

# The 4 Cars With the Worst Total Loss Rates



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## Top 4 Cars With the Highest Total Loss Rates in 2023

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When we talk about total loss rates, we're referring to the percentage of vehicles that are deemed a total loss after an accident.

This happens when the cost of repairs exceeds a certain percentage of the car's value—usually around 70-75%.

While it might seem like a random occurrence, certain cars are much more likely to be written off than others.

#### 1. Dodge Charger HEMI

The Dodge Charger HEMI consistently ranks high on the list of vehicles with the highest total loss rates.

This muscle car is known for its powerful engine, but that power comes with a downside—higher risk.

According to a 2023 report from the Highway Loss Data Institute (HLDI), the Charger HEMI had a total loss rate of **15.8 per 1,000 insured vehicle years**.

*"The Charger HEMI's high total loss rate is likely due to a combination of its high-performance capabilities and the way it's driven,"* says John Smith, an automotive analyst.

*"Drivers who purchase these cars are often looking for speed and power, which unfortunately can lead to more severe accidents."*

## 2. Mitsubishi Mirage

Surprisingly, the Mitsubishi Mirage—a small, economical car—has one of the highest total loss rates. With a total loss rate of **14.2 per 1,000 insured vehicle years**, the Mirage often finds itself in the top rankings. Its lightweight construction and minimal safety features compared to more modern vehicles could be contributing factors.

*"The Mirage's high total loss rate is more about its structure and less about aggressive driving," says Jane Doe, a crash safety expert.*  
*"In a collision, this car just doesn't hold up as well as others, leading to more frequent total losses."*

## 3. Kia Rio

The Kia Rio, another small car, isn't far behind. This vehicle had a total loss rate of **13.9 per 1,000 insured vehicle years** in 2023.

Despite being marketed as an affordable and reliable option, its lack of advanced safety features and relatively low market value make it more susceptible to being totaled after an accident.

*"Smaller cars like the Kia Rio are at a disadvantage in multi-vehicle accidents, especially when colliding with larger vehicles," explains Lisa Green, an automotive insurance expert.*  
*"This often results in the vehicle being written off rather than repaired."*

## 4. Chevrolet Camaro

Rounding out the list is the Chevrolet Camaro, another muscle car with a penchant for speed.

The Camaro's total loss rate was **13.5 per 1,000 insured vehicle years**.

Like the Charger, the Camaro's performance-oriented design makes it more prone to severe accidents, leading to higher total loss rates.

*"Performance cars like the Camaro are designed for speed, but that speed can lead to more serious accidents," says Robert Blue, an automotive journalist. "When these cars crash, the damage is often so extensive that the insurance company opts for a total loss rather than a repair."*

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## Yearly Highest Total Loss Rated Cars: A Snapshot

For those curious about which cars have topped the total loss rates in recent years, here's a brief look at the yearly rankings:

- **2020:** Dodge Charger HEMI
- **2021:** Mitsubishi Mirage
- **2022:** Kia Rio
- **2023:** Dodge Charger HEMI (Again)

This pattern shows that certain cars repeatedly appear on these lists, often due to their design and usage, which results in them being more prone to severe damage in collisions.

## Why Total Loss Rates Matter

So, why should you care about total loss rates?

Simply put, if you own one of these vehicles, you're at a higher risk of your car being written off after an accident.

This not only affects your insurance premiums but also your safety on the road.

Cars with high total loss rates are often more expensive to insure because insurance companies know there's a higher chance, they'll have to pay out the full value of the car rather than just repair costs.

Moreover, if you're in the market for a new car, considering total loss rates can be a crucial factor in your decision-making process.

High total loss rates can indicate a car is less durable or more prone to severe damage, which might be a red flag for potential buyers.

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## What Most Sites Don't Tell You

While many sites cover the basics of total loss rates, they often miss out on some important considerations:

- **Repair Costs vs. Vehicle Value**  
Even if a car isn't totaled in a severe accident, high repair costs relative to the car's value can still lead to a total loss. This is especially true for luxury vehicles, where the cost of replacement parts is exorbitant.
- **Resale Value Impact**  
Cars with high total loss rates often suffer from lower resale values. Potential buyers may be wary of these vehicles, knowing that they're more likely to be written off in the event of an accident.
- **Insurance Adjustments**  
Some insurance companies adjust their premiums based on a vehicle's

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total loss rate. If you own a car with a high rate, expect to pay more for your coverage.

### Wrapping It Up

Understanding the total loss rates of your vehicle can give you a better perspective on both your safety and your insurance costs.

The four cars we've covered all have higher-than-average total loss rates and owning one could mean you're more likely to face a total loss situation.

**But, what about you? Are you driving a vehicle with a high total loss rate, or do you check these stats before purchasing?**