101	98
Chevrolet	Suburban 1500 4dr	21–22	14,685	853	96	94	90
GMC	Yukon XL 1500 4dr	21–22	9,125	519	93	97	91
Chevrolet	Suburban 1500 4dr 4WD	21–22	50,763	3,062	99	95	94
Ford	Expedition Max 4dr	20–22	25,807	1,389	89	109	96
GMC	Yukon XL 1500 4dr 4WD	21–22	40,094	2,393	98	101	99
Ford	Expedition Max 4dr 4WD	20–22	53,222	2,952	91	112	102
Jeep	Wagoneer 4dr 4WD	22	11,766	642	90	121	108
Jeep	Wagoneer 4dr	22	3,052	176	95	120	114
Jeep	Grand Wagoneer 4dr 4WD	22	5,590	273	80	162	130
GMC	Yukon XL 1500 4dr 4WD	21	11,371	695	104	106	110
LUXURY SUVs							
Small luxury SUVs		20–22	990,140	52,853	88	103	91
Volvo	XC40 4dr 4WD	20–22	79,878	3,521	72	92	67
Volvo	XC40 4dr	20–22	12,276	573	77	93	71
Buick	Encore GX 4dr 4WD	20–22	63,247	3,106	81	91	74
Cadillac	XT4 4dr 4WD	20–22	27,954	1,308	77	96	74
Buick	Encore 4dr 4WD	20–22	39,365	2,042	85	93	79
Buick	Encore 4dr	20–22	58,356	3,089	87	91	79
Buick	Encore GX 4dr	20–22	105,395	5,575	87	92	80
Cadillac	XT4 4dr	20–22	40,463	2,183	89	99	87
Lincoln	Corsair 4dr	20–22	38,063	2,166	94	94	88
BMW	X1 4dr 4WD	20–22	36,353	2,024	92	96	88
Lincoln	Corsair 4dr 4WD	20–22	49,787	2,658	88	103	91
Lexus	UX 200 4dr	20–22	14,837	804	89	102	91
BMW	X1 4dr	20–22	21,941	1,224	92	101	93

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Audi	Q3 4dr 4WD	20–22	116,714	6,307	89	111	99
Lexus	UX 250 hybrid 4dr 4WD	20–22	39,795	2,252	93	107	100
Volvo	XC40 electric 4dr 4WD	21–22	8,142	447	90	111	100
BMW	X2 4dr 4WD	20–22	17,010	1,022	99	106	104
Lincoln	Corsair plug-in hybrid 4dr 4WD	21–22	1,101	61	92	116	106
Mercedes-Benz	GLA class 4dr	21–22	18,308	1,034	93	115	107
Mercedes-Benz	GLB class 4dr	20–22	33,127	1,705	85	130	110
Volvo	C40 electric 4dr 4WD	22	1,173	50	70	158	110
Land Rover	Range Rover Evoque 4dr 4WD	20–22	47,162	2,719	95	119	113
Mercedes-Benz	GLB class 4dr 4WD	20–22	47,433	2,539	88	129	114
Mercedes-Benz	GLA class 4dr 4WD	21–22	27,820	1,661	98	117	115
BMW	X2 4dr	20–22	10,253	673	108	109	118
Mercedes-Benz	GLA class AMG 4dr 4WD	21–22	2,798	181	106	121	129
Mercedes-Benz	AMG GLB 4dr 4WD	21–22	1,976	128	107	167	179
Midsize luxury SUVs		20–22	4,088,331	230,047	93	121	112
Acura	RDX 4dr 4WD	20–22	183,190	8,448	76	85	64
Acura	RDX 4dr	20–22	86,423	4,012	76	85	65
Volvo	XC60 4dr 4WD	20–22	90,821	4,102	74	99	74
Volvo	XC60 4dr	20–22	31,554	1,449	76	99	75
Volvo	XC90 4dr	20–22	11,908	621	86	91	78
Buick	Envision 4dr 4WD	20–22	60,870	3,004	81	102	82
Cadillac	XT5 4dr	20–22	53,570	3,145	97	86	83
Lincoln	Nautilus 4dr	20–22	26,129	1,309	82	102	84
Buick	Envision 4dr	20–22	74,999	3,956	87	100	87
Acura	MDX 4dr	22	12,087	639	87	101	88
Volvo	XC90 4dr 4WD	20–22	108,747	5,871	89	101	90
Cadillac	XT5 4dr 4WD	20–22	55,483	3,019	89	101	90
Mercedes-Benz	GLC class 4dr 4WD	20–22	113,165	5,139	75	121	91
Lincoln	Nautilus 4dr 4WD	20–22	44,309	2,242	83	110	91
Lincoln	Aviator plug-in hybrid 4dr 4WD	20–22	6,530	342	86	107	92
Mercedes-Benz	GLC class 4dr	20–22	70,487	3,356	78	118	93
Acura	MDX 4dr 4WD	22	54,983	2,992	89	104	93
Lexus	RX 350 4dr LWB 4WD	20–22	23,145	1,388	99	95	94
Volvo	XC60 plug-in hybrid 4dr 4WD	20–22	12,163	592	80	118	95
Lexus	NX 250 4dr	22	1,611	93	94	100	95
Infiniti	QX60 4dr 4WD	22	3,333	181	89	107	95
Lexus	RX 350 4dr	20–22	136,380	7,845	95	102	96
Lincoln	Aviator 4dr	20–22	18,761	988	87	113	98
BMW	X3 plug-in hybrid 4dr 4WD	20–22	12,026	640	87	114	100
BMW	X3 4dr 4WD	20–22	176,267	9,274	86	117	101
BMW	X3 4dr	20–22	73,239	4,026	90	112	102
Lincoln	Aviator 4dr 4WD	20–22	62,886	3,172	83	123	102
Volvo	XC90 plug-in hybrid 4dr 4WD	20–22	22,960	1,317	94	108	102
Cadillac	XT6 4dr	20–22	37,428	2,360	104	99	102

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Lexus	RX 350 4dr LWB	20–22	17,595	1,035	97	106	102
Lexus	NX 350 4dr 4WD	22	9,218	529	94	110	104
Land Rover	Discovery Sport 4dr 4WD	20–22	26,109	1,425	90	116	104
Lexus	RX 350 4dr 4WD	20–22	183,146	10,722	96	109	105
Lexus	NX 350 hybrid 4dr 4WD	22	4,411	244	91	116	106
Genesis	GV80 4dr	21–22	4,169	259	102	104	106
Cadillac	XT6 4dr 4WD	20–22	55,723	3,464	102	105	107
Mercedes-Benz	GLE class 4dr 4WD	20–22	192,440	9,318	80	136	108
Land Rover	Defender 90 2dr 4WD	21–22	2,937	137	76	142	109
Jaguar	E-Pace 4dr 4WD	20–22	11,414	650	94	117	109
Infiniti	QX50 4dr	20–22	33,882	1,997	97	115	112
Lexus	RX 450h hybrid 4dr 4WD	20–22	54,793	3,322	100	113	113
Lexus	NX 450 plug-in hybrid 4dr 4WD	22	1,262	67	88	129	113
Lexus	RX 450 hybrid 4dr LWB 4WD	20–22	9,023	551	100	114	115
Audi	Q5 4dr 4WD	20–22	135,633	7,378	89	130	116
Alfa Romeo	Stelvio 4dr	20–22	6,992	413	97	120	117
Mercedes-Benz	GLE class 4dr	20–22	63,064	3,097	81	146	118
BMW	X5 4dr 4WD	20–22	142,057	7,556	87	138	121
Infiniti	QX50 4dr 4WD	20–22	37,850	2,218	96	127	122
BMW	X5 plug-in hybrid 4dr 4WD	21–22	19,123	1,095	94	130	122
BMW	X5 4dr	20–22	58,797	3,215	90	137	123
Genesis	GV80 4dr 4WD	21–22	25,816	1,539	98	128	125
Audi	Q5 sportback 4dr 4WD	21–22	5,458	314	94	143	135
Land Rover	Defender 110 4dr 4WD	20–22	32,972	1,585	79	172	136
Audi	Q5 plug-in hybrid 4dr 4WD	20–22	17,065	1,010	97	140	136
Mercedes-Benz	GLC class coupe 4dr 4WD	20–22	18,586	1,066	94	146	137
Alfa Romeo	Stelvio 4dr 4WD	20–22	22,422	1,480	108	131	142
Mercedes-Benz	GLC class AMG 4dr 4WD	20–22	8,463	404	79	181	142
Jaguar	F-Pace 4dr 4WD	20–22	37,125	2,288	101	142	144
Infiniti	QX60 4dr	22	2,345	149	105	140	146
Porsche	Macan 4dr 4WD	20–22	77,027	4,303	92	160	147
BMW	X4 4dr 4WD	20–22	32,582	2,490	126	117	147
Audi	SQ5 4dr 4WD	20–22	24,576	1,416	95	157	149
Tesla	Model Y electric 4dr	21–22	11,205	816	120	138	165
Tesla	Model Y electric 4dr 4WD	20–22	371,873	26,615	118	144	169
Genesis	GV70 4dr 4WD	22	16,506	1,225	122	140	170
Land Rover	Range Rover Velar 4dr 4WD	20–22	49,753	3,499	116	152	175
Audi	SQ5 sportback 4dr 4WD	21–22	1,614	87	89	202	180
Mercedes-Benz	GLE class AMG 4dr 4WD	21–22	8,438	455	89	208	185
Infiniti	QX55 4dr 4WD	22	6,309	479	125	157	196
Mercedes-Benz	GLC class coupe AMG 4dr 4WD	20–22	5,119	322	103	205	211
Jaguar	I-Pace electric 4dr 4WD	20–22	3,807	295	128	170	216
BMW	X6 4dr	20–22	4,177	331	130	181	235
BMW	X6 4dr 4WD	20–22	22,090	1,701	127	188	238

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
BMW	X3 M 4dr 4WD	20–22	12,051	813	111	220	244
Maserati	Levante 4dr 4WD	20–22	8,335	554	109	234	255
Mercedes-Benz	GLE class coupe 4dr 4WD	21–22	20,185	1,670	136	214	291
BMW	X5 M 4dr 4WD	20–22	5,054	336	109	273	299
BMW	X4 M 4dr 4WD	20–22	5,417	457	139	225	312
BMW	X6 M 4dr 4WD	20–22	3,041	244	132	317	418
Large luxury SUVs		20–22	814,582	46,669	94	158	149
Land Rover	Range Rover Sport plug-in hybrid 4dr 4WD	20–22	2,044	104	84	125	105
Lexus	GX 460 4dr 4WD	20–22	112,213	6,698	98	107	105
Infiniti	QX80 4dr 4WD	20–22	15,719	915	96	114	109
Infiniti	QX80 4dr	20–22	15,694	907	95	120	114
Land Rover	Discovery 4dr 4WD	20–22	17,227	935	89	135	121
Cadillac	Escalade 4dr	21–22	8,372	470	92	134	124
Cadillac	Escalade 4dr 4WD	21–22	29,806	1,667	92	138	127
Audi	Q7 4dr 4WD	20–22	63,664	3,456	89	144	128
Mercedes-Benz	GLS class AMG 4dr 4WD	21–22	2,880	134	77	183	140
BMW	X7 4dr 4WD	20–22	85,497	4,842	93	151	141
Mercedes-Benz	GLS class 4dr 4WD	20–22	71,206	4,043	93	153	143
Mercedes-Benz	G class 4dr 4WD	20–22	10,061	426	70	207	144
Porsche	Cayenne 4dr 4WD	20–22	39,737	1,935	80	181	145
Land Rover	Range Rover 4dr 4WD	20–22	44,459	2,365	87	176	154
Land Rover	Range Rover Sport 4dr 4WD	20–22	78,632	4,418	92	167	154
Land Rover	Range Rover 4dr LWB 4WD	20–22	8,437	455	89	203	180
Porsche	Cayenne hybrid 4dr 4WD	20–22	3,520	202	94	191	180
Audi	Q8 4dr 4WD	20–22	29,511	1,790	100	182	181
Porsche	Cayenne Coupe 4dr 4WD	20–22	12,231	693	93	196	183
Audi	e-tron electric 4dr sportback 4WD	20–22	5,705	365	105	177	187
Audi	SQ7 4dr 4WD	20–22	4,915	309	103	183	190
Audi	e-tron electric 4dr 4WD	21–22	13,011	935	118	161	190
Audi	SQ8 4dr 4WD	20–22	4,561	241	87	219	190
Porsche	Cayenne Coupe hybrid 4dr 4WD	20–22	1,084	49	74	259	193
Mercedes-Benz	G class AMG 4dr 4WD	20–22	15,288	562	60	326	197
Tesla	Model X 4dr electric 4WD	20–22	53,965	4,378	133	176	234
Audi	RSQ8 4dr 4WD	20–22	3,117	150	79	354	279
Bentley	Bentayga 4dr 4WD	20–22	2,937	148	83	444	369
Aston Martin	DBX 4dr 4WD	21–22	1,123	68	99	374	371
Lamborghini	Urus 4dr 4WD	20–22	4,709	165	58	858	496
Very large luxury SUVs		20–22	77,240	4,847	103	133	137
Lincoln	Navigator L 4dr	20–22	1,313	68	85	108	91
Lincoln	Navigator 4dr	20–22	3,831	225	96	114	109
Lincoln	Navigator 4dr 4WD	20–22	20,534	1,165	93	121	113
Lincoln	Navigator L 4dr 4WD	20–22	15,237	925	100	117	117
Cadillac	Escalade ESV 4dr	21–22	3,425	263	126	114	145
Cadillac	Escalade ESV 4dr 4WD	21–22	16,543	1,135	113	132	149
Rolls Royce	Cullinan 4dr 4WD	20–22	1,943	84	71	823	588

Table 6: Collision losses by series, 2020–22 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
VANS							
All vans		20–22	151,963	5,847	63	126	79
Midsized vans		20–22	40,422	1,953	79	111	88
Ford	Transit Connect cargo SWB	20–22	1,805	67	61	94	57
Ford	Transit Connect cargo LWB	20–22	13,518	587	71	99	71
Ram	ProMaster City	20–22	6,774	296	72	114	82
Ford	Transit Connect LWB	20–22	7,335	391	88	99	87
Large vans		20–22	11,528	439	63	110	69
Ram	ProMaster 1500	20–22	7,296	247	56	117	65
Mercedes-Benz	Metris	20–22	1,273	59	76	88	67
Mercedes-Benz	Metris cargo	20–22	2,959	133	74	107	79
Very large vans		20–22	100,013	3,455	57	136	77
Ford	T-350 Transit 4WD	20–22	2,315	77	55	100	55
Ford	T-150 Transit cargo 4WD	20–22	1,168	33	46	122	56
Ford	T-350 Transit cargo 4WD	20–22	2,733	71	43	133	57
Ford	T-250 Transit cargo 4WD	20–22	5,724	191	55	106	58
Mercedes-Benz	Sprinter 2500 cargo 4WD	20–22	7,887	175	36	173	63
Ram	ProMaster 3500	20–22	4,737	127	44	178	78
Mercedes-Benz	Sprinter 2500	20–22	1,764	69	64	125	81
Ram	ProMaster 2500	20–22	9,421	291	51	161	82
Ford	T-150 Transit cargo	20–22	2,720	104	63	137	86
Ford	T-350 Transit cargo	20–22	3,176	107	56	154	86
Ford	T-250 Transit cargo	20–22	14,138	522	61	143	87
Mercedes-Benz	Sprinter 2500 cargo	20–22	10,951	446	67	136	91
Ford	T-350 Transit	20–22	4,393	165	62	151	94
Mercedes-Benz	Sprinter 3500 van cargo	20–22	1,642	50	50	191	96

LWB = long wheelbase
 SWB = short wheelbase

Relative results were computed for individual model years and then combined through a weighted average to produce the three-year relative result. The all-passenger-vehicle “100 =” value is given for reference only and can only be used as a rough estimate to convert from relative to absolute results.

Minimum requirement for reporting: 1,000 vehicle years of exposure or 100 claims.

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► Appendix

Appendix: Individual series comprising combined series*

Make name	Combined series name	Series in combination
BMW	2 series 2dr	230i 2dr
BMW	2 series 4dr	228i 4dr
BMW	2 series 4dr 4WD	228xi 4dr 4WD
BMW	3 series 4dr	330i 4dr
BMW	3 series 4dr 4WD	330xi 4dr 4WD
BMW	4 series 2dr	430i 2dr
BMW	4 series 2dr 4WD	430xi 2dr 4WD
BMW	4 series 4dr	430i 4dr
BMW	4 series convertible	430i convertible
BMW	4 series convertible 4WD	430xi convertible 4WD, 440xi convertible 4WD
BMW	5 series 4dr	530i 4dr, 540i 4dr
BMW	5 series 4dr 4WD	530xi 4dr 4WD, 540xi 4dr 4WD
BMW	7 series 4dr	740i 4dr
BMW	7 series 4dr 4WD	740 xi 4dr 4WD, 750xi 4dr 4WD
BMW	8 series 4dr	840i 4dr
BMW	8 series 4dr 4WD	840xi 4dr 4WD
BMW	8 series convertible	840i convertible

*Some of the series listed in the report are a combination of several series. The combinations include vehicles that are similar except for different engines.

