

Insurance Report



Noncrash fire losses

Prepared by HLDI for NHTSA

2015–17 Passenger Cars,
Pickups, SUVs, and Vans

December 2017



This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2015–17. Noncrash fire losses represent fire damage to a vehicle not caused by a collision or vandalism.

Results in this report are based on more than 41 million insured vehicle years and more than 5,500 claims.

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Plymouth Rock Assurance
Progressive Corporation
Rockingham Group
Safeco Insurance
SECURA Insurance
Sentry Insurance
State Farm
Tennessee Farmers Mutual Insurance Company
Texas Farm Bureau
The Travelers Companies
USAA

► Introduction

This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2015–17. Noncrash fire losses represent fire damage to a vehicle not caused by a collision or vandalism.

Results in this report are based on more than 41 million insured vehicle years and more than 5,500 claims. The 10 passenger cars, SUVs, and pickups with the worst (highest) fire claim frequencies are presented in **Table 1**. The Ram 3500 crew cab LWB 4WD had the highest relative claim frequency (500), followed by the Dodge Charger HEMI (307) and the Lincoln MKZ four-door 4WD (306).

Results for all 2015–17 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 order of relative claim frequency 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 driver age and deductible. To provide information on as many vehicle series as possible, noncrash fire comprehensive data for model years 2015–17 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 different engines. These combinations are listed in the **Appendix**.

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 insured vehicle years. The average loss payment per claim, or claim 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:

- 2015–17 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2015–17 model year all-passenger-vehicle claim severity = \$19,690
- 2015–17 model year all-passenger-vehicle overall loss = \$3

The all-passenger-vehicle claim frequency is extremely low at 0.1 claims per 1,000 insured vehicle years. For every 7,396 insured vehicle years, only one noncrash fire claim was made.

Examples of relative results:

- 2015–17 model year Toyota Camry four-door relative claim frequency = 80
- 2015–17 model year Toyota Camry four-door claim frequency = $0.1 \times (80/100) = 0.08$
- 2015–17 model year Hyundai Elantra GT relative claim severity = 84
- 2015–17 model year Hyundai Elantra GT claim severity = $\$19,690 \times (84/100) = \$16,540$
- 2015–17 model year Nissan Pathfinder four-door 4WD relative overall loss = 125
- 2015–17 model year Nissan Pathfinder four-door 4WD overall loss = $\$3 \times (125/100) = \3.75

Table 1: Highest relative fire claim frequencies, 2015–17 models

Make and series	Model years	Size and class	Total exposure (insured vehicle years)	Relative claim frequency*
Passenger cars				
Dodge Charger HEMI	15–17	Large 4dr car	39,574	307
Lincoln MKZ 4dr 4WD	15–17	Midsized luxury car	24,359	306
Nissan Maxima	16–17	Midsized 4dr car	84,797	287
Chrysler 200 4WD	15–17	Midsized 4dr car	31,244	279
Chrysler 300 4WD	15–17	Large 4dr car	25,905	267
Mercedes-Benz S class 4dr LWB	15–17	Very large luxury car	28,457	231
Ford Fiesta	15–17	Mini station wagon	50,692	223
Dodge Challenger	15–17	Large 2dr car	133,170	214
Chevrolet Camaro 2dr	16–17	Large sports car	42,446	211
Chrysler 200	15–17	Midsized 4dr car	295,710	208
SUVs				
Kia Sorento 4dr 4WD	16–17	Midsized SUV	94,212	228
Jeep Patriot 4dr	15–17	Small SUV	126,195	216
Jeep Cherokee 4dr	15–17	Midsized SUV	171,879	199
Dodge Journey 4dr	15–17	Midsized SUV	162,969	194
Mercedes-Benz GLC class 4dr	16–17	Midsized luxury SUV	20,397	193
Jeep Wrangler 2dr SWB 4WD	15–17	Small SUV	134,525	192
GMC Yukon XL 1500 4dr	15–17	Very large SUV	27,851	188
Jeep Compass 4dr 4WD	15–17	Small SUV	84,935	187
Mitsubishi Outlander 4dr 4WD	15–17	Small SUV	27,443	172
Jeep Wrangler 4dr 4WD	15–17	Midsized SUV	447,641	165
Pickups				
Ram 3500 crew cab LWB 4WD	15–17	Very large pickup	41,548	500
Ram 2500 mega cab 4WD	15–17	Very large pickup	23,874	262
Ram 2500 crew cab SWB 4WD	15–17	Very large pickup	123,909	258
Ram 1500 crew cab SWB	15–17	Large pickup	93,257	246
GMC Sierra 2500 crew cab 4WD	16–17	Very large pickup	25,776	242
Toyota Tundra double cab	15–17	Large pickup	37,921	229
Chevrolet Silverado 1500 ext. cab	15–17	Large pickup	67,514	192
Toyota Tundra CrewMax	15–17	Large pickup	45,288	182
Ram 2500 crew cab LWB 4WD	15–17	Very large pickup	21,947	182
Ford F-150 SuperCrew 4WD	15–17	Large pickup	471,943	173

*100 = all-passenger-vehicle result

Table 2: Insurance fire losses, 2015–17 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All passenger vehicles		15–17	41,109,700	5,558	100=0.1	100=\$19,690	100=\$3
All passenger cars		15–17	19,391,994	2,669	100	85	85
MICRO CARS							
2-door models		15–17	16,158	3	—	—	—
4-door models		15–17	45,762	8	130	47	61
Mitsubishi	Mirage	15–17	45,650	8	130	47	62
MINI CARS							
2-door models		15–17	133,511	18	105	57	60
Fiat	500	15–17	38,774	7	142	27	39
Mini	Cooper	15–17	54,550	5	61	57	35
4-door models		15–17	280,999	39	102	51	52
Chevrolet	Spark	16–17	24,359	5	164	48	78
Hyundai	Accent	15–17	54,851	8	109	48	52
Mini	Cooper	15–17	33,743	4	93	76	71
Kia	Rio	15–17	39,846	5	76	53	41
Ford	Fiesta	15–17	73,029	7	73	48	35
Station wagons		15–17	309,442	46	108	49	53
Ford	Fiesta	15–17	50,692	15	223	48	106
Honda	Fit	15–17	226,805	26	84	47	39
Hyundai	Accent	15–17	22,243	2	57	61	34
Sports models		15–17	27,477	1	30	155	46
SMALL CARS							
2-door models		15–17	320,990	53	110	73	80
Hyundai	Veloster	15–17	29,146	8	201	72	144
Scion / Toyota	FR-S / 86 series	15–17	30,568	8	167	111	186
Hyundai	Veloster turbo	15–17	30,767	2	47	46	21
Volkswagen	New Beetle	15–17	25,019	1	22	67	14
Honda	Civic	16–17	22,166	0	0	0	0
4-door models		15–17	4,973,175	650	93	61	57
Subaru	WRX 4WD	15–17	129,343	32	169	115	194
Nissan	Juke 4WD	15–17	24,535	5	145	80	115
Chevrolet	Cruze	16–17	79,723	15	144	66	95
Ford	Focus	15–17	169,356	31	127	55	70
Kia	Forte	15–17	205,808	33	118	47	55
Chevrolet	Sonic	15–17	77,085	12	109	51	55
Toyota	Prius c hybrid	15–17	56,851	7	98	51	50
Volkswagen	Golf	15–17	54,396	7	95	85	81
Mitsubishi	Lancer	15–17	23,982	4	94	64	60
Hyundai	Elantra	17	101,745	12	94	48	45
Chevrolet	Volt electric	16–17	25,338	3	93	126	117
Mazda	3 hatchback	15–17	104,067	13	90	81	73
Acura	ILX	15–17	60,816	6	86	82	70
Nissan	Versa	15–17	178,836	21	85	41	35
Volkswagen	GTI	15–17	72,844	8	78	115	89

Table 2: Insurance fire losses, 2015–17 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Honda	Civic	16–17	309,903	31	74	66	49
Nissan	Sentra	15–17	320,606	32	73	63	46
Toyota	Corolla	15–17	893,717	92	73	50	37
Hyundai	Elantra GT	15–17	32,556	3	69	84	58
Toyota	Prius hybrid	15–17	277,041	26	68	89	60
Nissan	Juke	15–17	24,679	2	62	91	57
Mazda	3	15–17	167,395	13	55	30	16
Nissan	Leaf electric	15–17	72,015	5	48	30	14
Station wagons		15–17	1,222,882	135	82	62	50
Kia	Soul	15–17	378,273	60	115	61	70
Ford	Focus	15–17	104,414	17	107	87	93
Volkswagen	Golf	15–17	28,041	4	101	47	48
Scion / Toyota	iA / Yaris iA series	16–17	35,152	3	96	47	46
Chevrolet	Sonic	15–17	40,160	5	82	33	27
Toyota	Prius v hybrid	15–17	46,880	5	74	50	37
Kia	Forte	15–17	22,769	2	66	47	31
Nissan	Versa Note	15–17	102,699	8	54	53	29
Scion / Toyota	iM / Corolla iM series	16–17	22,175	1	46	73	34
Subaru	Crosstrek 4WD	15–17	166,849	7	32	46	15
Subaru	Crosstrek 4WD with EyeSight	15–17	48,258	1	14	115	16
Sports models		15–17	42,052	2	36	173	62
Luxury models		15–17	18,335	5	—	—	—
MIDSIZE CARS							
2-door models		15–17	92,457	14	111	96	106
Honda	Accord	15–17	64,729	10	114	96	109
4-door models		15–17	6,031,228	895	108	66	72
Nissan	Maxima	16–17	84,797	32	287	102	293
Chrysler	200 4WD	15–17	31,244	12	279	81	227
Chrysler	200	15–17	295,710	87	208	66	137
Ford	Fusion plug-in hybrid	15–17	28,404	6	155	114	177
Honda	Accord hybrid	15–17	34,413	7	146	90	131
Nissan	Altima	15–17	793,100	147	133	68	91
Chevrolet	Malibu	16–17	119,278	19	123	68	84
Toyota	Camry hybrid	15–17	60,364	7	107	38	41
Hyundai	Sonata	15–17	505,448	73	105	70	73
Ford	Fusion	15–17	491,085	67	101	64	64
Buick	Verano	15–17	63,515	8	96	105	101
Kia	Optima	16–17	77,784	10	89	73	65
Honda	Accord	15–17	893,571	106	89	52	46
Ford	Fusion 4WD	15–17	39,900	5	86	97	84
Toyota	Camry	15–17	850,002	91	80	65	52
Volkswagen	Jetta	15–17	295,415	35	79	60	47
Volkswagen	Passat	15–17	190,674	21	78	87	68
Ford	Fusion hybrid	15–17	46,404	5	74	35	26

Table 2: Insurance fire losses, 2015–17 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Subaru	Legacy 4WD	15–17	135,669	13	67	61	41
Mazda	6	15–17	208,683	16	55	44	24
Subaru	Legacy 4WD with EyeSight	15–17	75,388	0	0	0	0
Station wagons		15–17	559,799	36	47	124	58
Subaru	Outback 4WD with EyeSight	15–17	273,984	18	51	146	74
Subaru	Outback 4WD	15–17	254,794	16	44	99	44
Sports models		15–17	418,797	80	141	202	284
Ford	Mustang GT 2dr	15–17	100,494	22	165	142	235
Ford	Mustang convertible	15–17	22,308	5	159	138	221
Ford	Mustang 2dr	15–17	124,850	22	133	103	137
Chevrolet	Corvette 2dr	15–17	52,030	10	132	239	315
Luxury models		15–17	1,779,745	198	80	130	104
Lincoln	MKZ 4dr 4WD	15–17	24,359	6	306	83	255
Mercedes-Benz	CLA class 4dr	15–17	40,779	11	179	131	235
Infiniti	Q50 4dr	15–17	47,697	10	151	62	94
BMW	4 series 4dr	15–17	26,110	5	144	183	263
Mercedes-Benz	C class 4dr	15–17	73,665	14	134	143	192
BMW	4 series 2dr	15–17	21,642	3	101	233	236
Audi	A3 4dr 4WD	15–17	59,174	7	89	120	106
Lincoln	MKZ 4dr	15–17	31,423	4	87	72	63
Infiniti	Q50 4dr 4WD	15–17	54,085	8	83	126	104
Lexus	ES 300h hybrid 4dr	15–17	26,506	3	80	131	105
Audi	A3 4dr	15–17	45,057	6	79	70	55
BMW	3 series 4dr 4WD	15–17	88,844	9	74	139	103
BMW	3 series 4dr	15–17	103,315	10	72	138	99
Acura	TLX 4dr 4WD	15–17	21,489	2	63	168	105
Mercedes-Benz	C class 4dr 4WD	15–17	131,377	12	55	169	94
Lexus	ES 350 4dr	15–17	145,238	10	48	113	54
Lexus	CT 200h hybrid 4dr	15–17	36,333	3	47	72	34
Lexus	IS 200T 4dr	16–17	25,993	2	44	73	32
Volvo	S60 4dr	15–17	33,033	2	39	94	37
Acura	TLX 4dr	15–17	128,450	6	31	115	35
Cadillac	ATS 4dr	15–17	24,722	1	26	0	0
Lincoln	MKZ hybrid 4dr	15–17	22,543	0	0	0	0
BMW	4 series convertible	15–17	20,516	0	0	0	0
LARGE CARS							
2-door models		15–17	156,144	48	218	158	343
Dodge	Challenger	15–17	133,170	41	214	128	273
4-door models		15–17	732,458	156	164	109	177
Dodge	Charger HEMI	15–17	39,574	18	307	110	338
Chrysler	300 4WD	15–17	25,905	9	267	134	358
Chevrolet	Impala	15–17	149,570	35	191	92	176
Dodge	Charger 4WD	15–17	21,035	5	170	138	235
Dodge	Charger	15–17	72,974	19	169	98	165

Table 2: Insurance fire losses, 2015–17 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Chrysler	300	15–17	46,178	8	163	95	155
Buick	Regal	15–17	37,412	5	120	102	122
Toyota	Avalon	15–17	96,810	11	120	91	109
Toyota	Avalon hybrid	15–17	23,989	2	54	164	89
Minivans		15–17	36,478	3	62	172	107
Chrysler	Pacifica	17	36,021	3	63	172	109
Sports models		15–17	197,163	41	144	124	180
Chevrolet	Camaro 2dr	16–17	42,446	12	211	104	220
Luxury models		15–17	710,640	86	94	163	154
Lexus	GS 350 4dr	15–17	33,604	6	126	112	142
Tesla	Model S 4dr electric 4WD	15–17	42,744	8	119	135	160
Audi	A6 4dr 4WD	15–17	55,565	2	26	28	7
VERY LARGE CARS							
Minivans		15–17	1,106,248	126	81	89	72
Dodge	Grand Caravan	15–17	156,354	24	106	78	82
Kia	Sedona	15–17	71,656	6	91	75	68
Toyota	Sienna 4WD	15–17	56,401	6	70	93	66
Toyota	Sienna	15–17	252,461	26	68	88	60
Honda	Odyssey	15–17	376,232	35	62	106	65
Luxury models		15–17	180,054	26	124	249	309
Mercedes-Benz	S class 4dr LWB	15–17	28,457	8	231	283	654
Cadillac	XTS 4dr	15–17	21,248	1	201	316	634
Mercedes-Benz	S class 4dr LWB 4WD	15–17	27,864	3	61	315	192
All pickups, SUVs, and vans		15–17	21,717,700	2,889	99	115	114
PICKUPS							
All pickups		15–17	4,792,349	1,050	166	138	229
All small pickups		15–17	934,647	126	102	100	102
2-door plus models		15–17	195,635	28	111	95	106
Toyota	Tacoma xtra cab 4WD	16–17	25,430	3	134	87	116
Chevrolet	Colorado ext cab	15–17	23,219	4	119	66	79
Nissan	Frontier ext. cab	15–17	24,121	3	84	68	57
4-door models		15–17	739,012	98	100	101	101
GMC	Canyon crew cab	15–17	26,485	5	160	128	204
Toyota	Tacoma double cab 4WD	16–17	93,315	15	134	90	121
Chevrolet	Colorado crew cab	15–17	59,627	10	125	80	99
Nissan	Frontier crew cab SWB	15–17	53,298	7	103	68	70
Chevrolet	Colorado crew cab 4WD	15–17	95,773	13	99	122	121
Toyota	Tacoma double cab	16–17	56,707	7	92	110	101
Nissan	Frontier crew cab SWB 4WD	15–17	47,682	6	84	72	61
GMC	Canyon crew cab 4WD	15–17	40,602	4	73	162	118
Toyota	Tacoma double cab LWB 4WD	16–17	20,919	0	0	0	0
All large pickups		15–17	2,867,483	577	154	130	201
2-door models		15–17	83,034	19	178	83	147
2-door plus models		15–17	149,780	29	151	134	202

Table 2: Insurance fire losses, 2015–17 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Ford	F-150 SuperCab 4WD	15–17	105,461	22	161	135	218
Ford	F-150 SuperCab	15–17	42,420	7	137	130	178
4-door models		15–17	2,634,669	529	154	132	202
Ram	1500 crew cab SWB	15–17	93,257	31	246	114	280
Toyota	Tundra double cab	15–17	37,921	13	229	102	234
Chevrolet	Silverado 1500 ext. cab	15–17	67,514	19	192	107	206
Toyota	Tundra CrewMax	15–17	45,288	7	182	111	202
Ford	F-150 SuperCrew 4WD	15–17	471,943	105	173	143	246
Ram	1500 crew cab SWB 4WD	15–17	269,068	63	171	137	234
Chevrolet	Silverado 1500 crew cab	15–17	133,786	29	161	100	160
GMC	Sierra 1500 crew cab 4WD	15–17	185,108	35	154	166	255
Chevrolet	Silverado 1500 crew cab 4WD	15–17	349,420	68	154	153	235
GMC	Sierra 1500 ext. cab 4WD	15–17	68,734	13	150	126	188
Ram	1500 ext. cab 4WD	15–17	93,948	19	148	125	185
Ram	1500 crew cab LWB 4WD	15–17	36,827	8	147	175	257
Toyota	Tundra double cab 4WD	15–17	66,774	10	146	147	215
Ram	1500 ext. cab	15–17	48,292	10	133	57	75
GMC	Sierra 1500 crew cab	15–17	51,595	7	111	109	122
Ford	F-150 SuperCrew	15–17	159,052	22	109	117	127
Chevrolet	Silverado 1500 ext. cab 4WD	15–17	245,927	33	101	109	110
Toyota	Tundra CrewMax 4WD	15–17	137,319	16	80	148	118
All very large pickups		15–17	990,219	347	262	166	436
2-door models		15–17	29,277	11	286	147	421
2-door plus models		15–17	85,363	23	186	108	201
4-door models		15–17	875,579	313	269	170	458
Ram	3500 crew cab LWB 4WD	15–17	41,548	27	500	162	807
Ram	2500 mega cab 4WD	15–17	23,874	7	262	257	675
Ram	2500 crew cab SWB 4WD	15–17	123,909	42	258	142	365
GMC	Sierra 2500 crew cab 4WD	16–17	25,776	7	242	100	242
Ram	2500 crew cab LWB 4WD	15–17	21,947	6	182	207	378
Chevrolet	Silverado 2500 crew cab 4WD	16–17	44,942	7	136	175	238
SUVs							
All SUVs		15–17	16,792,863	1,803	80	102	81
Mini SUVs		15–17	171,783	15	66	71	47
Honda	HR-V 4dr 4WD	16–17	79,835	9	84	70	59
Honda	HR-V 4dr	16–17	62,640	4	49	44	22
Small SUVs		15–17	5,953,535	560	70	76	53
Jeep	Patriot 4dr	15–17	126,195	36	216	56	122
Jeep	Wrangler 2dr SWB 4WD	15–17	134,525	36	192	115	221
Jeep	Compass 4dr 4WD	15–17	84,935	22	187	60	113
Mitsubishi	Outlander 4dr 4WD	15–17	27,443	7	172	47	81
Jeep	Patriot 4dr 4WD	15–17	116,488	21	130	87	112
Mitsubishi	Outlander 4dr	15–17	28,377	4	128	104	133
Hyundai	Tucson 4dr 4WD	16–17	53,258	8	113	96	108

Table 2: Insurance fire losses, 2015–17 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Jeep	Renegade 4dr 4WD	15–17	108,088	16	109	78	85
Mitsubishi	Outlander Sport 4dr	15–17	53,389	8	103	72	74
Volkswagen	Tiguan 4dr 4WD	15–17	49,724	6	84	82	69
Chevrolet	Trax 4dr	15–17	82,087	9	82	65	53
Kia	Sportage 4dr 4WD	17	20,479	2	82	10	8
Volkswagen	Tiguan 4dr	15–17	50,903	6	82	69	56
Toyota	RAV4 4dr	15–17	341,220	36	78	88	69
Toyota	RAV4 hybrid 4dr 4WD	16–17	40,972	4	73	45	33
Mitsubishi	Outlander Sport 4dr 4WD	15–17	48,868	5	73	72	52
Kia	Sportage 4dr	17	22,260	2	70	107	74
Hyundai	Tucson 4dr	16–17	63,710	6	68	93	63
Ford	Escape 4dr 4WD	15–17	314,280	29	67	77	52
Toyota	RAV4 4dr 4WD	15–17	508,350	43	63	84	53
Jeep	Renegade 4dr	15–17	55,974	5	60	64	38
Nissan	Rogue 4dr	15–17	275,159	22	60	71	42
Jeep	Compass 4dr	15–17	43,114	3	59	62	37
Ford	Escape 4dr	15–17	411,549	32	58	61	36
Subaru	Forester 4dr 4WD	15–17	538,873	36	48	66	32
Nissan	Rogue 4dr 4WD	15–17	396,568	21	38	90	35
Subaru	Forester 4dr 4WD with Eyesight	15–17	171,120	8	32	68	22
Honda	CR-V 4dr 4WD	17	26,110	1	28	182	51
Chevrolet	Trax 4dr 4WD	15–17	62,035	2	24	20	5
Midsize SUVs		15–17	5,879,978	761	96	97	94
Kia	Sorento 4dr 4WD	16–17	94,212	26	228	93	213
Jeep	Cherokee 4dr	15–17	171,879	46	199	71	142
Dodge	Journey 4dr	15–17	162,969	43	194	72	139
Jeep	Wrangler 4dr 4WD	15–17	447,641	101	165	138	227
Hyundai	Santa Fe Sport 4dr	15–17	110,586	17	143	42	60
Nissan	Pathfinder 4dr 4WD	15–17	98,226	16	129	97	125
Nissan	Murano 4dr 4WD	15–17	92,914	16	118	136	160
Jeep	Cherokee 4dr 4WD	15–17	387,584	59	116	93	108
Nissan	Pathfinder 4dr	15–17	80,877	13	110	71	78
Nissan	Murano 4dr	15–17	68,402	11	106	117	124
Kia	Sorento 4dr	16–17	132,184	14	94	82	77
Hyundai	Santa Fe Sport 4dr 4WD	15–17	80,309	10	91	114	104
Hyundai	Santa Fe 4dr	15–17	34,374	4	89	99	89
Ford	Edge 4dr	15–17	82,708	10	88	103	90
Honda	Pilot 4dr	16–17	66,938	8	87	114	99
Chevrolet	Equinox 4dr	15–17	410,285	47	80	87	69
Toyota	4Runner 4dr	15–17	71,923	7	78	144	112
Dodge	Journey 4dr 4WD	15–17	49,680	4	76	100	76
Ford	Explorer 4dr	16–17	96,272	10	76	130	99
Toyota	4Runner 4dr 4WD	15–17	207,846	22	72	62	45
Jeep	Grand Cherokee 4dr 4WD	15–17	438,046	44	69	123	85

Table 2: Insurance fire losses, 2015–17 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Chevrolet	Equinox 4dr 4WD	15–17	214,953	22	69	72	50
Ford	Edge 4dr 4WD	15–17	128,494	11	66	96	63
Ford	Explorer 4dr 4WD	16–17	169,996	12	63	117	74
Toyota	Highlander 4dr 4WD	15–17	325,802	29	62	98	61
GMC	Terrain 4dr	15–17	160,128	11	55	48	27
Toyota	Highlander 4dr	15–17	181,029	13	48	148	71
GMC	Terrain 4dr 4WD	15–17	102,449	6	42	93	40
Honda	Pilot 4dr 4WD	16–17	145,849	8	39	134	52
Jeep	Grand Cherokee 4dr	15–17	101,417	6	39	82	32
Hyundai	Santa Fe 4dr 4WD	15–17	33,600	0	0	0	0
Large SUVs		15–17	1,312,174	141	73	138	101
Ford	Expedition 4dr	15–17	20,907	4	132	164	216
GMC	Yukon 4dr 4WD	15–17	88,537	15	116	220	256
Dodge	Durango 4dr	15–17	47,323	6	102	133	135
Dodge	Durango 4dr 4WD	15–17	83,262	11	95	133	126
Ford	Expedition 4dr 4WD	15–17	22,107	3	94	139	131
GMC	Yukon 4dr	15–17	53,796	7	87	147	128
Chevrolet	Tahoe 4dr	15–17	127,345	15	80	158	126
Chevrolet	Tahoe 4dr 4WD	15–17	149,929	14	65	133	86
Chevrolet	Traverse 4dr 4WD	15–17	112,404	10	62	103	63
Buick	Enclave 4dr	15–17	86,247	7	52	141	74
Chevrolet	Traverse 4dr	15–17	160,632	12	52	77	40
Buick	Enclave 4dr 4WD	15–17	58,230	2	23	204	46
Very large SUVs		15–17	262,943	40	108	165	178
GMC	Yukon XL 1500 4dr	15–17	27,851	8	188	177	333
Chevrolet	Suburban 1500 4dr 4WD	15–17	89,179	14	123	167	206
GMC	Yukon XL 1500 4dr 4WD	15–17	66,610	9	90	162	145
Chevrolet	Suburban 1500 4dr	15–17	50,277	5	67	114	76
LUXURY SUVs							
Small luxury SUVs		15–17	470,299	36	59	92	54
Land Rover	Range Rover Evoque 4dr 4WD	15–17	35,882	6	129	145	188
Lincoln	MKC 4dr 4WD	15–17	42,499	7	109	81	89
BMW	X1 4dr 4WD	16–17	25,053	1	85	113	96
Mercedes-Benz	GLA class 4dr	15–17	21,225	3	83	125	104
Buick	Encore 4dr	15–17	105,971	8	61	51	31
Audi	Q3 4dr 4WD	15–17	35,648	2	39	180	71
Buick	Encore 4dr 4WD	15–17	56,385	2	29	68	20
Mercedes-Benz	GLA class 4dr 4WD	15–17	47,309	1	18	169	30
Lincoln	MKC 4dr	15–17	39,569	1	16	6	1
Midsize luxury SUVs		15–17	2,208,452	192	67	146	98
Mercedes-Benz	GLC class 4dr	16–17	20,397	4	193	208	401
Mercedes-Benz	GLE class 4dr 4WD	16–17	35,842	7	133	140	187
BMW	X3 4dr 4WD	15–17	97,770	11	100	123	124
Volvo	XC90 4dr 4WD	16–17	39,710	5	92	145	134

Table 2: Insurance fire losses, 2015–17 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Volvo	XC60 4dr	15–17	29,027	2	89	140	124
BMW	X5 4dr 4WD	15–17	121,415	11	81	187	151
Porsche	Macan 4dr 4WD	15–17	50,683	5	80	59	47
Acura	MDX 4dr 4WD	15–17	154,449	18	78	124	96
Mercedes-Benz	GLC class 4dr 4WD	16–17	23,625	1	68	222	151
Lexus	RX 350 4dr 4WD	16–17	57,393	5	66	129	85
Infiniti	QX60 4dr 4WD	15–17	57,089	5	60	131	79
Lexus	NX 200T 4dr 4WD	15–17	58,395	5	57	125	71
Infiniti	QX60 4dr	15–17	37,149	3	56	70	39
Lexus	NX 200T 4dr	15–17	54,998	3	56	55	31
Acura	MDX 4dr	15–17	55,201	4	52	113	58
Audi	Q5 4dr 4WD	15–17	145,170	9	48	128	61
Acura	RDX 4dr 4WD	15–17	122,766	8	46	94	43
Lexus	RX 350 4dr	16–17	38,567	2	42	130	55
Mercedes-Benz	GLE class 4dr	16–17	20,913	1	28	0	0
Acura	RDX 4dr	15–17	71,356	3	27	17	5
Volvo	XC60 4dr 4WD	15–17	48,673	0	0	0	0
BMW	X5 4dr	15–17	20,091	0	0	0	0
Large luxury SUVs		15–17	474,847	50	81	143	116
Cadillac	Escalade 4dr 4WD	15–17	46,338	7	102	116	119
Land Rover	Range Rover 4dr 4WD	15–17	26,027	3	97	43	42
Land Rover	Range Rover Sport 4dr 4WD	15–17	49,122	6	78	140	110
Porsche	Cayenne 4dr 4WD	15–17	29,306	2	53	141	74
Lexus	GX 460 4dr 4WD	15–17	72,508	2	43	11	5
Audi	Q7 4dr 4WD	17	24,420	1	29	263	76
Very large luxury SUVs		15–17	58,851	8	96	191	183
Cadillac	Escalade ESV 4dr 4WD	15–17	27,281	3	87	220	190
VANS							
All vans		15–17	132,488	36	205	124	255
Midsized vans		15–17	44,674	11	158	70	111
Large vans		15–17	7,179	2	—	—	—
Very large vans		15–17	80,634	23	232	146	338

LWB = long wheelbase

SWB = short wheelbase

Relative results are computed for individual model years and then combined through a weighted average to produce the three-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 insured vehicle years of exposure of 100 claims.

Appendix: Individual series comprising combined series*

Make	Combined series name	Series in combination
BMW	3 series 4dr	320 i 4dr, 328 d 4dr, 328 i 4dr, 335 i 4dr, 340 i 4dr
BMW	3 series 4dr 4WD	320 xi 4dr 4WD, 328 dx 4dr 4WD, 328 xi 4dr 4WD, 330xi 4dr 4WD, 335 xi 4dr 4WD, 340 xi 4dr 4WD
BMW	4 series 2dr	428 i 2dr, 430i 2dr, 435 i 2dr, 440i 2dr
BMW	4 series convertible	428 i convertible, 430i convertible, 435 i convertible, 440i convertible
BMW	4 series 4dr	428i 4dr, 430i 4dr, 435i 4dr, 440i 4dr
Scion / Toyota	FR-S / 86 series	Scion FR-S, Toyota 86
Scion / Toyota	iA / Yaris iA series	Scion iA, Toyota Yaris
Scion / Toyota	iM / Corolla iM series	Scion iM, Toyota Corolla

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



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