

Insurance Report

Noncrash fire losses

Prepared by HLDI for NHTSA

2011–13 Passenger Cars,
Pickups, SUVs, and Vans

September 2014



This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2011–13. 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 51.5 million insured vehicle years and more than 6,100 claims.

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Companies Supplying Data

This report is based on comprehensive coverage and 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
Chubb & Son
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Kemper Preferred
Kentucky Farm Bureau Mutual Insurance Companies
Liberty Mutual Insurance Company
MetLife Auto and Home
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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 2011–13. 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 51.5 million insured vehicle years and more than 6,100 claims. The 10 passenger cars, SUVs, and pickups with the worst (highest) fire claim frequencies are presented in [Table 1](#). The Ford F-250 super cab 4WD had the highest relative claim frequency (448), followed by the Chrysler 300 HEMI (387) and the Nissan 370Z two-door (386).

Results for all 2011–13 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 2011–13 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 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:

- 2011–13 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2011–13 model year all-passenger-vehicle claim severity = \$17,447
- 2011–13 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 8,399 insured vehicle years, only one noncrash fire claim is made.

Examples of relative results:

- 2012–13 model year Toyota Camry 4dr relative claim frequency = 90
- 2012–13 model year Toyota Camry 4dr claim frequency = $0.1 \times (90/100) = 0.090$
- 2012–13 model year Honda Civic 4dr relative claim severity = 64
- 2012–13 model year Honda Civic 4dr claim severity = $\$17,447 \times (64/100) = \$11,166$
- 2011–13 model year Ford Expedition relative overall loss = 181
- 2011–13 model year Ford Expedition overall loss = $\$2 \times (181/100) = \3.62

Table 1: Highest relative fire claim frequencies, 2011–13 models

Make	Model years	Size and class	Total exposure (insured vehicle years)	Relative claim frequency*
Passenger cars				
Chrysler 300 HEMI	11–13	Large 4dr car	30,392	387
Nissan 370Z 2dr	11–13	Midsize sports car	21,313	386
Subaru Impreza WRX 4WD	11–13	Small 4dr car	39,213	329
Dodge Dart	13	Small 4dr car	74,653	256
Dodge Charger HEMI	11–13	Large 4dr car	49,998	222
Kia Forte	11–13	Small 2dr car	38,810	222
Toyota Avalon	13	Large 4dr car	31,389	216
Ford Mustang GT 2dr	11–13	Midsize sports car	107,274	215
Cadillac XTS 4dr	13	Very large luxury car	21,098	203
Hyundai Veloster	12–13	Small 2dr car	75,203	202
SUVs				
BMW X6 4dr 4WD	11–13	Midsize luxury SUV	20,096	281
Chevrolet Avalanche 1500 4dr 4WD	11–13	Very large SUV	54,104	191
Jeep Wrangler 2dr SWB 4WD	11–13	Small SUV	206,116	187
Dodge Journey 4dr	11–13	Midsize SUV	150,909	180
Hyundai Santa Fe Sport 4dr 4WD	13	Midsize SUV	24,107	172
Dodge Durango 4dr 4WD	11–13	Large SUV	101,083	171
Mazda CX-5 4dr	13	Small SUV	36,157	158
Jeep Wrangler 4dr 4WD	11–13	Midsize SUV	340,567	158
Ford Expedition 4dr	11–13	Large SUV	43,358	157
Dodge Durango 4dr	11–13	Large SUV	67,600	156
Pickups				
Ford F-250 super cab 4WD	11–13	Very large pickup	28,035	448
Dodge Ram 3500 crew cab LWB 4WD	12–13	Very large pickup	28,680	334
Chevrolet Silverado 3500 crew cab 4WD	11–13	Very large pickup	29,179	315
Ford F-350 crew cab 4WD	11–13	Very large pickup	106,168	282
Dodge Ram 1500 SWB	12–13	Large pickup	23,997	241
GMC Sierra 1500 crew cab 4WD	11–13	Large pickup	147,390	240
Ford F-250 crew cab 4WD	11–13	Very large pickup	175,770	233
Ford F-150 super cab	11–13	Large pickup	92,478	232
Chevrolet Silverado 2500 crew cab 4WD	11–13	Very large pickup	106,041	230
GMC Sierra 1500 crew cab	11–13	Large pickup	81,101	228

*100 = all-passenger-vehicle result

Table 2: Insurance fire losses, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All passenger vehicles		11–13	51,634,380	6,148	100=0.1	100=\$17,447	100=\$2
All passenger cars		11–13	29,038,990	3,327	96	88	84
MICRO CARS							
2-door models		11–13	35,296	6	150	61	91
4-door models		11–13	1,385	0	—	—	—
MINI CARS							
2-door models		11–13	342,019	35	89	63	56
Mini	Cooper convertible	11–13	21,402	0	0	0	0
Mini	Cooper	11–13	131,422	6	35	31	11
Fiat	500	12–13	85,529	15	166	60	99
Mini	Cooper Clubman	11–13	27,489	3	86	147	127
4-door models		11–13	517,809	72	119	53	63
Chevrolet	Spark	13	26,161	1	36	82	30
Mazda	2	11–13	55,332	4	68	55	38
Hyundai	Accent	12–13	98,027	14	135	47	64
Ford	Fiesta	11–13	159,025	22	122	60	73
Kia	Rio	12–13	47,005	10	189	55	103
Station wagons		11–13	371,632	57	132	67	88
Ford	Fiesta	11–13	129,076	15	92	59	55
Honda	Fit	11–13	219,848	24	89	63	56
Kia	Rio	12–13	35,736	7	175	58	102
Hyundai	Accent	12–13	72,187	14	170	65	110
Sports models		11–13	24,230	1	35	124	44
SMALL CARS							
2-door models		11–13	629,140	85	114	82	94
Honda	CR-Z hybrid	11–13	48,347	1	16	132	21
Volkswagen	GTI	11–13	32,114	1	23	105	24
Honda	Civic	12–13	118,202	5	37	69	26
Scion	FR-S	13	25,148	4	122	22	27
Scion	tC	11–13	87,895	12	119	82	98
Volkswagen	New Beetle	12–13	56,342	6	90	115	103
Kia	Forte	11–13	38,810	10	222	60	133
Volkswagen	Golf	11–13	27,190	5	161	96	155
Hyundai	Veloster	12–13	75,203	18	202	85	172
4-door models		11–13	6,563,764	733	94	66	62
Acura	ILX	13	22,365	1	36	22	8
Honda	Insight hybrid	11–13	39,901	1	19	114	22
Toyota	Prius C hybrid	12–13	72,302	2	23	114	26
Toyota	Prius hybrid	11–13	493,775	31	52	67	35
Ford	Focus	12–13	324,387	29	73	51	37
Nissan	Leaf electric	11–13	42,293	2	40	107	43
Volkswagen	Golf	11–13	56,652	3	45	100	45
Toyota	Corolla	11–13	775,557	73	80	57	46
Honda	Civic	12–13	715,704	63	76	64	48

Table 2: Insurance fire losses, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Hyundai	Elantra	11–13	686,730	64	81	65	53
Nissan	Versa	12–13	127,361	12	86	62	53
Volkswagen	GTI	11–13	47,166	6	104	52	54
Mazda	3	11–13	315,398	39	104	54	56
Subaru	Impreza 4WD	12–13	47,796	6	100	60	59
Hyundai	Elantra GT	13	31,125	3	85	80	68
Nissan	Juke	11–13	83,956	7	67	102	69
Kia	Forte	11–13	174,904	27	138	51	70
Chevrolet	Cruze	11–13	837,231	122	118	69	82
Chevrolet	Sonic	12–13	99,874	17	146	56	82
Nissan	Sentra	13	80,249	11	117	75	87
Mitsubishi	Lancer	11–13	54,160	12	169	56	95
Nissan	Juke 4WD	11–13	89,497	15	135	72	97
Chevrolet	Volt electric	11–13	49,952	8	126	128	161
Dodge	Dart	13	74,653	22	256	80	205
Toyota	Prius plug-in hybrid	12–13	20,491	5	202	112	226
Subaru	Impreza WRX 4WD	11–13	39,213	17	329	109	359
Station wagons		11–13	1,766,239	167	79	66	52
Subaru	XV Crosstrek 4WD	13	37,172	1	25	16	4
Scion	xD	11–13	34,845	1	23	80	19
Subaru	Impreza 4WD	12–13	98,284	5	46	57	26
Toyota	Prius V hybrid	12–13	89,822	5	42	70	29
Mini	Countryman 2WD	11–13	42,980	2	35	104	37
Suzuki	SX4 4WD	11–13	26,615	2	73	53	39
Kia	Soul	11–13	482,831	46	80	58	46
Mazda	3	11–13	110,864	7	52	93	49
Ford	Focus	12–13	227,698	21	80	62	50
Kia	Forte	11–13	38,008	4	84	63	53
Ford	C-Max hybrid	13	25,476	1	39	167	65
Chevrolet	Sonic	12–13	55,938	9	143	47	67
Scion	xB	11–13	87,777	14	126	57	72
Subaru	Impreza WRX 4WD	11–13	32,150	3	70	106	73
Mini	Countryman 4WD	11–13	30,277	2	55	171	93
Nissan	Cube	11–13	30,743	7	193	54	103
Sports models		11–13	57,620	9	178	246	436
MIDSIZE CARS							
2-door models		11–13	378,029	45	99	89	88
Volvo	C30	11–13	22,027	0	0	0	0
Honda	Accord	13	26,698	4	126	71	90
Hyundai	Genesis	11–13	62,263	7	88	117	103
Chrysler	200 convertible	11–13	30,341	4	105	102	107
Volkswagen	Eos convertible	11–13	28,180	3	83	176	147

Table 2: Insurance fire losses, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
4-door models		11–13	9,393,716	1,086	96	70	68
Toyota	Camry hybrid	12–13	83,672	1	12	173	20
Acura	TSX	11–13	100,254	4	37	54	20
Ford	Fusion	13	110,332	7	61	83	51
Honda	Accord	13	261,213	22	74	68	51
Volkswagen	Jetta	11–13	595,444	60	86	65	56
Nissan	Altima	13	235,487	18	69	83	57
Kia	Optima hybrid	11–13	24,505	2	72	80	58
Subaru	Legacy 4WD	11–13	208,736	20	84	78	66
Volkswagen	Passat	12–13	220,606	23	94	71	67
Hyundai	Sonata	11–13	1,273,395	148	97	70	67
Toyota	Camry	12–13	705,776	76	90	76	68
Mazda	6	11–13	88,074	10	95	79	75
Chrysler	200	11–13	256,400	36	119	74	88
Hyundai	Sonata hybrid	11–13	54,272	7	125	73	90
Volkswagen	CC	11–13	116,883	14	113	83	94
Buick	Verano	12–13	75,293	10	111	88	97
Kia	Optima	11–13	417,923	53	107	91	98
Dodge	Avenger	11–13	176,008	36	170	71	121
Nissan	Maxima	11–13	239,644	47	157	87	136
Chevrolet	Malibu	13	120,779	19	151	91	138
Station wagons		11–13	783,152	55	58	81	47
Volkswagen	Jetta	11–13	116,382	7	48	48	23
Audi	A3	11–13	23,980	2	57	77	44
Subaru	Outback 4WD	11–13	562,273	42	62	86	53
Mazda	5	12–13	53,906	4	58	97	56
Sports models		11–13	461,798	87	159	181	288
Ford	Mustang convertible	11–13	37,759	6	131	70	92
Ford	Mustang 2dr	11–13	145,542	22	128	86	110
Ford	Mustang GT 2dr	11–13	107,274	27	215	119	255
Chevrolet	Corvette 2dr	11–13	32,170	5	117	228	267
Nissan	370Z 2dr	11–13	21,313	9	386	105	406
Luxury models		11–13	2,157,115	192	79	116	91
Infiniti	G37 2dr	11–13	22,485	4	136	0	0
Audi	A5 2dr 4WD	11–13	37,134	4	93	6	6
Volvo	S60 4dr 4WD	11–13	21,826	2	125	5	6
Mercedes-Benz	C class 2dr	12–13	25,956	2	115	7	8
Lexus	IS 250 4dr 4WD	11–13	29,172	1	25	70	17
Lexus	ES 350 4dr	13	51,281	3	50	44	22
Lexus	IS 250 4dr	11–13	56,873	2	24	93	22
Lexus	CT 200h hybrid 4dr	11–13	60,615	3	39	67	26
Acura	TL 4dr 4WD	11–13	32,194	2	49	91	44
Audi	A4 4dr 4WD	11–13	102,250	8	63	77	48
Acura	TL 4dr	11–13	105,498	7	89	72	64

Table 2: Insurance fire losses, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Infiniti	G37 4dr 4WD	11–13	85,168	7	60	122	73
Mercedes-Benz	C class 4dr 4WD	11–13	134,154	12	71	120	85
Infiniti	G37 4dr	11–13	67,221	11	125	83	104
Mercedes-Benz	C class 4dr	11–13	145,107	16	99	108	106
BMW	3 series convertible	11–13	65,840	6	79	142	112
Audi	A4 4dr	11–13	34,148	6	167	68	113
Volvo	S60 4dr	12–13	63,407	7	109	105	114
BMW	1 series 2dr	11–13	28,318	5	139	106	148
BMW	3 series 2dr 4WD	11–13	28,036	3	94	205	194
BMW	3 series 4dr	12–13	68,707	8	98	199	195
Audi	S4 4dr 4WD	11–13	22,518	3	97	211	204
BMW	3 series 2dr	11–13	38,218	7	143	170	242
BMW	3 series 4dr 4WD	13	29,926	5	160	152	244
BMW	1 series convertible	11–13	25,098	1	99	246	244
LARGE CARS							
2-door models		11–13	137,620	27	168	101	169
Dodge	Challenger	11–13	120,769	27	190	102	194
4-door models		11–13	1,553,179	235	143	96	137
Toyota	Avalon	13	31,389	8	216	35	76
Buick	Regal	11–13	143,740	16	107	98	105
Chevrolet	Impala	11–13	383,445	65	165	70	116
Ford	Taurus	11–13	162,395	18	117	104	122
Dodge	Charger	11–13	118,869	25	173	87	151
Buick	LaCrosse	11–13	222,747	31	120	128	153
Chrysler	300	11–13	94,089	20	185	86	158
Dodge	Charger HEMI	11–13	49,998	13	222	132	293
Chrysler	300 HEMI	11–13	30,392	11	387	152	587
Sports models		11–13	425,047	82	159	148	235
Chevrolet	Camaro 2dr	11–13	314,927	66	174	100	175
Chevrolet	Camaro convertible	11–13	55,158	5	100	209	209
Porsche	Panamera 4dr	11–13	23,696	5	139	406	565
Luxury models		11–13	1,243,141	121	78	190	147
Lexus	GS 350 4dr	13	21,602	1	46	18	8
Audi	A7 4dr 4WD	12–13	23,829	1	32	29	9
Cadillac	CTS 4dr	11–13	73,578	3	31	132	41
Infiniti	M37 4dr	11–13	29,672	2	51	118	60
Audi	A6 4dr 4WD	12–13	38,349	2	46	140	64
Mercedes-Benz	E class 2dr	11–13	25,507	1	26	259	68
Mercedes-Benz	E class 4dr	11–13	108,340	8	82	85	70
Hyundai	Genesis 4dr	11–13	86,684	10	87	116	101
Mercedes-Benz	E class 4dr 4WD	11–13	96,119	6	46	227	106
Mercedes-Benz	E class convertible	11–13	37,895	2	38	310	119
Volvo	C70 convertible	11–13	26,857	4	113	119	135
Infiniti	M37 4dr 4WD	11–13	28,889	3	77	196	151

Table 2: Insurance fire losses, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
BMW	5 series 4dr 4WD	11–13	92,007	9	79	191	151
Cadillac	CTS 4dr 4WD	11–13	66,519	8	102	151	155
Jaguar	XF 4dr	11–13	25,344	3	88	212	185
Cadillac	CTS 2dr 4WD	11–13	24,073	3	108	177	190
Cadillac	CTS 2dr	11–13	30,357	5	121	175	212
BMW	5 series 4dr	11–13	149,440	20	114	220	250
VERY LARGE CARS							
Very large cars		11–13	13,714	6	—	—	—
Station wagons/minivans		11–13	1,822,526	181	89	101	90
Nissan	Quest	11–13	47,877	7	109	53	58
Dodge	Grand Caravan	11–13	222,070	30	107	64	69
Toyota	Sienna	11–13	524,103	43	73	99	73
Honda	Odyssey	11–13	532,607	29	58	139	81
Toyota	Sienna 4WD	11–13	92,623	9	75	136	103
Chrysler	Town & Country LWB	11–13	292,270	44	146	116	170
Luxury models		11–13	255,201	36	112	303	340
Lincoln	MKS 4dr	11–13	25,450	2	42	17	7
Cadillac	XTS 4dr	13	21,098	4	203	134	272
Mercedes-Benz	S class 4dr	11–13	20,153	3	94	360	340
BMW	7 series 4dr LWB	11–13	22,566	5	199	387	769
All pickups, SUVs, and vans		11–13	22,595,390	2,821	106	115	122
PICKUPS							
All pickups		11–13	5,569,257	1,165	180	125	224
All small pickups		11–13	999,404	125	107	94	100
2-door models		11–13	83,618	9	80	83	66
Toyota	Tacoma	11–13	25,195	3	86	73	62
Toyota	Tacoma 4WD	11–13	24,810	3	87	82	71
2-door plus models		11–13	330,401	54	148	95	141
Nissan	Frontier ext. cab	11–13	31,070	5	132	80	106
Toyota	Tacoma xtra cab 4WD	11–13	81,543	11	131	97	128
Toyota	Tacoma xtra cab	11–13	58,719	10	139	97	134
Nissan	Frontier ext. cab 4WD	11–13	25,256	4	187	114	213
4-door models		11–13	585,384	62	90	94	85
Toyota	Tacoma double cab	11–13	127,612	11	67	77	52
Toyota	Tacoma double cab LWB 4WD	11–13	54,804	5	75	83	62
Nissan	Frontier crew cab SWB 4WD	11–13	76,962	5	50	134	67
Nissan	Frontier crew cab SWB	11–13	65,636	9	119	58	69
Toyota	Tacoma double cab 4WD	11–13	149,411	17	96	122	117
All large pickups		11–13	3,702,129	784	182	123	224
2-door models		11–13	246,886	68	226	86	195
Chevrolet	Silverado 1500	11–13	62,087	16	206	56	116
Ford	F-150	11–13	31,062	5	131	104	136
Chevrolet	Silverado 1500 4WD	11–13	43,458	12	221	81	180
Dodge	Ram 1500 SWB	12–13	23,997	7	241	113	273

Table 2: Insurance fire losses, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
2-door plus models		11–13	1,118,929	213	165	125	206
Chevrolet	Silverado 1500 ext. cab 4WD	11–13	287,807	35	103	129	133
GMC	Sierra 1500 ext. cab 4WD	11–13	96,661	19	178	92	163
GMC	Sierra 1500 ext. cab	11–13	34,113	5	151	109	165
Dodge	Ram 1500 ext. cab	11–13	107,905	27	198	88	174
Ford	F-150 super cab 4WD	11–13	179,497	30	142	128	183
Chevrolet	Silverado 1500 ext. cab	11–13	126,143	31	227	119	271
Ford	F-150 super cab	11–13	92,478	22	232	127	296
Dodge	Ram 1500 ext. cab 4WD	11–13	183,121	42	189	165	313
4-door models		11–13	2,336,314	503	186	127	237
Nissan	Titan crew cab	11–13	27,883	7	195	56	109
Toyota	Tundra CrewMax	11–13	53,718	7	121	103	124
Toyota	Tundra double cab	11–13	81,040	15	176	72	127
Ford	F-150 crew cab	11–13	240,873	34	115	121	139
Nissan	Titan crew cab 4WD	11–13	39,864	6	169	111	187
Honda	Ridgeline crew cab 4WD	11–13	59,952	13	189	122	230
Chevrolet	Silverado 1500 crew cab	11–13	178,825	41	191	123	235
Dodge	Ram 1500 crew cab SWB 4WD	11–13	181,026	49	228	109	248
Chevrolet	Silverado 1500 crew cab 4WD	11–13	322,669	83	212	118	250
Dodge	Ram 1500 crew cab SWB	11–13	87,575	20	189	133	252
Toyota	Tundra CrewMax 4WD	11–13	102,930	24	195	129	253
Toyota	Tundra double cab 4WD	11–13	123,536	30	214	120	257
Ford	F-150 crew cab 4WD	11–13	598,818	114	170	155	262
GMC	Sierra 1500 crew cab	11–13	81,101	20	228	122	277
GMC	Sierra 1500 crew cab 4WD	11–13	147,390	37	240	135	325
All very large pickups		11–13	867,725	256	257	146	376
2-door models		11–13	38,305	10	214	84	179
2-door plus models		11–13	98,134	32	284	135	384
Chevrolet	Silverado 2500 ext. cab 4WD	11–13	33,455	6	134	118	159
Ford	F-250 super cab 4WD	11–13	28,035	13	448	102	458
4-door models		11–13	731,286	214	256	150	385
Dodge	Ram 2500 mega cab 4WD	11–13	20,429	5	197	137	270
Chevrolet	Silverado 2500 crew cab 4WD	11–13	106,041	26	230	136	312
GMC	Sierra 2500 crew cab 4WD	11–13	57,621	15	208	157	327
Ford	F-250 crew cab 4WD	11–13	175,770	50	233	143	333
Dodge	Ram 2500 crew cab SWB 4WD	12–13	46,626	12	227	196	445
Ford	F-350 crew cab 4WD	11–13	106,168	33	282	164	463
Dodge	Ram 3500 crew cab LWB 4WD	12–13	28,680	12	334	181	606
Chevrolet	Silverado 3500 crew cab 4WD	11–13	29,179	10	315	215	675
SUVs							
All SUVs		11–13	16,943,720	1,633	80	108	87
Small SUVs		11–13	5,065,766	425	70	86	60
Toyota	RAV4 4dr 4WD	13	74,400	3	36	16	6
Volkswagen	Tiguan 4dr	11–13	68,537	2	21	66	14

Table 2: Insurance fire losses, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Hyundai	Tucson 4dr 4WD	11–13	77,101	5	52	59	30
Nissan	Rogue 4dr 4WD	11–13	371,977	18	40	87	35
Mitsubishi	Outlander Sport 4dr	11–13	41,036	5	96	37	35
Honda	CR-V 4dr	12–13	195,820	15	61	62	38
Nissan	Rogue 4dr	11–13	248,850	15	52	76	40
Kia	Sportage 4dr 4WD	11–13	76,275	4	44	98	43
Honda	CR-V 4dr 4WD	12–13	377,643	20	44	102	45
Mitsubishi	Outlander Sport 4dr 4WD	11–13	36,019	2	43	113	49
Subaru	Forester 4dr 4WD	11–13	315,238	23	57	93	53
Jeep	Compass 4dr	11–13	61,719	5	69	83	58
Jeep	Patriot 4dr	11–13	90,194	8	71	85	61
Jeep	Patriot 4dr 4WD	11–13	107,469	12	85	72	62
Toyota	RAV4 4dr	13	39,223	4	90	75	68
Ford	Escape 4dr	13	117,324	12	98	77	75
Volkswagen	Tiguan 4dr 4WD	11–13	60,707	6	83	96	80
Mazda	CX-5 4dr 4WD	13	31,017	2	59	138	82
Kia	Sportage 4dr	11–13	120,187	12	85	102	87
Jeep	Compass 4dr 4WD	11–13	88,806	13	117	80	93
Hyundai	Tucson 4dr	11–13	164,171	24	122	79	96
Ford	Escape 4dr 4WD	13	84,722	12	129	95	122
Mazda	CX-5 4dr	13	36,157	6	158	130	205
Jeep	Wrangler 2dr SWB 4WD	11–13	206,116	46	187	119	223
Midsize SUVs		11–13	7,168,770	751	88	97	85
Nissan	Pathfinder 4dr	13	24,286	0	0	0	0
Mazda	CX-9 4dr	11–13	51,706	1	14	14	2
Nissan	Pathfinder 4dr 4WD	13	28,742	1	29	18	5
Toyota	4Runner 4dr	11–13	65,805	4	47	71	33
Chevrolet	Equinox 4dr 4WD	11–13	262,760	14	44	86	38
Toyota	Highlander 4dr	11–13	186,138	11	46	86	39
Mazda	CX-9 4dr 4WD	11–13	66,165	3	33	141	46
Honda	Pilot 4dr 4WD	11–13	470,901	34	66	81	53
Nissan	Xterra 4dr 4WD	11–13	61,594	5	75	77	58
Honda	Pilot 4dr	11–13	239,557	23	85	73	62
Chevrolet	Equinox 4dr	11–13	591,496	53	71	89	63
Nissan	Murano 4dr 4WD	11–13	125,470	13	79	81	64
Jeep	Grand Cherokee 4dr 4WD	11–13	463,072	41	73	99	72
Toyota	Venza 4dr	11–13	78,840	7	90	81	73
Jeep	Grand Cherokee 4dr	11–13	119,313	11	92	81	74
Toyota	4Runner 4dr 4WD	11–13	143,490	13	69	107	74
Toyota	Venza 4dr 4WD	11–13	62,774	4	81	93	75
Toyota	Highlander 4dr 4WD	11–13	283,353	20	54	143	77
Honda	Accord Crosstour 4dr	11–13	33,597	5	118	66	78
GMC	Terrain 4dr 4WD	11–13	125,721	11	92	85	78
Ford	Edge 4dr	11–13	341,354	37	88	90	79

Table 2: Insurance fire losses, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Kia	Sorento 4dr	11–13	489,114	60	99	90	89
Ford	Explorer 4dr 4WD	11–13	225,325	16	72	127	91
Ford	Explorer 4dr	11–13	224,516	17	79	120	94
Ford	Edge 4dr 4WD	11–13	166,738	15	74	147	108
Hyundai	Santa Fe Sport 4dr	13	45,263	6	109	102	111
Nissan	Murano 4dr	11–13	77,917	10	103	109	112
GMC	Terrain 4dr	11–13	258,338	35	115	97	112
Kia	Sorento 4dr 4WD	11–13	248,950	38	117	96	112
Dodge	Journey 4dr 4WD	11–13	42,068	7	137	89	122
Hyundai	Santa Fe Sport 4dr 4WD	13	24,107	5	172	76	130
Toyota	FJ Cruiser 4dr 4WD	11–13	47,922	9	153	89	136
Dodge	Journey 4dr	11–13	150,909	31	180	78	140
Ford	Flex 4dr 4WD	11–13	31,025	4	105	152	160
Ford	Flex 4dr	11–13	74,836	7	130	132	172
Honda	Accord Crosstour 4dr 4WD	11–13	38,667	4	139	150	209
Jeep	Wrangler 4dr 4WD	11–13	340,567	63	158	133	210
Large SUVs		11–13	1,754,090	190	93	129	120
GMC	Yukon 4dr	11–13	40,615	0	0	0	0
Toyota	Sequoia 4dr 4WD	11–13	33,026	1	23	4	1
GMC	Acadia 4dr	11–13	182,199	13	57	97	55
Volkswagen	Touareg 4dr 4WD	11–13	31,472	2	48	129	62
Buick	Enclave 4dr 4WD	11–13	94,010	11	74	106	79
Chevrolet	Tahoe 4dr 4WD	11–13	120,510	9	52	155	80
Chevrolet	Traverse 4dr 4WD	11–13	169,293	20	82	99	82
Chevrolet	Tahoe 4dr	11–13	110,452	8	56	160	89
Chevrolet	Traverse 4dr	11–13	249,750	25	101	92	93
Nissan	Armada 4dr 4WD	11–13	34,555	3	72	168	121
Ford	Expedition 4dr 4WD	11–13	36,287	2	42	292	123
Ford	Expedition 4dr	11–13	43,358	5	157	115	181
Nissan	Armada 4dr	11–13	41,582	7	130	144	187
Dodge	Durango 4dr	11–13	67,600	11	156	124	193
Dodge	Durango 4dr 4WD	11–13	101,083	22	171	119	202
GMC	Acadia 4dr 4WD	11–13	162,254	19	138	150	207
GMC	Yukon 4dr 4WD	11–13	62,099	12	151	138	207
Buick	Enclave 4dr	11–13	152,662	17	114	190	217
Very large SUVs		11–13	346,548	41	104	129	134
Ford	Expedition EL 4dr 4WD	11–13	23,619	0	0	0	0
Chevrolet	Avalanche 1500 4dr	11–13	28,369	5	132	48	63
GMC	Yukon XL 1500 4dr	11–13	23,576	3	96	111	107
Chevrolet	Suburban 1500 4dr 4WD	11–13	90,536	8	94	116	108
Chevrolet	Suburban 1500 4dr	11–13	49,315	6	90	221	199
GMC	Yukon XL 1500 4dr 4WD	11–13	53,841	7	98	212	207
Chevrolet	Avalanche 1500 4dr 4WD	11–13	54,104	10	191	123	235

Table 2: Insurance fire losses, 2011–13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
LUXURY SUVs							
Small luxury SUVs		11–13	50,321	3	50	160	80
Midsize luxury SUVs		11–13	2,012,993	156	64	154	98
Lincoln	MKX 4dr	11–13	49,366	0	0	0	0
Lexus	RX 450h hybrid 4dr 4WD	11–13	34,542	1	24	0	0
Acura	RDX 4dr 4WD	13	27,361	1	33	1	0
Volvo	XC60 4dr 4WD	11–13	47,551	2	33	91	30
Cadillac	SRX 4dr 4WD	11–13	74,862	5	54	91	49
Volvo	XC60 4dr	11–13	24,626	1	29	195	57
Lexus	RX 350 4dr	11–13	143,183	10	54	108	58
Volvo	XC90 4dr 4WD	11–13	32,769	4	94	64	61
Mercedes-Benz	M class 4dr 4WD	12–13	77,231	3	33	205	67
Lexus	RX 350 4dr 4WD	11–13	195,913	13	52	154	80
Acura	MDX 4dr 4WD	11–13	214,177	18	64	129	83
Mercedes-Benz	GLK class 4dr	11–13	48,748	4	60	141	84
Cadillac	SRX 4dr	11–13	174,763	12	51	168	86
Acura	RDX 4dr	13	21,382	3	125	70	88
Audi	Q5 4dr 4WD	11–13	130,073	10	59	211	126
Infiniti	JX35 4dr 4WD	13	28,709	3	82	154	126
Mercedes-Benz	GLK class 4dr 4WD	11–13	62,633	7	87	160	139
BMW	X3 4dr 4WD	11–13	108,080	13	116	167	194
BMW	X5 4dr 4WD	11–13	176,248	19	97	206	200
Lincoln	MKX 4dr 4WD	11–13	51,680	4	118	189	223
BMW	X6 4dr 4WD	11–13	20,096	6	281	205	577
Large luxury SUVs		11–13	485,357	58	99	205	203
Lexus	GX 460 4dr 4WD	11–13	48,828	4	66	83	55
Porsche	Cayenne 4dr 4WD	11–13	43,897	3	56	109	61
Land Rover	LR4 4dr 4WD	11–13	34,225	2	46	212	98
Land Rover	Range Rover Sport 4dr 4WD	11–13	63,258	6	88	146	129
Cadillac	Escalade 4dr 4WD	11–13	29,868	3	78	192	149
Infiniti	QX56 4dr 4WD	11–13	35,551	5	103	215	223
Audi	Q7 4dr 4WD	11–13	41,159	6	114	271	308
Infiniti	QX56 4dr	11–13	25,367	4	119	326	389
Very large luxury SUVs		11–13	59,869	9	113	228	258
Cadillac	Escalade ESV 4dr 4WD	11–13	21,415	3	110	139	153
CARGO/PASSENGER VANS							
All cargo/passenger vans		11–13	82,418	23	251	114	287

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	1 series 2dr	128 i 2dr, 135 i 2dr
BMW	1 series convertible	128 i convertible, 135 i convertible
BMW	3 series 2dr	328 i 2dr, 335 i 2dr
BMW	3 series 2dr 4WD	328 xi 2dr 4WD, 335 xi 2dr 4WD
BMW	3 series convertible	328 i convertible, 335 i convertible
BMW	3 series 4dr	328 i 4dr, 335 i 4dr, 320 i 4dr
BMW	3 series 4dr 4WD	328 xi 4dr 4WD, 335 xi 4dr 4WD, 320 xi 4dr 4WD
BMW	5 series 4dr	528 i 4dr, 535 i 4dr, 550 i 4dr
BMW	5 series 4dr 4WD	528 xi 4dr 4WD, 535 xi 4dr 4WD, 550 i 4dr 4WD
BMW	7 series 4dr LWB	760 Li 4dr, 750 Li 4dr, 740 Li 4dr

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