

# Insurance Report

## Noncrash fire losses

Prepared by HLDI for NHTSA

2010-12 Passenger Cars,  
Pickups, SUVs, and Vans

April 2013



This Highway Loss Data Institute report presents comprehensive non-crash fire losses for passenger vehicles produced in model years 2010-12. Non-crash fire losses represent fire damage to a vehicle not caused by a collision or vandalism.

Results in this report are based on more than 35 million insured vehicle years and nearly 4,400 claims.

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## Companies Supplying Data

This report is based on comprehensive coverage and loss data supplied by the following insurers:

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## ► Introduction

This Highway Loss Data Institute report presents comprehensive non-crash fire losses for passenger vehicles produced in model years 2010-12. Non-crash fire losses represent fire damage to a vehicle not caused by a collision or vandalism.

Results in this report are based on more than 35 million insured vehicle years and nearly 4,400 claims. The 10 passenger cars, SUVs and pickups with the worst (highest) fire claim frequencies are presented in [Table 1](#). The Ford F-150 had the highest relative claim frequency (346) followed by the Dodge Ram 1500 crew cab (345) and the Jeep Wrangler 4WD (294).

Results for all 2010-12 vehicles are included in the overall totals and in the separate totals for class and size subgroups in [Table 2](#). The results in [Table 2](#) are presented in descending relative claim frequency order within each size class. For an individual vehicle series to appear, the vehicle had to have at least 20,000 insured vehicle years or 100 claims. Coverage results in this report have been standardized for age and deductible. To provide information on as many vehicle series as possible, non-crash fire comprehensive data for model years 2010-12 are combined in this report for those vehicles with basic designs that remained unchanged. Some individual series also are grouped into combined series when these vehicles are similar except for a different engine. These combinations are listed in [Appendix A](#).

In this report claim frequency is defined as the number of claims for a group of vehicles divided by the exposure for that group and is expressed as claims per 1,000 vehicle years. The average loss payment per claim, or severity, is defined as the total of all loss payments made for the claims for a group of vehicles divided by the number of claims paid. The average loss payment per insured vehicle year, or overall loss, is defined as the product of claim frequency and average loss payment per claim for a group of vehicles and is expressed as dollars per insured vehicle year.

Results in this report are presented in relative terms where 100 corresponds to the average result for all passenger vehicles. Using relative values makes it easier to determine if a result is better or worse than average and by how much. Relative results are computed by dividing the vehicle series result by the all-passenger-vehicle result and then multiplying by 100.

The all-passenger-vehicle results for this report are:

- 2010-12 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2010-12 model year all-passenger-vehicle claim severity = \$16,684
- 2010-12 model year all-passenger-vehicle overall loss = \$2

The all-passenger-vehicle claim frequency is extremely low at 0.1 claims per 1,000 insured vehicle years, making non-crash fire claims infrequent events. For every 8,091 insured vehicle years, only one non-crash fire claim is made.

Examples of relative results:

- 2012 model year Toyota Camry 4dr relative claim frequency = 72
- 2012 model year Toyota Camry 4dr claim frequency =  $0.1 \times (72/100) = 0.072$
- 2012 model year Honda Civic 4dr relative claim severity = 64
- 2012 model year Honda Civic 4dr claim severity =  $\$16,684 \times (64/100) = \$10,678$
- 2010-12 model year Ford Expedition relative overall loss = 181
- 2010-12 model year Ford Expedition overall loss =  $\$2 \times (181/100) = \$3.62$

**Table 1 : Highest relative fire claim frequencies, 2010-12 models**

Make	Model years	Class and size	Total exposure (insured vehicle years)	Relative claim frequency*
<b>Passenger cars</b>				
Hyundai Accent	12	Mini 4-door car	27,246	241
Nissan Juke 4WD	11-12	Small 4-door car	31,623	240
Volkswagen Routan	10-12	Very large station wagon/minivan	37,436	239
Volkswagen Golf	10-12	Small 2-door car	21,989	235
Ford Mustang GT 2dr	10-12	Midsize sports car	76,942	195
Chevrolet Camaro 2dr	10-12	Large sports car	353,319	189
Chrysler 300	11-12	Large 4-door car	21,749	184
Volkswagen Eos convertible	10-12	Midsize 2-door car	20,715	183
Mitsubishi Lancer	10-12	Small 4-door car	52,370	182
Kia Sedona	10-12	Very large station wagon/minivan	52,480	178
<b>SUVs</b>				
Jeep Wrangler 4WD	10-12	Midsize SUV	201,640	294
Ford Flex 4WD	10-12	Midsize SUV	26,571	235
Jeep Wrangler 2dr 4WD	10-12	Small SUV	136,838	212
Toyota FJ Cruiser 4WD	10-12	Midsize SUV	44,501	206
Jeep Compass	10-12	Small SUV	32,089	200
Ford Explorer	11-12	Midsize SUV	58,160	177
Cadillac Escalade 4WD	10-12	Large luxury SUV	23,333	176
Dodge Journey	10-12	Midsize SUV	117,450	175
BMW X3 4WD	11-12	Midsize luxury SUV	30,706	164
Dodge Durango 4WD	11-12	Large SUV	29,486	157
<b>Pickups</b>				
Ford F-150	10-12	Large pickup	34,506	346
Dodge Ram 1500 crew cab	10-12	Large pickup	58,588	345
Chevrolet Silverado 1500	10-12	Large pickup	40,333	277
GMC Sierra 2500 crew 4WD	11-12	Very large pickup	20,367	268
Ford F-250 supercab 4WD	10-12	Very large pickup	20,989	250
Chevrolet Silverado 1500 crew	10-12	Large pickup	115,072	242
Ford F-250 crew 4WD	10-12	Very large pickup	105,004	238
Toyota Tundra double	10-12	Large pickup	86,313	228
Dodge Ram 1500 ext. cab	10-12	Large pickup	72,750	225
Dodge Ram 1500 crew cab 4WD	10-12	Large pickup	100,349	217

\* 100 = all-passenger-vehicle result

Table 2 : Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Number of claims	Relative claim frequency	Relative claim severity	Relative overall losses
<b>All passenger vehicles</b>		<b>10-12</b>	<b>35,525,950</b>	<b>4,391</b>	<b>100=.1</b>	<b>100=\$16,684</b>	<b>100=\$2</b>
<b>All passenger cars</b>		<b>10-12</b>	<b>20,298,500</b>	<b>2,365</b>	<b>94</b>	<b>90</b>	<b>84</b>
<b>MICRO CARS</b>							
<b>2-door models</b>		<b>10-12</b>	<b>10,956</b>	<b>2</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>4-door models</b>		<b>10-12</b>	<b>188</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>MINI CARS</b>							
<b>2-door models</b>		<b>10-12</b>	<b>254,115</b>	<b>29</b>	<b>90</b>	<b>106</b>	<b>96</b>
Mini	Cooper	10-12	96,658	10	77	117	91
Mini	Cooper Clubman	10-12	25,628	6	166	147	245
<b>4-door models</b>		<b>10-12</b>	<b>287,188</b>	<b>52</b>	<b>145</b>	<b>53</b>	<b>78</b>
Ford	Fiesta	11-12	55,516	10	152	55	83
Hyundai	Accent	12	27,246	7	241	52	125
Station wagons		10-12	299,501	40	108	67	72
Honda	Fit	10-12	196,335	25	98	65	64
Ford	Fiesta	11-12	54,335	7	106	72	76
<b>Sports models</b>		<b>10-12</b>	<b>20,421</b>	<b>3</b>	<b>95</b>	<b>140</b>	<b>134</b>
Mazda	MX-5 Miata convertible	10-12	20,188	3	96	140	135
<b>SMALL CARS</b>							
<b>2-door models</b>		<b>10-12</b>	<b>412,231</b>	<b>57</b>	<b>112</b>	<b>69</b>	<b>78</b>
Honda	Civic	12	29,349	0	0	0	0
Honda	CR-Z hybrid	11-12	22,459	0	0	0	0
Volkswagen	GTI	10-12	25,833	2	65	50	33
Scion	tC	11-12	30,692	2	83	122	101
Kia	Forte	10-12	43,931	7	134	78	104
Volkswagen	Golf	10-12	21,989	6	235	78	184
<b>4-door models</b>		<b>10-12</b>	<b>5,025,432</b>	<b>553</b>	<b>87</b>	<b>64</b>	<b>56</b>
Honda	Insight hybrid	10-12	104,892	4	29	78	22
Ford	Focus	12	76,035	7	78	32	24
Toyota	Corolla	10-12	1,007,707	101	77	52	40
Nissan	Sentra	10-12	288,991	29	80	53	42
Nissan	Versa hatchback	10-12	138,382	15	86	53	46
Honda	Civic	12	162,938	14	77	64	50
Toyota	Prius hybrid	10-12	608,797	50	63	81	51
Volkswagen	GTI	10-12	27,488	4	121	46	56
Mazda	3	10-12	336,487	39	89	72	64
Hyundai	Elantra	11-12	193,116	19	87	79	69
Volkswagen	Golf	10-12	31,117	2	51	156	80
Nissan	Juke	11-12	30,415	3	81	102	83
Kia	Forte	10-12	188,661	33	142	59	83
Nissan	Versa	12	29,682	3	108	80	87
Chevrolet	Cruze	11-12	283,670	48	138	75	104
Mitsubishi	Lancer	10-12	52,370	13	182	73	134
Nissan	Juke 4WD	11-12	31,623	9	240	68	163

Table 2 : Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Number of claims	Relative claim frequency	Relative claim severity	Relative overall losses
<b>Station wagons</b>		<b>10-12</b>	<b>1,137,630</b>	<b>125</b>	<b>89</b>	<b>62</b>	<b>55</b>
Toyota	Matrix	10-12	36,594	1	20	132	27
Kia	Soul	10-12	311,061	34	90	45	41
Mazda	3	10-12	98,769	6	46	97	45
Hyundai	Elantra	10-12	56,588	7	115	41	47
Scion	xB	10-12	71,135	10	114	47	53
Ford	Focus	12	55,975	5	83	80	66
Scion	xD	10-12	38,514	6	123	57	69
Nissan	Cube	10-12	37,336	6	123	61	75
Dodge	Caliber	10-12	76,365	15	155	55	86
<b>Sports models</b>		<b>10-12</b>	<b>32,832</b>	<b>2</b>	<b>50</b>	<b>152</b>	<b>76</b>
<b>MIDSIZE CARS</b>							
<b>2-door models</b>		<b>10-12</b>	<b>301,475</b>	<b>37</b>	<b>99</b>	<b>94</b>	<b>93</b>
Honda	Accord	10-12	113,804	9	64	63	40
Hyundai	Genesis	10-12	60,158	7	93	98	91
Nissan	Altima	10-12	68,510	10	117	104	122
Volkswagen	Eos convertible	10-12	20,715	5	183	145	264
<b>4-door models</b>		<b>10-12</b>	<b>6,278,771</b>	<b>716</b>	<b>92</b>	<b>71</b>	<b>65</b>
Acura	TSX	10-12	124,499	3	17	131	23
Volkswagen	Passat	12	38,336	3	69	56	39
Volkswagen	Jetta	11-12	202,216	14	61	70	43
Subaru	Legacy 4WD	10-12	147,395	13	76	69	53
Honda	Accord	10-12	829,430	70	69	76	53
Hyundai	Sonata	11-12	518,372	50	80	68	54
Nissan	Altima	10-12	590,916	64	87	69	60
Toyota	Camry	12	129,720	11	72	83	60
Ford	Fusion	10-12	620,472	72	99	63	62
Ford	Fusion 4WD	10-12	22,000	4	143	52	74
Ford	Fusion hybrid	10-12	65,020	7	80	104	84
Chevrolet	Malibu	10-12	509,688	81	134	64	85
Mazda	6	10-12	102,465	13	95	93	89
Dodge	Avenger	10-12	98,108	21	169	60	101
Nissan	Maxima	10-12	217,401	35	124	91	112
Kia	Optima	11-12	106,992	17	133	85	113
Mitsubishi	Galant	10-12	24,438	5	161	78	126
Volkswagen	Passat CC	10-12	99,959	17	143	102	146
Chrysler	200	11-12	67,489	12	159	94	150
<b>Station wagons</b>		<b>10-12</b>	<b>536,481</b>	<b>33</b>	<b>55</b>	<b>74</b>	<b>41</b>
Volkswagen	Jetta	10-12	92,738	6	46	47	22
Subaru	Outback 4WD	10-12	364,367	23	59	78	46
<b>Sports models</b>		<b>10-12</b>	<b>350,795</b>	<b>68</b>	<b>157</b>	<b>168</b>	<b>264</b>
Ford	Mustang 2dr	10-12	115,051	19	127	62	79
Ford	Mustang convertible	10-12	32,798	5	125	63	79



**Table 2 : Insurance fire losses, 2010-12 models**

Make	Series	Model years	Exposure (insured vehicle years)	Number of claims	Relative claim frequency	Relative claim severity	Relative overall losses
Ford	Mustang GT 2dr	10-12	76,942	18	195	122	238
Chevrolet	Corvette 2dr	10-12	22,047	5	164	226	371
<b>Luxury models</b>		<b>10-12</b>	<b>1,442,867</b>	<b>125</b>	<b>75</b>	<b>139</b>	<b>104</b>
Lexus	IS 250 convertible	10-12	23,441	1	30	6	2
Lexus	HS 250 hybrid 4dr	10-12	33,854	1	21	14	3
Lexus	IS 250 4dr	10-12	48,621	2	28	108	30
Audi	A4 4dr 4WD	10-12	71,702	5	57	56	32
Lincoln	MKZ 4dr	10-12	60,710	3	41	133	55
Infiniti	G37 4dr	10-12	45,656	3	50	129	64
Mercedes-Benz	C class 4dr	10-12	99,319	11	79	82	65
Mercedes-Benz	C class 4dr 4WD	10-12	91,024	7	54	121	65
Lincoln	MKZ 4dr 4WD	10-12	21,986	1	39	189	74
Audi	A5 2dr 4WD	10-12	27,708	2	67	124	82
Acura	TL 4dr 4WD	10-12	29,628	2	47	190	89
Acura	TL 4dr	10-12	87,216	7	106	86	91
Infiniti	G37 4dr 4WD	10-12	53,866	4	55	166	92
Lexus	IS 250 4dr 4WD	10-12	28,228	3	77	144	111
Lexus	ES 350 4dr	10-12	157,602	12	55	213	118
Audi	A4 4dr	10-12	26,796	3	100	138	138
BMW	3 series convertible	10-12	41,046	3	62	239	149
BMW	3 series 2dr	10-12	25,014	5	152	234	355
<b>LARGE CARS</b>							
<b>2-door models</b>		<b>10-12</b>	<b>120,921</b>	<b>17</b>	<b>117</b>	<b>131</b>	<b>153</b>
Dodge	Challenger	10-12	102,968	14	112	112	126
<b>4-door models</b>		<b>10-12</b>	<b>1,027,886</b>	<b>169</b>	<b>154</b>	<b>92</b>	<b>142</b>
Toyota	Avalon	10-12	96,261	6	56	110	62
Buick	Regal	11-12	59,480	8	90	97	88
Chrysler	300	11-12	21,749	5	184	64	119
Ford	Taurus	10-12	115,590	13	143	87	125
Buick	LaCrosse	10-12	168,021	19	97	132	128
Chevrolet	Impala	10-12	263,883	49	177	79	139
Dodge	Charger	11-12	27,606	5	152	142	217
<b>Sports models</b>		<b>10-12</b>	<b>405,550</b>	<b>92</b>	<b>177</b>	<b>150</b>	<b>266</b>
Chevrolet	Camaro 2dr	10-12	353,319	85	189	128	242
<b>Luxury models</b>		<b>10-12</b>	<b>840,181</b>	<b>89</b>	<b>87</b>	<b>176</b>	<b>154</b>
Jaguar	XF 4dr	10-12	24,906	0	0	0	0
Cadillac	CTS 4dr	10-12	62,731	3	41	150	61
Hyundai	Genesis 4dr	10-12	49,826	6	92	92	85
Cadillac	CTS 4dr 4WD	10-12	47,500	3	64	142	90
BMW	5 series 4dr 4WD	11-12	31,300	2	50	199	100
Mercedes-Benz	E class 4dr	10-12	97,792	7	84	149	125
Mercedes-Benz	E class 2dr	10-12	29,545	3	73	186	136
Mercedes-Benz	E class 4dr 4WD	10-12	78,593	8	74	253	186
BMW	5 series 4dr	11-12	60,953	10	163	144	235

Table 2 : Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Number of claims	Relative claim frequency	Relative claim severity	Relative overall losses
<b>VERY LARGE CARS</b>							
<b>4-door models</b>		<b>10-12</b>	<b>27,266</b>	<b>2</b>	<b>62</b>	<b>41</b>	<b>26</b>
<b>Station wagons/minivans</b>		<b>10-12</b>	<b>1,316,970</b>	<b>120</b>	<b>84</b>	<b>107</b>	<b>89</b>
Toyota	Sienna 4WD	11-12	37,500	1	20	12	2
Honda	Odyssey	11-12	186,252	8	34	159	54
Dodge	Grand Caravan	10-12	183,214	19	77	79	61
Toyota	Sienna	11-12	214,863	20	105	98	103
Chrysler	Town & Country LWB	10-12	257,934	32	124	94	117
Kia	Sedona	10-12	52,480	9	178	68	121
Volkswagen	Routan	10-12	37,436	6	239	153	365
<b>Luxury models</b>		<b>10-12</b>	<b>168,839</b>	<b>34</b>	<b>150</b>	<b>260</b>	<b>390</b>
Lincoln	MKS 4dr	10-12	21,505	3	92	120	111
<b>All pickups, SUVs, and vans</b>		<b>10-12</b>	<b>15,227,470</b>	<b>2,026</b>	<b>110</b>	<b>113</b>	<b>124</b>
<b>PICKUPS</b>							
<b>All pickups</b>		<b>10-12</b>	<b>3,876,419</b>	<b>868</b>	<b>185</b>	<b>117</b>	<b>217</b>
<b>All small pickups</b>		<b>10-12</b>	<b>750,913</b>	<b>116</b>	<b>131</b>	<b>86</b>	<b>112</b>
<b>2-door models</b>		<b>10-12</b>	<b>75,962</b>	<b>14</b>	<b>148</b>	<b>57</b>	<b>84</b>
Toyota	Tacoma	10-12	24,648	5	167	53	89
<b>2-door plus models</b>		<b>10-12</b>	<b>276,312</b>	<b>50</b>	<b>161</b>	<b>90</b>	<b>144</b>
Nissan	Frontier king 4WD	10-12	20,407	1	27	49	13
Nissan	Frontier king	10-12	26,256	5	147	41	60
Toyota	Tacoma xtra	10-12	49,023	6	90	102	92
Toyota	Tacoma xtra 4WD	10-12	63,663	14	175	105	184
<b>4-door models</b>		<b>10-12</b>	<b>398,640</b>	<b>52</b>	<b>108</b>	<b>89</b>	<b>97</b>
Toyota	Tacoma double long bed 4WD	10-12	35,741	2	44	109	48
Toyota	Tacoma double 4WD	10-12	97,521	10	84	100	84
Nissan	Frontier crew	10-12	44,852	9	172	49	85
Toyota	Tacoma double	10-12	81,697	13	127	85	108
Nissan	Frontier crew 4WD	10-12	49,080	10	171	112	192
<b>All large pickups</b>		<b>10-12</b>	<b>2,632,167</b>	<b>607</b>	<b>191</b>	<b>116</b>	<b>223</b>
<b>2-door models</b>		<b>10-12</b>	<b>173,376</b>	<b>54</b>	<b>260</b>	<b>87</b>	<b>226</b>
Chevrolet	Silverado 1500 4WD	10-12	27,228	7	213	89	190
Chevrolet	Silverado 1500	10-12	40,333	13	277	71	196
Ford	F-150	10-12	34,506	13	346	96	332
<b>2-door plus models</b>		<b>10-12</b>	<b>800,807</b>	<b>153</b>	<b>168</b>	<b>104</b>	<b>173</b>
Toyota	Tundra double 4WD	10-12	121,576	17	107	86	91
Ford	F-150 supercab 4WD	10-12	161,175	25	129	100	129
Chevrolet	Silverado 1500 ext.	10-12	81,529	11	127	121	154
GMC	Sierra 1500 ext.	10-12	21,925	5	185	84	156
Toyota	Tundra double	10-12	86,313	20	228	77	175
GMC	Sierra 1500 ext. 4WD	10-12	54,924	14	211	85	179
Chevrolet	Silverado 1500 ext. 4WD	10-12	175,490	40	204	108	221
Ford	F-150 supercab	10-12	81,344	18	214	138	295

**Table 2 : Insurance fire losses, 2010-12 models**

Make	Series	Model years	Exposure (insured vehicle years)	Number of claims	Relative claim frequency	Relative claim severity	Relative overall losses
<b>4-door models</b>		<b>10-12</b>	<b>1,657,984</b>	<b>400</b>	<b>196</b>	<b>126</b>	<b>246</b>
Toyota	Tundra crew max	10-12	45,668	10	186	29	54
Honda	Ridgeline crew 4WD	10-12	44,026	8	130	65	84
Nissan	Titan crew 4WD	10-12	32,011	3	63	140	88
Nissan	Titan crew	10-12	25,792	3	85	119	102
Toyota	Tundra crew max 4WD	10-12	73,010	17	172	86	147
Dodge	Ram 1500 ext. cab 4WD	10-12	111,830	26	173	91	158
GMC	Sierra 1500 crew	10-12	50,622	11	210	100	210
Dodge	Ram 1500 ext. cab	10-12	72,750	20	225	99	222
Ford	F-150 supercrew	10-12	223,357	55	205	122	249
Ford	F-150 supercrew 4WD	10-12	422,707	94	169	150	254
Chevrolet	Silverado 1500 crew	10-12	115,072	35	242	107	260
GMC	Sierra 1500 crew 4WD	10-12	87,716	19	192	148	284
Chevrolet	Silverado 1500 crew 4WD	10-12	192,872	49	213	141	300
Dodge	Ram 1500 crew cab 4WD	10-12	100,349	26	217	157	339
Dodge	Ram 1500 crew cab	10-12	58,588	24	345	136	468
<b>All very large pickups</b>		<b>10-12</b>	<b>493,339</b>	<b>145</b>	<b>233</b>	<b>145</b>	<b>339</b>
<b>2-door models</b>		<b>10-12</b>	<b>26,112</b>	<b>10</b>	<b>364</b>	<b>123</b>	<b>448</b>
<b>2-door plus models</b>		<b>10-12</b>	<b>59,685</b>	<b>15</b>	<b>204</b>	<b>137</b>	<b>281</b>
Ford	F-250 supercab 4WD	10-12	20,989	6	250	84	211
<b>4-door models</b>		<b>10-12</b>	<b>407,542</b>	<b>120</b>	<b>230</b>	<b>149</b>	<b>343</b>
Chevrolet	Silverado 2500 crew 4WD	11-12	37,676	7	157	136	214
Ford	F-350 crew 4WD	10-12	58,834	13	169	165	278
GMC	Sierra 2500 crew 4WD	11-12	20,367	7	268	127	339
Ford	F-250 crew 4WD	10-12	105,004	30	238	149	355
<b>SUVs</b>							
<b>All SUVs</b>		<b>10-12</b>	<b>11,303,800</b>	<b>1,147</b>	<b>84</b>	<b>110</b>	<b>92</b>
<b>Small SUVs</b>		<b>10-12</b>	<b>3,470,253</b>	<b>320</b>	<b>74</b>	<b>85</b>	<b>63</b>
Hyundai	Tucson 4WD	10-12	39,074	4	71	12	9
Jeep	Patriot	10-12	57,718	2	25	61	15
Nissan	Rogue	10-12	146,383	6	32	81	26
Honda	CR-V	12	31,455	3	85	32	27
Nissan	Rogue 4WD	10-12	230,840	13	44	86	37
Ford	Escape	10-12	339,515	23	55	70	38
Honda	CR-V 4WD	12	59,784	3	35	111	38
Jeep	Patriot 4WD	10-12	59,417	5	66	60	39
Volkswagen	Tiguan	10-12	41,884	4	70	58	41
Toyota	RAV4 4WD	10-12	381,025	33	65	66	43
Toyota	RAV4	10-12	192,752	16	61	71	43
Kia	Sportage	11-12	45,965	3	54	83	45
Jeep	Compass 4WD	10-12	38,679	4	86	72	62
Hyundai	Tucson	10-12	96,063	15	130	49	64
Ford	Escape 4WD	10-12	232,773	21	81	81	65
Subaru	Forester 4WD	10-12	337,791	35	77	98	76

Table 2 : Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Number of claims	Relative claim frequency	Relative claim severity	Relative overall losses
Kia	Sportage 4WD	11-12	28,716	2	58	146	85
Jeep	Compass	10-12	32,089	8	200	52	104
Volkswagen	Tiguan 4WD	10-12	36,381	4	83	135	112
Jeep	Wrangler 2dr 4WD	10-12	136,838	36	212	118	249
<b>Midsize SUVs</b>		<b>10-12</b>	<b>4,549,447</b>	<b>532</b>	<b>99</b>	<b>102</b>	<b>101</b>
Toyota	Highlander hybrid 4WD	10-12	20,147	0	0	0	0
Mazda	CX-9	10-12	45,151	3	48	20	10
Nissan	Pathfinder	10-12	35,568	3	65	16	11
Nissan	Murano 4WD	10-12	110,904	6	39	41	16
Honda	Accord Crosstour	10-12	37,264	3	61	42	26
Toyota	Venza	10-12	71,982	4	41	70	28
GMC	Terrain 4WD	10-12	73,379	4	64	47	30
Toyota	4Runner	10-12	45,992	5	83	47	39
Toyota	Highlander	10-12	126,000	7	43	100	43
Nissan	Xterra	10-12	21,569	3	103	53	54
Nissan	Pathfinder 4WD	10-12	45,014	3	49	113	56
Jeep	Liberty 4WD	10-12	126,973	14	84	68	57
Ford	Flex	10-12	64,385	6	66	90	59
Chevrolet	Equinox	10-12	369,618	29	62	101	62
Honda	Pilot 4WD	10-12	278,951	20	56	112	63
Toyota	Highlander 4WD	10-12	173,966	14	60	109	66
Hyundai	Santa Fe	10-12	116,470	10	80	91	73
GMC	Terrain	10-12	148,463	15	91	85	77
Jeep	Grand Cherokee	11-12	42,777	3	73	107	78
Mazda	CX-9 4WD	10-12	54,700	4	52	149	78
Ford	Edge	10-12	251,971	28	88	90	80
Honda	Accord Crosstour 4WD	10-12	42,840	4	65	128	83
Nissan	Murano	10-12	66,639	8	101	83	84
Kia	Sorento 4WD	11-12	107,334	16	117	74	86
Chevrolet	Equinox 4WD	10-12	171,539	18	80	109	87
Honda	Pilot	10-12	148,879	17	87	101	88
Ford	Explorer 4WD	11-12	57,545	6	92	104	95
Kia	Sorento	11-12	215,767	23	86	115	99
Toyota	Venza 4WD	10-12	48,979	6	92	108	99
Nissan	Xterra 4WD	10-12	50,293	4	82	123	100
Hyundai	Santa Fe 4WD	10-12	74,127	10	120	85	102
Mazda	CX-7	10-12	97,306	15	120	94	113
Jeep	Grand Cherokee 4WD	11-12	169,718	21	110	116	128
Dodge	Journey 4WD	10-12	27,735	6	147	90	133
Toyota	FJ Cruiser 4WD	10-12	44,501	10	206	69	142
Dodge	Journey	10-12	117,450	22	175	82	144
Toyota	4Runner 4WD	10-12	101,465	14	124	123	152
Jeep	Liberty	10-12	30,088	6	152	103	158
Ford	Edge 4WD	10-12	115,906	14	119	154	184

Table 2 : Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Number of claims	Relative claim frequency	Relative claim severity	Relative overall losses
Ford	Explorer	11-12	58,160	7	177	118	207
Jeep	Wrangler 4WD	10-12	201,640	73	294	139	410
Ford	Flex 4WD	10-12	26,571	7	235	177	417
<b>Large SUVs</b>		<b>10-12</b>	<b>1,170,874</b>	<b>134</b>	<b>96</b>	<b>128</b>	<b>123</b>
Toyota	Sequoia 4WD	10-12	28,528	0	0	0	0
Chevrolet	Tahoe 4WD	10-12	79,081	4	30	123	37
GMC	Acadia 4WD	10-12	99,553	11	122	44	54
Chevrolet	Traverse 4WD	10-12	117,783	12	70	111	78
Nissan	Armada	10-12	37,036	4	77	107	83
Chevrolet	Traverse	10-12	172,663	18	97	91	88
Ford	Expedition 4WD	10-12	27,914	1	31	297	92
GMC	Yukon	10-12	25,158	1	31	388	119
GMC	Acadia	10-12	125,460	17	99	128	127
Nissan	Armada 4WD	10-12	29,276	4	95	157	149
Buick	Enclave 4WD	10-12	64,989	8	82	193	158
Dodge	Durango 4WD	11-12	29,486	6	157	102	160
Ford	Expedition	10-12	39,273	4	82	221	181
Chevrolet	Tahoe	10-12	71,553	11	132	144	191
Buick	Enclave	10-12	106,952	8	105	184	192
GMC	Yukon 4WD	10-12	38,139	7	137	205	281
<b>Very large SUVs</b>		<b>10-12</b>	<b>213,924</b>	<b>26</b>	<b>101</b>	<b>139</b>	<b>140</b>
Chevrolet	Suburban 1500	10-12	28,305	2	51	110	56
Chevrolet	Avalanche 1500 4WD	10-12	31,562	3	54	208	113
GMC	Yukon XL 1500 4WD	10-12	32,963	5	108	144	155
Chevrolet	Suburban 1500 4WD	10-12	55,459	5	111	142	158
<b>LUXURY SUVs</b>							
<b>Small luxury SUVs</b>		<b>10-12</b>	<b>3,158</b>	<b>1</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>Midsize luxury SUVs</b>		<b>10-12</b>	<b>1,519,824</b>	<b>99</b>	<b>55</b>	<b>146</b>	<b>81</b>
Lincoln	MKX	10-12	34,565	0	0	0	0
Lexus	RX 450h hybrid 4WD	10-12	40,150	0	0	0	0
Volvo	XC90 4WD	10-12	26,269	2	55	11	6
Lexus	RX 350	10-12	149,917	3	14	106	15
Cadillac	SRX 4WD	10-12	55,586	3	36	76	27
Volvo	XC60 4WD	10-12	43,588	2	63	56	36
Cadillac	SRX	10-12	121,265	11	63	73	46
Acura	RDX	10-12	21,753	1	36	171	62
Mercedes-Benz	GLK class	10-12	38,040	3	56	118	66
Audi	Q5 4WD	10-12	83,757	3	29	244	71
Acura	MDX 4WD	10-12	142,881	11	58	179	104
Acura	RDX 4WD	10-12	31,827	3	72	145	105
Lexus	RX 350 4WD	10-12	218,996	18	60	181	108
Mercedes-Benz	GLK class 4WD	10-12	73,079	7	72	176	126
BMW	X5 4WD	10-12	101,010	11	96	161	154

**Table 2 : Insurance fire losses, 2010-12 models**

Make	Series	Model years	Exposure (insured vehicle years)	Number of claims	Relative claim frequency	Relative claim severity	Relative overall losses
BMW	X3 4WD	11-12	30,706	5	164	114	187
Lincoln	MKX 4WD	10-12	34,467	1	118	244	289
<b>Large luxury SUVs</b>		<b>10-12</b>	<b>329,750</b>	<b>29</b>	<b>76</b>	<b>272</b>	<b>206</b>
Lexus	GX460 4WD	10-12	38,706	3	58	76	44
Land Rover	Range Rover Sport 4WD	10-12	40,903	2	34	194	67
Audi	Q7 4WD	10-12	23,944	1	28	365	104
Mercedes-Benz	GL class 4WD	10-12	59,510	3	38	403	154
Land Rover	LR4 4WD	10-12	22,588	4	137	151	207
Land Rover	Range Rover 4WD	10-12	24,327	2	93	417	388
Cadillac	Escalade 4WD	10-12	23,333	3	176	340	599
<b>Very large luxury SUVs</b>		<b>10-12</b>	<b>46,566</b>	<b>6</b>	<b>99</b>	<b>144</b>	<b>144</b>
<b>CARGO/PASSENGER VANS</b>							
<b>All cargo/passenger vans</b>		<b>10-12</b>	<b>47,252</b>	<b>11</b>	<b>170</b>	<b>108</b>	<b>183</b>

Relative results are computed for individual model years and then combined through a weighted average to produce the 3 year relative result. The all-passenger-vehicle "100" 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: 20,000 vehicle years of exposure or 100 claims.

**Appendix A : Individual series comprising combined series**

Make	Combined series name	Series in combination
BMW	3 series 2dr	328 i 2dr, 335 i 2dr
BMW	3 series convertible	328 i convertible, 335 i convertible
BMW	5 series 4dr	528 i 4dr, 535 i/is 4dr, 550 i 4dr
BMW	5 series 4dr 4WD	528 xi 4dr 4WD, 535 xi 4dr 4WD, 550 xi 4dr 4WD

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