

# Insurance Report



## Noncrash fire losses

Prepared by HLDI for NHTSA

2012–14 Passenger Cars,  
Pickups, SUVs, and Vans

April 2015



This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2012–14. Noncrash fire losses represent fire damage to a vehicle not caused by a collision or vandalism.

Results in this report are based on nearly 45 million insured vehicle years and almost 5,200 claims.

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## Companies Supplying Data

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

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Alfa Alliance Insurance Corporation  
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Amica Mutual Insurance Company  
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Rockingham Group  
Safeco Insurance  
SECURA Insurance  
Sentry Insurance  
State Farm  
Tennessee Farmers Mutual Insurance Company  
The Travelers Companies  
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## ► Introduction

This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2012–14. Noncrash fire losses represent fire damage to a vehicle not caused by a collision or vandalism.

Results in this report are based on nearly 45 million insured vehicle years and almost 5,200 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 (432), followed by the Chrysler 300 HEMI (416) and the Ford F-350 crew cab 4WD (409).

Results for all 2012–14 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 2012–14 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 **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 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:

- 2012–14 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2012–14 model year all-passenger-vehicle claim severity = \$17,451
- 2012–14 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. For every 8,609 insured vehicle years, only one noncrash fire claim is made.

Examples of relative results:

- 2012–14 model year Toyota Camry 4dr relative claim frequency = 85
- 2012–14 model year Toyota Camry 4dr claim frequency =  $0.1 \times (85/100) = 0.085$
- 2012–14 model year Honda Civic 4dr relative claim severity = 63
- 2012–14 model year Honda Civic 4dr claim severity =  $\$17,451 \times (63/100) = \$10,994$
- 2012–14 model year Ford Expedition relative overall loss = 120
- 2012–14 model year Ford Expedition overall loss =  $\$2 \times (120/100) = \$2.40$

**Table 1: Highest relative fire claim frequencies, 2012–14 models**

<b>Make</b>	<b>Model years</b>	<b>Size and class</b>	<b>Total exposure (insured vehicle years)</b>	<b>Relative claim frequency*</b>
<b>Passenger cars</b>				
Chrysler 300 HEMI	12–14	Large 4dr car	24,073	416
Subaru Impreza WRX 4WD	12–14	Small 4dr car	27,586	348
Honda Civic Si	12–14	Small 2dr car	25,579	272
Hyundai Veloster turbo	13–14	Small 2dr car	22,140	242
Dodge Charger HEMI	12–14	Large 4dr car	50,456	234
Dodge Dart	13–14	Small 4dr car	140,091	233
Chevrolet Camaro convertible	12–14	Large sports car	34,302	227
Dodge Avenger	12–14	Midsize 4dr car	206,047	217
Dodge Charger	12–14	Large 4dr car	119,751	214
Chrysler 300	12–14	Large 4dr car	104,779	207
<b>SUVs</b>				
Ford Flex 4dr	12–14	Midsize SUV	49,594	189
Toyota FJ Cruiser 4dr 4WD	12–14	Midsize SUV	44,638	183
Dodge Durango 4dr 4WD	12–14	Large SUV	92,664	174
GMC Yukon 4dr 4WD	12–14	Large SUV	37,695	169
Honda Accord Crosstour 4dr 4WD	12–14	Midsize SUV	31,084	166
Hyundai Santa Fe Sport 4dr	13–14	Midsize SUV	88,896	163
Dodge Journey 4dr	12–14	Midsize SUV	184,455	158
Jeep Wrangler 4dr 4WD	12–14	Midsize SUV	351,037	154
Jeep Wrangler 2dr SWB 4WD	12–14	Small SUV	191,978	151
Infiniti QX80/QX series 4WD	12–14	Large luxury SUV	25,960	146
<b>Pickups</b>				
Ram 3500 crew cab LWB 4WD	12–14	Very large pickup	46,086	432
Ford F-350 crew cab 4WD	12–14	Very large pickup	77,226	409
Chevrolet Silverado 1500 crew cab	14	Large pickup	28,733	317
Chevrolet Silverado 3500 crew cab 4WD	12–14	Very large pickup	20,202	288
Ram 2500 crew cab SWB 4WD	12–14	Very large pickup	81,777	287
Chevrolet Silverado 1500 crew cab 4WD	14	Large pickup	60,831	252
Ford F-250 crew cab 4WD	12–14	Very large pickup	123,902	245
Ram 1500 crew cab SWB 4WD	12–14	Large pickup	187,147	245
Ram 1500 ext. cab 4WD	12–14	Large pickup	155,701	239
Honda Ridgeline crew cab 4WD	12–14	Large pickup	46,388	229

\*100 = all-passenger-vehicle result

Table 2: Insurance fire losses, 2012–14 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
<b>All passenger vehicles</b>		<b>12–14</b>	<b>44,706,507</b>	<b>5,193</b>	<b>100=0.1</b>	<b>100=\$17,451</b>	<b>100=\$2</b>
<b>All passenger cars</b>		<b>12–14</b>	<b>25,860,536</b>	<b>2,940</b>	<b>97</b>	<b>87</b>	<b>85</b>
<b>MICRO CARS</b>							
<b>2-door models</b>		<b>12–14</b>	<b>45,000</b>	<b>5</b>	<b>96</b>	<b>62</b>	<b>59</b>
Scion	iQ	12–14	20,749	2	75	61	46
Smart	ForTwo	12–14	20,351	3	138	62	85
<b>4-door models</b>		<b>12–14</b>	<b>8,157</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>MINI CARS</b>							
<b>2-door models</b>		<b>12–14</b>	<b>322,925</b>	<b>38</b>	<b>102</b>	<b>69</b>	<b>70</b>
Fiat	500 convertible	12–14	26,590	4	117	86	101
Fiat	500	12–14	124,505	27	193	61	119
<b>4-door models</b>		<b>12–14</b>	<b>475,187</b>	<b>74</b>	<b>139</b>	<b>53</b>	<b>74</b>
Toyota	Yaris	12–14	30,803	4	116	47	54
Hyundai	Accent	12–14	137,429	21	141	44	62
Chevrolet	Spark	13–14	53,169	7	123	53	65
Ford	Fiesta	12–14	131,932	21	136	56	76
Mazda	2	12–14	32,167	5	149	56	84
Kia	Rio	12–14	73,300	15	185	64	119
<b>Station wagons</b>		<b>12–14</b>	<b>412,655</b>	<b>51</b>	<b>103</b>	<b>58</b>	<b>60</b>
Ford	Fiesta	12–14	71,847	8	85	58	49
Hyundai	Accent	12–14	102,649	18	149	61	91
Kia	Rio	12–14	51,364	12	187	58	108
<b>Sports models</b>		<b>12–14</b>	<b>19,470</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>SMALL CARS</b>							
<b>2-door models</b>		<b>12–14</b>	<b>687,568</b>	<b>98</b>	<b>120</b>	<b>75</b>	<b>91</b>
Honda	Civic	12–14	171,348	10	54	58	31
Hyundai	Elantra	13–14	26,283	2	72	51	36
Scion	FR-S	13–14	42,566	7	109	50	55
Volkswagen	New Beetle	12–14	84,382	8	80	92	74
Volkswagen	New Beetle convertible	13–14	22,870	1	37	199	74
Scion	tC	12–14	77,205	13	134	78	104
Hyundai	Veloster turbo	13–14	22,140	6	242	49	120
Hyundai	Veloster	12–14	105,876	22	171	88	150
Honda	Civic Si	12–14	25,579	8	272	72	195
<b>4-door models</b>		<b>12–14</b>	<b>6,431,029</b>	<b>700</b>	<b>92</b>	<b>64</b>	<b>59</b>
Volkswagen	GTI	12–14	40,462	4	72	6	4
Toyota	Prius c hybrid	12–14	116,406	3	20	82	17
Acura	ILX	13–14	44,208	2	34	74	25
Volkswagen	Golf	12–14	48,280	2	36	84	30
Nissan	Juke 4WD	12–14	65,374	6	74	41	30
Toyota	Corolla	14	128,940	12	93	34	32
Toyota	Prius hybrid	12–14	374,927	24	55	70	38
Nissan	Leaf electric	12–14	47,067	2	35	112	39
Hyundai	Elantra GT	13–14	54,208	4	62	67	41

Table 2: Insurance fire losses, 2012–14 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Hyundai	Elantra	12–14	735,272	63	73	61	45
Ford	Focus	12–14	504,453	51	84	54	46
Honda	Civic	12–14	1,074,819	96	73	63	47
Nissan	Sentra	13–14	169,102	20	100	53	53
Subaru	Impreza 4WD	12–14	73,604	8	89	60	53
Nissan	Versa	12–14	209,332	21	94	63	59
Nissan	Juke	12–14	60,185	5	78	81	63
Chevrolet	Cruze	12–14	753,030	94	105	65	68
Chevrolet	Sonic	12–14	153,656	23	122	63	77
Chevrolet	Volt electric	12–14	69,538	7	80	102	82
Mitsubishi	Lancer	12–14	28,141	4	120	69	84
Honda	Civic hybrid	12–14	28,559	3	84	119	100
Mazda	3	14	22,841	4	128	83	107
Kia	Forte	14	47,997	9	165	73	120
Toyota	Prius plug-in hybrid	12–14	35,314	6	135	101	136
Honda	Civic Si	12–14	26,115	6	206	84	174
Dodge	Dart	13–14	140,091	41	233	79	185
Subaru	Impreza WRX 4WD	12–14	27,586	12	348	82	285
<b>Station wagons</b>		<b>12–14</b>	<b>1,766,120</b>	<b>163</b>	<b>79</b>	<b>68</b>	<b>54</b>
Scion	xD	12–14	33,534	1	25	81	20
Nissan	Versa Note	14	26,274	1	34	79	27
Mini	Countryman 2WD	12–14	44,948	2	33	83	27
Toyota	Prius v hybrid	12–14	134,587	8	45	67	30
Subaru	XV Crosstrek 4WD	13–14	89,561	4	45	70	31
Scion	xB	12–14	66,691	5	58	73	42
Subaru	Impreza 4WD	12–14	155,723	11	63	79	49
Kia	Soul	14	47,376	6	119	42	50
Ford	Focus	12–14	346,008	35	87	72	63
Chevrolet	Sonic	12–14	86,801	15	152	42	64
Ford	C-Max hybrid	13–14	44,020	3	58	113	66
Mini	Countryman 4WD	12–14	31,225	2	52	179	92
Subaru	Impreza WRX 4WD	12–14	26,331	3	106	163	172
<b>Sports models</b>		<b>12–14</b>	<b>54,144</b>	<b>7</b>	<b>162</b>	<b>294</b>	<b>477</b>
<b>Luxury models</b>		<b>12–14</b>	<b>661</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>MIDSIZE CARS</b>							
<b>2-door models</b>		<b>12–14</b>	<b>307,142</b>	<b>41</b>	<b>112</b>	<b>86</b>	<b>97</b>
Honda	Accord	13–14	55,022	7	106	74	78
Hyundai	Genesis	12–14	51,129	8	122	91	110
Volkswagen	Eos convertible	12–14	32,462	4	100	144	145
Chrysler	200 convertible	12–14	23,301	6	207	76	157
<b>4-door models</b>		<b>12–14</b>	<b>8,150,939</b>	<b>938</b>	<b>98</b>	<b>77</b>	<b>76</b>
Mazda	6	14	47,067	1	22	134	29
Subaru	Legacy 4WD	12–14	144,377	12	74	40	30
Hyundai	Sonata hybrid	12–14	51,276	4	64	72	46

Table 2: Insurance fire losses, 2012–14 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Kia	Optima hybrid	12–14	30,755	2	57	87	50
Hyundai	Sonata	12–14	794,928	68	72	71	51
Acura	TSX	12–14	82,017	8	87	63	55
Volkswagen	Jetta	12–14	508,598	41	68	82	55
Volkswagen	Passat	12–14	355,112	32	76	78	60
Honda	Accord	13–14	567,345	55	84	73	61
Toyota	Camry	12–14	1,140,075	117	85	72	62
Nissan	Altima	13–14	484,261	47	83	75	62
Toyota	Camry hybrid	12–14	132,546	8	61	135	82
Buick	Verano	12–14	122,356	14	98	87	85
Ford	Fusion hybrid	13–14	45,805	7	128	74	94
Chrysler	200	12–14	250,582	45	155	73	114
Kia	Optima	12–14	454,034	65	123	95	117
Chevrolet	Malibu	13–14	245,372	37	142	86	122
Ford	Fusion	13–14	264,717	37	126	98	124
Dodge	Avenger	12–14	206,047	52	217	65	140
Volkswagen	CC	12–14	114,338	16	135	112	152
Nissan	Maxima	12–14	161,255	31	152	109	166
<b>Station wagons</b>		<b>12–14</b>	<b>614,625</b>	<b>41</b>	<b>57</b>	<b>84</b>	<b>48</b>
Volkswagen	Jetta	12–14	84,557	7	66	50	34
Mazda	5	12–14	74,904	5	51	87	44
Subaru	Outback 4WD	12–14	406,241	24	53	94	50
<b>Sports models</b>		<b>12–14</b>	<b>437,437</b>	<b>76</b>	<b>149</b>	<b>198</b>	<b>295</b>
Ford	Mustang convertible	12–14	36,499	4	92	41	37
Ford	Mustang 2dr	12–14	142,605	22	132	92	122
Ford	Mustang GT 2dr	12–14	98,393	23	196	131	258
<b>Luxury models</b>		<b>12–14</b>	<b>1,798,387</b>	<b>152</b>	<b>74</b>	<b>120</b>	<b>89</b>
Mercedes-Benz	C class 2dr	12–14	38,259	2	77	7	5
Volvo	S60 4dr 4WD	12–14	23,274	2	113	5	5
Lexus	ES 350 4dr	13–14	102,980	4	31	87	27
Lexus	CT 200h hybrid 4dr	12–14	59,386	1	14	202	28
Acura	TL 4dr 4WD	12–14	34,271	2	45	95	42
Audi	A5 2dr 4WD	12–14	30,924	2	57	110	63
Lexus	ES 300h hybrid 4dr	13–14	31,170	2	56	131	73
Volvo	S60 4dr	12–14	87,641	8	85	100	85
Acura	TL 4dr	12–14	114,720	11	107	85	90
Audi	A4 4dr 4WD	12–14	88,396	9	84	111	93
Audi	S4 4dr 4WD	12–14	21,034	2	68	152	104
Mercedes-Benz	C class 4dr 4WD	12–14	114,217	11	77	141	108
Audi	A4 4dr	12–14	25,026	2	77	157	121
Mercedes-Benz	C class 4dr	12–14	125,103	11	77	160	124
BMW	3 series 4dr	12–14	122,822	11	74	177	130
BMW	3 series 4dr 4WD	13–14	64,309	9	122	140	170
Cadillac	ATS 4dr	13–14	38,007	5	109	176	191

Table 2: Insurance fire losses, 2012–14 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
<b>LARGE CARS</b>							
<b>2-door models</b>		<b>12–14</b>	<b>145,965</b>	<b>32</b>	<b>185</b>	<b>103</b>	<b>191</b>
Dodge	Challenger	12–14	132,232	31	198	105	208
<b>4-door models</b>		<b>12–14</b>	<b>1,167,899</b>	<b>196</b>	<b>159</b>	<b>99</b>	<b>159</b>
Toyota	Avalon hybrid	13–14	22,626	0	0	0	0
Toyota	Avalon	13–14	67,926	10	123	34	42
Buick	Regal	12–14	63,151	5	88	67	59
Hyundai	Azera	12–14	27,701	2	55	145	79
Chevrolet	Impala	14	44,530	3	66	171	112
Buick	LaCrosse	12–14	159,259	20	98	135	132
Ford	Taurus	12–14	116,780	18	142	118	167
Chrysler	300	12–14	104,779	24	207	86	178
Dodge	Charger	12–14	119,751	30	214	94	201
Dodge	Charger HEMI	12–14	50,456	13	234	161	376
Chrysler	300 HEMI	12–14	24,073	9	416	114	474
<b>Sports models</b>		<b>12–14</b>	<b>305,525</b>	<b>64</b>	<b>179</b>	<b>137</b>	<b>245</b>
Chevrolet	Camaro 2dr	12–14	224,736	45	174	87	152
Chevrolet	Camaro convertible	12–14	34,302	8	227	197	449
<b>Luxury models</b>		<b>12–14</b>	<b>985,950</b>	<b>73</b>	<b>58</b>	<b>178</b>	<b>103</b>
Mercedes-Benz	E class 2dr	12–14	20,054	0	0	0	0
Lexus	GS 350 4dr 4WD	13–14	24,662	2	67	5	3
Audi	A7 4dr 4WD	12–14	35,011	1	21	31	6
Mercedes-Benz	E class 4dr 4WD	12–14	75,493	3	28	131	37
BMW	5 series 4dr	12–14	85,531	3	25	205	50
Mercedes-Benz	E class 4dr	12–14	85,890	7	63	129	81
Audi	A6 4dr 4WD	12–14	63,042	4	53	154	82
BMW	5 series 4dr 4WD	12–14	77,671	5	52	201	104
Cadillac	CTS 2dr	12–14	21,695	2	72	153	110
Hyundai	Genesis 4dr	12–14	70,841	7	76	151	114
Lexus	GS 350 4dr	13–14	36,165	3	67	185	124
Tesla	Model S 4dr electric	12–14	25,163	2	56	314	175
Mercedes-Benz	CLS class 4dr	12–14	20,772	2	105	231	243
Mercedes-Benz	E class convertible	12–14	25,680	3	80	311	250
<b>VERY LARGE CARS</b>							
<b>Station wagons/minivans</b>		<b>12–14</b>	<b>1,494,424</b>	<b>158</b>	<b>99</b>	<b>103</b>	<b>101</b>
Nissan	Quest	12–14	41,873	2	37	14	5
Toyota	Sienna	12–14	300,268	19	57	93	53
Dodge	Grand Caravan	12–14	240,955	29	97	71	69
Honda	Odyssey	12–14	477,001	36	76	135	102
Chrysler	Town & Country LWB	12–14	294,994	50	159	106	169
Toyota	Sienna 4WD	12–14	57,615	9	121	152	184
<b>Luxury models</b>		<b>12–14</b>	<b>229,326</b>	<b>33</b>	<b>118</b>	<b>242</b>	<b>287</b>
Cadillac	XTS 4dr	13–14	38,268	7	186	118	218

**Table 2: Insurance fire losses, 2012–14 models**

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
<b>All pickups, SUVs, and vans</b>		<b>12–14</b>	<b>18,845,971</b>	<b>2,253</b>	<b>104</b>	<b>118</b>	<b>123</b>
<b>PICKUPS</b>							
<b>All pickups</b>		<b>12–14</b>	<b>4,450,058</b>	<b>901</b>	<b>181</b>	<b>131</b>	<b>236</b>
<b>All small pickups</b>		<b>12–14</b>	<b>718,153</b>	<b>76</b>	<b>93</b>	<b>108</b>	<b>101</b>
<b>2-door models</b>		<b>12–14</b>	<b>48,095</b>	<b>5</b>	<b>92</b>	<b>75</b>	<b>69</b>
Toyota	Tacoma	12–14	21,239	2	83	4	4
<b>2-door plus models</b>		<b>12–14</b>	<b>181,363</b>	<b>27</b>	<b>143</b>	<b>113</b>	<b>161</b>
Toyota	Tacoma xtra cab	12–14	49,012	6	101	91	93
Nissan	Frontier ext. cab	12–14	28,556	5	140	72	101
Toyota	Tacoma xtra cab 4WD	12–14	64,388	10	166	129	213
<b>4-door models</b>		<b>12–14</b>	<b>488,696</b>	<b>44</b>	<b>77</b>	<b>110</b>	<b>85</b>
Nissan	Frontier crew cab SWB 4WD	12–14	62,213	1	11	164	19
Toyota	Tacoma double cab LWB 4WD	12–14	45,335	4	73	65	47
Toyota	Tacoma double cab	12–14	117,142	10	68	74	50
Nissan	Frontier crew cab SWB	12–14	57,816	6	86	92	79
Toyota	Tacoma double cab 4WD	12–14	135,147	17	108	139	150
<b>All large pickups</b>		<b>12–14</b>	<b>3,073,978</b>	<b>628</b>	<b>182</b>	<b>125</b>	<b>228</b>
<b>2-door models</b>		<b>12–14</b>	<b>196,187</b>	<b>39</b>	<b>177</b>	<b>97</b>	<b>172</b>
Ford	F-150	12–14	27,130	3	97	50	48
Ram	1500 SWB	12–14	38,320	8	169	104	175
<b>2-door plus models</b>		<b>12–14</b>	<b>552,295</b>	<b>99</b>	<b>162</b>	<b>126</b>	<b>204</b>
Ford	F-150 super cab 4WD	12–14	154,737	31	180	126	227
Ford	F-150 super cab	12–14	69,124	15	218	129	282
<b>4-door models</b>		<b>12–14</b>	<b>2,325,496</b>	<b>490</b>	<b>187</b>	<b>127</b>	<b>238</b>
Toyota	Tundra CrewMax	12–14	47,722	4	63	62	39
Toyota	Tundra double cab	12–14	61,750	9	115	95	109
GMC	Sierra 1500 crew cab 4WD	14	32,873	3	85	148	126
Nissan	Titan crew cab 4WD	12–14	27,251	4	151	88	133
Ford	F-150 crew cab	12–14	198,263	29	127	115	146
Toyota	Tundra double cab 4WD	12–14	100,570	16	158	113	179
Ram	1500 crew cab SWB	12–14	84,854	18	166	118	196
Ram	1500 ext. cab	12–14	92,606	24	226	90	202
Ford	F-150 crew cab 4WD	12–14	528,491	94	161	155	250
Toyota	Tundra CrewMax 4WD	12–14	98,924	19	165	154	254
Chevrolet	Silverado 1500 ext. cab 4WD	14	33,939	6	228	118	269
Chevrolet	Silverado 1500 crew cab 4WD	14	60,831	16	252	114	288
Ram	1500 crew cab SWB 4WD	12–14	187,147	54	245	121	297
Ram	1500 ext. cab 4WD	12–14	155,701	44	239	133	318
Honda	Ridgeline crew cab 4WD	12–14	46,388	12	229	139	320
Chevrolet	Silverado 1500 crew cab	14	28,733	9	317	171	543

**Table 2: Insurance fire losses, 2012–14 models**

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
<b>All very large pickups</b>		<b>12–14</b>	<b>657,926</b>	<b>197</b>	<b>277</b>	<b>157</b>	<b>434</b>
<b>2-door models</b>		<b>12–14</b>	<b>32,602</b>	<b>9</b>	<b>215</b>	<b>74</b>	<b>158</b>
<b>2-door plus models</b>		<b>12–14</b>	<b>57,388</b>	<b>17</b>	<b>261</b>	<b>142</b>	<b>372</b>
<b>4-door models</b>		<b>12–14</b>	<b>567,936</b>	<b>171</b>	<b>280</b>	<b>162</b>	<b>454</b>
GMC	Sierra 2500 crew cab 4WD	12–14	44,165	8	150	114	171
Chevrolet	Silverado 2500 crew cab 4WD	12–14	75,908	17	190	126	241
Ford	F-250 crew cab 4WD	12–14	123,902	36	245	157	386
Ram	2500 crew cab SWB 4WD	12–14	81,777	26	287	177	509
Chevrolet	Silverado 3500 crew cab 4WD	12–14	20,202	6	288	178	515
Ford	F-350 crew cab 4WD	12–14	77,226	30	409	185	756
Ram	3500 crew cab LWB 4WD	12–14	46,086	20	432	206	889
<b>SUVs</b>							
<b>All SUVs</b>		<b>12–14</b>	<b>14,322,278</b>	<b>1,330</b>	<b>80</b>	<b>109</b>	<b>87</b>
<b>Small SUVs</b>		<b>12–14</b>	<b>4,501,168</b>	<b>379</b>	<b>72</b>	<b>84</b>	<b>60</b>
Volkswagen	Tiguan 4dr	12–14	61,619	2	38	13	5
Jeep	Compass 4dr	12–14	56,187	2	32	58	18
Toyota	RAV4 4dr	13–14	95,536	5	44	65	29
Mazda	CX-5 4dr 4WD	13–14	87,937	2	20	146	29
Subaru	Forester 4dr 4WD	14	117,307	13	106	27	29
Toyota	RAV4 4dr 4WD	13–14	175,424	8	37	79	30
Volkswagen	Tiguan 4dr 4WD	12–14	47,653	3	54	76	41
Honda	CR-V 4dr	12–14	332,024	24	62	68	42
Mitsubishi	Outlander Sport 4dr	12–14	34,960	5	111	42	46
Honda	CR-V 4dr 4WD	12–14	645,399	37	47	105	50
Hyundai	Tucson 4dr 4WD	12–14	69,219	8	91	60	54
Nissan	Rogue 4dr 4WD	14	25,032	2	74	76	57
Mitsubishi	Outlander Sport 4dr 4WD	12–14	26,824	2	74	79	59
Kia	Sportage 4dr 4WD	12–14	56,150	4	57	104	59
Jeep	Patriot 4dr	12–14	98,002	11	96	77	74
Kia	Sportage 4dr	12–14	87,854	10	98	84	82
Jeep	Patriot 4dr 4WD	12–14	100,435	12	99	83	82
Ford	Escape 4dr	13–14	274,473	31	102	82	84
Mazda	CX-5 4dr	13–14	93,543	9	86	119	103
Hyundai	Tucson 4dr	12–14	124,361	17	115	96	111
Jeep	Compass 4dr 4WD	12–14	78,234	12	130	96	124
Ford	Escape 4dr 4WD	13–14	192,163	27	125	119	149
Jeep	Wrangler 2dr SWB 4WD	12–14	191,978	34	151	110	167
<b>Midsize SUVs</b>		<b>12–14</b>	<b>5,999,192</b>	<b>619</b>	<b>90</b>	<b>104</b>	<b>93</b>
Toyota	Venza 4dr 4WD	12–14	51,045	0	0	0	0
Jeep	Cherokee 4dr	14	21,276	1	45	7	3
Toyota	4Runner 4dr	12–14	47,835	2	33	31	10
Toyota	Venza 4dr	12–14	53,126	2	30	40	12
Mazda	CX-9 4dr 4WD	12–14	47,161	1	18	201	36

**Table 2: Insurance fire losses, 2012–14 models**

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Chevrolet	Equinox 4dr 4WD	12–14	216,759	15	61	66	41
Chevrolet	Equinox 4dr	12–14	514,626	38	64	91	58
Nissan	Pathfinder 4dr 4WD	13–14	67,774	5	62	99	61
Ford	Explorer 4dr	12–14	253,581	17	61	105	64
Jeep	Grand Cherokee 4dr	12–14	114,683	10	76	84	64
Nissan	Murano 4dr 4WD	12–14	84,153	7	86	78	67
Nissan	Xterra 4dr 4WD	12–14	37,361	4	88	76	67
Honda	Pilot 4dr 4WD	12–14	307,302	24	67	102	68
Toyota	4Runner 4dr 4WD	12–14	108,415	10	73	94	69
Jeep	Grand Cherokee 4dr 4WD	12–14	444,993	36	72	96	69
Honda	Accord Crosstour 4dr	12–14	36,268	3	65	107	70
Nissan	Pathfinder 4dr	13–14	55,899	4	59	132	78
Chevrolet	Captiva Sport 4dr	12–14	41,740	6	130	64	83
Jeep	Cherokee 4dr 4WD	14	42,833	5	108	83	90
Mazda	CX-9 4dr	12–14	39,449	3	58	155	90
Hyundai	Santa Fe Sport 4dr 4WD	13–14	48,260	8	129	72	93
Honda	Pilot 4dr	12–14	149,506	17	90	113	102
GMC	Terrain 4dr	12–14	219,247	24	95	108	103
Dodge	Journey 4dr 4WD	12–14	46,585	7	120	88	106
Kia	Sorento 4dr 4WD	14	31,212	4	106	102	108
Ford	Edge 4dr	12–14	250,325	30	97	113	109
Ford	Explorer 4dr 4WD	12–14	260,579	21	82	140	115
Nissan	Murano 4dr	12–14	56,631	7	96	120	116
GMC	Terrain 4dr 4WD	12–14	105,411	10	103	117	121
Hyundai	Santa Fe Sport 4dr	13–14	88,896	16	163	76	123
Dodge	Journey 4dr	12–14	184,455	36	158	79	124
Ford	Edge 4dr 4WD	12–14	128,667	11	79	163	129
Ford	Flex 4dr 4WD	12–14	23,744	3	100	138	138
Kia	Sorento 4dr	14	60,474	8	140	105	147
Toyota	FJ Cruiser 4dr 4WD	12–14	44,638	9	183	108	199
Jeep	Wrangler 4dr 4WD	12–14	351,037	60	154	132	203
Honda	Accord Crosstour 4dr 4WD	12–14	31,084	4	166	157	261
Ford	Flex 4dr	12–14	49,594	7	189	147	279
<b>Large SUVs</b>		<b>12–14</b>	<b>1,253,251</b>	<b>133</b>	<b>87</b>	<b>132</b>	<b>114</b>
Chevrolet	Tahoe 4dr 4WD	12–14	73,117	3	28	119	33
Chevrolet	Traverse 4dr 4WD	12–14	104,180	6	42	84	35
Chevrolet	Tahoe 4dr	12–14	69,221	3	34	148	50
Volkswagen	Touareg 4dr 4WD	12–14	30,757	2	48	135	64
GMC	Yukon 4dr	12–14	25,082	2	62	108	67
Chevrolet	Traverse 4dr	12–14	170,024	15	74	94	69
GMC	Acadia 4dr	12–14	138,498	14	83	114	94
Toyota	Sequoia 4dr 4WD	12–14	26,164	3	89	116	104

Table 2: Insurance fire losses, 2012–14 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Buick	Enclave 4dr	12–14	110,378	10	72	147	106
Ford	Expedition 4dr	12–14	30,949	4	98	123	120
Ford	Expedition 4dr 4WD	12–14	25,563	2	59	229	136
Buick	Enclave 4dr 4WD	12–14	64,028	6	69	211	146
Dodge	Durango 4dr	12–14	64,672	11	137	113	154
Nissan	Armada 4dr	12–14	25,959	3	103	151	156
GMC	Yukon 4dr 4WD	12–14	37,695	8	169	112	190
GMC	Acadia 4dr 4WD	12–14	128,063	16	129	157	202
Nissan	Armada 4dr 4WD	12–14	20,821	3	117	190	224
Dodge	Durango 4dr 4WD	12–14	92,664	20	174	133	231
<b>Very large SUVs</b>		<b>12–14</b>	<b>235,360</b>	<b>20</b>	<b>79</b>	<b>134</b>	<b>106</b>
Chevrolet	Suburban 1500 4dr	12–14	33,979	1	23	188	43
Chevrolet	Suburban 1500 4dr 4WD	12–14	61,529	6	80	108	86
GMC	Yukon XL 1500 4dr 4WD	12–14	35,274	5	109	255	279
<b>LUXURY SUVs</b>							
<b>Small luxury SUVs</b>		<b>12–14</b>	<b>114,558</b>	<b>10</b>	<b>76</b>	<b>127</b>	<b>97</b>
BMW	X1 4dr 4WD	13–14	26,298	1	29	217	63
Land Rover	Range Rover Evoque 4dr 4WD	12–14	27,768	3	107	78	84
Buick	Encore 4dr	13–14	28,912	3	98	97	95
<b>Midsize luxury SUVs</b>		<b>12–14</b>	<b>1,789,670</b>	<b>120</b>	<b>55</b>	<b>151</b>	<b>83</b>
Lincoln	MKX 4dr	12–14	36,259	0	0	0	0
Lincoln	MKX 4dr 4WD	12–14	38,796	0	0	0	0
Acura	MDX 4dr 4WD	14	31,769	0	0	0	0
Volvo	XC60 4dr	12–14	20,450	0	0	0	0
Lexus	RX 450h hybrid 4dr 4WD	12–14	28,275	1	29	0	0
Acura	RDX 4dr 4WD	13–14	59,285	1	15	1	0
Mercedes-Benz	GLK class 4dr	12–14	45,689	1	16	39	6
Infiniti	QX60/JX series	13–14	24,089	1	30	26	8
Lexus	RX 350 4dr	12–14	129,562	6	37	100	37
Volvo	XC60 4dr 4WD	12–14	43,360	3	54	71	38
Acura	RDX 4dr	13–14	44,021	4	78	62	48
Audi	Q5 4dr 4WD	12–14	125,438	8	47	150	71
Infiniti	QX60/JX series 4WD	13–14	52,121	5	77	93	71
Volvo	XC90 4dr 4WD	12–14	22,286	3	101	89	89
Mercedes-Benz	GLK class 4dr 4WD	12–14	61,387	5	68	133	90
Lexus	RX 350 4dr 4WD	12–14	171,454	12	54	175	95
Cadillac	SRX 4dr 4WD	12–14	58,724	4	58	171	100
Mercedes-Benz	M class 4dr 4WD	12–14	118,568	6	41	255	104
Cadillac	SRX 4dr	12–14	137,543	10	80	149	119
BMW	X3 4dr 4WD	12–14	110,840	11	92	184	169
Mercedes-Benz	M class 4dr	13–14	21,233	2	74	270	199
<b>Large luxury SUVs</b>		<b>12–14</b>	<b>388,788</b>	<b>45</b>	<b>93</b>	<b>199</b>	<b>185</b>
Porsche	Cayenne 4dr 4WD	12–14	40,590	1	27	9	2

**Table 2: Insurance fire losses, 2012–14 models**

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Lexus	GX 460 4dr 4WD	12–14	41,122	2	37	16	6
Land Rover	LR4 4dr 4WD	12–14	22,845	2	62	24	15
Audi	Q7 4dr 4WD	12–14	42,176	3	59	125	73
Mercedes-Benz	GL class 4dr 4WD	13–14	36,057	4	79	208	165
Infiniti	QX80/QX series 4WD	12–14	25,960	5	146	251	368
<b>Very large luxury SUVs</b>		<b>12–14</b>	<b>40,290</b>	<b>4</b>	<b>79</b>	<b>267</b>	<b>211</b>
<b>CARGO/PASSENGER VANS</b>							
<b>All cargo/passenger vans</b>		<b>12–14</b>	<b>73,635</b>	<b>22</b>	<b>230</b>	<b>91</b>	<b>209</b>

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 A: 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
BMW	3 series 4dr 4WD	320 xi 4dr 4WD, 328 dx 4dr 4WD, 328 xi 4dr 4WD, 335 xi 4dr 4WD
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
Infiniti	QX60/JX series	JX35 4dr, QX60 4dr
Infiniti	QX60/JX series 4WD	JX35 4dr 4WD, QX60 4dr 4WD
Infiniti	QX80/QX series 4WD	QX56 4dr 4WD, QX80 4dr 4WD

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

