HIGHWAY LOSS DATA INSTITUTE

Insurance Report

Noncrash fire losses

Prepared by HLDI for NHTSA

2012–14 Passenger Cars,
Pickups, SUVs, and Vans

December 2014

This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2012–14. 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 35 million insured vehicle years and more than 4,100 claims.

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Contents

Companies Supplying Data

This report is based on comprehensive coverage and loss data supplied by the following insurers:

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Introduction

This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2012–14. 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 35 million insured vehicle years and more than 4,100 claims. The 10 passenger cars, SUVs, and pickups with the worst (highest) fire claim frequencies are presented in **Table 1**. The Subaru Impreza WRX 4WD had the highest relative claim frequency (428), followed by the Ram 3500 crew cab LWB 4WD (413) and the Ford F-350 crew cab 4WD (369).

Results for all 2012–14 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 2012–14 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 **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:

- 2012–14 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2012–14 model year all-passenger-vehicle claim severity = $17,731
- 2012–14 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 8,525 insured vehicle years, only one noncrash fire claim is made.

Examples of relative results:

- 2012–14 model year Toyota Camry 4dr relative claim frequency = 90
- 2012–14 model year Toyota Camry 4dr claim frequency = 0.1 x (90/100) = 0.090
- 2012–14 model year Honda Civic 4dr relative claim severity = 65
- 2012–14 model year Honda Civic 4dr claim severity = $17,731 x (65/100) = $11,525
- 2012–14 model year Ford Expedition relative overall loss = 128
- 2012–14 model year Ford Expedition overall loss = $2 x (128/100) = $2.56

Table 1: Highest relative fire claim frequencies, 2012–14 models				
Make	**Model years**	**Size and class**	**Total exposure (insured vehicle years)**	**Relative claim frequency***
Passenger cars				
Subaru Impreza WRX 4WD	12–14	Small 4dr car	22,307	428
Honda Civic Si	12–14	Small 2dr car	20,246	296
Chevrolet Camaro convertible	12–14	Large sports car	27,397	256
Dodge Charger	12–14	Large 4dr car	93,226	249
Cadillac XTS 4dr	13–14	Very large luxury car	28,777	246
Dodge Dart	13–14	Small 4dr car	101,489	243
Dodge Charger HEMI	12–14	Large 4dr car	39,461	228
Ford Mustang GT 2dr	12–14	Midsize sports car	81,051	218
Dodge Avenger	12–14	Midsize 4dr car	157,528	206
Chrysler 300	12–14	Large 4dr car	82,248	200
SUVs				
Toyota FJ Cruiser 4dr 4WD	12–14	Midsize SUV	35,021	232
Ford Flex 4dr	12–14	Midsize SUV	38,808	227
GMC Yukon 4dr 4WD	12–14	Large SUV	29,930	213
Honda Accord Crosstour 4dr 4WD	12–14	Midsize SUV	25,261	206
Dodge Durango 4dr 4WD	12–14	Large SUV	71,034	191
Kia Sorento 4dr	14	Midsize SUV	43,799	190
Infiniti QX80/QX series 4WD	12–14	Large luxury SUV	20,720	182
Dodge Durango 4dr	12–14	Large SUV	50,072	176
Jeep Compass 4dr 4WD	12–14	Small SUV	60,723	167
Dodge Journey 4dr	12–14	Midsize SUV	144,641	162
Pickups				
Ram 3500 crew cab LWB 4WD	12–14	Very large pickup	36,178	413
Ford F-350 crew cab 4WD	12–14	Very large pickup	61,720	369
Honda Ridgeline crew cab 4WD	12–14	Large pickup	35,988	272
Ram 1500 crew cab SWB 4WD	12–14	Large pickup	142,806	255
Ford F-250 crew cab 4WD	12–14	Very large pickup	98,185	251
Ram 1500 ext. cab	12–14	Large pickup	72,820	244
Chevrolet Silverado 1500 crew cab 4WD	14	Large pickup	32,517	241
Ram 2500 crew cab SWB 4WD	12–14	Very large pickup	61,599	236
Ford F-150 super cab	12–14	Large pickup	53,284	235
Ram 1500 ext. cab 4WD	12–14	Large pickup	121,072	234

*100 = all-passenger-vehicle result

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All passenger vehicles		**12–14**	**35,371,669**	**4,149**	**100=0.1**	**100=$17,731**	**100=$2**
All passenger cars		**12–14**	**20,546,650**	**2,358**	**97**	**87**	**85**
MICRO CARS							
2-door models		**12–14**	**36,536**	**3**	**75**	**61**	**46**
4-door models		**12–14**	**4,774**	**0**	**—**	**—**	**—**
MINI CARS							
2-door models		**12–14**	**262,721**	**28**	**93**	**70**	**65**
Fiat	500	12–14	101,746	19	167	64	107
Fiat	500 convertible	12–14	21,924	4	141	84	118
4-door models		**12–14**	**378,281**	**61**	**141**	**52**	**73**
Toyota	Yaris	12–14	24,319	2	71	9	7
Chevrolet	Spark	13–14	38,655	4	97	40	39
Hyundai	Accent	12–14	114,239	18	144	43	62
Ford	Fiesta	12–14	105,840	19	152	57	86
Mazda	2	12–14	24,976	4	149	66	99
Kia	Rio	12–14	58,116	13	195	67	130
Station wagons		**12–14**	**336,461**	**41**	**102**	**55**	**56**
Ford	Fiesta	12–14	56,813	4	52	31	16
Hyundai	Accent	12–14	84,968	16	158	59	93
Kia	Rio	12–14	42,418	8	160	60	97
Sports models		**12–14**	**15,564**	**0**	**—**	**—**	**—**
SMALL CARS							
2-door models		**12–14**	**555,752**	**80**	**121**	**79**	**95**
Honda	Civic	12–14	140,584	7	45	69	31
Scion	FR-S	13–14	32,957	6	115	34	39
Hyundai	Elantra	13–14	20,955	2	90	50	45
Volkswagen	New Beetle	12–14	68,350	8	98	89	88
Scion	tC	12–14	62,997	13	164	76	125
Hyundai	Veloster	12–14	88,161	19	179	88	157
Honda	Civic Si	12–14	20,246	7	296	65	191
4-door models		**12–14**	**5,098,260**	**565**	**93**	**65**	**61**
Volkswagen	GTI	12–14	32,827	4	89	6	5
Toyota	Prius C hybrid	12–14	90,156	2	18	117	21
Acura	ILX	13–14	33,856	2	45	72	33
Toyota	Prius hybrid	12–14	291,600	17	50	67	34
Volkswagen	Golf	12–14	39,268	2	44	81	35
Nissan	Juke 4WD	12–14	51,410	6	94	40	38
Toyota	Corolla	14	66,924	8	122	31	38
Ford	Focus	12–14	407,752	37	74	53	39
Hyundai	Elantra	12–14	600,159	52	74	66	49
Nissan	Juke	12–14	47,140	2	38	131	49
Honda	Civic	12–14	864,282	80	77	65	50
Nissan	Leaf electric	12–14	35,263	2	46	109	50
Hyundai	Elantra GT	13–14	40,463	3	62	84	52

Table 2: Insurance fire losses, 2012–14 models

Table 2: Insurance fire losses, 2012–14 models							
Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Subaru	Impreza 4WD	12–14	59,061	7	94	66	62
Chevrolet	Sonic	12–14	122,662	17	115	58	66
Nissan	Versa	12–14	169,856	20	109	61	67
Nissan	Sentra	13–14	115,098	14	103	66	68
Chevrolet	Cruze	12–14	597,481	77	106	65	69
Chevrolet	Volt electric	12–14	55,230	6	85	89	76
Mitsubishi	Lancer	12–14	22,129	3	114	67	76
Honda	Civic hybrid	12–14	23,264	2	68	114	77
Kia	Forte	14	32,302	6	155	78	121
Honda	Civic Si	12–14	20,069	4	171	96	165
Toyota	Prius plug-in hybrid	12–14	26,894	5	147	116	170
Dodge	Dart	13–14	101,489	30	243	77	187
Subaru	Impreza WRX 4WD	12–14	22,307	12	428	80	344
Station wagons		**12–14**	**1,402,880**	**122**	**74**	**69**	**51**
Scion	xD	12–14	26,993	0	0	0	0
Mini	Countryman 2WD	12–14	35,778	1	21	32	7
Toyota	Prius V hybrid	12–14	108,965	6	39	62	24
Subaru	XV Crosstrek 4WD	13–14	61,173	3	44	55	24
Kia	Soul	14	21,804	2	83	46	38
Subaru	Impreza 4WD	12–14	123,163	8	56	67	38
Scion	xB	12–14	54,416	5	71	71	50
Ford	Focus	12–14	281,165	30	92	69	63
Chevrolet	Sonic	12–14	68,963	12	151	45	68
Ford	C-Max hybrid	13–14	32,964	2	56	156	88
Mini	Countryman 4WD	12–14	25,004	2	64	174	112
Subaru	Impreza WRX 4WD	12–14	20,931	3	131	161	211
Sports models		**12–14**	**43,577**	**6**	**182**	**332**	**605**
Luxury models		**12–14**	**84**	**0**	**—**	**—**	**—**
MIDSIZE CARS							
2-door models		**12–14**	**251,127**	**36**	**119**	**83**	**99**
Honda	Accord	13–14	39,103	6	125	59	74
Hyundai	Genesis	12–14	41,577	8	149	96	144
Volkswagen	Eos convertible	12–14	27,520	4	117	141	165
4-door models		**12–14**	**6,486,262**	**746**	**97**	**78**	**75**
Hyundai	Sonata hybrid	12–14	38,996	2	41	12	5
Subaru	Legacy 4WD	12–14	117,121	12	92	39	35
Acura	TSX	12–14	68,386	6	79	50	40
Mazda	6	14	33,321	1	30	135	40
Toyota	Camry hybrid	12–14	105,142	6	45	112	50
Volkswagen	Jetta	12–14	408,865	30	64	80	51
Nissan	Altima	13–14	351,580	33	79	70	56
Hyundai	Sonata	12–14	653,789	61	79	72	56
Honda	Accord	13–14	401,165	39	83	77	64
Kia	Optima hybrid	12–14	23,062	2	76	85	65

Table 2: Insurance fire losses, 2012–14 models							
Make	**Series**	**Model years**	**Exposure (insured vehicle years)**	**Claims**	**Relative claim frequency**	**Relative claim severity**	**Relative overall losses**
Ford	Fusion hybrid	13–14	32,238	5	133	48	65
Volkswagen	Passat	12–14	281,157	28	88	75	66
Toyota	Camry	12–14	898,589	99	90	75	68
Buick	Verano	12–14	95,575	13	115	83	95
Chrysler	200	12–14	199,307	28	121	86	104
Ford	Fusion	13–14	183,289	23	112	99	111
Kia	Optima	12–14	363,431	48	114	99	113
Dodge	Avenger	12–14	157,528	39	206	63	130
Chevrolet	Malibu	13–14	177,280	29	155	88	136
Volkswagen	CC	12–14	97,580	13	130	110	144
Nissan	Maxima	12–14	127,482	25	155	114	176
Station wagons		**12–14**	**496,745**	**32**	**52**	**86**	**45**
Volkswagen	Jetta	12–14	67,954	5	58	63	36
Subaru	Outback 4WD	12–14	327,236	20	49	86	42
Mazda	5	12–14	62,752	4	49	98	48
Sports models		**12–14**	**350,871**	**64**	**155**	**197**	**305**
Ford	Mustang convertible	12–14	28,686	3	81	54	44
Ford	Mustang 2dr	12–14	115,371	18	128	95	122
Ford	Mustang GT 2dr	12–14	81,051	21	218	131	286
Luxury models		**12–14**	**1,419,005**	**121**	**75**	**111**	**83**
Audi	A5 2dr 4WD	12–14	25,209	1	41	4	2
Mercedes-Benz	C class 2dr	12–14	31,797	2	93	7	6
Lexus	CT 200h hybrid 4dr	12–14	47,354	1	18	196	35
Lexus	ES 350 4dr	13–14	74,486	4	43	86	37
Acura	TL 4dr	12–14	96,780	7	95	47	44
Acura	TL 4dr 4WD	12–14	28,809	2	53	92	49
Audi	A4 4dr	12–14	20,012	1	34	169	57
Audi	A4 4dr 4WD	12–14	71,428	7	80	89	71
Lexus	ES 300h hybrid 4dr	13–14	23,007	1	36	237	85
Volvo	S60 4dr	12–14	74,225	9	111	89	99
Mercedes-Benz	C class 4dr	12–14	99,787	8	71	157	111
Mercedes-Benz	C class 4dr 4WD	12–14	92,011	10	85	142	121
BMW	3 series 4dr 4WD	13–14	45,525	6	121	135	164
Cadillac	ATS 4dr	13–14	27,285	3	90	183	166
BMW	3 series 4dr	12–14	93,299	11	96	174	168
LARGE CARS							
2-door models		**12–14**	**115,208**	**25**	**179**	**99**	**177**
Dodge	Challenger	12–14	104,061	24	190	102	193
4-door models		**12–14**	**901,738**	**160**	**169**	**99**	**168**
Toyota	Avalon	13–14	46,431	8	137	37	51
Buick	Regal	12–14	50,696	3	80	66	52
Hyundai	Azera	12–14	21,739	2	69	141	98
Chevrolet	Impala	14	26,644	2	66	182	121
Chrysler	300	12–14	82,248	19	200	70	140

Table 2: Insurance fire losses, 2012–14 models							
Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Buick	LaCrosse	12–14	128,055	18	109	134	147
Ford	Taurus	12–14	91,157	16	166	120	198
Dodge	Charger	12–14	93,226	27	249	90	224
Dodge	Charger HEMI	12–14	39,461	10	228	157	358
Sports models		**12–14**	**243,946**	**56**	**194**	**122**	**237**
Chevrolet	Camaro 2dr	12–14	179,099	41	198	81	161
Chevrolet	Camaro convertible	12–14	27,397	7	256	181	464
Luxury models		**12–14**	**786,036**	**55**	**54**	**184**	**99**
Lexus	GS 350 4dr	13–14	27,986	1	33	18	6
Audi	A7 4dr 4WD	12–14	29,257	1	25	31	8
BMW	5 series 4dr	12–14	67,654	2	21	187	39
Mercedes-Benz	E class 4dr 4WD	12–14	59,499	3	36	129	46
Audi	A6 4dr 4WD	12–14	50,474	2	34	142	48
Mercedes-Benz	E class 4dr	12–14	67,636	6	67	147	99
BMW	5 series 4dr 4WD	12–14	61,629	5	65	197	128
Hyundai	Genesis 4dr	12–14	58,021	7	92	147	135
Mercedes-Benz	E class convertible	12–14	20,586	2	67	320	216
VERY LARGE CARS							
Station wagons/minivans		**12–14**	**1,179,210**	**129**	**100**	**98**	**98**
Nissan	Quest	12–14	33,010	2	46	13	6
Toyota	Sienna	12–14	236,638	17	55	95	53
Dodge	Grand Caravan	12–14	184,194	24	106	66	70
Honda	Odyssey	12–14	382,068	30	82	133	109
Chrysler	Town & Country LWB	12–14	228,959	39	170	95	161
Toyota	Sienna 4WD	12–14	45,616	8	136	143	195
Luxury models		**12–14**	**181,610**	**28**	**126**	**243**	**306**
Cadillac	XTS 4dr	13–14	28,777	7	246	116	287
All pickups, SUVs, and vans		**12–14**	**14,825,018**	**1,791**	**104**	**118**	**123**
PICKUPS							
All pickups		**12–14**	**3,467,665**	**708**	**179**	**129**	**231**
All small pickups		**12–14**	**575,777**	**62**	**94**	**107**	**101**
2-door models		**12–14**	**39,383**	**5**	**111**	**73**	**81**
2-door plus models		**12–14**	**146,446**	**23**	**146**	**113**	**165**
Nissan	Frontier ext. cab	12–14	22,162	3	108	79	85
Toyota	Tacoma xtra cab	12–14	39,686	6	125	89	111
Toyota	Tacoma xtra cab 4WD	12–14	51,679	8	153	131	201
4-door models		**12–14**	**389,948**	**34**	**75**	**109**	**81**
Nissan	Frontier crew cab SWB 4WD	12–14	49,150	1	14	159	23
Toyota	Tacoma double cab	12–14	93,429	6	50	66	33
Nissan	Frontier crew cab SWB	12–14	45,682	4	70	73	51
Toyota	Tacoma double cab LWB 4WD	12–14	36,006	4	91	64	58
Toyota	Tacoma double cab 4WD	12–14	106,379	14	113	133	151

Table 2: Insurance fire losses, 2012–14 models							
Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All large pickups		**12–14**	**2,373,381**	**491**	**182**	**124**	**226**
2-door models		**12–14**	**153,210**	**30**	**160**	**97**	**154**
Ford	F-150	12–14	20,448	3	129	49	62
Ram	1500 SWB	12–14	30,404	7	184	115	212
2-door plus models		**12–14**	**638,204**	**127**	**174**	**119**	**207**
Ford	F-150 super cab 4WD	12–14	119,395	20	144	112	161
Ram	1500 ext. cab	12–14	72,820	20	244	89	217
Ford	F-150 super cab	12–14	53,284	12	235	129	303
Ram	1500 ext. cab 4WD	12–14	121,072	34	234	132	309
4-door models		**12–14**	**1,581,967**	**334**	**187**	**129**	**241**
Toyota	Tundra CrewMax	12–14	37,340	4	80	60	48
Toyota	Tundra double cab	12–14	48,877	4	67	86	57
Nissan	Titan crew cab 4WD	12–14	21,617	4	189	87	164
Ford	F-150 crew cab	12–14	153,599	27	153	108	165
Ram	1500 crew cab SWB	12–14	65,813	13	154	109	168
Toyota	Tundra double cab 4WD	12–14	79,451	15	188	103	194
Ford	F-150 crew cab 4WD	12–14	406,693	69	156	159	249
Toyota	Tundra CrewMax 4WD	12–14	76,074	15	173	158	273
Ram	1500 crew cab SWB 4WD	12–14	142,806	44	255	127	324
Chevrolet	Silverado 1500 crew cab 4WD	14	32,517	8	241	145	349
Honda	Ridgeline crew cab 4WD	12–14	35,988	11	272	132	360
All very large pickups		**12–14**	**518,507**	**155**	**267**	**151**	**404**
2-door models		**12–14**	**25,546**	**8**	**251**	**75**	**187**
2-door plus models		**12–14**	**46,222**	**14**	**269**	**120**	**322**
4-door models		**12–14**	**446,738**	**133**	**267**	**159**	**424**
GMC	Sierra 2500 crew cab 4WD	12–14	35,452	6	143	131	187
Chevrolet	Silverado 2500 crew cab 4WD	12–14	60,175	14	198	144	284
Ford	F-250 crew cab 4WD	12–14	98,185	29	251	151	379
Ram	2500 crew cab SWB 4WD	12–14	61,599	17	236	197	466
Ford	F-350 crew cab 4WD	12–14	61,720	24	369	164	605
Ram	3500 crew cab LWB 4WD	12–14	36,178	17	413	191	788
SUVS							
All SUVs		**12–14**	**11,301,472**	**1,072**	**81**	**110**	**89**
Small SUVs		**12–14**	**3,514,703**	**302**	**73**	**85**	**62**
Toyota	RAV4 4dr 4WD	13–14	113,865	3	22	17	4
Volkswagen	Tiguan 4dr	12–14	49,738	1	25	26	6
Subaru	Forester 4dr 4WD	14	82,177	4	46	17	8
Mitsubishi	Outlander Sport 4dr 4WD	12–14	20,182	1	53	22	12
Jeep	Compass 4dr	12–14	43,259	1	19	95	18
Mazda	CX-5 4dr 4WD	13–14	68,138	2	25	144	36
Honda	CR-V 4dr	12–14	259,119	20	66	64	42
Toyota	RAV4 4dr	13–14	61,512	4	54	79	42
Honda	CR-V 4dr 4WD	12–14	501,423	26	42	104	43
Mitsubishi	Outlander Sport 4dr	12–14	26,420	3	88	54	48

Table 2: Insurance fire losses, 2012–14 models							
Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Volkswagen	Tiguan 4dr 4WD	12–14	37,902	3	68	75	51
Hyundai	Tucson 4dr 4WD	12–14	56,102	6	84	74	62
Kia	Sportage 4dr 4WD	12–14	45,080	4	71	102	72
Ford	Escape 4dr	13–14	196,480	23	107	77	82
Jeep	Patriot 4dr	12–14	74,358	9	104	80	84
Kia	Sportage 4dr	12–14	71,535	8	96	99	96
Mazda	CX-5 4dr	13–14	73,328	6	74	135	100
Jeep	Patriot 4dr 4WD	12–14	77,857	12	127	82	105
Hyundai	Tucson 4dr	12–14	101,960	15	124	95	117
Ford	Escape 4dr 4WD	13–14	136,717	21	133	115	153
Jeep	Compass 4dr 4WD	12–14	60,723	12	167	94	156
Jeep	Wrangler 2dr SWB 4WD	12–14	154,855	28	153	111	170
Midsize SUVs		**12–14**	**4,754,038**	**501**	**91**	**105**	**96**
Toyota	Venza 4dr 4WD	12–14	39,601	0	0	0	0
Toyota	4Runner 4dr	12–14	36,806	2	42	30	13
Toyota	Venza 4dr	12–14	41,852	2	38	39	15
Chevrolet	Equinox 4dr 4WD	12–14	171,948	11	57	59	33
Mazda	CX-9 4dr	12–14	31,344	1	23	153	36
Mazda	CX-9 4dr 4WD	12–14	37,778	1	21	200	43
Honda	Pilot 4dr 4WD	12–14	247,781	19	59	85	50
Dodge	Journey 4dr 4WD	12–14	35,613	2	51	111	57
Nissan	Xterra 4dr 4WD	12–14	29,382	4	112	51	58
Chevrolet	Equinox 4dr	12–14	412,225	33	70	89	63
Jeep	Cherokee 4dr 4WD	14	20,514	2	86	82	71
Chevrolet	Captiva Sport 4dr	12–14	28,320	3	84	84	71
Jeep	Grand Cherokee 4dr 4WD	12–14	351,875	31	78	91	71
Nissan	Pathfinder 4dr	13–14	39,232	2	40	185	74
Nissan	Murano 4dr 4WD	12–14	66,209	6	71	104	74
Ford	Explorer 4dr	12–14	204,703	16	72	107	76
Jeep	Grand Cherokee 4dr	12–14	91,372	8	78	103	80
Honda	Pilot 4dr	12–14	120,986	12	78	105	82
Honda	Accord Crosstour 4dr	12–14	29,436	3	80	104	83
Toyota	4Runner 4dr 4WD	12–14	82,385	9	85	101	86
Nissan	Pathfinder 4dr 4WD	13–14	46,773	5	88	99	88
Hyundai	Santa Fe Sport 4dr 4WD	13–14	34,485	7	159	58	92
Nissan	Murano 4dr	12–14	44,395	5	87	109	95
Hyundai	Santa Fe Sport 4dr	13–14	64,314	11	157	67	104
GMC	Terrain 4dr	12–14	174,753	22	111	103	114
GMC	Terrain 4dr 4WD	12–14	82,977	7	100	118	119
Ford	Edge 4dr	12–14	199,385	25	103	118	122
Dodge	Journey 4dr	12–14	144,641	29	162	75	122
Kia	Sorento 4dr 4WD	14	21,455	3	116	108	124
Ford	Explorer 4dr 4WD	12–14	206,000	17	87	145	126
Ford	Edge 4dr 4WD	12–14	100,023	9	86	160	137

Table 2: Insurance fire losses, 2012–14 models							
Make	**Series**	**Model years**	**Exposure (insured vehicle years)**	**Claims**	**Relative claim frequency**	**Relative claim severity**	**Relative overall losses**
Kia	Sorento 4dr	14	43,799	8	190	106	201
Jeep	Wrangler 4dr 4WD	12–14	275,939	44	144	143	207
Toyota	FJ Cruiser 4dr 4WD	12–14	35,021	9	232	107	247
Honda	Accord Crosstour 4dr 4WD	12–14	25,261	4	206	154	316
Ford	Flex 4dr	12–14	38,808	6	227	144	328
Large SUVs		**12–14**	**988,689**	**108**	**89**	**134**	**120**
Toyota	Sequoia 4dr 4WD	12–14	20,528	2	74	3	2
Chevrolet	Tahoe 4dr 4WD	12–14	57,458	2	24	163	39
Chevrolet	Traverse 4dr 4WD	12–14	81,640	5	45	90	41
Chevrolet	Traverse 4dr	12–14	134,430	11	68	71	48
Chevrolet	Tahoe 4dr	12–14	55,107	3	43	144	61
Volkswagen	Touareg 4dr 4WD	12–14	24,901	2	59	131	77
Buick	Enclave 4dr	12–14	87,908	7	64	145	93
Buick	Enclave 4dr 4WD	12–14	50,349	4	61	193	117
GMC	Acadia 4dr	12–14	110,297	11	85	139	118
Ford	Expedition 4dr	12–14	24,387	2	62	207	128
Nissan	Armada 4dr	12–14	20,673	2	85	210	179
Dodge	Durango 4dr	12–14	50,072	11	176	111	195
GMC	Yukon 4dr 4WD	12–14	29,930	8	213	109	233
GMC	Acadia 4dr 4WD	12–14	101,457	13	137	174	238
Dodge	Durango 4dr 4WD	12–14	71,034	17	191	144	275
Very large SUVs		**12–14**	**187,318**	**17**	**86**	**139**	**120**
Chevrolet	Suburban 1500 4dr	12–14	26,638	1	29	179	52
Chevrolet	Suburban 1500 4dr 4WD	12–14	48,425	5	87	118	103
GMC	Yukon XL 1500 4dr 4WD	12–14	27,571	5	139	245	340
LUXURY SUVS							
Small luxury SUVs		**12–14**	**81,612**	**6**	**61**	**145**	**89**
Land Rover	Range Rover Evoque 4dr 4WD	12–14	21,694	2	89	11	10
Midsize luxury SUVs		**12–14**	**1,433,902**	**100**	**56**	**155**	**87**
Lincoln	MKX 4dr	12–14	28,703	0	0	0	0
Lincoln	MKX 4dr 4WD	12–14	30,672	0	0	0	0
Lexus	RX 450h hybrid 4dr 4WD	12–14	23,183	1	35	0	0
Acura	RDX 4dr 4WD	13–14	45,837	1	19	1	0
Mercedes-Benz	GLK class 4dr	12–14	36,519	1	20	39	8
Volvo	XC60 4dr 4WD	12–14	34,947	2	44	92	40
Lexus	RX 350 4dr	12–14	105,247	6	45	97	44
Acura	RDX 4dr	13–14	34,088	4	100	61	61
Mercedes-Benz	GLK class 4dr 4WD	12–14	48,638	4	69	104	72
Lexus	RX 350 4dr 4WD	12–14	139,169	9	50	146	73
Infiniti	QX60/JX series 4WD	13–14	39,913	3	55	160	89
Cadillac	SRX 4dr	12–14	110,440	7	47	192	91
Mercedes-Benz	M class 4dr 4WD	12–14	97,074	5	42	250	104
Audi	Q5 4dr 4WD	12–14	100,788	7	53	201	106
Cadillac	SRX 4dr 4WD	12–14	46,697	4	73	167	122
BMW	X3 4dr 4WD	12–14	88,368	11	115	180	206

Table 2: Insurance fire losses, 2012–14 models							
Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Large luxury SUVs		**12–14**	**309,109**	**36**	**88**	**193**	**171**
Porsche	Cayenne 4dr 4WD	12–14	32,411	1	34	9	3
Lexus	GX 460 4dr 4WD	12–14	31,573	2	48	16	8
Mercedes-Benz	GL class 4dr 4WD	13–14	26,556	2	53	30	16
Audi	Q7 4dr 4WD	12–14	33,190	2	51	174	90
Infiniti	QX80/QX series 4WD	12–14	20,720	5	182	247	450
Very large luxury SUVs		**12–14**	**32,101**	**2**	**48**	**318**	**152**
CARGO/PASSENGER VANS							
All cargo/passenger vans		**12–14**	**55,881**	**11**	**150**	**100**	**151**

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	3 series 4dr	328 i 4dr, 335 i 4dr, 320 i 4dr, 328 d 4dr
BMW	3 series 4dr 4WD	328 xi 4dr 4WD, 335 xi 4dr 4WD, 320 xi 4dr 4WD, 328 dx 4dr 4WD
BMW	5 series 4dr	528 i 4dr, 535 i 4dr, 550 i 4dr, 535 d 4dr
BMW	5 series 4dr 4WD	528 xi 4dr 4WD, 535 xi 4dr 4WD, 550 i 4dr 4WD, 535 dx 4dr 4WD
Infiniti	QX60/JX series 4WD	QX60 4dr 4WD
Infiniti	QX80/QX series 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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