

Insurance Report



Noncrash fire losses

Prepared by HLDI for NHTSA

2013–15 Passenger Cars,
Pickups, SUVs, and Vans

December 2015



This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2013–15. 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 38 million insured vehicle years and more than 4,700 claims.

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Companies Supplying Data

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

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The Hartford
Kemper Preferred
Kentucky Farm Bureau Mutual Insurance Companies
Liberty Mutual Insurance Company
MetLife Auto and Home
National General
Nationwide
New Jersey Manufacturers Insurance Group
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► Introduction

This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2013–15. 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 38 million insured vehicle years and more than 4,700 claims. The 10 passenger cars, SUVs, and pickups with the worst (highest) fire claim frequencies are presented in **Table 1**. The Ford F-350 SuperCrew 4WD had the highest relative claim frequency (430), followed by the Chevrolet Silverado 3500 crew cab 4WD (410) and the Cadillac XTS 4dr (242).

Results for all 2013–15 vehicles are included in the overall totals and in the separate totals for class and size sub-groups 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 2013–15 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:

- 2013–15 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2013–15 model year all-passenger-vehicle claim severity = \$17,978
- 2013–15 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 8,087 insured vehicle years, only one noncrash fire claim is made.

Examples of relative results:

- 2013–15 model year Toyota Camry 4dr relative claim frequency = 99
- 2013–15 model year Toyota Camry 4dr claim frequency = $0.1 \times (99/100) = 0.099$
- 2013–15 model year Honda Civic 4dr relative claim severity = 66
- 2013–15 model year Honda Civic 4dr claim severity = $\$17,978 \times (66/100) = \$11,865$
- 2013–15 model year Ford Flex relative overall loss = 273
- 2013–15 model year Ford Flex overall loss = $\$2 \times (273/100) = \5.46

Table 1: Highest relative fire claim frequencies, 2013–15 models

Make and series	Model years	Size and class	Total exposure (insured vehicle years)	Relative claim frequency*
Passenger cars				
Cadillac XTS 4dr	13–15	Very large luxury car	60,684	242
Honda Civic Si	13–15	Small 4dr car	23,823	241
Dodge Challenger	13–15	Large 2dr car	116,621	240
Dodge Dart	13–15	Small 4dr car	234,348	239
Chevrolet Camaro convertible	13–15	Large sports car	20,777	213
Nissan Quest	13–15	Very large minivan	21,031	209
Dodge Charger	13–15	Large 4dr car	92,671	206
Dodge Charger HEMI	13–15	Large 4dr car	46,718	206
Hyundai Veloster turbo	13–15	Small 2dr car	36,999	198
Chrysler 300	13–15	Large 4dr car	76,101	188
SUVs				
Ford Flex 4dr	13–15	Midsize SUV	44,443	192
Jeep Wrangler 4dr 4WD	13–15	Midsize SUV	334,354	178
Jeep Wrangler 2dr SWB 4WD	13–15	Small SUV	145,146	172
Land Rover Range Rover Evoque 4dr 4WD	13–15	Small luxury SUV	28,512	138
Jeep Cherokee 4dr 4WD	14–15	Midsize SUV	124,628	136
Dodge Durango 4dr 4WD	13–15	Large SUV	92,838	135
Hyundai Santa Fe Sport 4dr	13–15	Midsize SUV	148,865	132
Ford Escape 4dr 4WD	13–15	Small SUV	334,242	130
Jeep Patriot 4dr 4WD	13–15	Small SUV	87,501	130
Dodge Durango 4dr	13–15	Large SUV	62,918	123
Pickups				
Ford F-350 SuperCrew 4WD	13–15	Very large pickup	55,694	430
Chevrolet Silverado 3500 crew cab 4WD	13–15	Very large pickup	21,679	410
Ford F-250 SuperCrew 4WD	13–15	Very large pickup	93,634	232
Chevrolet Silverado 1500 crew cab	14–15	Large pickup	69,925	225
Chevrolet Silverado 2500 crew cab 4WD	13–15	Very large pickup	80,941	214
Toyota Tundra double cab	13–15	Large pickup	48,788	187
Toyota Tacoma xtra cab 4WD	13–15	Small pickup	52,611	179
GMC Sierra 2500 crew cab 4WD	13–15	Very large pickup	46,771	173
Chevrolet Silverado 1500 ext. cab	14–15	Large pickup	38,632	171
Chevrolet Silverado 1500 crew cab 4WD	14–15	Large pickup	151,062	171

*100 = all-passenger-vehicle result

Table 2: Insurance fire losses, 2013–15 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All passenger vehicles		13–15	38,154,619	4,718	100=0.1	100=\$17,978	100=\$2
All passenger cars		13–15	20,988,699	2,572	98	87	86
MICRO CARS							
2-door models		13–15	34,044	5	130	39	51
Smart	ForTwo	13–15	21,388	4	179	48	87
4-door models		13–15	17,090	0	—	—	—
MINI CARS							
2-door models		13–15	200,538	22	93	57	53
Fiat	500	13–15	64,821	14	186	59	109
4-door models		13–15	399,701	52	106	56	60
Hyundai	Accent	13–15	81,425	10	111	33	37
Chevrolet	Spark	13–15	88,009	11	99	51	51
Ford	Fiesta	13–15	112,759	13	96	61	58
Kia	Rio	13–15	78,910	15	149	72	107
Station wagons		13–15	325,293	48	119	64	77
Honda	Fit	15	34,987	6	162	47	76
Kia	Rio	13–15	41,078	9	165	61	100
Ford	Fiesta	13–15	56,129	12	153	67	102
Hyundai	Accent	13–15	66,608	14	179	72	128
Sports models		13–15	13,509	1	—	—	—
SMALL CARS							
2-door models		13–15	525,981	80	116	72	84
Volkswagen	New Beetle	13–15	51,078	3	47	10	5
Honda	Civic	13–15	75,378	5	52	82	42
Subaru	BRZ	13–15	30,881	3	88	68	60
Volkswagen	New Beetle convertible	13–15	38,938	3	58	142	83
Scion	FR-S	13–15	65,657	13	135	67	90
Hyundai	Veloster	13–15	64,968	11	127	84	106
Hyundai	Veloster turbo	13–15	36,999	9	198	67	132
Scion	tC	13–15	61,226	14	163	86	141
4-door models		13–15	5,199,198	633	95	65	62
Nissan	Leaf electric	13–15	58,848	4	56	22	12
Toyota	Prius c hybrid	13–15	83,462	5	43	48	20
Toyota	Prius hybrid	13–15	302,276	24	64	45	29
Nissan	Juke 4WD	13–15	46,563	4	66	50	33
Toyota	Corolla	14–15	336,938	36	82	43	35
Acura	ILX	13–15	70,875	5	48	77	37
Honda	Civic	13–15	668,322	50	58	66	39
Hyundai	Elantra	13–15	668,239	60	73	64	46
Nissan	Sentra	13–15	311,959	39	94	49	47
Mitsubishi	Lancer	13–15	23,127	3	100	56	56
Subaru	Impreza 4WD	13–15	55,014	5	70	84	58
Ford	Focus	13–15	335,717	36	82	71	58
Nissan	Versa	13–15	153,627	18	101	64	64

Table 2: Insurance fire losses, 2013–15 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Chevrolet	Sonic	13–15	108,352	18	116	59	69
Hyundai	Elantra GT	13–15	86,196	9	81	85	69
Mazda	3 hatchback	14–15	42,405	5	99	73	72
Mazda	3	14–15	65,293	8	93	78	72
Chevrolet	Cruze	13–15	529,555	88	129	62	80
Chevrolet	Volt electric	13–15	63,686	6	70	133	92
Nissan	Juke	13–15	49,336	7	111	90	99
Kia	Forte	14–15	100,188	21	161	67	108
Toyota	Prius plug-in hybrid	13–15	26,386	6	159	88	141
Dodge	Dart	13–15	234,348	74	239	69	166
Honda	Civic Si	13–15	23,823	9	241	86	207
Station wagons		13–15	1,413,910	153	87	65	57
Mini	Countryman 2WD	13–15	29,794	1	23	43	10
Toyota	Prius v hybrid	13–15	77,270	2	21	81	17
Scion	xB	13–15	29,812	1	24	98	23
Chevrolet	Sonic	13–15	61,408	9	116	29	34
Nissan	Versa Note	14–15	59,467	5	61	63	38
Subaru	XV Crosstrek 4WD	13–15	162,896	9	48	81	39
Subaru	Impreza 4WD	13–15	133,915	10	59	68	41
Ford	C-Max hybrid	13–15	68,563	4	46	103	47
Kia	Soul	14–15	133,521	19	114	52	59
Ford	Focus	13–15	210,699	27	99	71	71
Sports models		13–15	51,533	3	41	324	132
Luxury models		13–15	4,591	1	—	—	—
MIDSIZE CARS							
2-door models		13–15	183,077	30	128	79	101
Honda	Accord	13–15	93,299	14	121	73	89
Hyundai	Genesis	13–15	46,575	8	131	106	139
4-door models		13–15	6,470,382	818	101	76	77
Volkswagen	Passat	13–15	301,834	15	39	81	32
Volkswagen	Jetta	13–15	371,958	29	59	56	33
Buick	Verano	13–15	112,321	10	71	77	55
Toyota	Camry	13–15	717,961	89	99	62	62
Kia	Optima hybrid	13–15	23,115	1	41	156	63
Ford	Fusion hybrid	13–15	78,426	11	103	68	70
Nissan	Altima	13–15	840,710	103	97	74	71
Honda	Accord	13–15	979,577	109	91	80	73
Hyundai	Sonata	15	52,371	5	85	86	73
Kia	Optima	13–15	449,383	65	116	79	91
Mazda	6	14–15	105,162	13	103	95	98
Hyundai	Sonata hybrid	13–15	35,759	5	105	93	98
Volkswagen	CC	13–15	65,492	6	93	110	102
Ford	Fusion 4WD	13–15	21,209	3	101	103	104
Chrysler	200	15	34,515	5	134	78	105

Table 2: Insurance fire losses, 2013–15 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Ford	Fusion	13–15	481,544	76	126	86	108
Chevrolet	Malibu	13–15	424,979	78	152	82	125
Toyota	Camry hybrid	13–15	77,282	9	109	133	144
Station wagons		13–15	499,431	27	44	83	37
Mazda	5	13–15	21,453	0	0	0	0
Subaru	Outback 4WD	15	36,038	0	0	0	0
Sports models		13–15	394,163	87	176	205	361
Chevrolet	Corvette 2dr	14–15	28,349	4	101	289	291
Mercedes-Benz	SL class convertible	13–15	20,267	2	69	601	414
Luxury models		13–15	1,682,578	151	69	129	90
Mercedes-Benz	C class 2dr	13–15	26,784	0	0	0	0
Lexus	CT 200h hybrid 4dr	13–15	37,132	0	0	0	0
Volvo	S60 4dr 4WD	13–15	23,959	1	32	10	3
Cadillac	ATS 4dr 4WD	13–15	31,122	2	55	31	17
Volvo	S60 4dr	13–15	37,560	1	21	152	32
Lexus	IS 250 4dr	14–15	39,706	3	47	89	42
Lexus	ES 350 4dr	13–15	174,587	9	39	115	45
Audi	A4 4dr	13–15	24,107	1	26	179	47
Mercedes-Benz	CLA class 4dr	14–15	34,413	2	47	98	47
Infiniti	Q50 4dr	14–15	22,184	2	58	131	75
Audi	A4 4dr 4WD	13–15	75,159	8	78	103	80
Lincoln	MKZ 4dr	13–15	31,497	3	65	142	92
Infiniti	Q50 4dr 4WD	14–15	25,961	4	118	89	106
Cadillac	ATS 4dr	13–15	63,291	7	79	148	117
Lexus	ES 300h hybrid 4dr	13–15	50,662	5	74	165	122
BMW	3 series 4dr 4WD	13–15	111,574	14	98	135	132
BMW	3 series 4dr	13–15	140,209	14	75	191	143
Audi	A5 2dr 4WD	13–15	26,002	4	143	226	324
LARGE CARS							
2-door models		13–15	125,037	37	235	78	182
Dodge	Challenger	13–15	116,621	35	240	81	194
4-door models		13–15	1,003,812	145	123	102	125
Chrysler	300 4WD	13–15	24,524	0	0	0	0
Hyundai	Azera	13–15	23,796	0	0	0	0
Toyota	Avalon hybrid	13–15	40,169	1	21	30	6
Chevrolet	Impala	14–15	98,357	8	59	103	61
Toyota	Avalon	13–15	122,781	15	111	65	72
Ford	Taurus	13–15	117,103	13	88	91	80
Buick	Regal	13–15	36,954	2	108	87	94
Buick	LaCrosse	13–15	107,594	11	82	141	116
Chrysler	300	13–15	76,101	16	188	73	137
Dodge	Charger	13–15	92,671	24	206	102	210
Dodge	Charger HEMI	13–15	46,718	12	206	139	286

Table 2: Insurance fire losses, 2013–15 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Sports models		13–15	242,201	53	172	134	230
Chevrolet	Camaro 2dr	13–15	182,298	40	172	100	172
Chevrolet	Camaro convertible	13–15	20,777	6	213	170	361
Luxury models		13–15	840,854	69	62	138	86
Lexus	GS 350 4dr 4WD	13–15	36,948	3	58	76	45
Audi	A6 4dr 4WD	13–15	54,576	5	70	87	61
BMW	5 series 4dr	13–15	76,930	7	74	98	72
Mercedes-Benz	E class 4dr	13–15	79,779	6	50	148	74
Mercedes-Benz	E class 4dr 4WD	13–15	73,561	6	54	149	80
BMW	5 series 4dr 4WD	13–15	68,162	6	67	168	112
Tesla	Model S 4dr electric	13–15	37,487	2	41	274	113
Mercedes-Benz	E class convertible	13–15	21,218	1	31	394	121
Lexus	GS 350 4dr	13–15	56,308	6	104	129	134
VERY LARGE CARS							
Station wagons/minivans		13–15	1,120,937	121	98	107	105
Toyota	Sienna	13–15	252,195	23	77	91	70
Chrysler	Town & Country LWB	13–15	243,740	22	64	128	82
Honda	Odyssey	13–15	339,340	33	92	109	100
Dodge	Grand Caravan	13–15	199,784	32	137	87	120
Toyota	Sienna 4WD	13–15	47,629	7	109	181	196
Nissan	Quest	13–15	21,031	1	209	174	365
Luxury models		13–15	240,840	36	131	241	315
Cadillac	XTS 4dr 4WD	13–15	22,752	3	90	156	140
Cadillac	XTS 4dr	13–15	60,684	11	242	138	333
All pickups, SUVs, and vans		13–15	17,165,918	2,146	102	116	118
PICKUPS							
All pickups		13–15	3,901,933	812	172	137	235
All small pickups		13–15	547,268	69	101	99	100
2-door models		13–15	28,509	4	108	39	42
2-door plus models		13–15	127,878	23	147	106	155
Nissan	Frontier ext. cab	13–15	21,579	3	102	72	74
Toyota	Tacoma xtra cab	13–15	40,987	7	137	80	110
Toyota	Tacoma xtra cab 4WD	13–15	52,611	11	179	131	234
4-door models		13–15	390,881	42	86	102	88
Nissan	Frontier crew cab SWB	13–15	36,409	3	61	95	57
Toyota	Tacoma double cab LWB 4WD	13–15	40,919	5	92	84	77
Nissan	Frontier crew cab SWB 4WD	13–15	37,232	2	66	120	79
Toyota	Tacoma double cab	13–15	111,993	15	109	90	99
Toyota	Tacoma double cab 4WD	13–15	130,514	16	94	117	109
All large pickups		13–15	2,822,035	566	164	130	214
2-door models		13–15	164,487	30	142	82	116
2-door plus models		13–15	420,867	87	165	120	198

Table 2: Insurance fire losses, 2013–15 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
4-door models		13–15	2,236,681	449	165	135	223
Toyota	Tundra CrewMax	13–15	41,410	3	54	95	51
Ram	1500 crew cab LWB 4WD	13–15	21,697	2	73	138	101
Toyota	Tundra double cab 4WD	13–15	78,687	8	94	126	118
GMC	Sierra 1500 crew cab	14–15	32,278	3	67	184	123
GMC	Sierra 1500 ext. cab 4WD	14–15	27,728	5	153	105	161
GMC	Sierra 1500 crew cab 4WD	14–15	79,592	11	109	165	179
Chevrolet	Silverado 1500 ext. cab	14–15	38,632	8	171	113	194
Chevrolet	Silverado 1500 ext. cab 4WD	14–15	91,104	18	167	118	196
Toyota	Tundra double cab	13–15	48,788	11	187	109	204
Toyota	Tundra CrewMax 4WD	13–15	93,539	11	113	194	220
Chevrolet	Silverado 1500 crew cab 4WD	14–15	151,062	32	171	135	230
Chevrolet	Silverado 1500 crew cab	14–15	69,925	19	225	149	336
All very large pickups		13–15	532,629	177	289	172	497
2-door models		13–15	24,780	6	194	91	177
2-door plus models		13–15	48,569	14	307	136	417
4-door models		13–15	459,281	157	295	177	521
Chevrolet	Silverado 2500 crew cab 4WD	13–15	80,941	20	214	121	260
GMC	Sierra 2500 crew cab 4WD	13–15	46,771	10	173	224	387
Ford	F-250 SuperCrew 4WD	13–15	93,634	27	232	197	457
Ford	F-350 SuperCrew 4WD	13–15	55,694	25	430	167	718
Chevrolet	Silverado 3500 crew cab 4WD	13–15	21,679	9	410	176	723
SUVs							
All SUVs		13–15	13,205,611	1,321	81	103	84
Small SUVs		13–15	4,338,098	410	77	82	63
Subaru	Forester 4dr 4WD with Eyesight	14–15	35,569	0	0	0	0
Volkswagen	Tiguan 4dr	13–15	44,075	3	61	22	13
Mitsubishi	Outlander Sport 4dr	13–15	42,150	4	66	34	22
Subaru	Forester 4dr 4WD	14–15	269,716	20	58	47	27
Nissan	Rogue 4dr	14–15	56,197	2	41	71	29
Toyota	RAV4 4dr 4WD	13–15	343,974	20	46	63	29
Honda	CR-V 4dr	13–15	308,595	22	52	63	33
Mazda	CX-5 4dr 4WD	13–15	158,408	9	46	86	40
Honda	CR-V 4dr 4WD	13–15	619,765	32	43	100	42
Nissan	Rogue Select 4dr	14–15	20,148	1	49	92	45
Toyota	RAV4 4dr	13–15	191,616	14	62	92	57
Jeep	Compass 4dr 4WD	13–15	65,622	9	109	52	57
Hyundai	Tucson 4dr 4WD	13–15	53,852	4	56	102	57
Kia	Sportage 4dr	13–15	61,837	8	107	57	61
Jeep	Compass 4dr	13–15	49,068	5	85	80	67
Hyundai	Tucson 4dr	13–15	91,361	9	76	91	69
Mitsubishi	Outlander Sport 4dr 4WD	13–15	32,889	5	121	57	69
Nissan	Rogue 4dr 4WD	14–15	83,017	7	77	93	71
Jeep	Patriot 4dr	13–15	97,994	14	108	72	77

Table 2: Insurance fire losses, 2013–15 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Mazda	CX-5 4dr	13–15	158,328	14	73	119	87
Kia	Sportage 4dr 4WD	13–15	43,826	5	89	102	90
Ford	Escape 4dr	13–15	469,669	64	114	82	94
Volkswagen	Tiguan 4dr 4WD	13–15	40,795	5	92	129	119
Jeep	Patriot 4dr 4WD	13–15	87,501	15	130	93	121
Ford	Escape 4dr 4WD	13–15	334,242	52	130	98	127
Jeep	Wrangler 2dr SWB 4WD	13–15	145,146	31	172	98	169
Midsize SUVs		13–15	5,318,991	575	88	95	84
Ford	Flex 4dr 4WD	13–15	24,439	0	0	0	0
Toyota	Venza 4dr	13–15	51,863	4	58	25	14
Toyota	4Runner 4dr	13–15	48,222	2	30	80	24
Toyota	Venza 4dr 4WD	13–15	54,622	2	30	85	25
Toyota	Highlander 4dr	14–15	42,566	1	21	181	37
Nissan	Pathfinder 4dr	13–15	97,017	4	29	135	40
Chevrolet	Equinox 4dr 4WD	13–15	174,488	15	60	71	43
Honda	Pilot 4dr 4WD	13–15	234,501	14	60	79	48
Ford	Explorer 4dr	13–15	272,418	19	52	94	49
Toyota	4Runner 4dr 4WD	13–15	111,159	11	74	66	49
Jeep	Cherokee 4dr	14–15	59,413	5	70	74	52
GMC	Terrain 4dr 4WD	13–15	88,019	6	66	92	61
Nissan	Pathfinder 4dr 4WD	13–15	120,313	11	65	109	70
Ford	Explorer 4dr 4WD	13–15	315,160	27	69	106	73
Hyundai	Santa Fe 4dr 4WD	13–15	21,884	1	35	212	74
Chevrolet	Captiva Sport 4dr	13–15	45,002	6	110	67	74
Chevrolet	Equinox 4dr	13–15	426,432	47	94	83	78
Toyota	Highlander 4dr 4WD	14–15	71,620	9	92	85	79
Kia	Sorento 4dr 4WD	14–15	70,850	9	88	94	82
Hyundai	Santa Fe 4dr	13–15	26,809	2	54	163	88
Jeep	Grand Cherokee 4dr	13–15	101,464	10	83	108	89
Kia	Sorento 4dr	14–15	132,135	16	103	88	91
Mazda	CX-9 4dr	13–15	23,659	3	85	107	91
Jeep	Grand Cherokee 4dr 4WD	13–15	403,958	37	69	140	96
Honda	Pilot 4dr	13–15	114,048	14	91	108	98
Mazda	CX-9 4dr 4WD	13–15	26,091	2	53	193	102
Hyundai	Santa Fe Sport 4dr 4WD	13–15	83,284	13	113	97	110
GMC	Terrain 4dr	13–15	172,001	20	109	102	112
Jeep	Cherokee 4dr 4WD	14–15	124,628	22	136	87	119
Hyundai	Santa Fe Sport 4dr	13–15	148,865	23	132	92	121
Jeep	Wrangler 4dr 4WD	13–15	334,354	72	178	90	160
Ford	Flex 4dr	13–15	44,443	7	192	142	273
Large SUVs		13–15	984,855	122	93	121	112
Volkswagen	Touareg 4dr 4WD	13–15	21,241	0	0	0	0
Ford	Expedition 4dr	13–15	22,371	1	36	34	12
Chevrolet	Traverse 4dr	13–15	119,192	11	69	69	47
Chevrolet	Traverse 4dr 4WD	13–15	68,674	3	33	145	48

Table 2: Insurance fire losses, 2013–15 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Buick	Enclave 4dr 4WD	13–15	47,523	5	66	168	111
GMC	Acadia 4dr	13–15	93,713	14	114	98	112
GMC	Acadia 4dr 4WD	13–15	91,771	14	114	104	119
Buick	Enclave 4dr	13–15	74,225	9	90	136	122
Chevrolet	Tahoe 4dr 4WD	15	20,305	2	91	142	129
Dodge	Durango 4dr	13–15	62,918	11	123	136	168
Dodge	Durango 4dr 4WD	13–15	92,838	17	135	136	183
Very large SUVs		13–15	210,327	27	108	145	156
LUXURY SUVs							
Small luxury SUVs		13–15	206,397	13	49	107	53
Buick	Encore 4dr 4WD	13–15	28,080	3	109	27	30
BMW	X1 4dr 4WD	13–15	45,654	1	15	227	35
Buick	Encore 4dr	13–15	57,849	3	42	100	42
BMW	X1 4dr	13–15	25,773	1	26	169	44
Land Rover	Range Rover Evoque 4dr 4WD	13–15	28,512	4	138	158	218
Midsize luxury SUVs		13–15	1,751,575	123	55	161	89
Lincoln	MKX 4dr	13–15	34,953	0	0	0	0
Lexus	RX 450h hybrid 4dr 4WD	13–15	27,025	0	0	0	0
Acura	RDX 4dr 4WD	13–15	101,632	3	22	64	14
Volvo	XC60 4dr 4WD	13–15	37,674	1	20	180	36
Infiniti	QX60/JX series	13–15	38,332	4	69	61	42
Acura	RDX 4dr	13–15	72,396	6	64	73	47
Acura	MDX 4dr 4WD	14–15	74,117	2	21	261	56
Mercedes-Benz	GLK class 4dr	13–15	40,788	2	39	150	59
Lexus	RX 350 4dr	13–15	139,744	10	54	124	67
Cadillac	SRX 4dr	13–15	92,822	6	46	144	67
Lexus	RX 350 4dr 4WD	13–15	183,956	10	41	168	68
BMW	X3 4dr 4WD	13–15	128,560	6	43	170	73
Infiniti	QX60/JX series 4WD	13–15	81,125	7	64	132	84
Lincoln	MKX 4dr 4WD	13–15	37,696	2	39	219	85
BMW	X5 4dr 4WD	14–15	33,736	5	111	84	94
Audi	Q5 4dr 4WD	13–15	105,319	7	49	211	103
Mercedes-Benz	M class 4dr	13–15	37,074	3	55	219	120
Cadillac	SRX 4dr 4WD	13–15	42,416	5	76	178	136
Mercedes-Benz	GLK class 4dr 4WD	13–15	57,189	8	106	157	166
Acura	MDX 4dr	14–15	30,585	1	107	209	223
Mercedes-Benz	M class 4dr 4WD	13–15	84,490	10	105	255	266
Large luxury SUVs		13–15	358,125	48	104	159	166
Lexus	GX 460 4dr 4WD	13–15	44,487	2	34	20	7
Porsche	Cayenne 4dr 4WD	13–15	38,077	3	69	92	64
Audi	Q7 4dr 4WD	13–15	46,281	6	91	151	138
Mercedes-Benz	GL class 4dr 4WD	13–15	62,979	7	88	236	207
Very large luxury SUVs		13–15	37,243	3	61	235	143
CARGO/PASSENGER VANS							
All cargo/passenger vans		13–15	58,374	13	158	89	141

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	328 i 4dr, 335 i 4dr, 320 i 4dr, 328 d 4dr
BMW	3 series 4dr 4WD	328 xi 4dr 4WD, 335 xi 4dr 4WD, 320 xi 4dr 4WD, 328 dx 4dr 4WD
BMW	5 series 4dr	528 i 4dr, 535 i 4dr, 550 i 4dr, 535 d 4dr
BMW	5 series 4dr 4WD	528 xi 4dr 4WD, 535 xi 4dr 4WD, 550 i 4dr 4WD, 535 dx 4dr 4WD
Infiniti	QX60/JX series	JX35 4dr, QX60 4dr
Infiniti	QX60/JX series 4WD	JX35 4dr 4WD, QX60 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.



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