

Insurance Report



Noncrash fire losses

Prepared by HLDI for NHTSA

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

September 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 65 million insured vehicle years and more than 9,600 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 65 million insured vehicle years and more than 9,600 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 (494), followed by the Dodge Challenger SRT Hellcat (462).

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 = \$19,835
- 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 6,786 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 = 86
- 2015–17 model year Toyota Camry four-door claim frequency = $0.1 \times (86/100) = 0.086$
- 2015–17 model year Hyundai Elantra GT relative claim severity = 65
- 2015–17 model year Hyundai Elantra GT claim severity = $\$19,835 \times (65/100) = \$12,893$
- 2015–17 model year Nissan Pathfinder four-door 4WD relative overall losses = 77
- 2015–17 model year Nissan Pathfinder four-door 4WD overall losses = $\$3 \times (77/100) = \2.31

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 Challenger SRT Hellcat	15–17	Large 2dr car	23,455	462
Chrysler 200 4WD	15–17	Midsized 4dr car	42,758	295
Dodge Charger HEMI	15–17	Large 4dr car	69,477	272
Hyundai Veloster	15–17	Small 2dr car	47,565	235
Cadillac CTS 4dr 4WD	15–17	Large luxury car	20,752	233
Mercedes-Benz S class 4dr LWB	15–17	Very large luxury car	40,752	233
Nissan 370Z 2dr	15–17	Midsized sports car	22,295	223
Subaru BRZ	15–17	Small 2dr car	26,139	219
Fiat 500 electric	15–17	Mini 2dr car	25,536	219
Chrysler 200	15–17	Midsized 4dr car	436,715	215
SUVs				
Tesla Model X 4dr electric 4WD	16–17	Large luxury SUV	28,784	224
Dodge Journey 4dr	15–17	Midsized SUV	269,648	213
BMW X6 4dr 4WD	15–17	Midsized luxury SUV	22,092	212
Ford Expedition EL 4dr 4WD	15–17	Very large SUV	33,345	204
Jeep Patriot 4dr	15–17	Small SUV	199,571	188
Jeep Wrangler 2dr SWB 4WD	15–17	Small SUV	205,576	187
Kia Sorento 4dr 4WD	16–17	Midsized SUV	162,486	178
Infiniti QX80 4dr	15–17	Large luxury SUV	23,861	176
Jeep Cherokee 4dr	15–17	Midsized SUV	274,420	166
Mercedes-Benz GLC class 4dr	16–17	Midsized luxury SUV	37,961	160
Pickups				
Ram 3500 crew cab LWB 4WD	15–17	Very large pickup	68,389	494
Chevrolet Silverado 3500 crew cab 4WD	16–17	Very large pickup	26,068	297
Ram 2500 crew cab SWB 4WD	15–17	Very large pickup	209,390	270
Ford F-250 SuperCrew 4WD	17	Very large pickup	55,792	247
Chevrolet Silverado 2500 crew cab 4WD	16–17	Very large pickup	92,502	243
Ford F-350 SuperCrew 4WD	17	Very large pickup	28,504	235
Toyota Tundra double cab	15–17	Large pickup	58,001	225
Ram 2500 crew cab LWB 4WD	15–17	Very large pickup	36,234	210
Ram 1500 ext. cab	15–17	Large pickup	84,511	209
GMC Sierra 1500 ext. cab	15–17	Large pickup	28,470	205

*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	65,199,163	9,608	100=0.1	100=\$19,835	100=\$3
All passenger cars		15–17	29,968,459	4,692	105	87	91
MICRO CARS							
2-door		15–17	24,411	4	111	7	8
4-door		15–17	68,698	13	136	44	60
Mitsubishi	Mirage	15–17	68,518	12	128	44	56
MINI CARS							
2-door		15–17	200,749	33	113	69	78
Fiat	500 electric	15–17	25,536	8	219	88	191
Fiat	500	15–17	58,030	9	111	34	37
Mini	Cooper	15–17	80,771	10	78	75	59
4-door		15–17	477,573	71	100	53	53
Kia	Rio	15–17	66,078	14	134	48	64
Mini	Cooper	15–17	52,083	8	101	81	81
Chevrolet	Spark	16–17	50,025	7	98	61	59
Hyundai	Accent	15–17	103,967	14	93	56	51
Ford	Fiesta	15–17	116,220	13	77	41	32
Toyota	Yaris hatchback	15–17	23,990	2	44	44	20
Station wagons		15–17	470,694	68	96	50	47
Ford	Fiesta	15–17	83,476	25	204	49	100
Hyundai	Accent	15–17	38,140	5	77	50	38
Honda	Fit	15–17	334,412	35	70	48	33
Sports		15–17	48,578	6	82	127	105
Mazda	MX-5 Miata convertible	16–17	31,150	2	42	94	39
SMALL CARS							
2-door		15–17	493,836	91	117	71	84
Hyundai	Veloster	15–17	47,565	16	235	61	142
Subaru	BRZ	15–17	26,139	7	219	83	182
Scion/Toyota	FR-S/86 series	15–17	45,784	11	156	108	169
Hyundai	Veloster turbo	15–17	47,427	9	121	57	69
Volkswagen	New Beetle convertible	15–17	30,643	5	104	85	88
Honda	Civic	16–17	50,658	4	63	76	48
Volkswagen	New Beetle	15–17	41,737	4	61	73	45
4-door		15–17	7,875,714	1,160	98	61	60
Subaru	WRX 4WD	15–17	188,898	53	188	112	211
Chevrolet	Volt electric	16–17	49,943	12	158	124	196
Toyota	Prius c hybrid	15–17	87,962	17	145	70	102
Nissan	Juke 4WD	15–17	37,935	8	138	85	118
Scion/Toyota	iA/Yaris iA series	16–17	68,880	12	130	35	46
Ford	Focus	15–17	291,707	56	129	53	68
Nissan	Leaf electric	15–17	100,954	20	126	73	92
Mitsubishi	Lancer	15–17	38,854	9	122	59	73
Chevrolet	Cruze	16–17	194,983	34	120	60	72
Chevrolet	Sonic	15–17	121,986	21	118	49	57

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
Volkswagen	Golf	15–17	81,441	13	111	74	81
Honda	Civic hatchback	17	51,524	7	109	53	58
Kia	Forte	15–17	336,131	51	98	47	46
Acura	ILX	15–17	90,896	12	97	96	93
Volkswagen	GTI	15–17	114,964	17	92	82	75
Nissan	Versa	15–17	280,668	39	89	39	35
Hyundai	Elantra GT	15–17	52,149	7	89	65	58
Mazda	3 hatchback	15–17	161,800	21	87	82	71
Honda	Civic	16–17	628,554	73	80	54	43
Nissan	Sentra	15–17	563,438	66	79	57	45
Toyota	Corolla	15–17	1,406,591	165	78	53	42
Hyundai	Elantra	17	230,036	24	74	46	34
Toyota	Prius hybrid	15–17	430,959	48	72	80	57
Chevrolet	Cruze hatchback	17	20,447	2	70	45	31
Nissan	Juke	15–17	38,049	4	68	67	45
Mazda	3	15–17	263,467	24	60	33	20
Station wagons		15–17	1,979,836	280	96	64	62
Ford	Focus	15–17	186,804	46	164	66	108
Kia	Forte	15–17	38,806	10	164	55	90
Ford	C-Max plug-in hybrid	15–17	28,291	7	156	73	114
Volkswagen	Golf	15–17	44,655	9	153	51	78
Subaru	Impreza 4WD	17	20,827	4	129	70	90
Kia	Soul	15–17	585,552	101	117	59	68
Toyota	Prius v hybrid	15–17	71,935	11	96	83	80
Scion/Toyota	iM/Corolla iM series	16–17	43,156	5	93	50	46
Ford	C-Max hybrid	15–17	32,067	4	85	75	64
Nissan	Versa Note	15–17	162,284	16	64	45	29
Subaru	Crosstrek 4WD with EyeSight	15–17	83,158	7	58	90	53
Chevrolet	Sonic	15–17	63,886	6	58	36	21
Subaru	Crosstrek 4WD	15–17	272,078	16	40	59	24
Sports		15–17	63,621	8	74	201	150
Luxury		15–17	30,746	11	227	146	333
BMW	i3 electric station wagon	15–17	27,293	9	203	136	276
MIDSIZE CARS							
2-door		15–17	144,167	24	109	87	95
Honda	Accord	15–17	100,604	15	101	83	84
4-door		15–17	9,440,971	1,561	110	64	71
Chrysler	200 4WD	15–17	42,758	19	295	82	240
Chrysler	200	15–17	436,715	145	215	62	134
Ford	Fusion plug-in hybrid	15–17	45,924	13	188	101	190
Nissan	Maxima	16–17	159,100	40	169	100	169
Nissan	Altima	15–17	1,224,804	272	148	64	95
Hyundai	Sonata hybrid	16–17	27,295	6	146	75	109
Kia	Optima	16–17	164,734	35	142	73	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
Chevrolet	Malibu	16–17	262,370	49	129	59	76
Honda	Accord hybrid	15–17	59,731	11	120	72	87
Hyundai	Sonata	15–17	768,646	137	117	65	76
Ford	Fusion	15–17	762,969	114	101	63	64
Toyota	Camry hybrid	15–17	91,622	12	96	56	54
Toyota	Camry	15–17	1,360,453	171	86	60	51
Honda	Accord	15–17	1,414,958	172	83	60	50
Ford	Fusion hybrid	15–17	71,375	9	80	47	38
Ford	Fusion 4WD	15–17	66,439	8	76	87	66
Volkswagen	Jetta	15–17	489,106	55	74	57	43
Volkswagen	Passat	15–17	303,679	33	72	81	59
Buick	Verano	15–17	97,015	10	70	97	68
Mazda	6	15–17	304,279	31	68	63	43
Subaru	Legacy 4WD	15–17	197,273	19	62	61	37
Subaru	Legacy 4WD with EyeSight	15–17	119,917	5	27	51	14
Station wagons		15–17	875,638	57	43	119	51
Subaru	Outback 4WD with EyeSight	15–17	453,698	31	49	142	69
Subaru	Outback 4WD	15–17	375,044	24	39	84	33
Sports		15–17	651,151	141	146	256	374
Nissan	370Z 2dr	15–17	22,295	8	223	102	226
Ford	Mustang GT 2dr	15–17	153,799	39	175	140	246
Chevrolet	Corvette 2dr	15–17	76,632	16	130	235	305
Chevrolet	Corvette Z06 2dr	15–17	29,828	6	126	234	296
Ford	Mustang 2dr	15–17	192,376	35	123	95	117
Ford	Mustang convertible	15–17	40,985	6	96	123	118
Ford	Mustang GT convertible	15–17	21,093	1	31	210	65
Luxury		15–17	2,743,472	383	94	131	124
Mercedes-Benz	CLA class 4dr	15–17	61,328	20	203	114	232
Mercedes-Benz	C class 4dr	15–17	119,210	32	196	155	304
BMW	M4 2dr	15–17	22,020	6	182	239	435
BMW	4 series 2dr	15–17	31,308	8	177	215	381
Lincoln	MKZ 4dr 4WD	15–17	38,704	6	164	84	137
BMW	4 series 4dr 4WD	15–17	26,934	6	163	101	165
Infiniti	Q50 4dr	15–17	77,716	18	144	70	102
BMW	4 series 4dr	15–17	39,238	8	138	162	223
Lexus	ES 300h hybrid 4dr	15–17	40,305	8	124	148	184
BMW	4 series convertible	15–17	30,120	6	124	175	217
Lexus	CT 200h hybrid 4dr	15–17	53,532	9	119	113	135
BMW	4 series 2dr 4WD	15–17	20,731	3	114	126	143
Lincoln	MKZ 4dr	15–17	51,334	9	112	73	83
Lexus	IS 300 4dr 4WD	16–17	23,284	4	111	51	56
BMW	3 series 4dr	15–17	164,612	28	108	115	123
Cadillac	ATS 4dr	15–17	39,814	5	106	112	118
Acura	TLX 4dr 4WD	15–17	32,519	4	105	157	165

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
Lexus	IS 200T 4dr	16–17	48,867	8	101	38	38
Mercedes-Benz	CLA class 4dr 4WD	15–17	28,982	3	93	179	167
Audi	A3 4dr	15–17	64,249	10	91	64	58
Infiniti	Q50 4dr 4WD	15–17	86,768	12	77	106	82
BMW	3 series 4dr 4WD	15–17	133,196	14	70	128	90
Volvo	S60 4dr	15–17	46,698	5	69	90	62
Mercedes-Benz	C class 4dr 4WD	15–17	192,407	22	68	170	116
Audi	A3 4dr 4WD	15–17	86,236	8	66	107	70
Audi	A4 4dr 4WD	17	34,261	3	61	10	6
Volvo	S60 4dr 4WD	15–17	25,051	2	48	63	30
Lexus	ES 350 4dr	15–17	230,151	16	43	117	51
Acura	TLX 4dr	15–17	189,353	13	42	98	41
Cadillac	ATS 4dr 4WD	15–17	24,266	1	28	150	42
Lincoln	MKZ hybrid 4dr	15–17	34,445	0	0	0	0
LARGE CARS							
2-door		15–17	251,144	81	208	144	300
Dodge	Challenger SRT Hellcat	15–17	23,455	12	462	270	1,245
Dodge	Challenger	15–17	213,384	66	198	119	236
4-door		15–17	1,210,088	264	151	99	150
Dodge	Charger HEMI	15–17	69,477	30	272	111	303
Dodge	Charger	15–17	126,043	40	192	88	169
Chevrolet	Impala	15–17	244,138	63	185	82	152
Chrysler	300 4WD	15–17	44,757	11	171	134	228
Dodge	Charger 4WD	15–17	35,358	8	150	135	202
Chrysler	300	15–17	81,106	12	127	94	120
Buick	Regal	15–17	60,604	10	126	95	120
Ford	Taurus	16–17	21,868	3	92	84	78
Toyota	Avalon	15–17	153,344	16	91	89	81
Toyota	Avalon hybrid	15–17	36,550	3	52	157	82
Minivans		15–17	1,602	0	—	—	—
Sports		15–17	313,792	81	167	132	221
Chevrolet	Camaro 2dr	16–17	88,378	25	191	95	182
Luxury		15–17	1,107,752	172	106	174	184
Cadillac	CTS 4dr 4WD	15–17	20,752	4	233	151	351
Tesla	Model S 4dr electric 4WD	15–17	72,468	17	169	259	437
Mercedes-Benz	E class 4dr	17	21,877	5	161	149	240
Lexus	GS 350 4dr 4WD	15–17	26,336	6	132	242	321
Lexus	GS 350 4dr	15–17	48,541	10	128	101	129
Tesla	Model S 4dr electric	15–17	24,311	3	97	196	189
Audi	A7 4dr 4WD	15–17	22,939	2	90	0	0
Cadillac	CTS 4dr	15–17	24,671	3	74	112	82
Lexus	RC 350 2dr	15–17	24,673	2	68	112	76
Audi	A6 4dr 4WD	15–17	83,206	4	31	83	26

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
VERY LARGE CARS							
Minivans		15–17	1,209,678	126	68	90	61
Kia	Sedona	15–17	124,079	12	76	77	58
Toyota	Sienna	15–17	405,684	46	75	81	61
Toyota	Sienna 4WD	15–17	94,066	10	65	75	49
Honda	Odyssey	15–17	562,107	57	62	104	64
Luxury		15–17	284,549	57	153	268	412
Mercedes-Benz	S class 4dr LWB	15–17	40,752	13	233	314	732
Cadillac	XTS 4dr	15–17	35,687	5	178	94	167
Mercedes-Benz	S class 4dr LWB 4WD	15–17	39,788	6	79	377	297
All pickups, SUVs, and vans		15–17	35,230,703	4,916	96	113	109
PICKUPS							
All pickups		15–17	7,939,029	1,777	154	133	206
All small pickups		15–17	1,519,146	213	96	104	100
2-door plus		15–17	310,471	49	112	95	106
Toyota	Tacoma xtra cab 4WD	16–17	49,529	9	161	123	197
Toyota	Tacoma xtra cab	16–17	28,658	5	117	115	135
Chevrolet	Colorado ext cab	15–17	37,709	7	117	91	106
Nissan	Frontier ext. cab	15–17	40,017	5	83	75	62
Chevrolet	Colorado ext cab 4WD	15–17	30,430	1	26	153	39
4-door		15–17	1,208,675	164	92	107	98
GMC	Canyon crew cab	15–17	42,458	10	166	106	176
GMC	Canyon crew cab 4WD	15–17	66,836	13	125	110	137
Toyota	Tacoma double cab 4WD	16–17	191,161	29	111	103	114
Nissan	Frontier crew cab SWB	15–17	87,536	13	109	59	65
Chevrolet	Colorado crew cab	15–17	97,591	14	97	93	90
Nissan	Frontier crew cab SWB 4WD	15–17	80,568	12	95	90	86
Chevrolet	Colorado crew cab 4WD	15–17	160,848	17	70	120	83
Toyota	Tacoma double cab	16–17	108,838	10	61	119	73
Toyota	Tacoma double cab LWB 4WD	16–17	43,106	2	33	148	48
All large pickups		15–17	4,840,236	986	141	125	177
2-door		15–17	144,447	31	140	102	143
Ram	1500 SWB	15–17	25,619	6	173	93	162
Chevrolet	Silverado 1500	15–17	25,942	6	152	128	195
Ford	F-150	15–17	20,732	2	59	19	11
Chevrolet	Silverado 1500 4WD	15–17	21,696	2	59	159	93
2-door plus		15–17	258,394	50	130	129	168
Ford	F-150 SuperCab 4WD	15–17	181,587	38	140	130	181
Ford	F-150 SuperCab	15–17	73,270	11	109	120	130
4-door		15–17	4,437,395	905	142	126	178
Toyota	Tundra double cab	15–17	58,001	20	225	110	247
Ram	1500 ext. cab	15–17	84,511	27	209	65	136
GMC	Sierra 1500 ext. cab	15–17	28,470	9	205	99	203
Ram	1500 crew cab SWB	15–17	155,201	46	196	114	224

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
Honda	Ridgeline crew cab 4WD	17	36,048	7	187	123	230
Ram	1500 crew cab SWB 4WD	15–17	461,686	115	174	135	235
Ram	1500 crew cab LWB 4WD	15–17	62,431	14	163	156	254
Chevrolet	Silverado 1500 ext. cab	15–17	108,280	28	159	91	145
Ram	1500 ext. cab 4WD	15–17	166,700	39	156	121	189
GMC	Sierra 1500 ext. cab 4WD	15–17	111,121	23	144	106	153
Chevrolet	Silverado 1500 crew cab	15–17	219,475	47	143	98	140
Ford	F-150 SuperCrew 4WD	15–17	824,446	170	143	139	198
Toyota	Tundra CrewMax	15–17	71,494	11	141	100	141
Chevrolet	Silverado 1500 crew cab 4WD	15–17	575,901	110	138	142	196
GMC	Sierra 1500 crew cab 4WD	15–17	301,562	54	131	155	204
GMC	Sierra 1500 crew cab	15–17	81,476	15	124	124	154
Chevrolet	Silverado 1500 ext. cab 4WD	15–17	401,635	63	108	102	110
Toyota	Tundra double cab 4WD	15–17	106,308	13	103	134	138
Ford	F-150 SuperCrew	15–17	273,752	40	100	111	111
Toyota	Tundra CrewMax 4WD	15–17	222,835	32	97	138	134
All very large pickups		15–17	1,579,647	578	252	159	401
2-door		15–17	45,855	11	167	152	253
2-door plus		15–17	130,236	32	156	108	168
4-door		15–17	1,403,555	535	263	162	426
Ram	3500 crew cab LWB 4WD	15–17	68,389	50	494	158	779
Chevrolet	Silverado 3500 crew cab 4WD	16–17	26,068	9	297	196	582
Ram	2500 crew cab SWB 4WD	15–17	209,390	83	270	143	387
Ford	F-250 SuperCrew 4WD	17	55,792	19	247	166	411
Chevrolet	Silverado 2500 crew cab 4WD	16–17	92,502	31	243	155	376
Ford	F-350 SuperCrew 4WD	17	28,504	10	235	164	385
Ram	2500 crew cab LWB 4WD	15–17	36,234	12	210	163	342
GMC	Sierra 2500 crew cab 4WD	16–17	53,032	13	183	100	183
Ram	2500 mega cab 4WD	15–17	38,668	9	177	207	367
SUVs							
All SUVs		15–17	27,078,428	3,080	78	102	79
Mini SUVs		15–17	324,292	31	66	79	52
Honda	HR-V 4dr 4WD	16–17	146,883	16	75	91	68
Honda	HR-V 4dr	16–17	113,002	8	47	50	23
Small SUVs		15–17	9,699,071	1,005	71	74	53
Jeep	Patriot 4dr	15–17	199,571	56	188	58	109
Jeep	Wrangler 2dr SWB 4WD	15–17	205,576	57	187	111	208
Jeep	Compass 4dr 4WD	15–17	140,626	30	142	66	94
Jeep	Renegade 4dr	15–17	101,722	22	139	61	85
Jeep	Patriot 4dr 4WD	15–17	184,420	34	123	78	96
Mitsubishi	Outlander 4dr	15–17	48,967	7	108	78	84
Hyundai	Tucson 4dr 4WD	16–17	111,354	16	106	63	67
Jeep	Renegade 4dr 4WD	15–17	200,302	31	104	75	79
Chevrolet	Trax 4dr	15–17	145,184	22	104	65	68

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
Volkswagen	Tiguan 4dr	15–17	81,369	11	97	69	67
Honda	CR-V 4dr	17	69,768	8	94	82	76
Hyundai	Tucson 4dr	16–17	131,132	17	93	77	72
Mitsubishi	Outlander Sport 4dr	15–17	83,996	12	90	67	60
Nissan	Rogue 4dr	15–17	466,062	60	90	69	62
Mitsubishi	Outlander 4dr 4WD	15–17	47,943	7	90	49	44
Kia	Sportage 4dr	17	48,954	6	79	96	76
Mitsubishi	Outlander Sport 4dr 4WD	15–17	77,010	9	76	77	58
Toyota	RAV4 hybrid 4dr 4WD	16–17	88,885	9	75	37	28
Jeep	Compass 4dr	15–17	75,642	8	74	68	50
Toyota	RAV4 4dr	15–17	558,089	57	72	87	62
Ford	Escape 4dr 4WD	15–17	512,191	48	65	75	49
Toyota	RAV4 4dr 4WD	15–17	826,280	78	64	84	54
Volkswagen	Tiguan 4dr 4WD	15–17	81,805	8	60	67	40
Ford	Escape 4dr	15–17	663,327	58	59	63	37
Honda	CR-V 4dr 4WD	17	130,691	10	53	87	46
Subaru	Forester 4dr 4WD	15–17	780,906	61	53	66	35
Chevrolet	Trax 4dr 4WD	15–17	107,688	8	51	39	20
Nissan	Rogue 4dr 4WD	15–17	664,502	47	47	86	41
Kia	Sportage 4dr 4WD	17	48,175	3	43	40	17
Subaru	Forester 4dr 4WD with EyeSight	15–17	266,527	12	32	82	26
Mazda	CX-5 4dr 4WD	17	29,092	1	23	126	29
Midsize SUVs		15–17	9,437,893	1,245	91	96	87
Dodge	Journey 4dr	15–17	269,648	82	213	63	135
Kia	Sorento 4dr 4WD	16–17	162,486	39	178	82	146
Jeep	Cherokee 4dr	15–17	274,420	67	166	71	117
Jeep	Wrangler 4dr 4WD	15–17	712,088	164	154	133	205
Nissan	Murano 4dr 4WD	15–17	159,062	27	119	122	144
Jeep	Cherokee 4dr 4WD	15–17	603,650	96	113	94	106
Dodge	Journey 4dr 4WD	15–17	83,507	12	111	74	82
Nissan	Pathfinder 4dr	15–17	134,461	23	107	67	72
Hyundai	Santa Fe Sport 4dr	15–17	184,066	22	93	41	39
Kia	Sorento 4dr	16–17	218,411	27	90	81	73
GMC	Acadia 4dr 4WD	17	36,841	5	85	152	129
Toyota	4Runner 4dr	15–17	114,051	13	85	94	80
Nissan	Murano 4dr	15–17	118,531	16	83	104	86
Nissan	Pathfinder 4dr 4WD	15–17	163,429	19	82	93	77
GMC	Acadia 4dr	17	35,174	4	78	46	36
Ford	Explorer 4dr 4WD	16–17	327,227	34	77	146	113
Ford	Flex 4dr	15–17	31,442	4	76	122	93
Honda	Pilot 4dr	16–17	120,990	14	74	127	94
Chevrolet	Equinox 4dr 4WD	15–17	331,859	37	70	79	55
Hyundai	Santa Fe 4dr	15–17	58,880	6	68	94	65
Chevrolet	Equinox 4dr	15–17	631,450	67	67	78	52

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	Terrain 4dr	15–17	248,848	23	67	61	41
Jeep	Grand Cherokee 4dr 4WD	15–17	693,858	70	66	109	72
Ford	Explorer 4dr	16–17	188,825	19	66	113	75
Ford	Edge 4dr	15–17	144,547	14	64	106	68
Toyota	Highlander 4dr 4WD	15–17	527,077	50	63	102	65
Toyota	Highlander hybrid 4dr 4WD	15–17	28,566	3	63	74	46
Hyundai	Santa Fe Sport 4dr 4WD	15–17	138,526	13	61	93	57
Toyota	4Runner 4dr 4WD	15–17	346,406	33	60	82	49
Ford	Edge 4dr 4WD	15–17	233,570	17	54	105	57
Toyota	Highlander 4dr	15–17	289,096	25	53	117	62
GMC	Terrain 4dr 4WD	15–17	160,823	11	44	88	39
Honda	Pilot 4dr 4WD	16–17	266,891	16	38	117	45
Jeep	Grand Cherokee 4dr	15–17	164,424	10	36	72	26
Mazda	CX-9 4dr 4WD	16–17	21,036	1	29	169	49
Hyundai	Santa Fe 4dr 4WD	15–17	58,126	2	23	128	29
Large SUVs		15–17	2,072,661	222	70	137	96
Dodge	Durango 4dr 4WD	15–17	142,488	18	109	148	160
GMC	Yukon 4dr 4WD	15–17	136,363	22	102	215	220
Ford	Expedition 4dr 4WD	15–17	38,515	6	96	166	159
Dodge	Durango 4dr	15–17	79,483	11	93	106	98
Ford	Expedition 4dr	15–17	36,631	5	84	174	146
Toyota	Sequoia 4dr 4WD	15–17	32,205	4	75	137	103
Chevrolet	Traverse 4dr	15–17	259,920	26	68	89	61
Chevrolet	Tahoe 4dr 4WD	15–17	232,412	25	68	150	102
GMC	Yukon 4dr	15–17	82,370	8	59	126	74
Chevrolet	Tahoe 4dr	15–17	195,150	17	55	151	83
Buick	Enclave 4dr	15–17	135,624	12	53	125	66
Chevrolet	Traverse 4dr 4WD	15–17	184,663	14	49	95	47
Buick	Enclave 4dr 4WD	15–17	92,918	6	40	155	62
Very large SUVs		15–17	418,018	64	98	172	168
Ford	Expedition EL 4dr 4WD	15–17	33,345	11	204	165	336
GMC	Yukon XL 1500 4dr	15–17	42,735	10	144	171	246
Chevrolet	Suburban 1500 4dr 4WD	15–17	140,976	18	89	169	149
GMC	Yukon XL 1500 4dr 4WD	15–17	102,625	13	78	180	141
Chevrolet	Suburban 1500 4dr	15–17	79,326	10	77	176	136
LUXURY SUVs							
Small luxury SUVs		15–17	763,323	77	72	96	69
Mercedes-Benz	GLA class 4dr	15–17	34,013	7	137	92	126
BMW	X1 4dr 4WD	16–17	49,838	7	118	141	166
Land Rover	Range Rover Evoque 4dr 4WD	15–17	55,880	8	101	156	157
Lincoln	MKC 4dr 4WD	15–17	66,527	10	88	88	78
Audi	Q3 4dr 4WD	15–17	55,368	5	63	122	76
Buick	Encore 4dr 4WD	15–17	95,141	7	62	54	33
Buick	Encore 4dr	15–17	184,064	15	58	59	34

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
Mercedes-Benz	GLA class 4dr 4WD	15–17	69,037	6	55	131	72
Lincoln	MKC 4dr	15–17	61,728	2	21	83	17
Midsize luxury SUVs		15–17	3,500,086	325	64	141	91
BMW	X6 4dr 4WD	15–17	22,092	7	212	199	421
Mercedes-Benz	GLC class 4dr	16–17	37,961	8	160	143	228
BMW	X4 4dr 4WD	15–17	27,247	7	140	130	181
Volvo	XC90 4dr 4WD	16–17	69,985	10	129	155	201
Land Rover	Discovery Sport 4dr 4WD	15–17	36,596	6	100	96	96
BMW	X5 4dr 4WD	15–17	183,722	22	98	173	169
Cadillac	XT5 4dr	17	43,916	2	90	2	2
BMW	X3 4dr 4WD	15–17	153,871	18	86	122	105
Volvo	XC60 4dr	15–17	43,727	4	82	170	140
Lincoln	MKX 4dr	16–17	32,289	4	78	200	156
Mercedes-Benz	GLE class 4dr 4WD	16–17	66,463	8	73	129	94
Porsche	Macan 4dr 4WD	15–17	79,721	8	73	112	81
Acura	MDX 4dr	15–17	83,113	9	72	146	105
Infiniti	QX60 4dr	15–17	62,323	7	70	75	52
Acura	MDX 4dr 4WD	15–17	235,023	26	68	119	81
Lincoln	MKX 4dr 4WD	16–17	37,452	4	68	154	105
Lexus	NX 200T 4dr	15–17	93,759	6	55	122	67
Infiniti	QX60 4dr 4WD	15–17	95,846	8	53	113	60
Acura	RDX 4dr 4WD	15–17	184,327	15	52	110	57
Mercedes-Benz	GLC class 4dr 4WD	16–17	44,184	2	49	189	92
Audi	Q5 4dr 4WD	15–17	217,346	14	49	115	56
Lexus	RX 350 4dr 4WD	16–17	121,955	9	48	65	31
Lexus	RX 350 4dr	16–17	83,210	5	41	110	45
Acura	RDX 4dr	15–17	107,452	7	40	75	30
Lexus	NX 200T 4dr 4WD	15–17	98,815	6	37	131	49
BMW	X3 4dr	15–17	23,006	1	25	3	1
Volvo	XC60 4dr 4WD	15–17	73,928	2	17	4	1
BMW	X5 4dr	15–17	33,579	1	16	209	32
Mercedes-Benz	GLE class 4dr	16–17	38,191	1	14	0	0
Buick	Envision 4dr 4WD	16–17	21,108	0	0	0	0
Cadillac	XT5 4dr 4WD	17	26,170	0	0	0	0
Infiniti	QX50 4dr 4WD	16–17	24,029	0	0	0	0
Large luxury SUVs		15–17	769,554	96	93	203	189
Tesla	Model X 4dr electric 4WD	16–17	28,784	9	224	354	794
Infiniti	QX80 4dr	15–17	23,861	4	176	132	231
Land Rover	Range Rover Sport 4dr 4WD	15–17	79,989	13	116	140	163
Cadillac	Escalade 4dr 4WD	15–17	71,778	11	95	179	171
Mercedes-Benz	GLS class 4dr 4WD	17	28,251	3	89	268	237
Land Rover	Range Rover 4dr 4WD	15–17	42,846	4	78	34	26
Infiniti	QX80 4dr 4WD	15–17	32,716	3	54	200	108
Audi	Q7 4dr 4WD	17	51,223	3	45	173	79

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
Porsche	Cayenne 4dr 4WD	15–17	47,328	3	42	300	125
Lexus	GX 460 4dr 4WD	15–17	115,246	5	41	115	47
Cadillac	Escalade 4dr	15–17	28,358	2	39	190	73
Very large luxury SUVs		15–17	93,530	15	102	217	221
Cadillac	Escalade ESV 4dr 4WD	15–17	42,686	5	78	223	174
All vans		15–17	213,247	59	196	125	245
VANS							
Midsize vans		15–17	76,027	15	116	70	82
Large vans		15–17	14,600	6	—	—	—
Very large vans		15–17	122,620	38	235	143	335
Ford	T-250 Transit cargo	15–17	26,658	9	194	164	318

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, 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 2dr 4WD	428 xi 2dr 4WD, 430xi 2dr 4WD, 435 xi 2dr 4WD, 440xi 2dr 4WD
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
BMW	4 series convertible	428 i convertible, 430i convertible, 435 i convertible, 440i convertible
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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