

[Docket No. 74-40; Notice 8]

Insurance Cost Information Regulation

AGENCY: National Highway Traffic Safety Administration (NHTSA), DOT.
ACTION: Notice of text and data for 1995 insurance cost information booklet.

SUMMARY: This notice provides the 1995 text and data that new car dealers must include in an insurance cost information booklet that they must make available to prospective purchasers, pursuant to 49 CFR 582.4. This information may assist prospective purchasers in comparing differences in passenger vehicle collision loss experience that could affect auto insurance costs.

FOR FURTHER INFORMATION CONTACT: Mr. Orron Kee, Office of Market Incentives, NHTSA, 400 Seventh Street SW., Washington, DC 20590 (202-366-0846).

SUPPLEMENTARY INFORMATION: Pursuant to section 201 (e) of the Motor Vehicle Information and Cost Savings Act, 15 U.S.C. 1941 (e), on March 5, 1993, 58 FR 12545, the National Highway Traffic Safety Administration (NHTSA) amended 49 CFR Part 582, Insurance Cost Information Regulation, to require dealers of new automobiles to distribute to prospective customers information that compares differences in insurance costs of different makes and models of passenger cars based on differences in damage susceptibility. On March 17, 1994, NHTSA denied a petition submitted by the National Automobile Dealers Association (NADA) for NHTSA to reconsider Part 582 insofar as it requires new automobile dealers to prepare the requisite number of copies for distribution of the insurance cost information to prospective purchasers (59 FR 13630). On March 22, 1994, NHTSA published a Notice of Proposed Rulemaking (NPRM) to amend Part 582 in a number of respects (59 FR 13634). NHTSA is currently considering the comments received in response to that NPRM, and the publication of today's Notice, which is statutorily mandated, should not be construed as implying any agency decision on the pending NPRM.

Pursuant to 49 CFR 582.4, new automobile dealers are required to make available to prospective purchasers booklets that include this comparative information as well as certain mandatory explanatory text that is set out in § 582.5. Early each year, NHTSA

publishes updated annual data in the Notices section of the **Federal Register**. Booklets reflecting the updated data must be available for distribution to prospective purchasers without charge within 30 days from the date of publication of the data in the **Federal Register**.

NHTSA has mailed a sample copy of the 1995 booklet to each dealer on the mailing list that the Department of Energy uses to distribute the "Gas Mileage Guide." Dealers will have the responsibility of reproducing a sufficient number of copies of the booklet to assure that they are available for retention by prospective purchasers by April 13, 1995. Dealers who do not receive a copy of the booklet within 15 days of the date of this notice should contact Mr. Orron Kee of NHTSA's Office of Market Incentives ((202) 366-0846) to receive a copy of the booklet and to be added to the mailing list.

The required text and data are as follows:

Comparison of Differences in Insurance Costs for Passenger Motor Vehicles on the Basis of Damage Susceptibility

February 1995.

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

The following table contains the best available information regarding the effect of damage susceptibility on insurance premiums. It was taken from data compiled by the Highway Loss Data Institute (HLDI) in its December 1994 Insurance Collision Report, and reflects the collision loss experience of passenger vehicles sold in the United States in terms of the average loss payment per insured vehicle year for model years 1992-1994. NHTSA has not verified the data in this table.

The table presents vehicles' collision loss experience in relative terms, with 100 representing the average for all passenger vehicles. Thus, a rating of 122 reflects a collision loss experience that is 22 percent higher (worse) than average while a rating of 96 reflects a collision loss experience that is 4

percent lower (better) than average. The table does not include information about new models, models that have been substantially redesigned, and models without enough claim experience.

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

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

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

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

Test data relating to vehicle crashworthiness are available from NHTSA's New Car Assessment Program (NCAP). NCAP test results demonstrate relative frontal crash protection in new vehicles. Information on vehicles that NHTSA has tested in the NCAP program can be obtained by calling the agency's toll-free Auto Safety Hotline at (800) 424-9393.

COLLISION INSURANCE LOSSES, MODEL YEAR 1992-94 PASSENGER MOTOR VEHICLES*

Make	Model	Relative loss payment
Small Cars—Two-Door Models		
Average for small two-door models		123
Subaru	Justy	91
Suzuki	Swift	104
Saturn	SC	106
Toyota	Tercel	110
Dodge	Shadow	115
Mitsubishi	Precis	115
Plymouth	Laser	115
Mazda	323	116
Geo	Metro	116
Plymouth	Sundance	117
Mitsubishi	Eclipse	121
Plymouth	Laser 4WD	123
Mitsubishi	Eclipse 4WD	125
Eagle	Talon	125
Hyundai	Excel	128
Ford	Escort	135
Toyota	Paseo	138
Nissan	Sentra	142
Eagle	Talon 4WD	145
Nissan	240SX Conv.	150
Hyundai	Scoupe	154
Mitsubishi	Mirage	169
Volkswagen	Corrado	247
Four-Door Models		
Average for small four-door models		110
Mercury	Tracer	93
Subaru	Impreza 4WD	95
Ford	Escort	100
Dodge	Shadow	102
Plymouth	Sundance	108
Geo	Metro	109
Suzuki	Swift	114
Geo	Prizm	116
Toyota	Tercel	117
Subaru	Impreza	119
Nissan	Sentra	119
Toyota	Corolla	121
Volkswagen	Golf III	122
Volkswagen	Jetta III	123
Mazda	Protege	127
Hyundai	Excel	131
Hyundai	Elantra	147
Station Wagons/Passenger Vans		
Average for small station wagons/passenger vans		79
Subaru	Loyale 4WD	74
Subaru	Impreza 4WD	79
Subaru	Impreza	83
Ford	Escort	85
Mercury	Tracer	86
Toyota	Corolla	101
Sports Models		
Average for small sports models		144
Mazda	MX-5 Miata Conv	91
Mercedes	SL Class Conv	101
Mercury	Capri Conv	113
Honda	Civic Del Sol. Conv	116
Chevrolet	Corvette Conv	134
Dodge	Stealth	138
Porsche	911 Targa/Coupe	140
Chevrolet	Corvette	147
Mitsubishi	3000 GT	152

COLLISION INSURANCE LOSSES, MODEL YEAR 1992-94 PASSENGER MOTOR VEHICLES*—Continued

Make	Model	Relative loss payment
Toyota	MR2	157
Alpha Romeo	Spider Conv	171
Saab	900 Convertible	181
Porsche	968 Coupe	203
Nissan	300ZX	218
Nissan	300ZX Conv	244
Dodge	Stealth 4WD	256
Mazda	RX-7 Coupe	282
Mitsubishi	3000 GT 4WD	286
Porsche	911 Convertible	324

Midsize Cars—Two-Door Models

Average for midsize two-door models .....	.....	109
Oldsmobile	Cutlass Supreme	68
Oldsmobile	Achieva	70
Oldsmobile	Cutlass Supreme Conv	71
Buick	Regal	81
Chevrolet	Lumina	83
Pontiac	Grand Am	92
Pontiac	Grand Prix	92
Chevrolet	Cavalier	97
Pontiac	Sunbird Convertible	99
Pontiac	Sunbird	99
Honda	Accord	100
Chevrolet	Cavalier Convertible	101
Mercury	Topaz	101
Ford	Tempo	104
Toyota	Camry	105
Chrysler	LeBaron Convertible	107
Honda	Civic	112
Chevrolet	Beretta	116
Honda	Civic Coupe	130
Mazda	MX-6	140
Acura	Integra	145
Toyota	Celica	149
Honda	Prelude	156
Ford	Probe	159

Four-Door Models

Average for midsize 4-door models .....	.....	91
Buick	Skylark	56
Chevrolet	Lumina	62
Oldsmobile	Cutlass Supreme	62
Oldsmobile	Achieva	67
Buick	Regal	67
Buick	Century	68
Oldsmobile	Cutlass Ciera	77
Chrysler	LeBaron	77
Pontiac	Grand Prix	80
Dodge	Spirit	80
Pontiac	Grand Am	81
Ford	Taurus	81
Plymouth	Acclaim	82
Mercury	Sable	83
Saturn	SL	83
Ford	Tempo	87
Chevrolet	Cavalier	87
Chevrolet	Corsica	92
Pontiac	Sunbird	93
Honda	Accord	93
Nissan	Altima	99
Mitsubishi	Diamante	101
Subaru	Legacy	103
Toyota	Camry	104
Subaru	Legacy 4WD	104
Honda	Civic	107
Mitsubishi	Galant	113
Infiniti	G20	114

COLLISION INSURANCE LOSSES, MODEL YEAR 1992-94 PASSENGER MOTOR VEHICLES*—Continued

Make	Model	Relative loss payment
Volvo	850	117
Mercury	Topaz	119
Hyundai	Sonata	121
Nissan	Maxima	123
Mazda	626	125
Acura	Integra	127
Lexus	ES 300	127
Saab	900	139
Audi	90	143
Volkswagen	Passat	146

Station-Wagons/Passenger Vans

Average for midsize station wagons/passenger vans .....	.....	80
Buick	Century	55
Honda	Accord	61
Mitsubishi	Diamante	64
Oldsmobile	Cutlass Ciera	64
Subaru	Legacy	70
Saturn	SW	71
Chevrolet	Cavalier	75
Ford	Taurus	76
Mercury	Sable	77
Subaru	Legacy 4WD	99
Volvo	850	100
Volkswagen	Passat	106
Toyota	Camry	111

Sports Models

Average for midsize sports models .....	.....	141
Ford	Mustang Convertible	130
Ford	Mustang	135
Pontiac	Firebird	154
Chevrolet	Camaro	163
Subaru	SVX 4WD	175
Nissan	300ZX 2+2	208
Toyota	Supra	372
Acura	NSX	554

Luxury Models

Average for midsize luxury models .....	.....	149
Lincoln	Continental	93
BMW	300i Series Conv.	109
Volvo	940/960 SW	112
Cadillac	Eldorado	116
Mercedes	C Class 4-door	122
Volvo	940/960 4-door	123
Audi	100 4-door	128
Infiniti	J30	153
Saab	9000	168
BMW	500iT Series SW	169
BMW	500i Series 4-door	170
Audi	100/S4 Quattro	173
Lexus	SC 300/400	178
Lexus	GS 300	185
BMW	300i Series 2-door	196
BMW	300i Series 4-door	214
Jaguar	XJ 2-door	253
Jaguar	XJ Convertible	258

Large Cars—Two-Door Models

Average for large two-door models .....	.....	87
Mercury	Cougar	73
Ford	Thunderbird	87

COLLISION INSURANCE LOSSES, MODEL YEAR 1992-94 PASSENGER MOTOR VEHICLES*—Continued

Make	Model	Relative loss payment
Four-Door Models		
Average for large four-door models		85
Ford	Crown Victoria	74
Chevrolet	Caprice	79
Buick	LeSabre	80
Chrysler	Concorde	81
Mercury	Grand Marquis	83
Eagle	Vision	85
Oldsmobile	Eighty-Eight	86
Oldsmobile	Ninety-Eight	86
Dodge	Intrepid	87
Pontiac	Bonneville	88
Chrysler	New Yorker (LH Body)	92
Buick	Roadmaster	92
Buick	Park Avenue	96
Acura	Vigor	127
Station Wagons/Passenger Vans		
Average for large station wagons/passenger vans		69
Chevrolet	Astro Van	53
Oldsmobile	Silhouette	54
Dodge	Caravan 4WD	56
GMC	Safari Van	63
Plymouth	Voyager 4WD	63
Nissan	Quest Wagon	63
Dodge	Caravan	63
Mercury	Villager Wagon	63
Pontiac	Trans Sport	65
Chevrolet	Astro Van 4WD	65
Plymouth	Voyager	65
Chrysler	Town & Country	65
Chevrolet	Lumina APV	66
Chrysler	Town & Country 4WD	75
Ford	Aerostar Van	77
Toyota	Previa Van	83
Buick	Estate Wagon	84
Volkswagen	Eurovan	88
Chevrolet	Caprice	91
Ford	Aerostar Van 4WD	92
Toyota	Previa Van 4WD	98
Mazda	MPV Van	120
Madza	MPV Van 4WD	122
Luxury Models		
Average for Large Luxury Models		122
Cadillac	DeVille 4-door	79
Lincoln	Town Car	93
Chrysler	LHS	98
Cadillac	Seville	110
Lincoln	Mark VIII	112
Cadillac	Brougham	127
Acura	Legend 4-door	139
Lexus	LS 400	151
Infiniti	Q45	160
Mercedes	SL Class LWB 4-door	161
Mercedes	E Class 4-door	171
Mazda	929	173
Acura	Legend 2-door	189
BMW	700iL	194
BMW	740i	202
Jaguar	XJ 4-door	217
Pickups—Small Pickups		
Average for small pickups		86
Mazda	Reg/ext. cab	63
Dodge	Dakota 4WD	76

COLLISION INSURANCE LOSSES, MODEL YEAR 1992-94 PASSENGER MOTOR VEHICLES*—Continued

Make	Model	Relative loss payment
Ford	Ranger	77
Dodge	Dakota	78
Chevrolet	T10 4WD	79
Chevrolet	S10	83
Nissan	Regular/ext. cab	86
GMC	T15 4WD	88
Mitsubishi	Regular/ext. Cab	91
GMC	S15	93
Nissan	Reg/ext. cab 4WD	93
Mitsubishi	Standard Bed 4WD	95
Ford	Ranger 4WD	97
Isuzu	Regular/ext. cab	98
Mazda	Regular/ext. cab 4WD	105
Isuzu	Reg/ext. cab 4WD	107
Toyota	Reg/ext. Cab 4WD	108
Toyota	Regular/ext. Cab	110

Standard Pickups

Average for standard pickups		65
Ford	F-150 4WD	58
GMC	1500	61
Chevrolet	1500	61
GMC	2500	62
Ford	F-250	62
GMC	1500 4WD	62
Ford	F-350	62
Chevrolet	1500 4WD	63
Chevrolet	2500 4WD	66
Ford	F-150	66
GMC	2500 4WD	66
Chevrolet	2500	67
GMC	3500 4WD	73
Ford	F-350 4WD	73
Ford	F-250 4WD	75
Chevrolet	3500	77
Dodge	Ram 2500	77
Chevrolet	3500 4WD	77
Dodge	Ram 1500	78
Dodge	Ram 1500 4WD	81
Dodge	Ram 2500 4WD	84
GMC	3500	86

Utility Vehicles—Small Utility Vehicles

Average for small utility vehicles		95
Jeep	Wrangler	77
Suzuki	Sidekick 4-door 4WD	83
Suzuki	Samurai 4WD	84
Suzuki	Sidekick 4-door	85
Suzuki	Sidekick 2-door 4WD	98
Suzuki	Sidekick 2-door	105
Isuzu	Amigo 4WD	116
Geo	Tracker	117
Geo	Tracker 4WD	127
Isuzu	Amigo	132

Intermediate Utility Vehicles

Average for intermediate utility vehicles		87
Ford	Explorer 4-door	57
Jeep	Grand Cherokee 4-door	65
Jeep	Cherokee 4-door	72
Chevrolet	K1500 Blazer	73
Jeep	Cherokee 2-door	73
Ford	Explorer 4-door 4WD	74
Ford	Explorer 2-door	74
Mazda	Navajo 2-door	74
GMC	Yukon 4WD	75
Ford	Bronco	78
GMC	S15 Jimmy 4-door	80

COLLISION INSURANCE LOSSES, MODEL YEAR 1992-94 PASSENGER MOTOR VEHICLES*—Continued

Make	Model	Relative loss payment
Jeep	Grand Cherokee 4-dr 4WD	84
Chevrolet	S10 Blazer 4-door	85
Jeep	Cherokee 4-door 4WD	86
Mazda	Navajo 2-door 4WD	88
Ford	Explorer 2-door 4WD	90
GMC	T15 Jimmy 4-door 4WD	91
GMC	S15 Jimmy 2-door	93
Chevrolet	T10 Blazer 4-door 4WD	94
Jeep	Cherokee 2-door 4WD	95
Chevrolet	S-10 Blazer 2-door	98
Isuzu	Rodeo 4-door	100
Oldsmobile	Bravada 4-door 4WD	105
Isuzu	Trooper 4-door 4WD	110
Chevrolet	T10 Blazer 2-door 4WD	112
Isuzu	Rodeo 4-door 4WD	114
Toyota	4Runner Wagon 4-door	119
Nissan	Pathfinder 4-door 4WD	120
Mitsubishi	Montero 4-door 4WD	122
Nissan	Pathfinder 4-door	125
GMC	T15 Jimmy 2-door 4WD	131
Honda	Passport 4-door 4WD	133
Toyota	4Runner Wagon 4-dr 4WD	140
Toyota	Land Cruiser	141
Land Rover	Range Rover LWB	252
Land Rover	Range Rover	269
Large Utility Vehicles		
Average for large utility vehicles .....	.....	67
Chevrolet	Suburban 2500	54
Chevrolet	Suburban 1500	60
GMC	Suburban 1500	62
GMC	Suburban 2500	64
Chevrolet	Suburban 1500 4WD	67
Chevrolet	Suburban 2500 4WD	69
GMC	Suburban 1500 4WD	80
GMC	Suburban 2500 4WD	98
Large Vans		
Average for large vans .....	.....	64
Dodge	B150	38
Dodge	B250	42
Chevrolet	Sportvan 30	50
GMC	Vandura 2500	53
Chevrolet	Astro Cargo Van	55
Ford	E-250 Econoline	60
Ford	E-150 Club Wagon	60
Chevrolet	Chevy Van 20	60
Ford	E-150 Econoline	61
Dodge	B250 Cargo Van	68
Chevrolet	Chevy Van 30	70
Dodge	B150 Cargo Van	71
Dodge	B350 Cargo Van	73
Ford	E-350 Club Wagon	84
Ford	E-350 Econoline	86
Ford	Aerostar Cargo Van	90
Dodge	B350	91
Dodge	Caravan Cargo Van	116

If you would like more details about the information in this table, or wish to obtain the complete Insurance Collision Report, please contact HLDI directly, at: Highway Loss Data Institute, 1005 North Glebe Road, Arlington, VA 22201, Tel: (703) 247-1600.

(49 U.S.C. 32302; delegation of authority at 49 CFR 1.50(f).)

Issued on March 9, 1995.

Barry Felrice,

Associate Administrator for Safety Performance Standards.

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