

# Insurance Report



## Noncrash fire losses

Prepared by HLDI for NHTSA

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

December 2016



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 39.6 million insured vehicle years and more than 5,100 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  
Allstate Insurance Group  
American Family Insurance Group  
American National Family of Companies  
Amica Mutual Insurance Company  
Auto Club Group  
Automobile Insurers Bureau of Massachusetts  
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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 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 39.6 million insured vehicle years and more than 5,100 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 (324), followed by the Dodge Charger HEMI (317) and the Ram 2500 crew cab SWB 4WD (305).

Results for all 2014–16 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 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 = \$18,675
- 2014–16 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 7,655 insured vehicle years, only one noncrash fire claim is made.

Examples of relative results:

- 2014–16 model year Toyota Camry 4dr relative claim frequency = 92
- 2014–16 model year Toyota Camry 4dr claim frequency =  $0.1 \times (92/100) = 0.092$
- 2014–16 model year Hyundai Elantra 4dr relative claim severity = 60
- 2014–16 model year Hyundai Elantra 4dr claim severity =  $\$18,675 \times (60/100) = \$11,205$
- 2014–16 model year Nissan Pathfinder 4dr 4WD relative overall loss = 141
- 2014–16 model year Nissan Pathfinder 4dr 4WD overall loss =  $\$2 \times (141/100) = \$2.82$

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

<b>Make and series</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>				
Dodge Charger HEMI	14–16	Large 4dr car	45,723	317
Chevrolet Impala Limited	14–16	Large 4dr car	53,708	273
Dodge Charger	14–16	Large 4dr car	97,551	255
Ford Fiesta	14–16	Mini station wagon	63,931	206
Nissan Maxima	16	Midsize 4dr car	22,415	202
Dodge Challenger	14–16	Large 2dr car	123,474	201
Mercedes-Benz S class 4dr LWB	14–16	Very large luxury car	26,216	197
Cadillac XTS 4dr	14–16	Very large luxury car	34,899	189
Lexus GS 350 4dr	14–16	Large luxury car	36,607	189
Dodge Dart	14–16	Small 4dr car	145,615	187
<b>SUVs</b>				
Kia Sorento 4dr 4WD	16	Midsize SUV	30,657	302
Mitsubishi Outlander 4dr 4WD	14–16	Small SUV	25,573	272
Dodge Journey 4dr	15–16	Midsize SUV	62,718	218
Honda HR-V 4dr 4WD	16	Small SUV	22,608	215
Mitsubishi Outlander 4dr	14–16	Small SUV	26,286	176
Jeep Wrangler 4dr 4WD	14–16	Midsize SUV	406,570	175
Jeep Patriot 4dr	14–16	Small SUV	160,955	165
Jeep Wrangler 2dr SWB 4WD	14–16	Small SUV	135,889	164
Nissan Murano 4dr	15–16	Midsize SUV	22,898	155
Land Rover Range Rover 4dr 4WD	14–16	Large luxury SUV	24,710	149
<b>Pickups</b>				
Ford F-350 SuperCrew 4WD	14–16	Very large pickup	78,614	324
Ram 2500 crew cab SWB 4WD	15–16	Very large pickup	43,851	305
Ford F-250 SuperCrew 4WD	14–16	Very large pickup	127,650	227
GMC Sierra 1500 ext. cab 4WD	14–16	Large pickup	71,040	220
Toyota Tundra double cab	14–16	Large pickup	50,284	201
GMC Sierra 1500 ext. cab	14–16	Large pickup	25,679	193
Chevrolet Silverado 1500 ext. cab	14–16	Large pickup	95,911	192
Ram 1500 ext. cab 4WD	15–16	Large pickup	31,138	190
Ram 1500 crew cab SWB 4WD	14–16	Large pickup	251,043	181
Nissan Frontier crew cab SWB	14–16	Small pickup	47,281	169

\*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
<b>All passenger vehicles</b>		<b>14–16</b>	<b>39,606,712</b>	<b>5,174</b>	<b>100=0.1</b>	<b>100=\$18,675</b>	<b>100=\$2</b>
<b>All passenger cars</b>		<b>14–16</b>	<b>20,007,459</b>	<b>2,615</b>	<b>99</b>	<b>85</b>	<b>84</b>
<b>MICRO CARS</b>							
<b>2-door models</b>		<b>14–16</b>	<b>19,693</b>	<b>2</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>4-door models</b>		<b>14–16</b>	<b>42,781</b>	<b>4</b>	<b>82</b>	<b>54</b>	<b>44</b>
<b>MINI CARS</b>							
<b>2-door models</b>		<b>14–16</b>	<b>117,206</b>	<b>15</b>	<b>111</b>	<b>57</b>	<b>63</b>
Fiat	500	14–16	29,436	6	178	32	58
Mini	Cooper	14–16	43,029	3	66	53	35
<b>4-door models</b>		<b>14–16</b>	<b>306,677</b>	<b>39</b>	<b>98</b>	<b>46</b>	<b>45</b>
Ford	Fiesta	14–16	93,860	11	89	45	40
Hyundai	Accent	14–16	49,274	3	55	51	28
Kia	Rio	14–16	40,400	8	148	56	83
<b>Station wagons</b>		<b>14–16</b>	<b>225,936</b>	<b>38</b>	<b>131</b>	<b>59</b>	<b>77</b>
Ford	Fiesta	14–16	63,931	17	206	53	110
Honda	Fit	15–16	110,721	14	100	48	48
Hyundai	Accent	14–16	38,085	5	107	97	104
<b>Sports models</b>		<b>14–16</b>	<b>15,421</b>	<b>0</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>SMALL CARS</b>							
<b>2-door models</b>		<b>14–16</b>	<b>339,199</b>	<b>49</b>	<b>102</b>	<b>80</b>	<b>81</b>
Volkswagen	New Beetle	14–16	31,060	4	95	32	31
Volkswagen	New Beetle convertible	14–16	23,058	3	92	122	112
Hyundai	Veloster	14–16	23,588	0	0	0	0
Hyundai	Veloster turbo	14–16	26,367	3	91	76	69
Scion	tC	14–16	57,767	13	148	94	139
Scion	FR-S	14–16	29,697	6	134	114	153
<b>4-door models</b>		<b>14–16</b>	<b>4,876,392</b>	<b>633</b>	<b>96</b>	<b>66</b>	<b>63</b>
Chevrolet	Sonic	14–16	89,953	13	110	51	56
Ford	Focus	14–16	327,721	46	104	75	78
Dodge	Dart	14–16	145,615	40	187	60	113
Volkswagen	Golf	15–16	26,383	2	59	132	77
Volkswagen	GTI	15–16	32,147	3	63	137	87
Nissan	Sentra	14–16	321,935	39	84	64	54
Nissan	Versa	14–16	185,118	19	86	40	34
Nissan	Juke	14–16	35,327	7	153	88	135
Nissan	Juke 4WD	14–16	32,132	3	81	106	86
Nissan	Leaf electric	14–16	56,286	4	52	21	11
Toyota	Corolla	14–16	848,002	102	87	56	49
Toyota	Prius hybrid	14–16	259,856	29	83	79	66
Toyota	Prius c hybrid	14–16	71,323	8	83	53	44
Mazda	3	14–16	167,623	18	78	59	46
Mazda	3 hatchback	14–16	106,944	12	85	78	66
Honda	Civic	16	49,193	1	19	5	1
Subaru	Impreza 4WD	14–16	48,617	2	32	62	20

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
Subaru	WRX 4WD	15–16	60,615	13	155	122	188
Mitsubishi	Lancer	14–16	27,621	5	127	50	64
Hyundai	Elantra	14–16	357,678	36	80	60	48
Hyundai	Elantra GT	14–16	40,117	7	127	87	110
Acura	ILX	14–16	60,449	7	94	63	59
Kia	Forte	14–16	217,555	46	156	56	87
<b>Station wagons</b>		<b>14–16</b>	<b>1,372,107</b>	<b>155</b>	<b>85</b>	<b>69</b>	<b>59</b>
Chevrolet	Sonic	14–16	49,009	7	92	29	27
Ford	Focus	14–16	198,272	24	87	86	75
Ford	C-Max hybrid	14–16	20,318	3	106	57	60
Nissan	Versa Note	14–16	136,041	14	73	68	49
Toyota	Prius v hybrid	14–16	68,267	2	20	93	19
Fiat	500L	14–16	38,741	3	72	40	29
Subaru	Impreza 4WD	14–16	112,365	10	66	65	43
Subaru	XV Crosstrek 4WD	14–16	193,293	15	57	53	30
Kia	Soul	14–16	351,503	52	114	65	74
Mini	Countryman 2WD	14–16	32,910	2	38	96	37
Mini	Countryman 4WD	14–16	22,611	3	102	128	130
<b>Sports models</b>		<b>14–16</b>	<b>52,174</b>	<b>2</b>	<b>51</b>	<b>367</b>	<b>185</b>
<b>Luxury models</b>		<b>14–16</b>	<b>17,809</b>	<b>4</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>MIDSIZE CARS</b>							
<b>2-door models</b>		<b>14–16</b>	<b>101,504</b>	<b>20</b>	<b>151</b>	<b>92</b>	<b>138</b>
Honda	Accord	14–16	71,522	13	137	82	113
<b>4-door models</b>		<b>14–16</b>	<b>6,177,516</b>	<b>843</b>	<b>103</b>	<b>69</b>	<b>71</b>
Ford	Fusion	14–16	545,772	84	119	77	92
Ford	Fusion 4WD	14–16	29,635	4	96	59	56
Ford	Fusion hybrid	14–16	71,599	8	78	56	44
Ford	Fusion plug-in hybrid	14–16	25,943	5	155	75	116
Buick	Verano	14–16	87,867	8	71	72	51
Volkswagen	Passat	14–16	236,939	15	47	94	44
Volkswagen	Jetta	14–16	346,021	38	83	63	52
Volkswagen	CC	14–16	20,183	3	124	153	189
Chrysler	200	15–16	135,847	33	181	74	135
Nissan	Maxima	16	22,415	5	202	111	223
Nissan	Altima	14–16	764,721	129	126	61	76
Toyota	Camry	14–16	949,234	112	92	63	58
Toyota	Camry hybrid	14–16	82,839	11	120	83	100
Mazda	6	14–16	221,031	20	68	81	55
Honda	Accord	14–16	969,001	99	77	65	50
Subaru	Legacy 4WD	15–16	65,614	6	62	65	40
Subaru	Legacy 4WD with Eyesight	15–16	29,323	0	0	0	0
Hyundai	Sonata	15–16	224,748	27	91	81	74
<b>Station wagons</b>		<b>14–16</b>	<b>514,418</b>	<b>36</b>	<b>54</b>	<b>96</b>	<b>52</b>
Subaru	Outback 4WD	15–16	123,097	5	31	120	37
Subaru	Outback with Eyesight 4WD	15–16	100,914	8	80	147	118



**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
<b>Sports models</b>		<b>14–16</b>	<b>463,725</b>	<b>78</b>	<b>128</b>	<b>170</b>	<b>216</b>
Chevrolet	Corvette 2dr	14–16	63,002	10	111	192	212
Ford	Mustang 2dr	15–16	53,056	7	93	83	78
Ford	Mustang GT 2dr	15–16	43,755	6	109	103	112
<b>Luxury models</b>		<b>14–16</b>	<b>1,776,549</b>	<b>178</b>	<b>75</b>	<b>126</b>	<b>94</b>
Cadillac	ATS 4dr	14–16	45,276	6	89	126	112
Cadillac	ATS 4dr 4WD	14–16	26,837	0	0	0	0
Lincoln	MKZ 4dr	14–16	32,253	2	34	35	12
Lincoln	MKZ 4dr 4WD	14–16	21,182	0	0	0	0
Lincoln	MKZ hybrid 4dr	14–16	27,483	0	0	0	0
Volvo	S60 4dr	14–16	31,365	0	0	0	0
Audi	A4 4dr	14–16	20,126	2	67	74	49
Audi	A4 4dr 4WD	14–16	65,691	6	59	70	41
Audi	A3 4dr	15–16	22,817	4	111	62	69
Audi	A3 4dr 4WD	15–16	28,750	3	92	102	93
Mercedes-Benz	C class 4dr	15–16	27,293	3	126	116	146
Mercedes-Benz	C class 4dr 4WD	15–16	62,308	4	40	207	84
Mercedes-Benz	CLA class 4dr	14–16	72,245	8	87	106	92
BMW	3 series 4dr	14–16	126,584	15	87	171	148
BMW	3 series 4dr 4WD	14–16	102,358	9	64	177	113
BMW	4 series 2dr	14–16	30,204	6	136	171	232
BMW	4 series 2dr 4WD	14–16	23,246	6	174	183	319
Acura	TLX 4dr	15–16	58,987	3	35	129	45
Lexus	IS 350 4dr	14–16	20,272	1	51	206	105
Lexus	ES 350 4dr	14–16	150,435	9	44	109	48
Lexus	CT 200h hybrid 4dr	14–16	34,256	1	17	146	25
Lexus	ES 300h hybrid 4dr	14–16	35,170	3	60	89	53
Infiniti	Q50 4dr	14–16	54,696	12	170	61	104
Infiniti	Q50 4dr 4WD	14–16	62,569	12	138	101	138
<b>LARGE CARS</b>							
<b>2-door models</b>		<b>14–16</b>	<b>137,174</b>	<b>38</b>	<b>215</b>	<b>107</b>	<b>231</b>
Dodge	Challenger	14–16	123,474	32	201	87	175
<b>4-door models</b>		<b>14–16</b>	<b>993,293</b>	<b>192</b>	<b>152</b>	<b>101</b>	<b>153</b>
Chevrolet	Impala	14–16	223,359	40	144	91	130
Chevrolet	Impala Limited	14–16	53,708	20	273	65	178
Buick	Regal	14–16	36,499	3	94	116	109
Buick	LaCrosse	14–16	91,605	11	88	131	116
Dodge	Charger	14–16	97,551	35	255	109	277
Dodge	Charger HEMI	14–16	45,723	20	317	119	377
Chrysler	300	14–16	63,980	7	78	94	74
Chrysler	300 4WD	14–16	31,516	4	116	136	157
Toyota	Avalon	14–16	107,648	12	119	109	129
Toyota	Avalon hybrid	14–16	34,844	4	78	123	96
Kia	Cadenza	14–16	35,761	5	96	84	80

**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
<b>Sports models</b>		<b>14–16</b>	<b>230,405</b>	<b>63</b>	<b>202</b>	<b>144</b>	<b>292</b>
<b>Luxury models</b>		<b>14–16</b>	<b>808,966</b>	<b>64</b>	<b>58</b>	<b>129</b>	<b>75</b>
Cadillac	CTS 4dr	14–16	26,905	4	99	113	112
Cadillac	CTS 4dr 4WD	14–16	21,902	2	47	95	45
Audi	A6 4dr 4WD	14–16	60,960	3	41	13	5
Mercedes-Benz	E class 4dr	14–16	91,244	1	7	280	19
Mercedes-Benz	E class convertible	14–16	21,157	1	40	288	114
Mercedes-Benz	E class 4dr 4WD	14–16	83,702	6	47	152	72
BMW	5 series 4dr	14–16	68,807	8	91	107	98
BMW	5 series 4dr 4WD	14–16	59,033	4	46	75	34
Hyundai	Genesis 4dr	15–16	38,049	3	55	215	119
Lexus	GS 350 4dr	14–16	36,607	7	189	80	151
Tesla	Model S 4dr electric	14–16	27,388	1	31	537	168
<b>VERY LARGE CARS</b>							
<b>Station wagons/minivans</b>		<b>14–16</b>	<b>1,220,862</b>	<b>131</b>	<b>77</b>	<b>98</b>	<b>75</b>
Toyota	Sienna	14–16	246,814	26	72	97	70
Toyota	Sienna 4WD	14–16	47,806	5	70	74	52
Honda	Odyssey	14–16	415,874	35	59	117	69
Dodge	Grand Caravan	14–16	200,599	31	109	95	103
Chrysler	Town & Country LWB	14–16	244,525	29	81	81	66
Kia	Sedona	15–16	25,341	2	55	9	5
<b>Luxury models</b>		<b>14–16</b>	<b>197,651</b>	<b>31</b>	<b>146</b>	<b>341</b>	<b>498</b>
Cadillac	XTS 4dr	14–16	34,899	3	189	187	354
Mercedes-Benz	S class 4dr LWB	14–16	26,216	5	197	284	558
Mercedes-Benz	S class 4dr LWB 4WD	14–16	21,330	3	83	370	309
<b>All pickups, SUVs, and vans</b>		<b>14–16</b>	<b>19,599,247</b>	<b>2,559</b>	<b>101</b>	<b>116</b>	<b>117</b>
<b>PICKUPS</b>							
<b>All pickups</b>		<b>14–16</b>	<b>4,519,036</b>	<b>953</b>	<b>164</b>	<b>139</b>	<b>228</b>
<b>All small pickups</b>		<b>14–16</b>	<b>660,239</b>	<b>83</b>	<b>99</b>	<b>95</b>	<b>94</b>
<b>2-door models</b>		<b>14–16</b>	<b>14,644</b>	<b>4</b>	<b>—</b>	<b>—</b>	<b>—</b>
<b>2-door plus models</b>		<b>14–16</b>	<b>144,871</b>	<b>18</b>	<b>97</b>	<b>90</b>	<b>87</b>
Nissan	Frontier ext. cab	14–16	23,950	4	119	75	89
<b>4-door models</b>		<b>14–16</b>	<b>500,724</b>	<b>61</b>	<b>97</b>	<b>100</b>	<b>96</b>
Nissan	Frontier crew cab SWB	14–16	47,281	10	169	78	132
Nissan	Frontier crew cab SWB 4WD	14–16	45,197	5	99	105	103
Chevrolet	Colorado crew cab	15–16	22,126	4	140	58	81
Chevrolet	Colorado crew cab 4WD	15–16	34,697	3	58	125	72
<b>All large pickups</b>		<b>14–16</b>	<b>3,124,893</b>	<b>600</b>	<b>148</b>	<b>134</b>	<b>200</b>
<b>2-door models</b>		<b>14–16</b>	<b>141,556</b>	<b>25</b>	<b>137</b>	<b>80</b>	<b>109</b>
Chevrolet	Silverado 1500	14–16	30,326	3	98	123	120
Chevrolet	Silverado 1500 4WD	14–16	20,909	3	127	99	126
<b>2-door plus models</b>		<b>14–16</b>	<b>163,523</b>	<b>29</b>	<b>140</b>	<b>126</b>	<b>175</b>
Ford	F-150 SuperCab 4WD	15–16	33,825	6	143	131	188

**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
<b>4-door models</b>		<b>14–16</b>	<b>2,819,814</b>	<b>546</b>	<b>150</b>	<b>137</b>	<b>205</b>
Toyota	Tundra double cab	14–16	50,284	13	201	91	183
Toyota	Tundra double cab 4WD	14–16	81,551	15	132	121	160
Toyota	Tundra CrewMax	14–16	50,681	3	62	111	69
Toyota	Tundra CrewMax 4WD	14–16	134,619	16	102	169	173
Chevrolet	Silverado 1500 ext. cab	14–16	95,911	23	192	107	204
Chevrolet	Silverado 1500 ext. cab 4WD	14–16	241,256	33	105	126	133
Chevrolet	Silverado 1500 crew cab	14–16	176,160	34	147	145	213
Chevrolet	Silverado 1500 crew cab 4WD	14–16	389,296	81	166	162	270
GMC	Sierra 1500 ext. cab	14–16	25,679	7	193	76	147
GMC	Sierra 1500 ext. cab 4WD	14–16	71,040	18	220	136	301
GMC	Sierra 1500 crew cab	14–16	75,945	10	91	190	174
GMC	Sierra 1500 crew cab 4WD	14–16	199,089	30	122	170	207
Ford	F-150 SuperCrew	15–16	49,448	11	166	108	180
Ford	F-150 SuperCrew 4WD	15–16	150,794	30	165	152	251
Ram	1500 ext. cab 4WD	15–16	31,138	7	190	94	179
Ram	1500 crew cab SWB	14–16	97,132	23	168	110	185
Ram	1500 crew cab SWB 4WD	14–16	251,043	59	181	139	252
Ram	1500 crew cab LWB 4WD	14–16	39,881	6	107	174	186
<b>All very large pickups</b>		<b>14–16</b>	<b>733,903</b>	<b>270</b>	<b>293</b>	<b>161</b>	<b>472</b>
<b>2-door models</b>		<b>14–16</b>	<b>26,154</b>	<b>11</b>	<b>323</b>	<b>140</b>	<b>452</b>
<b>2-door plus models</b>		<b>14–16</b>	<b>49,349</b>	<b>16</b>	<b>289</b>	<b>171</b>	<b>493</b>
<b>4-door models</b>		<b>14–16</b>	<b>658,400</b>	<b>243</b>	<b>294</b>	<b>162</b>	<b>476</b>
Ford	F-350 SuperCrew 4WD	14–16	78,614	31	324	189	612
Ford	F-250 SuperCrew 4WD	14–16	127,650	38	227	179	406
Ram	2500 crew cab SWB 4WD	15–16	43,851	17	305	131	401
<b>SUVs</b>							
<b>All SUVs</b>		<b>14–16</b>	<b>15,006,827</b>	<b>1,588</b>	<b>82</b>	<b>102</b>	<b>84</b>
<b>Small SUVs</b>		<b>14–16</b>	<b>5,386,717</b>	<b>532</b>	<b>77</b>	<b>77</b>	<b>59</b>
Volkswagen	Tiguan 4dr 4WD	14–16	38,606	3	56	77	43
Volkswagen	Tiguan 4dr	14–16	41,984	4	78	72	56
Nissan	Rogue 4dr	14–16	170,834	13	69	72	50
Nissan	Rogue 4dr 4WD	14–16	251,773	13	39	100	40
Toyota	RAV4 4dr	14–16	250,274	24	73	98	72
Toyota	RAV4 4dr 4WD	14–16	393,060	44	83	80	66
Mazda	CX-5 4dr	14–16	196,940	14	57	88	50
Mazda	CX-5 4dr 4WD	14–16	231,518	15	49	73	36
Honda	CR-V 4dr 4WD	14–16	695,152	48	52	88	46
Honda	CR-V 4dr	14–16	348,317	29	58	64	37
Honda	HR-V 4dr 4WD	16	22,608	5	215	55	118
Subaru	Forester 4dr 4WD	14–16	559,762	38	51	62	32
Subaru	Forester 4dr 4WD with Eyesight	14–16	97,238	4	31	66	20
Chevrolet	Trax 4dr	15–16	25,860	4	114	41	47
Ford	Escape 4dr	14–16	497,656	48	75	59	44

**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	Escape 4dr 4WD	14–16	344,405	45	102	94	96
Jeep	Wrangler 2dr SWB 4WD	14–16	135,889	30	164	113	186
Jeep	Compass 4dr 4WD	14–16	102,955	20	142	61	87
Jeep	Compass 4dr	14–16	74,009	8	82	78	64
Jeep	Patriot 4dr	14–16	160,955	34	165	56	93
Jeep	Patriot 4dr 4WD	14–16	137,065	22	121	88	106
Jeep	Renegade 4dr 4WD	15–16	31,934	5	127	41	52
Mitsubishi	Outlander 4dr	14–16	26,286	5	176	51	89
Mitsubishi	Outlander 4dr 4WD	14–16	25,573	9	272	53	144
Mitsubishi	Outlander Sport 4dr	14–16	51,740	5	68	66	45
Mitsubishi	Outlander Sport 4dr 4WD	14–16	42,277	6	108	68	74
Kia	Sportage 4dr 4WD	14–16	48,183	4	65	60	39
Kia	Sportage 4dr	14–16	60,788	4	50	109	55
<b>Midsized SUVs</b>		<b>14–16</b>	<b>5,636,057</b>	<b>709</b>	<b>97</b>	<b>100</b>	<b>97</b>
Nissan	Pathfinder 4dr	14–16	98,240	7	71	81	57
Nissan	Pathfinder 4dr 4WD	14–16	121,930	21	118	120	141
Nissan	Murano 4dr	15–16	22,898	5	155	149	230
Nissan	Murano 4dr 4WD	15–16	31,826	5	111	113	126
Toyota	4Runner 4dr	14–16	59,230	1	11	167	19
Toyota	4Runner 4dr 4WD	14–16	154,407	15	69	55	38
Toyota	Highlander 4dr	14–16	122,785	3	17	203	34
Toyota	Highlander 4dr 4WD	14–16	212,191	20	67	74	50
Honda	Pilot 4dr 4WD	16	40,877	1	23	194	44
Chevrolet	Equinox 4dr	14–16	390,125	47	90	98	89
Chevrolet	Equinox 4dr 4WD	14–16	183,913	24	96	89	85
GMC	Terrain 4dr	14–16	157,220	13	85	80	68
GMC	Terrain 4dr 4WD	14–16	92,469	6	45	81	37
Ford	Explorer 4dr	16	22,693	3	122	160	194
Ford	Explorer 4dr 4WD	16	40,354	1	24	190	45
Ford	Edge 4dr	15–16	25,891	2	54	91	49
Ford	Edge 4dr 4WD	15–16	37,338	2	38	82	31
Ford	Flex 4dr	14–16	38,342	6	111	70	77
Dodge	Journey 4dr	15–16	62,718	17	218	83	182
Jeep	Cherokee 4dr	14–16	154,750	25	121	87	105
Jeep	Cherokee 4dr 4WD	14–16	330,633	53	124	92	114
Jeep	Grand Cherokee 4dr	14–16	140,545	9	47	149	70
Jeep	Grand Cherokee 4dr 4WD	14–16	582,361	66	81	148	119
Jeep	Wrangler 4dr 4WD	14–16	406,570	93	175	122	215
Hyundai	Santa Fe 4dr 4WD	14–16	27,616	1	26	226	59
Hyundai	Santa Fe 4dr	14–16	31,549	3	65	157	102
Hyundai	Santa Fe Sport 4dr	14–16	118,020	19	136	90	123
Hyundai	Santa Fe Sport 4dr 4WD	14–16	71,549	8	78	135	105
Kia	Sorento 4dr	16	45,723	2	39	30	12
Kia	Sorento 4dr 4WD	16	30,657	10	302	59	179

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
<b>Large SUVs</b>		<b>14–16</b>	<b>1,193,189</b>	<b>119</b>	<b>72</b>	<b>137</b>	<b>99</b>
Buick	Enclave 4dr	14–16	97,508	10	74	154	114
Buick	Enclave 4dr 4WD	14–16	62,773	6	61	190	115
Toyota	Sequoia 4dr 4WD	14–16	20,351	2	74	143	106
Chevrolet	Tahoe 4dr	15–16	58,194	6	74	145	107
Chevrolet	Tahoe 4dr 4WD	15–16	67,417	6	71	181	128
Chevrolet	Traverse 4dr	14–16	158,860	13	71	88	62
Chevrolet	Traverse 4dr 4WD	14–16	96,208	12	89	139	123
GMC	Yukon 4dr	15–16	25,172	2	55	28	15
GMC	Yukon 4dr 4WD	15–16	40,661	7	124	233	288
GMC	Acadia 4dr	14–16	125,645	15	84	122	102
GMC	Acadia 4dr 4WD	14–16	129,464	14	78	131	101
Ford	Expedition 4dr	14–16	20,971	2	59	48	28
Ford	Expedition 4dr 4WD	14–16	20,605	1	39	213	84
Dodge	Durango 4dr 4WD	14–16	94,953	8	58	148	87
Dodge	Durango 4dr	14–16	61,803	6	71	101	72
<b>Very large SUVs</b>		<b>14–16</b>	<b>187,212</b>	<b>23</b>	<b>87</b>	<b>158</b>	<b>137</b>
Chevrolet	Suburban 1500 4dr	15–16	21,452	1	31	1	0
Chevrolet	Suburban 1500 4dr 4WD	15–16	38,247	6	113	242	272
GMC	Yukon XL 1500 4dr 4WD	15–16	30,460	4	92	126	115
<b>LUXURY SUVs</b>							
<b>Small luxury SUVs</b>		<b>14–16</b>	<b>325,636</b>	<b>26</b>	<b>56</b>	<b>78</b>	<b>44</b>
Buick	Encore 4dr	14–16	86,538	13	111	67	74
Buick	Encore 4dr 4WD	14–16	47,031	3	49	18	9
Mercedes-Benz	GLA class 4dr 4WD	15–16	21,783	0	0	0	0
Land Rover	Range Rover Evoque 4dr 4WD	14–16	25,724	4	125	132	164
<b>Midsize luxury SUVs</b>		<b>14–16</b>	<b>1,825,114</b>	<b>127</b>	<b>56</b>	<b>162</b>	<b>90</b>
Cadillac	SRX 4dr	14–16	96,324	4	29	104	30
Cadillac	SRX 4dr 4WD	14–16	47,333	5	69	221	152
Volvo	XC60 4dr 4WD	14–16	36,289	0	0	0	0
Audi	Q5 4dr 4WD	14–16	134,421	8	44	235	103
Porsche	Macan 4dr 4WD	15–16	20,991	3	123	62	76
BMW	X5 4dr 4WD	14–16	92,346	12	120	199	238
BMW	X3 4dr 4WD	14–16	117,940	3	18	226	40
Acura	MDX 4dr 4WD	14–16	167,254	13	56	140	79
Acura	RDX 4dr 4WD	14–16	110,145	5	32	85	27
Acura	RDX 4dr	14–16	69,522	5	52	53	27
Acura	MDX 4dr	14–16	65,028	5	90	179	162
Lexus	NX 200T 4dr 4WD	15–16	20,733	0	0	0	0
<b>Large luxury SUVs</b>		<b>14–16</b>	<b>411,623</b>	<b>46</b>	<b>83</b>	<b>167</b>	<b>139</b>
Cadillac	Escalade 4dr 4WD	15–16	20,928	4	144	115	165
Porsche	Cayenne 4dr 4WD	14–16	37,163	3	57	216	124
Mercedes-Benz	GL class 4dr 4WD	14–16	67,269	8	93	237	221
Land Rover	Range Rover 4dr 4WD	14–16	24,710	4	149	219	325

**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
Land Rover	Range Rover Sport 4dr 4WD	14–16	46,719	6	77	17	13
Lexus	GX 460 4dr 4WD	14–16	63,098	2	53	11	6
<b>Very large luxury SUVs</b>		<b>14–16</b>	<b>41,280</b>	<b>6</b>	<b>120</b>	<b>131</b>	<b>157</b>
<b>CARGO/PASSENGER VANS</b>							
<b>All cargo/passenger vans</b>		<b>14–16</b>	<b>73,385</b>	<b>18</b>	<b>216</b>	<b>99</b>	<b>213</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: 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	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 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.

