

Insurance Report



Noncrash fire losses

Prepared by HLDI for NHTSA

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

April 2018



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 51 million insured vehicle years and nearly 7,500 claims.

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Progressive Insurance
Rockingham Insurance
Safeco Insurance
SECURA Insurance
Sentry Insurance
State Farm Insurance Companies
Tennessee Farmers Mutual Insurance Company
Texas Farm Bureau
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 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 51 million insured vehicle years and nearly 7,500 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 (556), followed by the Dodge Charger HEMI (295).

Results for all 2015–17 model year 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 losses, 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 = \$20,287
- 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 6,856 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 = 83
- 2015–17 model year Toyota Camry four-door claim frequency = $0.1 \times (83/100) = 0.083$
- 2015–17 model year Hyundai Elantra GT relative claim severity = 70
- 2015–17 model year Hyundai Elantra GT claim severity = $\$20,287 \times (70/100) = \$14,201$
- 2015–17 model year Nissan Pathfinder four-door 4WD relative overall losses = 91
- 2015–17 model year Nissan Pathfinder four-door 4WD overall losses = $\$3 \times (91/100) = \2.73

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

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	52,593	295
Chrysler 200 4WD	15–17	Midsized 4dr car	36,464	278
Subaru BRZ	15–17	Small 2dr car	21,132	277
BMW i3 electric station wagon	15–17	Small luxury car	20,899	269
Mercedes-Benz S class 4dr LWB	15–17	Very large luxury car	34,007	269
Mercedes-Benz C class 4dr	15–17	Midsized luxury car	93,838	238
Ford Fusion plug-in hybrid	15–17	Midsized 4dr car	36,053	226
Kia Optima hybrid	15–17	Midsized 4dr car	20,155	221
Fiat 500 electric	15–17	Mini 2dr car	20,891	219
BMW 4 series 2dr	15–17	Midsized luxury car	26,035	217
SUVs				
Dodge Journey 4dr	15–17	Midsized SUV	209,113	214
Kia Sorento 4dr 4WD	16–17	Midsized SUV	124,007	207
Jeep Patriot 4dr	15–17	Small SUV	158,364	194
BMW X4 4dr 4WD	15–17	Midsized luxury SUV	22,511	172
Jeep Cherokee 4dr	15–17	Midsized SUV	217,215	167
Jeep Wrangler 2dr SWB 4WD	15–17	Small SUV	165,705	163
Jeep Compass 4dr 4WD	15–17	Small SUV	109,256	160
GMC Yukon XL 1500 4dr	15–17	Very large SUV	34,327	159
Jeep Wrangler 4dr 4WD	15–17	Midsized SUV	563,491	154
BMW X1 4dr 4WD	16–17	Small luxury SUV	35,550	148
Pickups				
Ram 3500 crew cab LWB 4WD	15–17	Very large pickup	53,229	556
Ram 2500 crew cab SWB 4WD	15–17	Very large pickup	161,168	273
Toyota Tundra double cab	15–17	Large pickup	46,824	270
Ram 1500 SWB	15–17	Large pickup	20,161	223
GMC Sierra 2500 crew cab 4WD	16–17	Very large pickup	37,603	221
Chevrolet Silverado 2500 crew cab 4WD	16–17	Very large pickup	65,675	219
Toyota Tacoma xtra cab 4WD	16–17	Small pickup	35,541	202
Ford F-250 SuperCrew 4WD	17	Very large pickup	28,085	197
Ram 2500 mega cab 4WD	15–17	Very large pickup	30,359	188
Ram 1500 crew cab SWB 4WD	15–17	Large pickup	350,629	187

*100 = all-passenger-vehicle result

Table 2: Insurance fire losses, 2015–17 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All passenger vehicles		15–17	51,333,879	7,487	100=0.1	100=\$20,287	100=\$3
All passenger cars		15–17	23,763,929	3,659	104	87	91
MICRO CARS							
2-door models		15–17	19,849	3	—	—	—
4-door models		15–17	55,926	11	136	42	58
Mitsubishi	Mirage	15–17	55,783	10	127	41	52
MINI CARS							
2-door models		15–17	163,416	28	118	68	79
Fiat	500 electric	15–17	20,891	7	219	87	190
Fiat	500	15–17	47,226	8	120	30	36
Mini	Cooper	15–17	66,313	8	74	74	55
4-door models		15–17	364,412	49	93	52	48
Chevrolet	Spark	16–17	34,602	6	122	60	74
Mini	Cooper	15–17	41,905	6	98	71	69
Hyundai	Accent	15–17	75,271	9	87	56	48
Ford	Fiesta	15–17	91,428	9	69	43	30
Kia	Rio	15–17	51,015	6	62	54	34
Station wagons		15–17	380,120	55	97	49	48
Ford	Fiesta	15–17	64,609	18	191	49	93
Honda	Fit	15–17	274,741	32	79	46	36
Hyundai	Accent	15–17	28,843	2	39	61	24
Sports models		15–17	36,555	4	74	134	100
Mazda	MX-5 Miata convertible	16–17	22,896	1	29	135	39
SMALL CARS							
2-door models		15–17	396,687	67	109	75	81
Subaru	BRZ	15–17	21,132	7	277	79	219
Scion/Toyota	FR-S/86 series	15–17	37,263	10	178	108	193
Hyundai	Veloster	15–17	36,935	9	163	71	116
Honda	Civic	16–17	34,096	3	75	64	48
Hyundai	Veloster turbo	15–17	38,172	4	67	63	42
Volkswagen	New Beetle convertible	15–17	24,170	2	54	118	64
Volkswagen	New Beetle	15–17	32,321	2	36	61	22
4-door models		15–17	6,178,911	918	100	60	60
Chevrolet	Volt electric	16–17	36,040	11	200	118	236
Subaru	WRX 4WD	15–17	156,121	41	178	109	194
Mitsubishi	Lancer	15–17	30,346	9	159	57	91
Nissan	Leaf electric	15–17	85,254	19	144	70	101
Toyota	Prius c hybrid	15–17	70,733	13	143	63	91
Scion/Toyota	iA/Yaris iA series	16–17	49,663	8	139	35	49
Honda	Civic hatchback	17	30,836	5	134	36	48
Volkswagen	Golf	15–17	66,011	12	127	70	89
Ford	Focus	15–17	221,774	42	126	54	68
Chevrolet	Cruze	16–17	127,484	22	115	60	69
Nissan	Juke 4WD	15–17	30,441	5	110	82	90

Table 2: Insurance fire losses, 2015–17 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Chevrolet	Sonic	15–17	96,499	15	105	48	50
Hyundai	Elantra GT	15–17	41,211	6	98	70	69
Kia	Forte	15–17	262,223	39	97	46	45
Acura	ILX	15–17	74,016	9	91	90	82
Mazda	3 hatchback	15–17	129,587	17	87	78	68
Nissan	Juke	15–17	30,564	4	86	65	56
Nissan	Versa	15–17	223,094	29	85	39	33
Toyota	Corolla	15–17	1,120,909	138	84	53	45
Volkswagen	GTI	15–17	90,755	12	84	90	75
Hyundai	Elantra	17	157,625	17	78	39	30
Nissan	Sentra	15–17	423,525	48	77	54	42
Toyota	Prius hybrid	15–17	344,337	38	73	78	57
Honda	Civic	16–17	444,239	47	73	61	44
Mazda	3	15–17	209,722	22	69	35	24
Station wagons		15–17	1,549,906	210	93	63	59
Volkswagen	Golf	15–17	35,318	7	159	59	94
Ford	Focus	15–17	139,297	29	135	73	98
Kia	Forte	15–17	29,483	6	131	53	70
Kia	Soul	15–17	469,925	79	113	58	66
Toyota	Prius v hybrid	15–17	57,892	9	98	81	79
Ford	C-Max plug-in hybrid	15–17	21,867	3	90	69	62
Ford	C-Max hybrid	15–17	24,380	3	87	58	51
Chevrolet	Sonic	15–17	50,579	6	74	36	27
Subaru	Crosstrek 4WD with EyeSight	15–17	63,670	6	66	95	62
Nissan	Versa Note	15–17	128,504	12	62	49	30
Scion/Toyota	iM/Corolla iM series	16–17	31,292	2	59	43	25
Subaru	Crosstrek 4WD	15–17	213,599	14	45	63	28
Sports models		15–17	51,688	5	58	231	135
Luxury models		15–17	23,623	11	300	138	412
BMW	i3 electric station wagon	15–17	20,899	9	269	127	342
MIDSIZE CARS							
2-door models		15–17	115,084	21	122	84	102
Honda	Accord	15–17	80,342	13	112	81	90
4-door models		15–17	7,527,304	1,198	108	64	69
Chrysler	200 4WD	15–17	36,464	15	278	78	217
Ford	Fusion plug-in hybrid	15–17	36,053	12	226	105	237
Kia	Optima hybrid	15–17	20,155	7	221	78	173
Chrysler	200	15–17	358,732	117	214	61	131
Nissan	Maxima	16–17	115,852	36	207	95	197
Nissan	Altima	15–17	980,563	207	144	63	91
Honda	Accord hybrid	15–17	45,061	9	132	72	95
Kia	Optima	16–17	115,719	22	124	67	83
Toyota	Camry hybrid	15–17	74,381	11	113	51	57
Chevrolet	Malibu	16–17	178,784	29	112	63	70

Table 2: Insurance fire losses, 2015–17 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Hyundai	Sonata	15–17	621,983	96	103	67	69
Ford	Fusion	15–17	609,994	90	101	66	66
Honda	Accord	15–17	1,123,425	136	84	58	48
Toyota	Camry	15–17	1,076,800	129	83	60	49
Buick	Verano	15–17	78,443	9	80	103	83
Ford	Fusion hybrid	15–17	57,219	7	79	54	43
Volkswagen	Jetta	15–17	379,027	41	70	57	40
Volkswagen	Passat	15–17	239,886	25	69	86	60
Ford	Fusion 4WD	15–17	51,279	5	62	98	60
Subaru	Legacy 4WD	15–17	163,151	15	60	55	33
Mazda	6	15–17	250,523	22	59	57	34
Subaru	Legacy 4WD with EyeSight	15–17	95,145	4	28	33	9
Station wagons		15–17	699,983	48	47	119	55
Subaru	Outback 4WD with EyeSight	15–17	353,525	25	52	143	75
Subaru	Outback 4WD	15–17	308,520	21	42	86	36
Sports models		15–17	520,441	111	145	270	392
Ford	Mustang GT 2dr	15–17	123,859	28	157	142	223
Chevrolet	Corvette 2dr	15–17	62,906	15	150	239	358
Chevrolet	Corvette Z06 2dr	15–17	24,086	5	134	269	360
Ford	Mustang convertible	15–17	30,144	6	131	117	153
Ford	Mustang 2dr	15–17	154,497	28	127	97	124
Luxury models		15–17	2,206,508	317	98	131	129
Mercedes-Benz	C class 4dr	15–17	93,838	30	238	146	346
BMW	4 series 2dr	15–17	26,035	8	217	210	454
Lincoln	MKZ 4dr 4WD	15–17	30,551	6	210	80	168
Mercedes-Benz	CLA class 4dr	15–17	50,095	15	187	108	203
Infiniti	Q50 4dr	15–17	61,090	16	170	75	128
Lexus	CT 200h hybrid 4dr	15–17	44,121	9	147	109	160
Lexus	ES 300h hybrid 4dr	15–17	32,635	7	137	164	225
Lincoln	MKZ 4dr	15–17	39,902	8	129	67	86
BMW	4 series 4dr	15–17	32,034	6	126	166	209
Mercedes-Benz	CLA class 4dr 4WD	15–17	22,909	3	117	174	205
Cadillac	ATS 4dr	15–17	31,319	4	117	110	128
BMW	4 series convertible	15–17	24,881	4	109	154	167
BMW	3 series 4dr	15–17	130,809	18	96	126	121
Infiniti	Q50 4dr 4WD	15–17	68,656	11	91	124	113
Audi	A4 4dr 4WD	17	23,362	3	90	9	8
Audi	A3 4dr	15–17	53,679	8	89	64	57
Lexus	IS 200T 4dr	16–17	35,821	6	89	30	27
Audi	A3 4dr 4WD	15–17	71,230	8	80	104	84
BMW	4 series 4dr 4WD	15–17	21,866	3	78	18	14
BMW	3 series 4dr 4WD	15–17	110,994	12	75	128	96
Acura	TLX 4dr 4WD	15–17	26,435	3	73	172	126
Mercedes-Benz	C class 4dr 4WD	15–17	158,582	19	72	165	120

Table 2: Insurance fire losses, 2015–17 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Volvo	S60 4dr	15–17	39,174	3	47	106	50
Lexus	ES 350 4dr	15–17	182,810	13	45	113	51
Acura	TLX 4dr	15–17	155,956	11	44	100	44
Lincoln	MKZ hybrid 4dr	15–17	27,791	0	0	0	0
Volvo	S60 4dr 4WD	15–17	20,760	0	0	0	0
LARGE CARS							
2-door models		15–17	198,093	60	199	151	301
Dodge	Challenger	15–17	168,631	49	189	126	238
4-door models		15–17	939,704	209	158	97	154
Dodge	Charger HEMI	15–17	52,593	25	295	105	308
Chevrolet	Impala	15–17	190,533	50	196	83	163
Chrysler	300 4WD	15–17	34,209	9	186	135	250
Dodge	Charger	15–17	96,156	29	184	79	146
Dodge	Charger 4WD	15–17	27,304	7	173	119	206
Chrysler	300	15–17	61,181	9	124	88	109
Buick	Regal	15–17	47,306	6	106	104	110
Toyota	Avalon	15–17	122,019	13	97	96	93
Toyota	Avalon hybrid	15–17	29,639	3	65	154	100
Minivans		15–17	873	0	—	—	—
Sports models		15–17	248,256	60	160	139	222
Chevrolet	Camaro 2dr	16–17	62,055	19	208	89	184
Luxury models		15–17	885,473	137	107	164	176
Tesla	Model S 4dr electric 4WD	15–17	55,297	16	184	225	413
Lexus	GS 350 4dr 4WD	15–17	21,585	4	113	220	249
Lexus	GS 350 4dr	15–17	40,368	7	111	119	132
Lexus	RC 350 2dr	15–17	20,249	2	83	104	86
Audi	A6 4dr 4WD	15–17	67,926	4	39	82	32
VERY LARGE CARS							
Minivans		15–17	975,680	96	67	88	59
Toyota	Sienna	15–17	318,592	37	79	78	62
Toyota	Sienna 4WD	15–17	72,510	9	78	73	57
Kia	Sedona	15–17	93,797	7	71	74	52
Honda	Odyssey	15–17	460,504	42	56	105	59
Luxury models		15–17	225,438	41	134	294	394
Mercedes-Benz	S class 4dr LWB	15–17	34,007	12	269	300	806
Cadillac	XTS 4dr	15–17	27,354	2	162	229	370
Mercedes-Benz	S class 4dr LWB 4WD	15–17	33,186	5	80	373	299
All pickups, SUVs, and vans		15–17	27,569,949	3,828	96	113	109
PICKUPS							
All pickups		15–17	6,149,548	1,383	158	134	211
All small pickups		15–17	1,186,459	176	102	102	105
2-door plus models		15–17	245,275	44	130	96	124
Toyota	Tacoma xtra cab 4WD	16–17	35,541	8	202	127	257
Toyota	Tacoma xtra cab	16–17	21,011	5	161	111	178

Table 2: Insurance fire losses, 2015–17 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Chevrolet	Colorado ext cab	15–17	29,569	6	132	86	113
Nissan	Frontier ext. cab	15–17	30,751	3	62	68	42
Chevrolet	Colorado ext cab 4WD	15–17	23,706	1	34	149	50
4-door models		15–17	941,184	132	96	105	100
GMC	Canyon crew cab	15–17	33,474	8	173	109	188
Toyota	Tacoma double cab 4WD	16–17	133,888	23	126	98	123
Chevrolet	Colorado crew cab	15–17	76,264	12	107	89	95
GMC	Canyon crew cab 4WD	15–17	52,006	8	104	108	112
Nissan	Frontier crew cab SWB	15–17	68,059	8	83	71	59
Nissan	Frontier crew cab SWB 4WD	15–17	61,626	8	83	87	72
Toyota	Tacoma double cab	16–17	78,610	9	77	107	82
Chevrolet	Colorado crew cab 4WD	15–17	124,064	14	76	126	95
Toyota	Tacoma double cab LWB 4WD	16–17	30,163	0	0	0	0
All large pickups		15–17	3,717,753	751	143	126	180
2-door models		15–17	109,307	25	152	101	154
Ram	1500 SWB	15–17	20,161	6	223	90	201
2-door plus models		15–17	196,881	40	141	124	174
Ford	F-150 SuperCab 4WD	15–17	138,597	30	147	127	187
Ford	F-150 SuperCab	15–17	55,876	9	120	107	128
4-door models		15–17	3,411,565	686	143	127	181
Toyota	Tundra double cab	15–17	46,824	19	270	109	293
Ram	1500 crew cab SWB 4WD	15–17	350,629	92	187	135	251
Ram	1500 crew cab SWB	15–17	119,869	32	181	113	205
GMC	Sierra 1500 ext. cab	15–17	22,320	6	176	87	153
Chevrolet	Silverado 1500 ext. cab	15–17	85,051	23	169	102	173
Ram	1500 ext. cab 4WD	15–17	125,012	30	163	120	195
Chevrolet	Silverado 1500 crew cab	15–17	171,315	41	163	96	155
Ram	1500 crew cab LWB 4WD	15–17	47,684	10	162	171	278
Toyota	Tundra CrewMax	15–17	56,891	9	153	97	148
Ram	1500 ext. cab	15–17	63,759	16	152	77	117
Ford	F-150 SuperCrew 4WD	15–17	623,574	134	151	136	206
GMC	Sierra 1500 crew cab 4WD	15–17	235,747	44	137	163	223
Honda	Ridgeline crew cab 4WD	17	24,237	5	135	84	114
Chevrolet	Silverado 1500 crew cab 4WD	15–17	447,529	81	133	143	191
GMC	Sierra 1500 ext. cab 4WD	15–17	86,976	15	124	125	154
Toyota	Tundra double cab 4WD	15–17	84,163	11	115	139	160
Chevrolet	Silverado 1500 ext. cab 4WD	15–17	313,422	44	100	108	108
Ford	F-150 SuperCrew	15–17	208,680	29	99	117	116
GMC	Sierra 1500 crew cab	15–17	64,690	8	92	122	112
Toyota	Tundra CrewMax 4WD	15–17	174,934	21	76	139	105
All very large pickups		15–17	1,245,336	456	256	159	408
2-door models		15–17	36,472	11	215	148	318
2-door plus models		15–17	104,928	28	170	108	183

Table 2: Insurance fire losses, 2015–17 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
4-door models		15–17	1,103,935	417	265	163	431
Ram	3500 crew cab LWB 4WD	15–17	53,229	43	556	157	875
Ram	2500 crew cab SWB 4WD	15–17	161,168	63	273	137	373
GMC	Sierra 2500 crew cab 4WD	16–17	37,603	11	221	110	244
Chevrolet	Silverado 2500 crew cab 4WD	16–17	65,675	19	219	186	407
Ford	F-250 SuperCrew 4WD	17	28,085	8	197	116	228
Ram	2500 mega cab 4WD	15–17	30,359	7	188	246	462
Ram	2500 crew cab LWB 4WD	15–17	28,196	8	180	170	307
SUVs							
All SUVs		15–17	21,260,826	2,395	78	101	78
Mini SUVs		15–17	238,015	27	80	78	62
Honda	HR-V 4dr 4WD	16–17	109,233	15	94	85	80
Honda	HR-V 4dr	16–17	84,706	5	40	56	23
Small SUVs		15–17	7,575,202	763	69	74	51
Jeep	Patriot 4dr	15–17	158,364	45	194	57	111
Jeep	Wrangler 2dr SWB 4WD	15–17	165,705	40	163	112	182
Jeep	Compass 4dr 4WD	15–17	109,256	26	160	61	98
Jeep	Renegade 4dr	15–17	74,825	16	134	60	80
Mitsubishi	Outlander 4dr 4WD	15–17	36,049	7	121	47	57
Jeep	Renegade 4dr 4WD	15–17	145,968	24	112	71	79
Honda	CR-V 4dr	17	35,586	4	108	100	108
Hyundai	Tucson 4dr 4WD	16–17	77,009	11	103	76	78
Jeep	Patriot 4dr 4WD	15–17	146,506	22	100	83	83
Volkswagen	Tiguan 4dr	15–17	64,053	8	91	86	78
Mitsubishi	Outlander 4dr	15–17	37,102	4	89	92	81
Mitsubishi	Outlander Sport 4dr 4WD	15–17	60,881	8	87	75	65
Chevrolet	Trax 4dr	15–17	109,192	14	86	63	55
Mitsubishi	Outlander Sport 4dr	15–17	66,533	9	86	73	63
Toyota	RAV4 4dr	15–17	437,365	47	73	84	61
Nissan	Rogue 4dr	15–17	356,302	36	71	70	50
Jeep	Compass 4dr	15–17	56,941	5	68	69	47
Ford	Escape 4dr	15–17	521,604	51	67	59	39
Kia	Sportage 4dr 4WD	17	32,209	3	66	35	23
Ford	Escape 4dr 4WD	15–17	400,716	38	65	73	48
Toyota	RAV4 hybrid 4dr 4WD	16–17	61,357	6	65	35	23
Honda	CR-V 4dr 4WD	17	67,146	6	61	89	55
Toyota	RAV4 4dr 4WD	15–17	648,218	57	60	79	48
Volkswagen	Tiguan 4dr 4WD	15–17	63,674	6	60	82	49
Kia	Sportage 4dr	17	33,750	3	58	91	53
Hyundai	Tucson 4dr	16–17	91,506	8	57	84	48
Subaru	Forester 4dr 4WD	15–17	647,755	49	49	65	32
Nissan	Rogue 4dr 4WD	15–17	510,928	35	45	91	41
Subaru	Forester 4dr 4WD with EyeSight	15–17	213,819	10	33	81	27
Chevrolet	Trax 4dr 4WD	15–17	81,659	3	25	48	12

Table 2: Insurance fire losses, 2015–17 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Midsized SUVs		15–17	7,429,770	982	91	95	87
Dodge	Journey 4dr	15–17	209,113	64	214	67	143
Kia	Sorento 4dr 4WD	16–17	124,007	34	207	85	175
Jeep	Cherokee 4dr	15–17	217,215	53	167	71	119
Jeep	Wrangler 4dr 4WD	15–17	563,491	128	154	130	200
Dodge	Journey 4dr 4WD	15–17	64,210	10	126	69	86
GMC	Acadia 4dr 4WD	17	21,683	4	117	174	205
Jeep	Cherokee 4dr 4WD	15–17	483,571	75	111	91	100
Nissan	Pathfinder 4dr	15–17	103,732	17	105	60	63
Hyundai	Santa Fe Sport 4dr	15–17	142,912	18	103	45	47
Ford	Flex 4dr	15–17	23,909	4	101	118	119
Nissan	Murano 4dr 4WD	15–17	120,848	19	101	135	136
Nissan	Pathfinder 4dr 4WD	15–17	126,085	17	98	93	91
Nissan	Murano 4dr	15–17	89,412	13	90	122	110
Kia	Sorento 4dr	16–17	170,374	20	89	79	70
Toyota	Highlander hybrid 4dr 4WD	15–17	20,686	3	88	72	64
Toyota	4Runner 4dr	15–17	90,573	10	81	110	88
Chevrolet	Equinox 4dr 4WD	15–17	267,295	34	80	73	58
Ford	Explorer 4dr 4WD	16–17	235,705	26	79	136	108
Hyundai	Santa Fe 4dr	15–17	44,836	5	74	64	47
Chevrolet	Equinox 4dr	15–17	509,226	56	70	81	57
Hyundai	Santa Fe Sport 4dr 4WD	15–17	105,464	11	68	95	65
Ford	Edge 4dr	15–17	108,961	11	67	102	68
Toyota	4Runner 4dr 4WD	15–17	268,593	28	67	72	48
Toyota	Highlander 4dr 4WD	15–17	413,935	40	66	100	66
Honda	Pilot 4dr	16–17	89,299	9	65	114	74
Ford	Explorer 4dr	16–17	134,687	13	64	117	75
Jeep	Grand Cherokee 4dr 4WD	15–17	556,059	55	64	127	81
Ford	Edge 4dr 4WD	15–17	172,741	13	61	93	57
GMC	Terrain 4dr	15–17	199,471	17	60	60	36
Toyota	Highlander 4dr	15–17	228,558	19	52	122	63
GMC	Terrain 4dr 4WD	15–17	128,347	8	41	85	35
Jeep	Grand Cherokee 4dr	15–17	129,107	8	38	72	27
GMC	Acadia 4dr	17	20,163	1	35	23	8
Honda	Pilot 4dr 4WD	16–17	195,589	9	29	140	41
Hyundai	Santa Fe 4dr 4WD	15–17	44,071	0	0	0	0
Large SUVs		15–17	1,642,505	171	67	135	90
Ford	Expedition 4dr	15–17	27,484	5	114	167	191
Dodge	Durango 4dr	15–17	61,340	10	113	111	126
GMC	Yukon 4dr 4WD	15–17	109,153	16	93	217	203
Ford	Expedition 4dr 4WD	15–17	28,882	4	86	154	132
Dodge	Durango 4dr 4WD	15–17	109,089	12	85	128	109
Toyota	Sequoia 4dr 4WD	15–17	24,761	3	75	163	122
Chevrolet	Tahoe 4dr 4WD	15–17	185,588	21	73	142	104

Table 2: Insurance fire losses, 2015–17 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
GMC	Yukon 4dr	15–17	66,192	7	65	138	90
Chevrolet	Tahoe 4dr	15–17	156,836	15	61	158	96
Chevrolet	Traverse 4dr	15–17	203,903	17	53	77	40
Buick	Enclave 4dr	15–17	107,558	8	46	133	61
Chevrolet	Traverse 4dr 4WD	15–17	143,969	10	44	99	44
Buick	Enclave 4dr 4WD	15–17	73,041	4	30	163	49
Very large SUVs		15–17	329,550	47	93	173	161
GMC	Yukon XL 1500 4dr	15–17	34,327	9	159	184	293
Ford	Expedition EL 4dr 4WD	15–17	24,546	5	128	171	219
Chevrolet	Suburban 1500 4dr 4WD	15–17	111,488	16	103	169	175
Chevrolet	Suburban 1500 4dr	15–17	62,818	7	68	160	109
GMC	Yukon XL 1500 4dr 4WD	15–17	82,238	9	68	164	111
LUXURY SUVs							
Small luxury SUVs		15–17	597,532	61	72	99	71
BMW	X1 4dr 4WD	16–17	35,550	6	148	131	194
Lincoln	MKC 4dr 4WD	15–17	52,876	10	113	85	95
Land Rover	Range Rover Evoque 4dr 4WD	15–17	44,574	7	109	128	139
Mercedes-Benz	GLA class 4dr	15–17	26,941	4	82	126	104
Buick	Encore 4dr	15–17	139,310	11	59	56	33
Mercedes-Benz	GLA class 4dr 4WD	15–17	57,157	5	58	144	84
Audi	Q3 4dr 4WD	15–17	44,429	4	55	151	83
Buick	Encore 4dr 4WD	15–17	73,024	4	43	68	29
Lincoln	MKC 4dr	15–17	49,165	2	26	77	20
Midsize luxury SUVs		15–17	2,771,802	261	66	144	95
BMW	X4 4dr 4WD	15–17	22,511	7	172	136	233
Mercedes-Benz	GLC class 4dr	16–17	28,235	5	141	154	217
Land Rover	Discovery Sport 4dr 4WD	15–17	26,652	5	117	101	119
Volvo	XC90 4dr 4WD	16–17	53,026	9	117	122	142
Lincoln	MKX 4dr	16–17	23,185	4	109	191	209
BMW	X5 4dr 4WD	15–17	149,049	18	105	178	187
BMW	X3 4dr 4WD	15–17	122,320	16	100	120	120
Lincoln	MKX 4dr 4WD	16–17	26,866	4	95	147	140
Mercedes-Benz	GLE class 4dr 4WD	16–17	49,218	7	87	140	122
Volvo	XC60 4dr	15–17	35,502	3	86	168	145
Acura	MDX 4dr	15–17	67,579	8	78	133	104
Lexus	NX 200T 4dr	15–17	71,831	6	72	118	85
Porsche	Macan 4dr 4WD	15–17	63,521	6	70	49	34
Acura	MDX 4dr 4WD	15–17	189,577	20	65	124	81
Mercedes-Benz	GLC class 4dr 4WD	16–17	32,776	2	65	178	116
Infiniti	QX60 4dr 4WD	15–17	73,841	7	59	123	73
Audi	Q5 4dr 4WD	15–17	177,554	11	48	118	57
Lexus	RX 350 4dr 4WD	16–17	83,669	6	47	86	40
Acura	RDX 4dr 4WD	15–17	150,531	10	43	92	39
Lexus	NX 200T 4dr 4WD	15–17	75,981	5	41	126	51

Table 2: Insurance fire losses, 2015–17 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Infiniti	QX60 4dr	15–17	48,050	3	40	71	28
Lexus	RX 350 4dr	16–17	56,650	3	36	108	39
Acura	RDX 4dr	15–17	87,627	4	28	58	16
Volvo	XC60 4dr 4WD	15–17	59,753	2	21	3	1
BMW	X5 4dr	15–17	25,974	1	20	197	40
Mercedes-Benz	GLE class 4dr	16–17	28,513	1	19	0	0
Cadillac	XT5 4dr	17	27,774	0	0	0	0
Large luxury SUVs		15–17	602,607	72	90	170	154
Land Rover	Range Rover Sport 4dr 4WD	15–17	62,459	11	134	111	148
Land Rover	Range Rover 4dr 4WD	15–17	33,233	4	102	33	34
Cadillac	Escalade 4dr 4WD	15–17	57,309	8	88	117	103
Audi	Q7 4dr 4WD	17	36,230	3	65	161	104
Lexus	GX 460 4dr 4WD	15–17	91,388	5	53	109	58
Porsche	Cayenne 4dr 4WD	15–17	37,163	2	38	142	54
Infiniti	QX80 4dr 4WD	15–17	25,015	1	24	18	4
Cadillac	Escalade 4dr	15–17	22,706	1	23	338	79
Very large luxury SUVs		15–17	73,844	11	96	201	193
Cadillac	Escalade ESV 4dr 4WD	15–17	33,945	4	82	266	218
All vans		15–17	159,575	50	212	128	270
VANS							
Midsized vans		15–17	58,101	14	144	72	103
Large vans		15–17	10,217	4	—	—	—
Very large vans		15–17	91,257	32	251	152	382

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, 330i 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
BMW	4 series 4dr 4WD	428 xi 4dr 4WD, 430xi 4dr 4WD, 435 xi 4dr 4WD, 440xi 4dr 4WD
Scion/Toyota	FR-S/86 series	86, FR-S
Scion/Toyota	iA/Yaris iA series	iA, Yaris iA
Scion/Toyota	iM/Corolla iM series	Corolla iM, iM

*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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