

Insurance Report



Noncrash fire losses

Prepared by HLDI for NHTSA

2014–16 Passenger Cars,
Pickups, SUVs, and Vans

September 2017



This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2014–16. 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 63 million insured vehicle years and more than 8,700 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 2014–16. 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 63 million insured vehicle years and more than 8,700 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 (523), followed by the Dodge Charger HEMI (305) and the Ford F-250 SuperCrew 4WD (297).

Results for all 2014–16 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 2014–16 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 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:

- 2014–16 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2014–16 model year all-passenger-vehicle claim severity = \$18,478
- 2014–16 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 7,291 insured vehicle years, only one noncrash fire claim is made.

Examples of relative results:

- 2014–16 model year Toyota Camry 4dr relative claim frequency = 89
- 2014–16 model year Toyota Camry 4dr claim frequency = $0.1 \times (89/100) = 0.089$
- 2014–16 model year Hyundai Elantra GT relative claim severity = 84
- 2014–16 model year Hyundai Elantra GT claim severity = $\$18,478 \times (84/100) = \$15,522$
- 2014–16 model year Nissan Pathfinder 4dr 4WD relative overall loss = 132
- 2014–16 model year Nissan Pathfinder 4dr 4WD overall loss = $\$3 \times (132/100) = \3.96

Table 1: Highest relative fire claim frequencies, 2014–16 models

Make and series	Model years	Size and class	Total exposure (insured vehicle years)	Relative claim frequency*
Passenger cars				
Dodge Charger HEMI	14–16	Large 4dr car	74,242	305
Chrysler 200 4WD	15–16	Midsized 4dr car	27,557	270
Chevrolet Malibu Limited	16	Midsized 4dr car	37,110	259
Dodge Dart	14–16	Small 4dr car	235,922	248
Nissan Maxima	16	Midsized 4dr car	58,806	246
Dodge Charger	14–16	Large 4dr car	164,701	232
Chrysler 200	15–16	Midsized 4dr car	250,806	217
Chevrolet Impala Limited	14–16	Large 4dr car	92,696	216
Hyundai Genesis	14–16	Midsized 2dr car	25,049	214
Scion FR-S	14–16	Small 2dr car	45,361	212
SUVs				
GMC Yukon XL 1500 4dr	15–16	Very large SUV	23,262	205
Kia Sorento 4dr 4WD	16	Midsized SUV	66,087	192
Dodge Journey 4dr	15–16	Midsized SUV	128,526	182
Jeep Patriot 4dr	14–16	Small SUV	252,322	178
Jeep Wrangler 4dr 4WD	14–16	Midsized SUV	653,564	172
Jeep Wrangler 2dr SWB 4WD	14–16	Small SUV	211,204	166
Land Rover Range Rover Evoque 4dr 4WD	14–16	Small luxury SUV	43,131	159
Jeep Compass 4dr 4WD	14–16	Small SUV	164,816	157
Land Rover Range Rover 4dr 4WD	14–16	Large luxury SUV	39,823	151
Mitsubishi Outlander 4dr 4WD	14–16	Small SUV	41,995	148
Pickups				
Ram 3500 crew cab LWB 4WD	15–16	Very large pickup	32,787	523
Ford F-250 SuperCrew 4WD	14–16	Very large pickup	210,771	297
Ford F-350 SuperCrew 4WD	14–16	Very large pickup	129,378	282
Ram 2500 crew cab SWB 4WD	15–16	Very large pickup	96,154	252
Ford F-250 SuperCab 4WD	14–16	Very large pickup	25,708	227
Ram 1500 crew cab SWB	14–16	Large pickup	160,121	226
Chevrolet Silverado 2500 crew cab 4WD	16	Very large pickup	30,171	191
Toyota Tundra double cab	14–16	Large pickup	76,150	190
Chevrolet Silverado 1500 ext. cab	14–16	Large pickup	149,303	178
GMC Sierra 1500 ext. cab	14–16	Large pickup	40,167	174

*100 = all-passenger-vehicle result

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All passenger vehicles		14–16	63,683,250	8,734	100=0.1	100=\$18,478	100=\$3
All passenger cars		14–16	31,918,732	4,398	99	85	84
MICRO CARS							
2-door models		14–16	29,761	5	101	44	45
4-door models		14–16	66,245	7	80	49	39
MINI CARS							
2-door models		14–16	188,039	26	109	71	78
Fiat	500	14–16	48,663	8	138	35	48
Mini	Cooper	14–16	69,917	8	86	65	56
Fiat	500 electric	14–16	20,494	2	69	91	63
4-door models		14–16	539,729	70	94	46	43
Kia	Rio	14–16	67,691	15	164	48	79
Toyota	Yaris	14–16	27,792	5	128	36	46
Mini	Cooper	15–16	27,331	4	119	69	82
Ford	Fiesta	14–16	144,134	15	73	46	34
Hyundai	Accent	14–16	95,833	7	58	44	25
Scion	iA	16	23,886	0	0	0	0
Station wagons		14–16	373,930	55	108	57	62
Ford	Fiesta	14–16	101,623	24	173	51	89
Hyundai	Accent	14–16	60,241	9	108	76	81
Honda	Fit	15–16	191,859	19	74	52	39
Sports models		14–16	28,394	1	21	54	11
SMALL CARS							
2-door models		14–16	536,491	82	104	77	80
Scion	FR-S	14–16	45,361	14	212	104	221
Scion	tC	14–16	84,611	18	134	85	114
Hyundai	Veloster	14–16	42,695	7	128	68	87
Volkswagen	New Beetle	14–16	50,809	6	83	41	34
Hyundai	Veloster turbo	14–16	44,287	5	82	83	68
Volkswagen	New Beetle convertible	14–16	35,662	4	75	125	95
Subaru	BRZ	14–16	28,550	1	38	19	7
4-door models		14–16	7,923,234	1,061	95	63	60
Dodge	Dart	14–16	235,922	88	248	60	150
Subaru	WRX 4WD	15–16	98,999	21	153	117	179
Chevrolet	Sonic	14–16	147,953	28	140	51	72
Kia	Forte	14–16	332,257	65	140	52	73
Nissan	Juke	14–16	54,851	10	132	74	97
Mitsubishi	Lancer	14–16	43,347	9	130	61	79
Ford	Focus	14–16	504,713	74	102	67	68
Nissan	Versa	14–16	289,477	36	99	44	44
Toyota	Prius c hybrid	14–16	115,676	15	95	45	43
Mazda	3 hatchback	14–16	169,219	22	94	75	71
Hyundai	Elantra GT	14–16	68,618	9	94	84	78
Nissan	Juke 4WD	14–16	51,397	6	90	91	82

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Nissan	Sentra	14–16	565,074	74	89	62	55
Chevrolet	Cruze Limited	16	90,042	11	87	40	35
Volkswagen	Golf	15–16	45,020	5	86	87	75
Toyota	Corolla	14–16	1,364,952	156	81	57	46
Hyundai	Elantra	14–16	569,788	61	79	55	44
Acura	ILX	14–16	90,464	9	78	65	51
Volkswagen	GTI	15–16	57,643	6	73	110	80
Honda	Civic	16	213,669	19	70	58	40
Toyota	Prius hybrid	14–16	424,633	38	65	81	53
Chevrolet	Cruze	16	39,326	3	64	38	24
Mazda	3	14–16	268,794	23	61	57	35
Subaru	Impreza 4WD	14–16	79,276	6	57	40	23
Nissan	Leaf electric	14–16	85,032	5	40	28	12
Station wagons		14–16	2,214,997	273	89	68	60
Ford	C-Max plug-in hybrid	14–16	27,105	6	145	105	152
Fiat	500L	14–16	55,257	10	135	55	74
Chevrolet	Sonic	14–16	80,606	15	122	39	47
Kia	Soul	14–16	577,728	94	117	65	77
Kia	Forte	14–16	25,746	4	113	39	44
Ford	Focus	14–16	312,334	47	101	80	81
Ford	C-Max hybrid	14–16	34,626	5	101	54	55
Mini	Countryman 2WD	14–16	50,165	5	81	81	66
Mini	Countryman 4WD	14–16	36,334	4	77	98	76
Nissan	Versa Note	14–16	211,851	23	73	61	45
Subaru	Crosstrek hybrid 4WD	14–16	28,162	3	71	71	50
Volkswagen	Golf	15–16	22,076	2	66	24	16
Subaru	Impreza 4WD	14–16	178,865	16	64	56	36
Subaru	Crosstrek 4WD	14–16	311,301	19	43	51	22
Toyota	Prius v hybrid	14–16	104,412	5	33	101	33
Subaru	Crosstrek 4WD with Eyesight	15–16	36,323	0	0	0	0
Sports models		14–16	77,627	3	42	347	145
Mercedes-Benz	SLK class convertible	14–16	21,750	2	60	351	212
Porsche	Cayman 2dr	14–16	22,379	0	0	0	0
Luxury models		14–16	31,434	7	130	151	196
BMW	i3 electric station wagon	14–16	27,078	6	129	137	177
MIDSIZE CARS							
2-door models		14–16	161,295	31	137	97	133
Hyundai	Genesis	14–16	25,049	7	214	123	263
Honda	Accord	14–16	112,145	22	140	88	123
4-door models		14–16	9,743,626	1,426	106	70	73
Chrysler	200 4WD	15–16	27,557	10	270	85	228
Chevrolet	Malibu Limited	16	37,110	12	259	69	178
Nissan	Maxima	16	58,806	19	246	110	270
Chrysler	200	15–16	250,806	75	217	67	145

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Ford	Fusion plug-in hybrid	14–16	41,609	9	151	94	142
Kia	Optima hybrid	14–16	29,732	6	150	84	126
Ford	Fusion 4WD	14–16	49,793	9	129	97	124
Nissan	Altima	14–16	1,222,749	220	128	66	85
Chevrolet	Malibu	16	76,640	12	125	55	69
Kia	Optima	16	52,504	8	114	80	91
Ford	Fusion	14–16	851,060	123	106	73	77
Volkswagen	CC	14–16	29,712	4	99	136	135
Toyota	Camry hybrid	14–16	123,490	15	93	85	79
Hyundai	Sonata	15–16	413,546	52	92	73	67
Volkswagen	Jetta	14–16	545,012	69	89	64	57
Toyota	Camry	14–16	1,486,489	181	89	66	59
Honda	Accord	14–16	1,501,855	162	79	61	48
Ford	Fusion hybrid	14–16	105,369	12	77	55	43
Buick	Verano	14–16	140,209	12	66	86	57
Mazda	6	14–16	326,328	29	65	84	54
Volkswagen	Passat	14–16	361,247	32	64	79	50
Subaru	Legacy 4WD	15–16	110,962	9	54	81	44
Subaru	Legacy 4WD with Eyesight	15–16	55,015	0	0	0	0
Station wagons		14–16	786,947	56	50	99	49
Subaru	Outback 4WD with Eyesight	15–16	190,449	14	60	151	91
Subaru	Outback 4WD	15–16	204,696	10	34	91	31
Sports models		14–16	712,960	138	140	182	256
Ford	Mustang GT 2dr	15–16	81,009	19	179	124	221
Nissan	370Z 2dr	14–16	26,916	5	131	93	122
Chevrolet	Corvette 2dr	14–16	94,399	17	121	202	244
Ford	Mustang 2dr	15–16	101,491	16	117	88	103
Chevrolet	Corvette convertible	14–16	28,859	4	88	218	193
Luxury models		14–16	2,769,290	286	73	125	91
Infiniti	Q50 4dr	14–16	87,112	20	168	75	125
Mercedes-Benz	CLA class 4dr 4WD	14–16	32,783	5	130	120	156
Infiniti	Q50 4dr 4WD	14–16	99,388	18	117	95	111
Mercedes-Benz	C class 4dr	15–16	58,424	9	117	153	178
BMW	4 series 4dr	15–16	21,198	4	114	166	189
BMW	4 series 2dr 4WD	14–16	33,883	6	114	190	216
Mercedes-Benz	CLA class 4dr	14–16	105,454	15	106	117	124
Audi	A3 4dr 4WD	15–16	50,077	6	91	106	97
BMW	4 series 2dr	14–16	44,308	6	88	174	154
BMW	3 series 4dr	14–16	199,725	22	79	153	121
Audi	A3 4dr	15–16	38,760	5	79	75	59
Cadillac	ATS 4dr	14–16	68,525	8	76	98	75
Audi	A5 2dr 4WD	14–16	28,933	3	72	220	158
Lincoln	MKZ 4dr 4WD	14–16	33,025	3	69	132	92
Audi	A4 4dr	14–16	29,528	3	59	82	48

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Audi	A4 4dr 4WD	14–16	96,860	9	59	68	40
BMW	3 series 4dr 4WD	14–16	162,882	13	57	144	82
Mercedes-Benz	C class 4dr 4WD	15–16	111,337	9	51	162	82
Lexus	ES 300h hybrid 4dr	14–16	53,754	4	50	158	78
Lincoln	MKZ 4dr	14–16	50,327	4	47	60	28
Volvo	S60 4dr	14–16	48,390	3	41	122	50
Lexus	ES 350 4dr	14–16	240,092	14	40	92	37
Lexus	IS 350 4dr	14–16	29,052	1	34	207	70
Acura	TLX 4dr	15–16	107,102	4	24	137	33
Lexus	CT 200h hybrid 4dr	14–16	54,188	2	22	80	18
Cadillac	ATS 4dr 4WD	14–16	40,333	1	19	144	27
Lincoln	MKZ hybrid 4dr	14–16	40,904	0	0	0	0
Volvo	S60 4dr 4WD	14–16	23,808	0	0	0	0
Audi	S4 4dr 4WD	14–16	23,375	0	0	0	0
BMW	4 series convertible	14–16	28,469	0	0	0	0
LARGE CARS							
2-door models		14–16	227,782	65	212	125	264
Dodge	Challenger	14–16	203,685	56	201	102	206
4-door models		14–16	1,594,843	315	148	102	150
Dodge	Charger HEMI	14–16	74,242	32	305	125	383
Dodge	Charger	14–16	164,701	56	232	98	226
Chevrolet	Impala Limited	14–16	92,696	29	216	66	142
Chrysler	300 4WD	14–16	52,210	11	167	117	196
Chevrolet	Impala	14–16	342,999	64	148	93	138
Dodge	Charger 4WD	14–16	28,009	5	129	108	140
Chrysler	300	14–16	105,814	17	126	98	124
Buick	LaCrosse	14–16	145,956	25	119	123	146
Toyota	Avalon	14–16	176,317	16	97	117	113
Buick	Regal	14–16	61,046	7	96	89	85
Kia	Cadenza	14–16	51,321	7	90	100	90
Toyota	Avalon hybrid	14–16	54,023	5	62	135	84
Sports models		14–16	359,541	93	180	122	220
Chevrolet	Camaro 2dr	16	24,337	5	159	87	138
Luxury models		14–16	1,274,930	125	70	148	103
Lexus	GS 350 4dr	14–16	56,427	11	158	97	153
Tesla	Model S 4dr electric 4WD	14–16	37,328	7	124	144	180
Acura	RLX 4dr	14–16	23,398	4	110	140	154
Cadillac	CTS 4dr	14–16	42,108	7	107	124	133
Audi	A7 4dr 4WD	14–16	27,633	2	83	51	42
BMW	5 series 4dr	14–16	107,252	12	78	151	117
Lexus	GS 350 4dr 4WD	14–16	29,940	3	68	165	111
Mercedes-Benz	E class convertible	14–16	30,136	2	48	193	92
Cadillac	CTS 4dr 4WD	14–16	34,039	3	47	140	66
BMW	5 series 4dr 4WD	14–16	92,066	6	44	136	60

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Hyundai	Genesis 4dr	15–16	67,907	4	39	210	82
Audi	A6 4dr 4WD	14–16	92,897	5	37	58	22
Mercedes-Benz	E class 4dr 4WD	14–16	119,979	7	36	139	50
Tesla	Model S 4dr electric	14–16	40,475	1	20	561	114
Mercedes-Benz	E-Class 4dr	14–16	130,292	2	9	232	21
VERY LARGE CARS							
Station wagons/minivans		14–16	1,968,861	226	82	94	76
Kia	Sedona	15–16	57,177	6	118	69	82
Dodge	Grand Caravan	14–16	325,030	50	104	92	95
Chrysler	Town & Country LWB	14–16	399,955	53	92	81	75
Toyota	Sienna	14–16	399,245	44	72	103	74
Toyota	Sienna 4WD	14–16	78,850	8	68	51	34
Honda	Odyssey	14–16	650,835	56	57	108	62
Nissan	Quest	14–16	28,268	2	43	79	34
Luxury models		14–16	308,777	47	123	298	367
Mercedes-Benz	S-Class 4dr LWB	14–16	39,625	10	207	250	518
Cadillac	XTS 4dr	14–16	54,330	4	120	166	200
Mercedes-Benz	S-Class 4dr LWB 4WD	14–16	33,273	4	79	350	275
Cadillac	XTS 4dr 4WD	14–16	21,997	1	23	262	61
All pickups, SUVs, and vans		14–16	31,764,513	4,336	101	116	117
PICKUPS							
All pickups		14–16	7,491,724	1,625	162	138	224
All small pickups		14–16	1,121,007	141	93	95	88
2-door models		14–16	19,352	5	—	—	—
2-door plus models		14–16	242,572	27	82	90	74
Nissan	Frontier ext. cab	14–16	38,683	4	70	77	54
4-door models		14–16	859,082	109	95	98	92
GMC	Canyon crew cab	15–16	21,517	4	173	127	220
Toyota	Tacoma double cab 4WD	16	54,797	9	139	67	93
Nissan	Frontier crew cab SWB	14–16	79,681	14	128	70	90
Chevrolet	Colorado crew cab	15–16	47,601	7	103	76	78
Chevrolet	Colorado crew cab 4WD	15–16	75,938	10	98	124	122
Nissan	Frontier crew cab SWB 4WD	14–16	76,159	9	93	96	89
Toyota	Tacoma double cab	16	36,228	4	84	107	90
GMC	Canyon crew cab 4WD	15–16	32,566	2	50	120	60
All large pickups		14–16	5,140,829	1,013	147	134	196
2-door models		14–16	222,833	51	179	90	161
Chevrolet	Silverado 1500	14–16	46,589	9	163	87	142
Chevrolet	Silverado 1500 4WD	14–16	32,515	4	133	110	145
2-door plus models		14–16	282,063	54	144	126	181
Ford	F-150 SuperCab 4WD	15–16	82,782	17	162	139	225
Ford	F-150 SuperCab	15–16	33,070	6	160	139	224
4-door models		14–16	4,635,933	908	146	136	199
Ram	1500 crew cab SWB	14–16	160,121	51	226	113	256

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Toyota	Tundra double cab	14–16	76,150	20	190	101	193
Chevrolet	Silverado 1500 ext. cab	14–16	149,303	35	178	111	197
GMC	Sierra 1500 ext. cab	14–16	40,167	10	174	82	142
Ram	1500 ext. cab 4WD	15–16	71,859	16	167	120	202
Ford	F-150 SuperCrew 4WD	15–16	366,963	78	167	148	247
Ram	1500 crew cab SWB 4WD	14–16	425,540	95	161	132	211
GMC	Sierra 1500 ext. cab 4WD	14–16	116,732	22	158	134	213
Chevrolet	Silverado 1500 crew cab 4WD	14–16	626,957	125	152	160	243
Chevrolet	Silverado 1500 crew cab	14–16	275,448	56	149	136	203
GMC	Sierra 1500 crew cab 4WD	14–16	316,664	57	136	165	224
Ford	F-150 SuperCrew	15–16	124,792	21	136	120	163
GMC	Sierra 1500 crew cab	14–16	114,571	19	119	143	170
Ram	1500 ext. cab	15–16	37,341	7	115	61	71
Ram	1500 crew cab LWB 4WD	14–16	65,983	11	113	170	192
Chevrolet	Silverado 1500 ext. cab 4WD	14–16	399,796	57	107	128	137
Toyota	Tundra double cab 4WD	14–16	125,393	18	97	129	125
Toyota	Tundra CrewMax 4WD	14–16	214,643	25	90	180	162
Toyota	Tundra CrewMax	14–16	78,090	6	63	109	69
All very large pickups		14–16	1,229,889	471	290	161	468
2-door models		14–16	42,338	18	316	131	414
2-door plus models		14–16	84,779	25	232	136	316
Ford	F-250 SuperCab 4WD	14–16	25,708	8	227	127	288
4-door models		14–16	1,102,772	428	294	164	483
Ram	3500 crew cab LWB 4WD	15–16	32,787	21	523	163	856
Ford	F-250 SuperCrew 4WD	14–16	210,771	85	297	184	548
Ford	F-350 SuperCrew 4WD	14–16	129,378	49	282	192	540
Ram	2500 crew cab SWB 4WD	15–16	96,154	32	252	127	320
Chevrolet	Silverado 2500 crew cab 4WD	16	30,171	6	191	160	304
SUVs							
All SUVs		14–16	24,138,452	2,674	81	103	84
Mini SUVs		14–16	122,473	11	74	70	52
Honda	HR-V 4dr 4WD	16	58,704	7	94	72	68
Honda	HR-V 4dr	16	45,855	3	56	43	24
Small SUVs		14–16	8,630,115	898	76	78	59
Jeep	Patriot 4dr	14–16	252,322	61	178	58	104
Jeep	Wrangler 2dr SWB 4WD	14–16	211,204	49	166	122	203
Jeep	Compass 4dr 4WD	14–16	164,816	36	157	73	115
Mitsubishi	Outlander 4dr 4WD	14–16	41,995	9	148	54	80
Mitsubishi	Outlander 4dr	14–16	42,791	7	134	61	81
Jeep	Patriot 4dr 4WD	14–16	215,616	38	124	80	99
Ford	Escape 4dr 4WD	14–16	533,585	89	122	88	107
Mitsubishi	Outlander Sport 4dr	14–16	82,060	14	118	60	71
Jeep	Renegade 4dr 4WD	15–16	83,381	13	117	77	90
Hyundai	Tucson 4dr 4WD	16	33,493	5	116	100	115

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Hyundai	Tucson 4dr	16	41,764	6	111	90	100
Mitsubishi	Outlander Sport 4dr 4WD	14–16	68,570	10	107	66	71
Jeep	Compass 4dr	14–16	115,512	17	106	65	69
Chevrolet	Trax 4dr	15–16	62,577	9	105	53	55
Ford	Escape 4dr	14–16	746,301	86	84	66	56
Kia	Sportage 4dr 4WD	14–16	78,587	9	81	68	55
Jeep	Renegade 4dr	15–16	43,474	5	80	63	50
Volkswagen	Tiguan 4dr 4WD	14–16	63,890	7	75	90	67
Toyota	RAV4 4dr	14–16	424,291	41	69	83	57
Kia	Sportage 4dr	14–16	96,162	9	69	106	73
Toyota	RAV4 4dr 4WD	14–16	664,172	61	66	86	57
Toyota	RAV4 hybrid 4dr 4WD	16	24,167	2	66	49	33
Volkswagen	Tiguan 4dr	14–16	68,947	6	64	77	49
Honda	CR-V 4dr	14–16	557,248	47	59	61	36
Mazda	CX-5 4dr	14–16	294,773	22	55	73	40
Nissan	Rogue 4dr	14–16	307,626	21	53	70	37
Honda	CR-V 4dr 4WD	14–16	1,119,136	79	51	88	45
Subaru	Forester 4dr 4WD	14–16	810,994	56	50	61	31
Mazda	CX-5 4dr 4WD	14–16	363,385	22	44	67	29
Nissan	Rogue 4dr 4WD	14–16	451,229	23	38	98	37
Chevrolet	Trax 4dr 4WD	15–16	48,076	2	33	19	6
Subaru	Forester 4dr 4WD with Eyesight	14–16	155,972	7	33	114	37
Midsized SUVs		14–16	8,976,895	1,156	94	103	97
Kia	Sorento 4dr 4WD	16	66,087	15	192	92	177
Dodge	Journey 4dr	15–16	128,526	30	182	79	143
Jeep	Wrangler 4dr 4WD	14–16	653,564	154	172	134	230
Jeep	Cherokee 4dr	14–16	253,414	50	145	82	118
Hyundai	Santa Fe Sport 4dr	14–16	178,809	31	129	88	113
Nissan	Pathfinder 4dr 4WD	14–16	190,970	31	118	112	132
Nissan	Murano 4dr	15–16	52,760	9	115	123	142
Nissan	Murano 4dr 4WD	15–16	73,066	12	114	120	138
Jeep	Cherokee 4dr 4WD	14–16	543,799	82	109	95	104
Honda	Pilot 4dr	16	50,482	7	106	99	106
Dodge	Journey 4dr 4WD	15–16	38,672	4	102	99	101
Hyundai	Santa Fe Sport 4dr 4WD	14–16	113,724	16	101	124	126
Ford	Flex 4dr	14–16	60,091	9	101	92	93
Kia	Sorento 4dr	16	94,110	8	93	91	84
Ford	Edge 4dr	15–16	64,863	7	81	105	85
Toyota	Highlander 4dr 4WD	14–16	368,814	44	80	88	71
Chevrolet	Equinox 4dr	14–16	609,421	68	79	92	73
Nissan	Pathfinder 4dr	14–16	153,781	14	75	97	73
Chevrolet	Equinox 4dr 4WD	14–16	296,042	29	72	90	65
Toyota	4Runner 4dr 4WD	14–16	269,430	28	72	74	53
GMC	Terrain 4dr	14–16	246,754	20	72	72	51

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Ford	Edge 4dr 4WD	15–16	98,861	9	71	80	57
Hyundai	Santa Fe 4dr	14–16	48,513	5	71	104	74
Jeep	Grand Cherokee 4dr 4WD	14–16	875,075	88	69	150	103
Toyota	4Runner 4dr	14–16	99,776	8	64	138	89
Jeep	Grand Cherokee 4dr	14–16	210,871	17	58	130	76
Ford	Explorer 4dr	16	60,250	4	50	172	86
GMC	Terrain 4dr 4WD	14–16	148,392	10	46	93	43
Hyundai	Santa Fe 4dr 4WD	14–16	43,565	3	43	153	66
Ford	Flex 4dr 4WD	14–16	30,004	2	42	140	59
Honda	Pilot 4dr 4WD	16	109,590	6	41	135	56
Toyota	Highlander 4dr	14–16	209,421	11	37	163	60
Ford	Explorer 4dr 4WD	16	109,770	5	35	121	42
Large SUVs		14–16	1,918,450	204	76	133	100
GMC	Yukon 4dr 4WD	15–16	73,596	13	125	222	278
Dodge	Durango 4dr	14–16	98,596	15	123	114	140
Chevrolet	Tahoe 4dr	15–16	106,011	14	92	166	152
Chevrolet	Traverse 4dr	14–16	250,541	24	81	93	75
GMC	Acadia 4dr	14–16	191,915	23	81	115	93
Chevrolet	Traverse 4dr 4WD	14–16	158,089	18	76	117	89
Dodge	Durango 4dr 4WD	14–16	153,834	17	75	126	95
Ford	Expedition 4dr	14–16	34,229	4	75	99	74
GMC	Yukon 4dr	15–16	44,825	5	74	137	101
Chevrolet	Tahoe 4dr 4WD	15–16	124,285	12	70	125	87
Toyota	Sequoia 4dr 4WD	14–16	33,217	3	61	203	123
GMC	Acadia 4dr 4WD	14–16	200,207	18	61	140	85
Buick	Enclave 4dr	14–16	150,791	13	58	131	75
Volkswagen	Touareg 4dr 4WD	14–16	27,460	2	53	108	57
Buick	Enclave 4dr 4WD	14–16	98,437	8	50	193	97
Ford	Expedition 4dr 4WD	14–16	34,856	2	44	222	97
Very large SUVs		14–16	319,374	39	88	159	140
GMC	Yukon XL 1500 4dr	15–16	23,262	7	205	194	397
Chevrolet	Suburban 1500 4dr 4WD	15–16	73,557	13	144	175	252
Chevrolet	Suburban 1500 4dr	15–16	41,579	5	83	112	93
GMC	Yukon XL 1500 4dr 4WD	15–16	55,506	5	60	141	85
Ford	Expedition EL 4dr 4WD	14–16	29,490	2	44	166	72
LUXURY SUVs							
Small luxury SUVs		14–16	555,147	53	73	83	60
Land Rover	Range Rover Evoque 4dr 4WD	14–16	43,131	9	159	118	189
Lincoln	MKC 4dr 4WD	15–16	32,494	6	119	87	103
Buick	Encore 4dr	14–16	152,518	18	89	68	61
Buick	Encore 4dr 4WD	14–16	82,069	6	73	42	31
Audi	Q3 4dr 4WD	15–16	27,654	1	26	155	40
Lincoln	MKC 4dr	15–16	30,163	1	23	5	1
Mercedes-Benz	GLA-Class 4dr 4WD	15–16	38,456	1	22	167	36

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Midsize luxury SUVs		14–16	2,890,670	229	58	155	90
Mercedes-Benz	GLE-Class 4dr 4WD	16	23,208	4	119	164	195
Volvo	XC90 4dr 4WD	16	27,017	4	109	113	123
Volvo	XC60 4dr	14–16	30,496	3	107	93	99
BMW	X5 4dr 4WD	14–16	148,132	19	101	197	198
Porsche	Macan 4dr 4WD	15–16	34,599	4	82	83	68
Lexus	RX 350 4dr	16	22,820	2	75	127	96
Acura	MDX 4dr	14–16	95,092	7	72	162	117
Infiniti	QX60 4dr 4WD	14–16	100,259	10	65	147	95
Lexus	NX 200T 4dr	15–16	41,754	2	63	17	10
Acura	MDX 4dr 4WD	14–16	248,862	22	59	142	84
Cadillac	SRX 4dr 4WD	14–16	72,474	6	50	227	114
BMW	X3 4dr 4WD	14–16	172,519	11	48	125	61
Acura	RDX 4dr 4WD	14–16	162,912	11	46	75	35
Cadillac	SRX 4dr	14–16	146,690	10	45	123	55
Audi	Q5 4dr 4WD	14–16	208,561	13	43	194	84
Lexus	RX 350 4dr 4WD	16	35,239	2	43	1	0
Infiniti	QX60 4dr	14–16	57,232	4	41	104	42
Acura	RDX 4dr	14–16	102,004	6	39	51	20
Lexus	NX 200T 4dr 4WD	15–16	44,916	2	32	119	38
BMW	X5 4dr	14–16	26,639	1	20	325	66
Volvo	XC60 4dr 4WD	14–16	57,456	0	0	0	0
Large luxury SUVs		14–16	655,174	74	82	167	137
Land Rover	Range Rover 4dr 4WD	14–16	39,823	7	151	212	319
Infiniti	QX80 4dr	14–16	25,631	5	125	54	68
Cadillac	Escalade 4dr 4WD	15–16	38,363	6	110	127	140
Mercedes-Benz	GL-Class 4dr 4WD	14–16	96,955	12	107	283	303
Land Rover	Range Rover Sport 4dr 4WD	14–16	75,798	9	74	93	69
Porsche	Cayenne 4dr 4WD	14–16	57,198	5	64	192	122
Land Rover	LR4 4dr 4WD	14–16	24,091	2	54	39	21
Lexus	GX 460 4dr 4WD	14–16	100,863	4	45	15	7
Infiniti	QX80 4dr 4WD	14–16	34,980	1	17	458	79
Very large luxury SUVs		14–16	70,154	10	99	169	168
Cadillac	Escalade ESV 4dr 4WD	15–16	22,420	3	109	248	270
CARGO/PASSENGER VANS							
All cargo/passenger vans		14–16	134,336	37	205	109	223

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, 335 xi 4dr 4WD, 340 xi 4dr 4WD
BMW	4 series 2dr	428 i 2dr, 435 i 2dr
BMW	4 series 2dr 4WD	428 xi 2dr 4WD, 435 xi 2dr 4WD
BMW	4 series 4dr	428i 4dr, 435i 4dr
BMW	4 series convertible	428 i convertible, 435 i convertible
BMW	5 series 4dr	528 i 4dr, 535 d 4dr, 535 i 4dr, 550 i 4dr
BMW	5 series 4dr 4WD	528 xi 4dr 4WD, 535 dx 4dr 4WD, 535 xi 4dr 4WD, 550 i 4dr 4WD

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



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