

Insurance Report



Noncrash fire losses

Prepared by HLDI for NHTSA

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

April 2017



This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2014–16. Noncrash fire losses represent fire damage to a vehicle not caused by a collision or vandalism.

Results in this report are based on more than 50 million insured vehicle years and more than 6,500 claims.

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Plymouth Rock Assurance
Progressive Corporation
Rockingham Group
Safeco Insurance
SECURA Insurance
Sentry Insurance
State Farm
Tennessee Farmers Mutual Insurance Company
Texas Farm Bureau
The Travelers Companies
USAA

► Introduction

This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2014–16. Noncrash fire losses represent fire damage to a vehicle not caused by a collision or vandalism.

Results in this report are based on nearly 50 million insured vehicle years and more than 6,500 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 4WD had the highest relative claim frequency (475), followed by the Ford F-350 SuperCrew 4WD (343) and the Chrysler 200 4WD (321).

Results for all 2014–16 vehicles are included in the overall totals and in the separate totals for class and size subgroups in **Table 2**. The results in **Table 2** are presented in descending order of relative claim frequency within each size class. For an individual vehicle series to appear, the vehicle had to have at least 20,000 insured vehicle years or 100 claims. Coverage results in this report have been standardized for driver age and deductible. To provide information on as many vehicle series as possible, noncrash fire comprehensive data for model years 2014–16 are combined in this report for those vehicles with basic designs that remained unchanged. Some individual series also are grouped into combined series when these vehicles are similar except for different engines. These combinations are listed in the **Appendix**.

In this report, claim frequency is defined as the number of claims for a group of vehicles divided by the exposure for that group and is expressed as claims per 1,000 insured vehicle years. The average loss payment per claim, or severity, is defined as the total of all loss payments made for the claims for a group of vehicles divided by the number of claims paid. The average loss payment per insured vehicle year, or overall loss, is defined as the product of claim frequency and average loss payment per claim for a group of vehicles and is expressed as dollars per insured vehicle year.

Results in this report are presented in relative terms where 100 corresponds to the average result for all passenger vehicles. Using relative values makes it easier to determine if a result is better or worse than average and by how much. Relative results are computed by dividing the vehicle series result by the all-passenger-vehicle result and then multiplying by 100.

The all-passenger-vehicle results for this report are:

- 2014–16 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2014–16 model year all-passenger-vehicle claim severity = \$18,705
- 2014–16 model year all-passenger-vehicle overall loss = \$3

The all-passenger-vehicle claim frequency is extremely low at 0.1 claims per 1,000 insured vehicle years. For every 7,524 insured vehicle years, only one noncrash fire claim is made.

Examples of relative results:

- 2014–16 model year Toyota Camry 4dr relative claim frequency = 93
- 2014–16 model year Toyota Camry 4dr claim frequency = $0.1 \times (93/100) = 0.093$
- 2014–16 model year Hyundai Elantra 4dr relative claim severity = 57
- 2014–16 model year Hyundai Elantra 4dr claim severity = $\$18,705 \times (57/100) = \$10,662$
- 2014–16 model year Nissan Pathfinder 4dr 4WD relative overall loss = 124
- 2014–16 model year Nissan Pathfinder 4dr 4WD overall loss = $\$3 \times (124/100) = \3.72

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

Make and series	Model years	Size and class	Total exposure (insured vehicle years)	Relative claim frequency*
Passenger cars				
Chrysler 200 4WD	15–16	Midsized 4dr car	21,477	321
Dodge Charger HEMI	14–16	Large 4dr car	57,689	312
Chevrolet Malibu Limited	16	Midsized 4dr car	23,170	272
Nissan Maxima	16	Midsized 4dr car	37,744	259
Dodge Charger	14–16	Large 4dr car	125,970	250
Chevrolet Impala Limited	14–16	Large 4dr car	70,551	247
Mercedes-Benz S class 4dr LWB	14–16	Very large luxury car	32,075	245
Dodge Dart	14–16	Small 4dr car	184,046	225
Chrysler 200	15–16	Midsized 4dr car	183,688	217
Dodge Challenger	14–16	Large 2dr car	157,427	207
SUVs				
Mitsubishi Outlander 4dr 4WD	14–16	Small SUV	32,279	205
Kia Sorento 4dr 4WD	16	Midsized SUV	45,678	204
Dodge Journey 4dr	15–16	Midsized SUV	89,726	195
Jeep Wrangler 4dr 4WD	14–16	Midsized SUV	513,685	174
Jeep Wrangler 2dr SWB 4WD	14–16	Small SUV	168,717	170
Jeep Patriot 4dr	14–16	Small SUV	200,260	169
Jeep Compass 4dr 4WD	14–16	Small SUV	129,033	168
Infiniti QX80 4dr	14–16	Large luxury SUV	20,165	167
Land Rover Range Rover 4dr 4WD	14–16	Large luxury SUV	30,963	164
Mitsubishi Outlander 4dr	14–16	Small SUV	33,132	160
Pickups				
Ram 3500 crew cab LWB 4WD	15–16	Very large pickup	22,869	475
Ford F-350 SuperCrew 4WD	14–16	Very large pickup	100,288	343
Ford F-150 SuperCab	15–16	Large pickup	20,777	269
Ram 2500 crew cab SWB 4WD	15–16	Very large pickup	65,445	264
Ford F-250 SuperCrew 4WD	14–16	Very large pickup	162,933	253
Toyota Tacoma double cab 4WD	16	Small pickup	33,928	247
Toyota Tundra double cab	14–16	Large pickup	61,676	223
Ram 1500 ext. cab 4WD	15–16	Large pickup	47,210	204
Chevrolet Silverado 1500 ext. cab	14–16	Large pickup	118,863	187
Ram 1500 crew cab SWB	14–16	Large pickup	123,905	186

*100 = all-passenger-vehicle result

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All passenger vehicles		14–16	49,897,005	6,632	100=0.1	100=\$18,705	100=\$3
All passenger cars		14–16	25,107,259	3,356	99	85	85
MICRO CARS							
2-door models		14–16	24,042	3	77	42	33
4-door models		14–16	53,084	6	90	49	44
MINI CARS							
2-door models		14–16	148,006	20	114	65	74
Fiat	500	14–16	37,668	7	166	37	62
Mini	Cooper	14–16	54,795	6	86	61	53
4-door models		14–16	409,899	51	91	45	41
Toyota	Yaris	14-16	20,984	5	173	29	51
Kia	Rio	14-16	52,043	11	159	54	86
Ford	Fiesta	14-16	115,134	13	81	44	36
Hyundai	Accent	14-16	67,939	3	38	51	20
Station wagons		14–16	288,487	42	110	58	64
Ford	Fiesta	14–16	79,731	19	177	54	95
Hyundai	Accent	14-16	47,554	7	113	85	96
Honda	Fit	15-16	145,012	14	74	47	34
Sports models		14–16	20,908	1	29	52	15
SMALL CARS							
2-door models		14–16	424,178	63	104	79	81
Scion	FR-S	14-16	36,606	9	174	107	186
Scion	tC	14-16	69,659	15	145	88	128
Volkswagen	New Beetle convertible	14-16	28,686	4	97	123	118
Volkswagen	New Beetle	14-16	39,528	5	92	45	42
Hyundai	Veloster turbo	14-16	33,801	3	69	77	53
Hyundai	Veloster	14-16	31,428	2	49	47	23
Subaru	BRZ	14-16	23,176	1	48	18	9
4-door models		14–16	6,148,167	801	95	64	61
Dodge	Dart	14-16	184,046	61	225	61	138
Nissan	Juke	14-16	43,849	10	170	72	122
Mitsubishi	Lancer	14-16	34,329	8	149	61	92
Subaru	WRX 4WD	15-16	77,656	16	141	117	166
Chevrolet	Sonic	14-16	115,426	20	133	51	67
Kia	Forte	14-16	267,991	48	128	55	70
Acura	ILX	14-16	73,590	9	102	63	65
Nissan	Versa	14-16	230,244	27	99	44	43
Nissan	Juke 4WD	14-16	40,451	5	98	86	85
Ford	Focus	14-16	403,369	55	98	72	70
Hyundai	Elantra GT	14-16	52,239	7	95	89	85
Toyota	Prius c hybrid	14-16	90,297	11	89	44	39
Toyota	Corolla	14-16	1,071,653	125	85	56	47
Mazda	3 hatchback	14-16	133,896	15	84	82	69
Nissan	Sentra	14-16	424,344	51	84	60	50

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
Volkswagen	GTI	15-16	43,242	5	83	128	106
Honda	Civic	16	114,639	11	82	43	35
Hyundai	Elantra	14-16	450,862	47	81	57	46
Toyota	Prius hybrid	14-16	330,848	34	78	79	62
Volkswagen	Golf	15-16	34,774	3	75	98	74
Mazda	3	14-16	211,023	19	64	57	37
Nissan	Leaf electric	14-16	68,749	4	42	21	9
Subaru	Impreza 4WD	14-16	61,808	3	37	74	28
Station wagons		14–16	1,731,978	212	90	66	60
Ford	C-Max plug-in hybrid	14-16	20,724	6	195	103	200
Fiat	500L	14-16	46,033	8	136	49	66
Kia	Soul	14-16	447,488	76	128	63	81
Ford	C-Max hybrid	14-16	26,303	4	109	46	51
Mini	Countryman 4WD	14-16	28,378	4	103	96	99
Chevrolet	Sonic	14-16	62,717	10	99	38	38
Ford	Focus	14-16	246,546	34	98	79	78
Subaru	XV Crosstrek hybrid 4WD	14-16	22,931	3	90	69	62
Nissan	Versa Note	14-16	168,220	18	73	66	48
Subaru	Impreza 4WD	14-16	141,180	14	72	62	45
Subaru	XV Crosstrek 4WD	14-16	243,862	18	53	46	25
Mini	Countryman 2WD	14-16	40,342	3	46	104	48
Toyota	Prius v hybrid	14-16	84,264	2	16	94	15
Subaru	XV Crosstrek 4WD with Eyesight	15-16	24,206	0	0	0	0
Sports models		14–16	63,330	3	52	338	177
Luxury models		14–16	23,898	4	100	162	163
BMW	i3 electric station wagon	14–16	20,520	3	88	138	121
MIDSIZE CARS							
2-door models		14–16	127,369	25	147	91	134
Honda	Accord	14–16	89,192	18	151	84	127
4-door models		14–16	7,726,853	1,108	107	69	74
Chrysler	200 4WD	15-16	21,477	9	321	71	229
Chevrolet	Malibu Limited	16	23,170	7	272	67	183
Nissan	Maxima	16	37,744	12	259	106	274
Chrysler	200	15-16	183,688	54	217	72	155
Kia	Optima hybrid	14-16	22,770	6	202	82	165
Ford	Fusion plug-in hybrid	14-16	32,833	6	141	79	111
Chevrolet	Malibu	16	38,880	6	138	56	78
Nissan	Altima	14-16	959,957	172	132	65	85
Volkswagen	CC	14-16	24,411	4	124	131	163
Ford	Fusion 4WD	14-16	38,358	6	110	83	91
Ford	Fusion	14-16	679,196	98	109	76	83
Toyota	Camry hybrid	14-16	100,824	13	105	81	86
Kia	Optima	16	23,089	3	102	47	48
Hyundai	Sonata	15-16	305,871	40	98	81	79

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Toyota	Camry	14-16	1,184,884	146	93	63	59
Volkswagen	Jetta	14-16	434,096	51	86	64	56
Buick	Verano	14-16	110,302	11	84	83	69
Ford	Fusion hybrid	14-16	86,607	10	81	51	41
Honda	Accord	14-16	1,203,550	124	76	63	48
Mazda	6	14-16	266,797	23	65	75	48
Volkswagen	Passat	14-16	293,102	21	56	87	48
Subaru	Legacy 4WD	15-16	85,334	6	47	65	31
Subaru	Legacy 4WD with Eyesight	15-16	40,500	0	0	0	0
Station wagons		14–16	634,868	46	54	99	53
Subaru	Outback 4WD with Eyesight	15-16	140,365	12	76	145	110
Subaru	Outback 4WD	15-16	158,875	8	38	110	41
Sports models		14–16	573,088	105	137	184	252
Nissan	370Z 2dr	14-16	21,540	4	138	112	155
Ford	Mustang GT 2dr	15-16	60,088	10	135	126	170
Chevrolet	Corvette 2dr	14-16	76,707	13	117	212	247
Ford	Mustang 2dr	15-16	73,999	10	89	83	74
Chevrolet	Corvette convertible	14-16	23,750	3	83	282	234
Luxury models		14–16	2,195,704	213	71	134	95
Infiniti	Q50 4dr	14-16	68,723	14	150	72	108
BMW	4 series 2dr 4WD	14-16	27,915	6	142	186	264
Mercedes-Benz	CLA class 4dr 4WD	14-16	25,101	4	126	75	94
Mercedes-Benz	C class 4dr	15-16	40,325	5	114	146	166
BMW	4 series 2dr	14-16	36,514	6	110	172	190
Infiniti	Q50 4dr 4WD	14-16	78,088	12	108	101	110
Audi	A3 4dr	15-16	29,840	5	108	74	79
BMW	3 series 4dr	14-16	157,876	19	89	164	147
Mercedes-Benz	CLA class 4dr	14-16	86,931	9	83	113	93
Cadillac	ATS 4dr	14-16	55,304	6	71	128	91
Audi	A3 4dr 4WD	15-16	37,825	3	67	101	68
Audi	A5 2dr 4WD	14-16	23,779	2	65	230	150
Lexus	ES 300h hybrid 4dr	14-16	43,310	4	63	154	98
Audi	A4 4dr 4WD	14-16	79,271	7	57	63	36
BMW	3 series 4dr 4WD	14-16	127,749	10	55	167	92
Audi	A4 4dr	14-16	24,310	2	52	74	38
Mercedes-Benz	C class 4dr 4WD	15-16	82,858	6	45	172	77
Lexus	IS 350 4dr	14-16	24,107	1	42	205	87
Lexus	ES 350 4dr	14-16	189,095	10	38	117	45
Volvo	S60 4dr	14-16	38,727	2	36	114	41
Lincoln	MKZ 4dr 4WD	14-16	26,282	1	35	155	54
Lincoln	MKZ 4dr	14-16	40,190	2	27	35	10
Acura	TLX 4dr	15-16	79,421	3	25	129	33
Cadillac	ATS 4dr 4WD	14-16	32,649	1	24	143	35
Lexus	CT 200h hybrid 4dr	14-16	42,977	1	14	146	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
Lincoln	MKZ hybrid 4dr	14-16	33,430	0	0	0	0
BMW	4 series convertible	14-16	22,580	0	0	0	0
LARGE CARS							
2-door models		14–16	175,511	50	216	114	246
Dodge	Challenger	14–16	157,427	43	207	95	197
4-door models		14–16	1,248,756	246	153	101	154
Dodge	Charger HEMI	14-16	57,689	25	312	134	417
Dodge	Charger	14-16	125,970	45	250	103	257
Chevrolet	Impala Limited	14-16	70,551	24	247	62	153
Chevrolet	Impala	14-16	274,641	52	154	86	133
Buick	LaCrosse	14-16	114,820	17	120	138	166
Buick	Regal	14-16	46,952	6	117	92	108
Toyota	Avalon	14-16	136,645	14	116	118	138
Dodge	Charger 4WD	14-16	20,499	3	107	122	131
Chrysler	300 4WD	14-16	40,258	5	107	116	124
Chrysler	300	14-16	81,444	11	95	100	95
Kia	Cadenza	14-16	42,460	5	79	85	67
Toyota	Avalon hybrid	14-16	43,084	4	62	125	77
Sports models		14–16	286,148	72	184	120	220
Luxury models		14–16	1,017,527	83	60	149	90
Lexus	GS 350 4dr	14-16	45,280	9	175	85	148
Lexus	GS 350 4dr 4WD	14-16	23,628	3	88	161	142
BMW	5 series 4dr	14-16	85,228	9	79	121	96
Cadillac	CTS 4dr	14-16	33,374	4	79	115	90
Tesla	Model S 4dr electric 4WD	14-16	25,514	2	48	74	35
BMW	5 series 4dr 4WD	14-16	72,835	5	46	131	61
Hyundai	Genesis 4dr	15-16	51,086	3	41	214	87
Audi	A6 4dr 4WD	14-16	74,784	4	40	17	7
Mercedes-Benz	E class 4dr 4WD	14-16	99,191	6	39	153	60
Cadillac	CTS 4dr 4WD	14-16	27,083	2	38	97	36
Mercedes-Benz	E class convertible	14-16	25,135	1	33	293	95
Tesla	Model S 4dr electric	14-16	31,992	1	26	546	144
Mercedes-Benz	E class 4dr	14-16	108,433	1	6	285	16
Audi	A7 4dr 4WD	14-16	22,447	0	0	0	0
VERY LARGE CARS							
Station wagons/minivans		14–16	1,540,246	164	78	95	74
Kia	Sedona	15-16	37,752	5	168	72	120
Dodge	Grand Caravan	14-16	253,684	38	103	97	99
Chrysler	Town & Country LWB	14-16	311,179	37	81	83	67
Toyota	Sienna	14-16	313,438	31	66	95	62
Honda	Odyssey	14-16	515,224	41	55	105	57
Toyota	Sienna 4WD	14-16	61,346	5	54	74	40
Nissan	Quest	14-16	22,058	1	29	131	38

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
Luxury models		14–16	245,212	38	135	319	429
Mercedes-Benz	S class 4dr LWB	14-16	32,075	9	245	274	672
Cadillac	XTS 4dr	14-16	43,109	4	159	162	258
Mercedes-Benz	S class 4dr LWB 4WD	14-16	26,469	4	102	264	269
All pickups, SUVs, and vans		14–16	24,789,741	3,276	101	116	117
PICKUPS							
All pickups		14–16	5,783,531	1,234	164	137	225
All small pickups		14–16	857,829	110	100	92	92
2-door models		14–16	16,730	5	—	—	—
2-door plus models		14–16	186,580	22	90	85	76
Nissan	Frontier ext. cab	14–16	30,193	4	93	75	70
4-door models		14–16	654,518	83	100	96	97
Toyota	Tacoma double cab 4WD	16	33,928	9	247	65	160
Nissan	Frontier crew cab SWB	14-16	60,957	12	151	67	101
Chevrolet	Colorado crew cab	15-16	32,683	4	91	58	52
Chevrolet	Colorado crew cab 4WD	15-16	51,484	6	90	111	100
Toyota	Tacoma double cab	16	23,211	2	80	95	76
Nissan	Frontier crew cab SWB 4WD	14-16	58,081	5	75	107	80
GMC	Canyon crew cab 4WD	15-16	22,098	1	37	42	15
All large pickups		14–16	3,982,782	772	148	133	197
2-door models		14–16	175,894	35	162	91	147
Chevrolet	Silverado 1500 4WD	14-16	25,817	4	171	107	182
Chevrolet	Silverado 1500	14-16	37,218	5	115	106	122
2-door plus models		14–16	212,900	44	162	124	201
Ford	F-150 SuperCab	15–16	20,777	6	269	136	364
Ford	F-150 SuperCab 4WD	15–16	53,262	10	162	145	236
4-door models		14–16	3,593,989	693	147	136	199
Toyota	Tundra double cab	14-16	61,676	18	223	98	219
Ram	1500 ext. cab 4WD	15-16	47,210	12	204	126	256
Chevrolet	Silverado 1500 ext. cab	14-16	118,863	28	187	109	204
Ram	1500 crew cab SWB	14-16	123,905	33	186	116	215
GMC	Sierra 1500 ext. cab	14-16	31,864	8	184	93	171
GMC	Sierra 1500 ext. cab 4WD	14-16	90,281	19	179	139	247
Ford	F-150 SuperCrew 4WD	15-16	236,695	48	172	151	260
Ram	1500 crew cab SWB 4WD	14-16	324,689	75	172	131	226
Chevrolet	Silverado 1500 crew cab	14-16	219,728	45	156	129	202
Chevrolet	Silverado 1500 crew cab 4WD	14-16	492,795	96	153	161	247
Ford	F-150 SuperCrew	15-16	79,738	16	146	99	144
Ram	1500 ext. cab	15-16	24,533	5	132	73	96
GMC	Sierra 1500 crew cab 4WD	14-16	250,497	42	130	164	213
Toyota	Tundra double cab 4WD	14-16	100,715	17	119	123	146
GMC	Sierra 1500 crew cab	14-16	92,965	16	118	152	179
Ram	1500 crew cab LWB 4WD	14-16	50,996	8	108	151	163
Chevrolet	Silverado 1500 ext. cab 4WD	14-16	308,741	40	99	129	128

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Toyota	Tundra CrewMax 4WD	14-16	169,619	19	91	177	162
Toyota	Tundra CrewMax	14-16	62,807	3	49	113	56
All very large pickups		14–16	942,920	352	291	160	465
2-door models		14–16	32,977	12	275	144	394
2-door plus models		14–16	64,188	20	260	150	388
4-door models		14–16	845,755	320	295	161	476
Ram	3500 crew cab LWB 4WD	15-16	22,869	13	475	161	765
Ford	F-350 SuperCrew 4WD	14-16	100,288	44	343	185	635
Ram	2500 crew cab SWB 4WD	15-16	65,445	23	264	142	375
Ford	F-250 SuperCrew 4WD	14-16	162,933	52	253	187	474
SUVs							
All SUVs		14–16	18,907,934	2,020	81	103	84
Mini SUVs		14–16	77,438	7	82	76	62
Honda	HR-V 4dr 4WD	16	36,836	6	143	66	94
Honda	HR-V 4dr	16	29,530	0	0	0	0
Small SUVs		14–16	6,740,794	673	76	77	59
Mitsubishi	Outlander 4dr 4WD	14-16	32,279	9	205	53	109
Jeep	Wrangler 2dr SWB 4WD	14-16	168,717	39	170	111	189
Jeep	Patriot 4dr	14-16	200,260	45	169	56	95
Jeep	Compass 4dr 4WD	14-16	129,033	29	168	66	110
Mitsubishi	Outlander 4dr	14-16	33,132	6	160	57	91
Jeep	Renegade 4dr	15-16	27,837	6	157	72	113
Jeep	Patriot 4dr 4WD	14-16	170,537	29	125	83	104
Jeep	Renegade 4dr 4WD	15-16	51,950	8	118	72	85
Ford	Escape 4dr 4WD	14-16	426,869	64	115	92	106
Mitsubishi	Outlander Sport 4dr 4WD	14-16	53,370	7	98	60	59
Chevrolet	Trax 4dr	15-16	40,391	5	91	36	33
Hyundai	Tucson 4dr 4WD	16	20,358	2	85	104	88
Ford	Escape 4dr	14-16	607,859	66	83	65	54
Jeep	Compass 4dr	14-16	91,527	10	80	79	63
Toyota	RAV4 4dr 4WD	14-16	509,796	52	75	82	62
Kia	Sportage 4dr 4WD	14-16	61,474	6	74	66	49
Mitsubishi	Outlander Sport 4dr	14-16	64,733	7	73	62	45
Hyundai	Tucson 4dr	16	25,022	2	72	102	73
Kia	Sportage 4dr	14-16	76,433	7	71	108	77
Volkswagen	Tiguan 4dr	14-16	53,924	5	71	81	58
Toyota	RAV4 4dr	14-16	326,367	30	70	90	63
Honda	CR-V 4dr	14-16	437,067	36	59	60	36
Nissan	Rogue 4dr	14-16	227,355	16	59	73	43
Mazda	CX-5 4dr	14-16	238,340	17	57	84	47
Honda	CR-V 4dr 4WD	14-16	871,748	59	50	80	40
Subaru	Forester 4dr 4WD	14-16	670,117	44	49	63	31
Mazda	CX-5 4dr 4WD	14-16	285,852	17	45	76	34
Subaru	Forester 4dr 4WD with Eyesight	14-16	123,039	7	44	110	48

Table 2: Insurance fire losses, 2014–16 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Volkswagen	Tiguan 4dr 4WD	14-16	49,636	3	43	77	33
Nissan	Rogue 4dr 4WD	14-16	333,324	16	38	103	39
Chevrolet	Trax 4dr 4WD	15-16	31,117	0	0	0	0
Midsize SUVs		14–16	7,066,313	877	95	101	96
Kia	Sorento 4dr 4WD	16	45,678	11	204	67	135
Dodge	Journey 4dr	15-16	89,726	22	195	79	153
Jeep	Wrangler 4dr 4WD	14-16	513,685	119	174	130	226
Nissan	Murano 4dr	15-16	35,154	8	158	136	215
Jeep	Cherokee 4dr	14-16	197,193	34	131	83	108
Hyundai	Santa Fe Sport 4dr	14-16	144,615	23	127	91	115
Jeep	Cherokee 4dr 4WD	14-16	421,741	64	115	94	108
Nissan	Pathfinder 4dr 4WD	14-16	151,400	24	107	115	124
Dodge	Journey 4dr 4WD	15-16	26,961	2	104	81	84
Ford	Flex 4dr	14-16	47,537	7	102	79	81
Hyundai	Santa Fe Sport 4dr 4WD	14-16	89,484	11	93	132	122
Chevrolet	Equinox 4dr 4WD	14-16	232,547	27	90	88	79
Chevrolet	Equinox 4dr	14-16	486,278	59	88	94	83
Ford	Explorer 4dr	16	38,577	4	87	165	143
Nissan	Murano 4dr 4WD	15-16	48,423	6	85	153	130
Ford	Edge 4dr 4WD	15-16	61,274	6	84	104	87
Ford	Edge 4dr	15-16	41,500	4	74	116	87
GMC	Terrain 4dr	14-16	196,496	15	74	80	59
Jeep	Grand Cherokee 4dr 4WD	14-16	707,597	72	71	151	108
Toyota	4Runner 4dr 4WD	14-16	201,294	20	71	56	39
Nissan	Pathfinder 4dr	14-16	122,370	9	65	90	59
Toyota	Highlander 4dr 4WD	14-16	277,316	26	65	84	55
Kia	Sorento 4dr	16	66,765	3	57	74	42
Ford	Flex 4dr 4WD	14-16	23,019	2	57	139	79
Jeep	Grand Cherokee 4dr	14-16	170,861	12	54	123	66
Honda	Pilot 4dr	16	32,444	2	52	87	45
Hyundai	Santa Fe 4dr	14-16	38,948	3	51	160	82
GMC	Terrain 4dr 4WD	14-16	116,646	7	42	100	42
Toyota	4Runner 4dr	14-16	76,159	4	40	175	70
Ford	Explorer 4dr 4WD	16	69,115	3	38	89	33
Toyota	Highlander 4dr	14-16	159,021	6	26	150	38
Honda	Pilot 4dr 4WD	16	68,928	2	24	185	44
Hyundai	Santa Fe 4dr 4WD	14-16	34,400	1	20	229	47
Large SUVs		14–16	1,503,869	154	74	139	102
GMC	Yukon 4dr 4WD	15-16	54,319	9	123	234	287
Chevrolet	Tahoe 4dr	15-16	78,076	10	92	158	146
GMC	Acadia 4dr	14-16	154,740	20	89	117	104
Chevrolet	Traverse 4dr 4WD	14-16	122,498	15	84	123	104
Dodge	Durango 4dr	14-16	77,762	9	83	129	106
Ford	Expedition 4dr	14-16	26,666	3	78	124	97

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
GMC	Acadia 4dr 4WD	14-16	160,029	17	75	141	106
Dodge	Durango 4dr 4WD	14-16	120,061	12	70	141	99
Buick	Enclave 4dr	14-16	120,779	12	69	132	92
Chevrolet	Tahoe 4dr 4WD	15-16	90,793	8	66	136	90
GMC	Yukon 4dr	15-16	33,442	3	64	129	83
Chevrolet	Traverse 4dr	14-16	198,657	15	62	96	59
Toyota	Sequoia 4dr 4WD	14-16	25,714	2	55	163	90
Buick	Enclave 4dr 4WD	14-16	78,125	7	55	193	105
Volkswagen	Touareg 4dr 4WD	14-16	21,974	1	34	10	4
Ford	Expedition 4dr 4WD	14-16	26,657	1	30	216	64
Very large SUVs		14–16	241,938	28	80	139	112
Chevrolet	Suburban 1500 4dr 4WD	15-16	52,496	7	94	207	194
Chevrolet	Suburban 1500 4dr	15-16	29,563	3	74	23	17
GMC	Yukon XL 1500 4dr 4WD	15-16	40,738	4	67	132	89
Ford	Expedition EL 4dr 4WD	14-16	21,986	2	60	161	97
LUXURY SUVs							
Small luxury SUVs		14–16	422,657	40	68	79	54
Land Rover	Range Rover Evoque 4dr 4WD	14-16	33,181	7	159	126	200
Lincoln	MKC 4dr 4WD	15-16	24,577	5	135	66	90
Buick	Encore 4dr	14-16	113,924	17	108	64	69
Buick	Encore 4dr 4WD	14-16	61,548	4	51	41	21
Mercedes-Benz	GLA class 4dr 4WD	15-16	29,014	1	30	165	49
Lincoln	MKC 4dr	15-16	23,124	0	0	0	0
Midsize luxury SUVs		14–16	2,285,995	178	60	161	96
Volvo	XC60 4dr	14-16	23,421	3	143	92	131
BMW	X5 4dr 4WD	14-16	116,747	17	123	192	236
Acura	MDX 4dr	14-16	78,257	7	93	158	146
Porsche	Macan 4dr 4WD	15-16	27,004	3	89	85	76
Lexus	NX 200T 4dr	15-16	28,849	1	66	28	18
Cadillac	SRX 4dr 4WD	14-16	58,242	6	64	221	142
Acura	MDX 4dr 4WD	14-16	202,661	18	63	131	83
Infiniti	QX60 4dr	14-16	44,440	4	54	102	55
Acura	RDX 4dr	14-16	83,813	6	50	50	25
Acura	RDX 4dr 4WD	14-16	132,927	8	43	80	34
Audi	Q5 4dr 4WD	14-16	166,725	10	42	209	88
Infiniti	QX60 4dr 4WD	14-16	78,157	5	42	135	57
Cadillac	SRX 4dr	14-16	118,346	7	41	139	57
BMW	X3 4dr 4WD	14-16	141,820	6	28	218	62
BMW	X5 4dr	14-16	21,120	1	26	316	83
Volvo	XC60 4dr 4WD	14-16	45,407	0	0	0	0
Lexus	NX 200T 4dr 4WD	15-16	30,761	0	0	0	0
Large luxury SUVs		14–16	515,519	56	84	160	134
Infiniti	QX80 4dr	14-16	20,165	5	167	53	88
Land Rover	Range Rover 4dr 4WD	14-16	30,963	5	164	191	313

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
Mercedes-Benz	GL class 4dr 4WD	14-16	80,359	10	114	292	333
Cadillac	Escalade 4dr 4WD	15-16	28,136	4	106	114	121
Land Rover	Range Rover Sport 4dr 4WD	14-16	58,893	7	76	13	10
Porsche	Cayenne 4dr 4WD	14-16	45,855	3	45	219	100
Lexus	GX 460 4dr 4WD	14-16	79,595	2	41	11	4
Infiniti	QX80 4dr 4WD	14-16	27,243	1	23	446	101
Very large luxury SUVs		14–16	53,410	7	100	148	149
CARGO/PASSENGER VANS							
All cargo/passenger vans		14–16	98,276	22	192	108	207

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.



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