HLDI
Highway Loss Data Institute

Insurance Report

Noncrash fire losses

Prepared by HLDI for NHTSA

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

September 2015

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 nearly 57 million insured vehicle years and almost 6,900 claims.

Contents

Companies Supplying Data

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

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American Family Insurance Group
American National Family of Companies
Amica Mutual Insurance Company
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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 nearly 57 million insured vehicle years and almost 6,900 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 (498), followed by the Ram 2500 crew cab LWB 4WD (462) and the Ford F-350 SuperCrew 4WD (353).

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 = $17,254
- 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 8,247 insured vehicle years, only one noncrash fire claim is made.

Examples of relative results:

- 2012–14 model year Toyota Camry 4dr relative claim frequency = 88
- 2012–14 model year Toyota Camry 4dr claim frequency = 0.1 x (88/100) = 0.088
- 2012–14 model year Honda Civic 4dr relative claim severity = 64
- 2012–14 model year Honda Civic 4dr claim severity = $17,254 x (65/100) = $11,043
- 2012–14 model year Ford Expedition relative overall loss = 137
- 2012–14 model year Ford Expedition overall loss = $2 x (137/100) = $2.74

Table 1: Highest relative fire claim frequencies, 2012–14 models				
Make and series	**Model years**	**Size and class**	**Total exposure (insured vehicle years)**	**Relative claim frequency***
Passenger cars				
Subaru Impreza WRX 4WD	12–14	Small 4dr car	34,058	342
Mercedes-Benz SLK class convertible	12–14	Small sports car	23,852	342
Chrysler 300 HEMI	12–14	Large 4dr car	30,963	337
Nissan 370Z 2dr	12–14	Midsize sports car	24,400	278
Dodge Dart	13–14	Small 4dr car	190,395	240
Dodge Charger HEMI	12–14	Large 4dr car	65,299	237
Honda Civic Si	12–14	Small 4dr car	33,752	230
Ford Mustang GT 2dr	12–14	Midsize sports car	120,196	227
Dodge Challenger	12–14	Large 2dr car	168,945	226
Honda Civic Si	12–14	Small 2dr car	32,292	216
SUVs				
Toyota FJ Cruiser 4dr 4WD	12–14	Midsize SUV	57,340	204
Ford Flex 4dr	12–14	Midsize SUV	64,552	196
Acura MDX 4dr	14	Midsize luxury SUV	20,022	177
Honda Accord Crosstour 4dr 4WD	12–14	Midsize SUV	38,582	170
Jeep Wrangler 4dr 4WD	12–14	Midsize SUV	446,144	165
Dodge Journey 4dr	12–14	Midsize SUV	236,093	147
Jeep Cherokee 4dr 4WD	14	Midsize SUV	73,285	145
Infiniti QX70/FX series 4WD	12–14	Midsize luxury SUV	21,589	145
Dodge Durango 4dr	12–14	Large SUV	84,655	144
GMC Yukon 4dr 4WD	12–14	Large SUV	47,816	142
Pickups				
Ram 3500 crew cab LWB 4WD	12–14	Very large pickup	59,274	498
Ram 2500 crew cab LWB 4WD	12–14	Very large pickup	25,636	462
Ford F-350 SuperCrew 4WD	12–14	Very large pickup	96,791	353
Chevrolet Silverado 1500 crew cab	14	Large pickup	50,110	315
Ram 2500 crew cab SWB 4WD	12–14	Very large pickup	109,493	311
Ford F-250 SuperCrew 4WD	12–14	Very large pickup	23,154	295
Chevrolet Silverado 3500 crew cab 4WD	12–14	Very large pickup	25,155	285
Ram 1500 SWB 4WD	12–14	Large pickup	21,165	281
Ford F-250 SuperCrew 4WD	12–14	Very large pickup	156,451	265
Ram 2500 mega cab 4WD	12–14	Very large pickup	24,606	253

*100 = all-passenger-vehicle result

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 passenger vehicles		**12–14**	**56,881,937**	**6,897**	**100=0.1**	**100=$17,254**	**100=$2**
All passenger cars		**12–14**	**32,774,717**	**3,870**	**97**	**86**	**83**
MICRO CARS							
2-door models		**12–14**	**55,457**	**8**	**122**	**58**	**70**
Scion	iQ	12–14	25,212	4	123	52	64
Smart	ForTwo	12–14	25,033	4	149	64	95
4-door models		**12–14**	**12,486**	**0**	**—**	**—**	**—**
MINI CARS							
2-door models		**12–14**	**398,735**	**47**	**100**	**65**	**65**
Mini	Cooper convertible	12–14	20,861	0	0	0	0
Mini	Cooper Clubman	12–14	22,074	1	36	145	51
Fiat	500 convertible	12–14	32,447	5	118	89	105
Fiat	500	12–14	153,216	32	177	63	111
4-door models		**12–14**	**602,760**	**92**	**127**	**54**	**68**
Toyota	Yaris	12–14	39,846	4	87	47	41
Chevrolet	Spark	13–14	73,073	10	114	48	55
Hyundai	Accent	12–14	168,886	25	126	47	59
Mazda	2	12–14	41,731	5	111	58	64
Ford	Fiesta	12–14	164,890	24	119	56	67
Kia	Rio	12–14	92,651	20	181	67	121
Station wagons		**12–14**	**509,131**	**68**	**108**	**57**	**61**
Ford	Fiesta	12–14	91,276	15	124	54	67
Hyundai	Accent	12–14	125,799	21	138	63	86
Kia	Rio	12–14	62,620	15	190	58	111
Sports models		**12–14**	**24,394**	**1**	**27**	**15**	**4**
Mazda	MX-5 Miata convertible	12–14	24,394	1	27	15	4
SMALL CARS							
2-door models		**12–14**	**854,497**	**126**	**118**	**74**	**88**
Honda	Civic	12–14	210,125	15	64	62	40
Hyundai	Elantra	13–14	33,076	4	97	47	45
Scion	FR-S	13–14	54,536	9	108	52	56
Volkswagen	New Beetle	12–14	105,213	10	76	85	65
Subaru	BRZ	13–14	25,168	3	113	67	75
Volkswagen	New Beetle convertible	13–14	31,986	2	51	152	77
Scion	tC	12–14	94,756	19	154	75	116
Hyundai	Veloster turbo	13–14	29,923	7	199	63	125
Hyundai	Veloster	12–14	128,167	26	158	88	139
Honda	Civic Si	12–14	32,292	9	216	77	166
4-door models		**12–14**	**8,178,327**	**908**	**89**	**65**	**58**
Volkswagen	GTI	12–14	50,005	5	71	8	5
Toyota	Prius c hybrid	12–14	152,240	4	20	67	13
Nissan	Leaf electric	12–14	61,343	2	26	114	30
Toyota	Corolla	14	210,360	24	92	33	31
Toyota	Prius hybrid	12–14	480,943	31	52	66	34

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**
Mazda	3 hatchback	14	26,589	2	59	60	35
Honda	Insight hybrid	12–14	22,437	2	71	55	40
Subaru	Impreza 4WD	12–14	92,264	8	68	61	41
Honda	Civic	12–14	1,347,408	114	68	64	44
Hyundai	Elantra	12–14	907,987	78	71	65	46
Nissan	Sentra	13–14	250,855	30	94	50	47
Acura	ILX	13–14	57,147	5	63	76	48
Nissan	Juke 4WD	12–14	83,861	11	101	48	48
Ford	Focus	12–14	636,310	67	84	58	49
Nissan	Versa	12–14	259,790	24	81	64	52
Volkswagen	Golf	12–14	59,855	4	55	97	53
Hyundai	Elantra GT	13–14	73,302	7	78	78	61
Mitsubishi	Lancer	12–14	35,841	4	90	71	64
Chevrolet	Cruze	12–14	966,973	128	106	64	68
Chevrolet	Sonic	12–14	194,279	30	120	57	69
Nissan	Juke	12–14	77,296	7	76	91	69
Mazda	3	14	40,585	5	84	84	71
Honda	Civic hybrid	12–14	35,474	3	66	121	80
Chevrolet	Volt electric	12–14	88,170	11	95	94	90
Toyota	Prius plug-in hybrid	12–14	45,771	6	99	105	104
Kia	Forte	14	67,892	16	189	72	136
Dodge	Dart	13–14	190,395	59	240	75	181
Honda	Civic Si	12–14	33,752	10	230	81	187
Subaru	Impreza WRX 4WD	12–14	34,058	16	342	103	354
Station wagons		**12–14**	**2,244,543**	**219**	**80**	**67**	**54**
Scion	xD	12–14	41,993	2	34	44	15
Mini	Countryman 2WD	12–14	56,705	2	25	85	21
Subaru	XV Crosstrek 4WD	13–14	130,254	8	54	59	32
Toyota	Prius v hybrid	12–14	168,626	10	45	80	36
Kia	Soul	14	81,866	9	90	46	42
Scion	xB	12–14	83,216	6	54	79	42
Subaru	Impreza 4WD	12–14	197,571	14	59	79	47
Ford	C-Max hybrid	13–14	58,622	3	41	116	47
Nissan	Versa Note	14	41,574	4	75	75	56
Chevrolet	Sonic	12–14	110,564	20	150	39	58
Ford	Focus	12–14	433,967	46	86	71	61
Mini	Countryman 4WD	12–14	39,112	2	40	183	73
Subaru	Impreza WRX 4WD	12–14	33,018	4	101	137	138
Sports models		**12–14**	**67,389**	**9**	**179**	**262**	**468**
Mercedes-Benz	SLK class convertible	12–14	23,852	6	342	246	841
Luxury models		**12–14**	**2,581**	**1**	**—**	**—**	**—**

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
MIDSIZE CARS							
2-door models		**12–14**	**378,040**	**52**	**110**	**85**	**94**
Honda	Accord	13–14	75,732	9	97	64	62
Chrysler	200 convertible	12–14	29,669	6	156	78	122
Volkswagen	Eos convertible	12–14	38,602	5	99	128	127
Hyundai	Genesis	12–14	63,359	11	138	102	141
4-door models		**12–14**	**10,298,262**	**1,267**	**100**	**75**	**76**
Kia	Optima hybrid	12–14	41,567	2	41	89	36
Subaru	Legacy 4WD	12–14	178,812	15	74	58	43
Acura	TSX	12–14	98,641	9	77	63	48
Volkswagen	Passat	12–14	450,625	37	67	77	51
Volkswagen	Jetta	12–14	639,993	62	77	72	56
Hyundai	Sonata	12–14	972,180	96	80	72	58
Hyundai	Sonata hybrid	12–14	67,480	7	81	76	61
Toyota	Camry	12–14	1,456,829	160	88	72	64
Ford	Fusion hybrid	13–14	63,399	8	96	69	66
Honda	Accord	13–14	783,092	84	88	75	67
Nissan	Altima	13–14	656,207	76	95	75	72
Toyota	Camry hybrid	12–14	166,994	11	59	124	73
Buick	Verano	12–14	158,367	19	93	83	78
Chrysler	200	12–14	318,574	58	149	65	97
Mazda	6	14	64,293	6	81	123	99
Kia	Optima	12–14	567,173	91	133	84	111
Ford	Fusion	13–14	372,937	55	124	90	112
Chevrolet	Malibu	13–14	336,480	56	145	86	124
Nissan	Maxima	12–14	207,945	38	139	98	136
Volkswagen	CC	12–14	135,655	19	130	107	139
Dodge	Avenger	12–14	269,122	69	213	66	140
Station wagons		**12–14**	**764,440**	**49**	**51**	**87**	**45**
Volkswagen	Jetta	12–14	106,686	9	64	58	37
Mazda	5	12–14	90,716	6	49	87	42
Subaru	Outback 4WD	12–14	505,431	28	47	99	46
Subaru	Outback 4WD with Eyesight	13–14	26,460	4	104	48	50
Sports models		**12–14**	**547,428**	**104**	**156**	**179**	**278**
Ford	Mustang convertible	12–14	46,999	4	65	82	53
Ford	Mustang 2dr	12–14	177,100	29	129	91	118
Ford	Mustang GT 2dr	12–14	120,196	34	227	120	271
Nissan	370Z 2dr	12–14	24,400	8	278	133	370
Luxury models		**12–14**	**2,293,426**	**208**	**76**	**122**	**92**
Mercedes-Benz	CLA class 4dr	14	26,203	0	0	0	0
Lexus	IS 250 4dr	14	25,148	0	0	0	0
Volvo	S60 4dr 4WD	12–14	29,176	2	87	5	4
Cadillac	ATS 4dr 4WD	13–14	25,758	2	69	30	21
Lexus	CT 200h hybrid 4dr	12–14	74,550	1	11	207	22

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**
Mercedes-Benz	C class 2dr	12–14	46,138	3	85	39	33
Lexus	ES 350 4dr	13–14	140,379	6	33	103	34
Acura	TL 4dr 4WD	12–14	41,115	3	55	68	37
Lexus	ES 300h hybrid 4dr	13–14	41,816	3	57	126	72
Acura	TL 4dr	12–14	136,927	11	85	86	73
Volvo	S60 4dr	12–14	104,514	10	83	93	77
Audi	A4 4dr 4WD	12–14	109,842	10	70	116	82
Audi	S4 4dr 4WD	12–14	26,223	2	53	155	82
Audi	A4 4dr	12–14	31,399	2	59	161	95
Mercedes-Benz	C class 4dr	12–14	157,803	17	90	132	119
Lincoln	MKZ 4dr	13–14	24,338	3	88	139	122
BMW	3 series 4dr	12–14	162,299	17	81	159	128
Cadillac	ATS 4dr	13–14	52,730	6	87	150	130
Mercedes-Benz	C class 4dr 4WD	12–14	142,121	17	105	138	145
BMW	3 series 4dr 4WD	13–14	89,634	13	114	130	148
Audi	A5 2dr 4WD	12–14	38,076	5	129	179	230
LARGE CARS							
2-door models		**12–14**	**185,929**	**49**	**214**	**93**	**199**
Dodge	Challenger	12–14	168,945	47	226	96	217
4-door models		**12–14**	**1,534,279**	**250**	**147**	**100**	**147**
Chrysler	300 4WD	12–14	24,649	0	0	0	0
Toyota	Avalon hybrid	13–14	32,617	0	0	0	0
Buick	Regal	12–14	79,666	5	67	69	46
Chevrolet	Impala	14	71,443	5	57	118	68
Toyota	Avalon	13–14	98,713	14	140	57	80
Hyundai	Azera	12–14	35,679	3	64	152	98
Buick	LaCrosse	12–14	200,624	22	83	137	114
Ford	Taurus	12–14	150,780	19	108	115	124
Chrysler	300	12–14	135,295	27	170	88	149
Dodge	Charger	12–14	157,400	41	214	88	189
Dodge	Charger HEMI	12–14	65,299	18	237	152	361
Chrysler	300 HEMI	12–14	30,963	10	337	120	405
Sports models		**12–14**	**384,653**	**79**	**166**	**146**	**242**
Chevrolet	Camaro 2dr	12–14	283,127	57	163	94	153
Chevrolet	Camaro convertible	12–14	43,427	9	191	201	383
Luxury models		**12–14**	**1,240,340**	**93**	**57**	**169**	**95**
Mercedes-Benz	E class 2dr	12–14	24,763	0	0	0	0
Infiniti	Q70/M series 4WD	12–14	20,597	0	0	0	0
Lexus	GS 350 4dr 4WD	13–14	31,415	2	48	5	2
BMW	5 series 4dr	12–14	108,481	8	61	75	45
Mercedes-Benz	E class 4dr 4WD	12–14	96,048	4	29	162	47
Audi	A7 4dr 4WD	12–14	42,290	2	32	155	50
Audi	A6 4dr 4WD	12–14	79,035	5	52	126	66
Mercedes-Benz	E class 4dr	12–14	109,390	8	53	142	76
Cadillac	CTS 2dr	12–14	26,755	3	81	110	89

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
Lexus	GS 350 4dr	13–14	46,672	4	63	145	92
BMW	5 series 4dr 4WD	12–14	97,890	7	58	174	101
Hyundai	Genesis 4dr	12–14	87,419	8	67	155	104
Infiniti	Q70/M series	12–14	21,489	6	209	84	176
Mercedes-Benz	CLS class 4dr	12–14	25,264	2	83	236	197
Mercedes-Benz	E class convertible	12–14	32,234	3	62	318	197
Tesla	Model S 4dr electric	12–14	35,502	3	65	381	247
VERY LARGE CARS							
Station wagons/minivans		**12–14**	**1,905,110**	**200**	**92**	**103**	**94**
Nissan	Quest	12–14	53,166	3	43	36	15
Toyota	Sienna	12–14	383,197	24	60	107	64
Dodge	Grand Caravan	12–14	317,621	45	111	77	86
Honda	Odyssey	12–14	595,834	45	69	131	90
Chrysler	Town & Country LWB	12–14	383,995	58	133	104	138
Toyota	Sienna 4WD	12–14	73,005	10	103	155	159
Luxury models		**12–14**	**292,509**	**40**	**107**	**245**	**262**
Lincoln	MKS 4dr	12–14	21,922	3	96	84	81
Cadillac	XTS 4dr	13–14	51,292	8	149	105	156
All pickups, SUVs, and vans		**12–14**	**24,107,220**	**3,027**	**105**	**119**	**125**
PICKUPS							
All pickups		**12–14**	**5,774,990**	**1,219**	**180**	**136**	**245**
All small pickups		**12–14**	**898,181**	**108**	**101**	**108**	**109**
2-door models		**12–14**	**58,982**	**9**	**129**	**60**	**77**
Toyota	Tacoma	12–14	26,274	4	122	32	39
Toyota	Tacoma 4WD	12–14	23,646	4	142	99	141
2-door plus models		**12–14**	**225,441**	**35**	**139**	**112**	**155**
Toyota	Tacoma xtra cab	12–14	60,634	7	92	100	93
Nissan	Frontier ext. cab	12–14	36,820	6	126	77	97
Toyota	Tacoma xtra cab 4WD	12–14	80,392	14	163	124	202
Nissan	Frontier ext. cab 4WD	12–14	24,242	5	233	107	248
4-door models		**12–14**	**613,757**	**64**	**86**	**113**	**97**
Toyota	Tacoma double cab LWB 4WD	12–14	56,997	5	68	59	40
Nissan	Frontier crew cab SWB 4WD	12–14	79,546	4	50	146	74
Toyota	Tacoma double cab	12–14	146,655	16	87	90	79
Nissan	Frontier crew cab SWB	12–14	73,657	9	93	104	97
Toyota	Tacoma double cab 4WD	12–14	171,180	22	104	135	141
All large pickups		**12–14**	**4,038,744**	**832**	**176**	**130**	**229**
2-door models		**12–14**	**254,909**	**45**	**152**	**96**	**145**
Ford	F-150	12–14	36,395	3	70	51	35
Ram	1500 SWB	12–14	48,893	9	146	107	157
Ram	1500 SWB 4WD	12–14	21,165	7	281	131	368
2-door plus models		**12–14**	**694,120**	**126**	**153**	**129**	**196**
Ford	F-150 SuperCab 4WD	12–14	204,083	38	157	132	208
Ford	F-150 SuperCab	12–14	91,111	18	181	118	214

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**
4-door models		**12–14**	**3,089,716**	**661**	**182**	**133**	**242**
Toyota	Tundra CrewMax	12–14	61,090	4	46	63	29
GMC	Sierra 1500 crew cab	14	23,268	2	66	181	120
GMC	Sierra 1500 crew cab 4WD	14	55,171	7	103	134	138
Toyota	Tundra double cab	12–14	78,213	12	118	117	139
Ford	F-150 SuperCrew	12–14	260,883	39	126	115	145
Ram	1500 crew cab SWB	12–14	111,392	24	167	103	171
Toyota	Tundra double cab 4WD	12–14	127,904	20	144	120	173
Nissan	Titan crew cab 4WD	12–14	34,787	7	181	101	182
Chevrolet	Silverado 1500 ext. cab	14	27,381	5	172	108	186
Ram	1500 ext. cab	12–14	119,802	30	209	95	200
Chevrolet	Silverado 1500 ext. cab 4WD	14	61,347	11	172	120	206
Nissan	Titan crew cab	12–14	23,949	8	252	94	238
Toyota	Tundra CrewMax 4WD	12–14	129,325	22	149	163	244
Chevrolet	Silverado 1500 crew cab 4WD	14	105,738	23	187	131	246
Ford	F-150 SuperCrew 4WD	12–14	700,162	143	177	162	287
Honda	Ridgeline crew cab 4WD	12–14	59,962	15	214	135	288
Ram	1500 crew cab SWB 4WD	12–14	249,035	66	226	136	306
Ram	1500 ext. cab 4WD	12–14	203,535	58	235	134	315
Chevrolet	Silverado 1500 crew cab	14	50,110	18	315	143	449
All very large pickups		**12–14**	**838,065**	**279**	**294**	**162**	**477**
2-door models		**12–14**	**41,496**	**12**	**210**	**99**	**208**
2-door plus models		**12–14**	**71,416**	**21**	**285**	**148**	**421**
Ford	F-250 super cab 4WD	12–14	23,154	7	295	131	388
4-door models		**12–14**	**725,153**	**246**	**299**	**165**	**495**
Chevrolet	Silverado 2500 crew cab 4WD	12–14	95,789	20	167	115	192
GMC	Sierra 2500 crew cab 4WD	12–14	55,122	13	189	174	328
Ram	2500 mega cab 4WD	12–14	24,606	8	253	138	349
Ford	F-250 SuperCrew 4WD	12–14	156,451	50	265	163	434
Ram	2500 crew cab SWB 4WD	12–14	109,493	38	311	165	514
Ram	2500 crew cab LWB 4WD	12–14	25,636	14	462	114	525
Chevrolet	Silverado 3500 crew cab 4WD	12–14	25,155	8	285	196	559
Ford	F-350 SuperCrew 4WD	12–14	96,791	36	353	189	669
Ram	3500 crew cab LWB 4WD	12–14	59,274	32	498	193	962
SUVs							
All SUVs		**12–14**	**18,233,742**	**1,778**	**80**	**108**	**87**
Small SUVs		**12–14**	**5,781,594**	**505**	**72**	**83**	**60**
Nissan	Rogue 4dr	14	29,816	1	51	1	1
Volkswagen	Tiguan 4dr	12–14	76,726	3	37	22	8
Toyota	RAV4 4dr 4WD	13–14	257,909	11	33	73	24
Subaru	Forester 4dr 4WD	14	161,310	14	71	34	24
Toyota	RAV4 4dr	13–14	140,744	9	50	64	32
Mazda	CX-5 4dr 4WD	13–14	112,611	5	36	96	35
Honda	CR-V 4dr	12–14	429,343	33	62	63	39

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
Mitsubishi	Outlander Sport 4dr 4WD	12–14	35,256	2	50	78	39
Mitsubishi	Outlander Sport 4dr	12–14	45,772	5	79	58	46
Honda	CR-V 4dr 4WD	12–14	834,249	48	48	103	49
Hyundai	Tucson 4dr 4WD	12–14	86,088	9	79	67	53
Kia	Sportage 4dr 4WD	12–14	70,464	5	55	107	58
Jeep	Compass 4dr	12–14	73,695	7	82	72	59
Jeep	Patriot 4dr	12–14	129,906	15	89	75	67
Volkswagen	Tiguan 4dr 4WD	12–14	60,115	5	66	102	68
Kia	Sportage 4dr	12–14	108,730	12	91	82	75
Jeep	Patriot 4dr 4WD	12–14	130,491	18	106	78	83
Ford	Escape 4dr	13–14	377,381	42	97	90	88
Mazda	CX-5 4dr	13–14	118,733	10	71	124	88
Jeep	Compass 4dr 4WD	12–14	101,675	14	108	95	103
Hyundai	Tucson 4dr	12–14	152,669	22	116	90	104
Nissan	Rogue 4dr 4WD	14	43,630	4	90	115	104
Ford	Escape 4dr 4WD	13–14	267,237	39	130	103	134
Jeep	Wrangler 2dr SWB 4WD	12–14	238,293	41	140	107	149
Midsize SUVs		**12–14**	**7,612,728**	**839**	**92**	**104**	**96**
Toyota	Highlander 4dr	14	20,201	0	0	0	0
Toyota	Venza 4dr 4WD	12–14	65,804	1	12	4	0
Toyota	Venza 4dr	12–14	67,538	3	34	30	10
Jeep	Cherokee 4dr	14	36,654	3	67	46	31
Chevrolet	Equinox 4dr 4WD	12–14	274,631	19	55	75	41
Toyota	4Runner 4dr	12–14	62,033	5	61	81	49
Nissan	Pathfinder 4dr	13–14	78,769	4	38	133	51
Mazda	CX-9 4dr 4WD	12–14	59,618	4	50	105	52
Honda	Accord Crosstour 4dr	12–14	45,062	3	51	109	55
Chevrolet	Captiva Sport 4dr	12–14	63,635	8	106	53	56
Honda	Pilot 4dr 4WD	12–14	381,396	27	57	105	60
Nissan	Murano 4dr 4WD	12–14	108,929	8	71	85	60
Nissan	Pathfinder 4dr 4WD	13–14	96,954	8	62	100	63
Chevrolet	Equinox 4dr	12–14	644,716	58	76	84	64
Ford	Explorer 4dr	12–14	315,164	22	63	103	65
Mazda	CX-9 4dr	12–14	50,159	3	43	158	67
Nissan	Xterra 4dr 4WD	12–14	47,825	6	97	75	73
Dodge	Journey 4dr 4WD	12–14	61,560	9	108	72	78
Jeep	Grand Cherokee 4dr	12–14	144,683	14	79	107	85
Toyota	4Runner 4dr 4WD	12–14	141,943	14	75	116	86
Honda	Pilot 4dr	12–14	184,890	19	78	112	87
Nissan	Murano 4dr	12–14	73,770	7	71	123	88
Hyundai	Santa Fe Sport 4dr	13–14	122,134	18	123	84	103
Ford	Flex 4dr 4WD	12–14	31,260	3	73	141	104
Kia	Sorento 4dr	14	81,584	9	101	104	105
Ford	Edge 4dr	12–14	319,734	37	90	118	105

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**
Toyota	Highlander 4dr 4WD	14	33,328	5	107	99	106
GMC	Terrain 4dr	12–14	276,151	30	100	108	109
Ford	Explorer 4dr 4WD	12–14	330,172	32	88	126	111
Jeep	Grand Cherokee 4dr 4WD	12–14	563,862	61	92	122	112
Ford	Edge 4dr 4WD	12–14	169,079	15	77	145	112
Dodge	Journey 4dr	12–14	236,093	45	147	80	118
Hyundai	Santa Fe Sport 4dr 4WD	13–14	67,232	12	135	88	118
Hyundai	Santa Fe 4dr	13–14	20,701	2	75	161	121
GMC	Terrain 4dr 4WD	12–14	134,505	14	101	120	122
Kia	Sorento 4dr 4WD	14	44,057	7	116	115	133
Jeep	Cherokee 4dr 4WD	14	73,285	13	145	95	137
Jeep	Wrangler 4dr 4WD	12–14	446,144	86	165	120	197
Toyota	FJ Cruiser 4dr 4WD	12–14	57,340	14	204	115	235
Ford	Flex 4dr	12–14	64,552	12	196	130	255
Honda	Accord Crosstour 4dr 4WD	12–14	38,582	6	170	151	257
Large SUVs		**12–14**	**1,599,811**	**171**	**82**	**126**	**103**
Chevrolet	Traverse 4dr 4WD	12–14	133,511	6	31	85	27
Chevrolet	Tahoe 4dr 4WD	12–14	93,549	5	35	113	39
Chevrolet	Tahoe 4dr	12–14	87,447	7	61	77	47
Volkswagen	Touareg 4dr 4WD	12–14	38,734	2	37	138	50
Chevrolet	Traverse 4dr	12–14	216,200	22	79	78	62
GMC	Acadia 4dr	12–14	174,552	15	66	116	76
GMC	Yukon 4dr	12–14	31,836	3	69	135	93
Ford	Expedition 4dr 4WD	12–14	33,223	2	44	234	104
Buick	Enclave 4dr	12–14	139,673	14	80	135	108
Nissan	Armada 4dr	12–14	32,817	3	79	154	122
Buick	Enclave 4dr 4WD	12–14	81,989	8	65	190	123
Ford	Expedition 4dr	12–14	39,659	5	94	145	137
GMC	Yukon 4dr 4WD	12–14	47,816	9	142	106	151
GMC	Acadia 4dr 4WD	12–14	162,077	20	116	134	155
Dodge	Durango 4dr	12–14	84,655	16	144	116	167
Toyota	Sequoia 4dr 4WD	12–14	33,606	5	112	151	169
Nissan	Armada 4dr 4WD	12–14	26,719	3	88	195	171
Dodge	Durango 4dr 4WD	12–14	122,327	22	138	132	181
Very large SUVs		**12–14**	**298,873**	**31**	**86**	**135**	**116**
Chevrolet	Suburban 1500 4dr	12–14	43,875	1	17	192	33
Ford	Expedition EL 4dr 4WD	12–14	23,869	3	89	44	40
Chevrolet	Suburban 1500 4dr 4WD	12–14	78,884	9	88	130	114
GMC	Yukon XL 1500 4dr	12–14	20,954	2	70	262	183
GMC	Yukon XL 1500 4dr 4WD	12–14	45,576	8	128	197	252
LUXURY SUVs							
Small luxury SUVs		**12–14**	**159,747**	**13**	**66**	**120**	**79**
Buick	Encore 4dr 4WD	13–14	21,005	2	99	35	34
BMW	X1 4dr 4WD	13–14	35,194	1	21	222	46

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	Encore 4dr	13–14	44,275	3	58	98	57
Land Rover	Range Rover Evoque 4dr 4WD	12–14	35,399	5	135	107	145
Midsize luxury SUVs		**12–14**	**2,239,126**	**154**	**55**	**155**	**85**
Lincoln	MKX 4dr	12–14	46,112	0	0	0	0
Volvo	XC60 4dr	12–14	25,244	0	0	0	0
Acura	MDX 4dr 4WD	14	47,435	0	0	0	0
Lexus	RX 450h hybrid 4dr 4WD	12–14	34,616	1	23	0	0
Mercedes-Benz	GLK class 4dr	12–14	57,318	1	12	40	5
Infiniti	QX60/JX series	13–14	31,953	3	65	11	7
Acura	RDX 4dr 4WD	13–14	76,051	2	20	92	18
Acura	RDX 4dr	13–14	56,343	4	57	63	36
Lincoln	MKX 4dr 4WD	12–14	49,307	2	36	112	41
Volvo	XC60 4dr 4WD	12–14	53,954	3	42	124	52
Infiniti	QX60/JX series 4WD	13–14	68,697	5	56	95	54
Lexus	RX 350 4dr	12–14	159,755	9	43	133	57
Volvo	XC90 4dr 4WD	12–14	27,393	3	79	92	72
Lexus	RX 350 4dr 4WD	12–14	211,404	14	50	175	87
Audi	Q5 4dr 4WD	12–14	156,319	11	50	174	87
Mercedes-Benz	GLK class 4dr 4WD	12–14	77,664	9	90	109	98
Cadillac	SRX 4dr	12–14	171,844	12	70	143	99
Cadillac	SRX 4dr 4WD	12–14	74,186	6	61	185	113
Mercedes-Benz	M class 4dr	13–14	28,043	2	49	261	127
BMW	X3 4dr 4WD	12–14	139,149	12	75	175	132
Mercedes-Benz	M class 4dr 4WD	12–14	145,585	10	63	220	138
Infiniti	QX70/FX series 4WD	12–14	21,589	4	145	128	185
Acura	MDX 4dr	14	20,022	1	177	207	366
Large luxury SUVs		**12–14**	**490,720**	**58**	**89**	**188**	**167**
Porsche	Cayenne 4dr 4WD	12–14	51,307	1	20	9	2
Lexus	GX 460 4dr 4WD	12–14	53,263	2	27	17	5
Land Rover	LR4 4dr 4WD	12–14	28,261	3	72	17	12
Mercedes-Benz	GL class 4dr 4WD	13–14	47,951	5	68	243	165
Audi	Q7 4dr 4WD	12–14	53,547	7	98	172	169
Infiniti	QX80/QX series 4WD	12–14	32,883	5	109	255	280
Cadillac	Escalade 4dr 4WD	12–14	25,011	3	90	319	288
Infiniti	QX80/QX series	12–14	22,969	4	129	264	341
Very large luxury SUVs		**12–14**	**51,142**	**7**	**104**	**243**	**254**
CARGO/PASSENGER VANS							
All cargo/passenger vans		**12–14**	**98,487**	**30**	**224**	**96**	**214**

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	5 series 4dr	528 i 4dr, 535 i 4dr, 550 i 4dr, 535 d 4dr
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 4WD	528 xi 4dr 4WD, 535 xi 4dr 4WD, 550 i 4dr 4WD, 535 dx 4dr 4WD
Infiniti	Q70/M series	Q70 4dr
Infiniti	Q70/M series 4WD	Q70 4dr 4WD
Infiniti	QX60/JX series	QX60 4dr
Infiniti	QX60/JX series 4WD	QX60 4dr 4WD
Infiniti	QX70/FX series 4WD	QX70 4dr 4WD
Infiniti	QX80/QX series	QX80 4dr
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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The Highway Loss Data Institute is a nonprofit public service organization that gathers, processes, and publishes insurance data on the human and economic losses associated with owning and operating motor vehicles.