

- Best claim experience
- Less than 81
- Between 81 and 120
- More than 120
- Worst claim experience
- Expected decrease
- Expected increase

The results are expressed in relative terms with 100 representing the average in each category. This means a result of 122 is 22% above the average and a result of 87 is 13% below the average.

Because there are fewer accident benefits claims than other types of claims each year, vehicle ratings could be easily distorted. Therefore, the models for this coverage have been given an overall rather than a specific numeric rating in the accompanying charts.

2002 – 2003 • 2-DOOR MODELS

RELATIVE CLAIM COST INDEXES						THEFT RELATIVE CLAIM INDEXES		
Collision	Comp	AB	Make	Model	Cost	Frequency	Ind	
168	148		ACURA	RSX 2DR	168	182		
293	326		ACURA	RSX TYPE S 2DR	470	233		
191	243		BMW	325Ci/330Ci 2DR	266	308		
135	92		CHEVROLET	CAVALIER 2DR	90	205		
184	151		CHEVROLET	CAVALIER Z24 2DR	165	192		
95	97		CHEVROLET	MONTE CARLO 2DR	36	46		
89	162		CHRYSLER	SEBRING CONVERTIBLE	260	100		
127	45		FORD	FOCUS 3DR	35	64		
113	91		FORD	MUSTANG 2DR	88	71		
95	95		FORD	MUSTANG CONVERTIBLE	82	100		
183	237		FORD	MUSTANG GT CONVERTIBLE	176	179		
204	106		FORD	MUSTANG GT/MACH I 2DR	138	188		
112	109		HONDA	ACCORD 2DR	77	84		
119	95		HONDA	CIVIC 2DR	95	178		
143	186		HONDA	CIVIC Si 2DR	201	199		
169	155		HONDA	CIVIC Si 2DR HATCHBACK	183	380		
108	59		HYUNDAI	ACCENT 2DR	68	270		
145	149		HYUNDAI	TIBURON 2DR	199	296		
189	102		HYUNDAI	TIBURON GT 2DR	109	269		
94	102		MERCEDES-BENZ	C230/C320 2DR	78	73		
134	65		MINI	COOPER 2DR	11	84		
117	90		OLDSMOBILE	ALERO 2DR	65	77		
135	143		PONTIAC	GRAND AM 2DR	123	126		
129	84		PONTIAC	SUNFIRE 2DR	65	136		
97	44		SATURN	SC 2DR	16	23		
178	213		TOYOTA	CELICA GT/GT-S 2DR LIFTBACK	255	246		
138	159		VOLKSWAGEN	GOLF GTI 2DR	179	248		
96	52		VOLKSWAGEN	NEW BEETLE 2DR	30	56		

2002 – 2003 • 4-DOOR MODELS

101	83		ACURA	1.7EL 4DR	84	84	
101	118		ACURA	3.2TL 4DR	150	101	
99	302		ACURA	3.2TL TYPE S 4DR	447	174	
118	106		AUDI	A4 QUATTRO 4DR	88	95	
110	94		BMW	320i/325i/330i 4DR	79	101	

RELATIVE CLAIM COST INDEXES					THEFT RELATIVE CLAIM INDEXES		
Collision	Comp	AB	Make	Model	Cost	Frequency	Ind
111	152		BMW	325xi/330xi 4DR AWD	64	58	
138	165		BMW	525i/530i/540i 4DR	222	101	
69	37		BUICK	CENTURY 4DR	6	11	
75	47		BUICK	LE SABRE 4DR	7	7	
55	52		BUICK	REGAL 4DR	17	28	
121	128		CADILLAC	CTS 4DR	143	83	
95	92		CADILLAC	DEVILLE 4DR	48	45	
100	61		CHEVROLET	CAVALIER 4DR	54	90	
77	69		CHEVROLET	IMPALA 4DR	55	35	
81	53		CHEVROLET	MALIBU 4DR	53	55	
117	164		CHRYSLER	300M 4DR	152	92	
95	79		CHRYSLER	CONCORDE 4DR	39	52	
90	83		CHRYSLER	INTREPID 4DR	46	144	
85	54		CHRYSLER	SEBRING 4DR	40	68	
129	84		CHRYSLER/DODGE	NEON/SX 2.0 4DR	48	128	
116	62		FORD	FOCUS 4DR	37	49	
124	94		FORD	FOCUS 5DR	90	51	
88	51		FORD	TAURUS 4DR	16	24	
84	80		HONDA	ACCORD 4DR	77	63	
104	85		HONDA	CIVIC 4DR	97	114	
90	44		HYUNDAI	ACCENT 4DR	40	94	
84	70		HYUNDAI	ELANTRA 4DR	78	99	
105	98		HYUNDAI	ELANTRA GT 5DR	69	89	
79	86		HYUNDAI	SOMATA 4DR	92	85	
91	195		INFINITI	G35 4DR	226	117	
119	99		INFINITI	I35 4DR	146	89	
138	142		JAGUAR	X TYPE 4DR AWD	74	98	
53	63		KIA	MAGENTIS 4DR	49	67	
82	66		KIA	RIO 4DR	42	167	
80	65		KIA	RIO 5DR	56	211	
81	53		KIA	SPECTRA 4DR	27	48	
82	40		LEXUS	ES 300 4DR	30	64	
91	85		MAZDA	PROTEGE 4DR	124	110	
101	52		MERCEDES-BENZ	C230/C240/C320/C32 4DR	38	50	
119	73		MERCEDES-BENZ	E320W/E430W 4DR	45	43	
87	41		MERCURY	GRAND MARQUIS 4DR	1	9	
235	98		MINI	LANCER 4DR	73	132	
79	95		NISSAN	ALTIMA 4DR	136	91	
111	147		NISSAN	MAXIMA 4DR	219	114	
113	77		NISSAN	SENTRA 4DR	112	101	
94	72		OLDSMOBILE	ALERO 4DR	70	56	
32	118		OLDSMOBILE	AURORA 4DR	55	77	
61	45		OLDSMOBILE	INTRIGUE 4DR	19	25	
100	86		PONTIAC	GRAND AM 4DR	79	71	
100	70		PONTIAC	GRAND PRIX 4DR	24	31	
101	56		PONTIAC	SUNFIRE 4DR	37	73	
94	59		SATURN	ION 4DR SEDAN	35	75	
80	59		SATURN	LS 4DR	44	54	
83	43		SATURN	SL 4DR	13	33	
237	928		SUBARU	IMPREZA WRX 4DR AWD	1626	646	
109	65		SUZUKI	AERIO 4DR	19	42	

RELATIVE CLAIM COST INDEXES					THEFT RELATIVE CLAIM INDEXES		
Collision	Comp	AB	Make	Model	Cost	Frequency	Ind
74	70		TOYOTA	CAMRY 4DR	62	64	
83	100		TOYOTA	COROLLA 4DR	138	122	
88	54		TOYOTA	ECHO 4DR	46	65	
99	67		VOLKSWAGEN	GOLF 4DR	63	72	
99	98		VOLKSWAGEN	JETTA 4DR	74	100	
72	57		VOLKSWAGEN	PASSAT 4DR	29	80	
99	74		VOLVO	S40 4DR	38	14	
88	73		VOLVO	S60 4DR	69	57	

2002 – 2003 • STATION WAGONS

83	46		FORD	FOCUS WAGON	20	37	
84	46		FORD	TAURUS WAGON	2	19	
93	128		MAZDA	PROTEGES 5DR	202	162	
85	129		PONTIAC	VIBE WAGON	162	115	
83	192		SUBARU	FORESTER WAGON AWD	203	117	
106	148		SUBARU	IMPREZA SPORT WAGON AWD	202	128	
90	96		SUBARU	LEGACY WAGON AWD	45	67	
81	136		SUBARU	OUTBACK WAGON AWD	160	102	
109	52		SUZUKI	AERIO WAGON	16	46	
66	123		TOYOTA	MATRIX WAGON	151	111	
116	59		TOYOTA	MATRIX WAGON 4WD	24	38	
78	70		VOLKSWAGEN	JETTA WAGON	28	47	
100	91		VOLKSWAGEN	PASSAT WAGON	45	100	
97	80		VOLVO	V70 WAGON AWD	59	113	

2002 – 2003 • SPORT-UTILITY VEHICLES

70	187		ACURA	MDX 4DR 4WD	275	129	
61	267		BMW	X5 4DR AWD	363	206	
33	34		BUICK	RENDEZVOUS 4DR 2WD	21	32	
55	66		BUICK	RENDEZVOUS 4DR AWD	41	47	
53	815		CADILLAC	ESCALADE 4DR 4WD	1296	460	
128	227		CHEV/GMC	ENVY XL/TRAILBLAZER EXT 4DR 4WD	269	100	
162	216		CHEV/GMC	ENVY/TRAILBLAZER 4DR 4WD	308	124	
96	118		CHEV/GMC	JIMMY/BLAZER 4DR 4WD	116	113	
111	212		CHEV/GMC	SUBURBAN 1500 4DR 4WD	158	82	
129	275		CHEV/GMC	TAHOE/YUKON 4DR 4WD	375	172	
123	79		CHEV/GMC	TRACKER HARD TOP 4DR 4WD	67	81	
95	105		CHRYSLER	PT CRUISER 4DR	87	98	
140	163		DODGE	DURANGO 4DR 4WD	158	157	
66	51		FORD	ESCAPE 4DR 2WD	25	50	
79	70		FORD	ESCAPE 4DR 4WD	50	58	
150	148		FORD	EXPEDITION 4DR 4WD	98	184	
113	92		FORD	EXPLORER 4DR 4WD	56	82	
101	518		GMC	YUKON XL 1500 4DR 4WD	607	148	
93	100		HONDA	CR-V 4DR 4WD	117	113	
82	102		HONDA	PILOT EX 4DR 4WD	80	67	
39	56		HYUNDAI	SANTA FE 4DR 2WD	69	57	
40	50		HYUNDAI	SANTA FE 4DR AWD	37	54	
131	284		INFINITI	QX4 4DR 4WD	469	239	

RELATIVE CLAIM COST INDEXES					THEFT RELATIVE CLAIM INDEXES		
Collision	Comp	AB	Make	Model	Cost	Frequency	Ind
100	161		JEEP	GRAND CHEROKEE 4DR 4WD	262	155	
107	87		JEEP	LIBERTY 4DR 4WD	87	82	
88	132		JEEP	TJ 4WD	148	244	
60	43		KIA	SORENTO 4DR 4WD	6	48	
106	55		KIA	SPORTAGE 4DR 4WD	50	47	
135	98		LAND ROVER	FREELANDER 4DR AWD	55	44	
92	173		LEXUS	RX300 4DR 4WD	185	137	
53	56		MAZDA	TRIBUTE 4DR 2WD	47	49	
62	58		MAZDA	TRIBUTE 4DR 4WD	38	43	
83	301		MERCEDES-BENZ	ML320/ML350 4DR 4WD	301	94	
78	99		NISSAN	MURANO 4DR AWD	91	61	
140	104		NISSAN	PATHFINDER 4DR 4WD	132	131	
94	67		NISSAN	XTERRA 4DR 4WD	74	99	
149	146		OLDSMOBILE	BRAVADA 4DR 4WD	142	94	
80	59		PONTIAC	AZTEK 4DR 2WD	5	32	
50	54		SATURN	VUE 4DR 2WD	30	44	
76	86		SATURN	VUE 4DR AWD	40	41	
141	93		SUZUKI	GRAND VITARA 4DR 4WD	145	97	
129	122		SUZUKI	GRAND VITARA XL-7 4DR 4WD	177	122	
67	132		TOYOTA	4RUNNER 4DR 4WD	140	129	
63	93		TOYOTA	HIGHLANDER 4DR 4WD	73	66	
94	182		TOYOTA	RAV4 4DR 4WD	256	178	
74	378		TOYOTA	SEQUOIA 4DR 4WD	506	182	

2002 – 2003 • PICKUP TRUCKS

118	109		CHEV/GMC	S10/SONOMA 2WD	91	124	
115	133		CHEV/GMC	S10/SONOMA 4WD	120	103	
95	102		CHEV/GMC	SILVERADO/SIERRA 1500 2WD	68	64	
117	161		CHEV/GMC	SILVERADO/SIERRA 1500 4WD	150	96	
121	164		CHEV/GMC	SILVERADO/SIERRA 2500 4WD	150	113	
166	223		CHEV/GMC	SILVERADO/SIERRA 2500 HD 4WD	254	141	
116	254		CHEV/GMC	SILVERADO/SIERRA 3500 4WD	358	195	
151	167		CHEVROLET	AVALANCHE 4WD	103	67	
103	116		DODGE	DAKOTA 2WD	110	250	
139	144		DODGE	DAKOTA 4WD	121	129	
119	155		DODGE	RAM 1500 2WD	160	229	
105	180		DODGE	RAM 1500 4WD	177	103	
151	262		DODGE	RAM 2500 4WD	156	168	
220	428		DODGE	RAM 3500 4WD	322	192	
135	115		FORD	EXPLORER SPORT TRAC 4DR 2WD	91	118	
128	109		FORD	EXPLORER SPORT TRAC 4DR 4WD	86	106	
90	85		FORD	F150 2WD	78	108	
127	118		FORD	F150 4WD	91	120	
162	370		FORD	F250 SUPER DUTY 4WD	470	265	
186	397		FORD	F350 SUPER DUTY 4WD	684	548	
169	66		FORD	RANGER 2WD	36	94	
200	89		FORD	RANGER 4WD	34	57	

2002 – 2003 • PASSENGER VANS

RELATIVE CLAIM COST INDEXES					THEFT RELATIVE CLAIM INDEXES	
Collision	Comp	AB	Make	Model	Cost	Frequency
102	73		CHEV/GMC	ASTRO/SAFARI 2WD	18	38
79	70		CHEV/GMC	ASTRO/SAFARI 4WD	11	67
73	64		CHEVROLET	VENTURE 2WD	22	40
75	67		CHEVROLET	VENTURE EXT 2WD	31	29
137	103		CHRYSLER	TOWN & COUNTRY 2WD	230	79
77	65		DODGE	CARAVAN 2WD	39	75
81	82		DODGE	GRAND CARAVAN 2WD	47	68
124	60		DODGE	GRAND CARAVAN 4WD	33	92
84	79		FORD	WINDSTAR	20	39
67	93		HONDA	ODYSSEY	56	45
57	97		KIA	SEDONA	45	43
74	45		MAZDA	MPV	20	25
90	110		OLDSMOBILE	SILHOUETTE EXT 2WD	29	41
68	73		PONTIAC	MONTANA 2WD	34	38
76	67		PONTIAC	MONTANA EXT 2WD	11	25
73	53		TOYOTA	SIENNA	20	37

ABOUT THIS PAMPHLET

This pamphlet provides information about many of the factors that affect a vehicle's rating, and can help you make an informed decision when buying a vehicle.

It presents a comprehensive look at the insurance claims experience for the most popular Canadian models of cars, passenger vans, sport utility vehicles, and pickup trucks. This year's pamphlet presents the results for 2002 and 2003 models where at least 1000 of each of the models were insured during the time period being considered.

TERMS USED IN THE TABLES

The following list shows the meaning of the table column headings in this pamphlet. Also, please see the legend and other introductory information at the beginning of the table.

AB (Accident Benefits)	Relative index based on the frequency of accident benefit (personal injury) claims.
Claim Cost	Relative index based on the average amount paid in insurance claims for each vehicle.
Collision	Relative index based on the cost per vehicle for collision coverage insurance claims.
Comp (Comprehensive)	Relative index based on the cost per vehicle for comprehensive coverage insurance claims (including theft).
Theft Claim Cost	Relative index based on the average amount paid out in theft claims for each insured vehicle.
Theft Claim Frequency	Relative index based on the frequency of theft claims (that is, the number of claims reported as a percentage of the number of vehicles with comprehensive coverage).
Theft Ind (Theft Indicator)	The expected change (up or down) in Theft Claim frequency (i.e. a prediction about next year's result).

INSURANCE BUREAU OF CANADA (IBC)

Insurance Bureau of Canada (IBC) is the "voice" of the companies which insure the cars, homes and businesses of Canadians. IBC is highly regarded as a provider of automobile insurance rating information and a creator of automobile theft deterrent standards.

IBC-APPROVED THEFT DETERRENT PROGRAM

Many automobile manufacturers now offer systems to reduce theft. A number of aftermarket theft deterrent systems are also available. Many systems are very effective, but some are not.

To aid the insurance industry and consumers, IBC, in conjunction with vehicle manufacturers, aftermarket manufacturers, and other interested stakeholders, has developed a Canadian standard for automobile theft deterrent systems. This standard is the basis for a program administered by IBC that enables an appropriate adjustment of ratings for new vehicles equipped with systems that meet the standard. IBC also publishes a listing of approved aftermarket theft deterrent systems. Most insurers reflect the reduced theft risk in premium discounts to their customers, when an approved theft deterrent system is installed in their vehicle.

To avoid theft of your vehicle, IBC suggests that you buy and have installed an IBC-approved aftermarket immobilizer theft deterrent system, if your vehicle is not equipped with an IBC-approved system from the vehicle manufacturer.

Note: Factory-installed security systems are sometimes deactivated when remote control starters are installed. If you have a remote starter, or intend to have one installed, ask your installer how it will affect your security system.

CLEAR METHOD OF INSURING

The Canadian Loss Experience Automobile Rating (CLEAR) only affects the vehicle you drive. The other rating factors, such as your driving record or where you live, are not affected by CLEAR. Insurance companies use CLEAR's recommended rate groups as guidelines in developing their own car insurance premiums.

The concept behind the CLEAR system is simple:

LOWER CLAIMS = LOWER RATES
HIGHER CLAIMS = HIGHER RATES

CLEAR analyzes past claims in order to predict future losses. Through statistical analysis, relationships are established between vehicle characteristics and insurance claims. These relationships are then adjusted according to the actual claims history of individual models, in order to predict future losses for each model.

CLEAR rewards consumers who buy vehicles with lower insurance losses by giving them lower rates. Further, these consumers no longer subsidize people who drive vehicles that incur higher insurance losses.

CLEAR also encourages vehicle manufacturers to build vehicles that are safer, less expensive to repair, and less likely to be stolen.

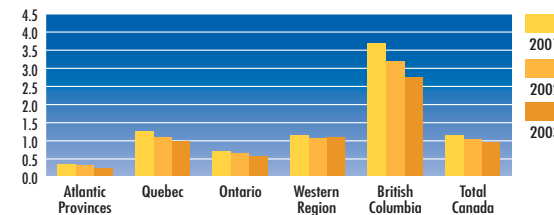
TRADITIONAL METHOD OF INSURING

Traditionally, the three components considered in an auto insurance policy are:
1) your driving record 2) where you live 3) the vehicle you drive

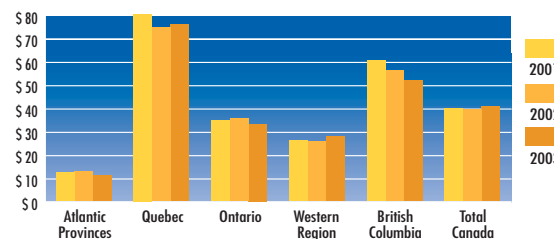
THEFT

Currently, theft of vehicles and components costs Canadian consumers more than \$600 million per year in insurance premiums. Consumers pay for the cost of theft through the comprehensive, all perils or specified perils portion of their premiums. Those coverages may also insure many perils other than theft, such as hail, vandalism, and other damages. However, theft currently accounts for approximately 50% of the amount paid by insurers for comprehensive claims for new vehicles. The theft results listed in this pamphlet give you a good indication of which vehicles are stolen most often and how much these thefts are costing the insurance industry.

AVERAGE THEFT CLAIM FREQUENCY PER 100 CARS INSURED (ALL MODEL YEARS) DURING 2001, 2002 AND 2003



AVERAGE THEFT CLAIM COST PER CAR INSURED (ALL MODEL YEARS) DURING 2001, 2002 AND 2003



The information in this pamphlet is derived entirely from actual insurance claims data, collected from nearly all automobile insurance companies in Canada. These companies write nearly 100% of all automobile insurance in Canada.

For more information about choosing a vehicle or the IBC theft deterrent program, please call IBC's Consumer Information Centre at (416) 362-9528 or toll-free at 1-800-387-2880 (Ontario only), or visit the IBC website at www.ibc.ca.



HOW CARS MEASURE UP

Proceed with caution in choosing your vehicle. If it has a bad record, it could cost you.

Theft

How Theft, Collision and other Claims affect the cost of your car insurance.

Collision

Claims Cost

