HLDI
Highway Loss Data Institute

Insurance Report

Noncrash fire losses

Prepared by HLDI for NHTSA

2013–15 Passenger Cars,
Pickups, SUVs, and Vans

April 2016

This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2013–15. 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 48 million insured vehicle years and more than 6,100 claims.

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Companies Supplying Data

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

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MetLife Auto and Home
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Plymouth Rock Assurance
Progressive Corporation
Rockingham Group
Safeco Insurance
SECURA Insurance
Sentry Insurance
State Farm
Tennessee Farmers Mutual Insurance Company
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 2013–15. 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 48 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 Chevrolet Silverado 3500 crew cab 4WD had the highest relative claim frequency (519), followed by the Ford F-350 SuperCrew 4WD (341) and the Nissan 370Z 4dr (294).

Results for all 2013–15 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 2013–15 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:

- 2013–15 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2013–15 model year all-passenger-vehicle claim severity = $17,795
- 2013–15 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 7,867 insured vehicle years, only one noncrash fire claim is made.

Examples of relative results:

- 2013–15 model year Toyota Camry 4dr relative claim frequency = 98
- 2013–15 model year Toyota Camry 4dr claim frequency = 0.1 x (98/100) = 0.098
- 2013–15 model year Honda Civic 4dr relative claim severity = 65
- 2013–15 model year Honda Civic 4dr claim severity = $17,795 x (65/100) = $11,567
- 2013–15 model year Ford Flex relative overall loss = 208
- 2013–15 model year Ford Flex overall loss = $2 x (208/100) = $4.16

Table 1: Highest relative fire claim frequencies, 2013–15 models				
Make and series	**Model years**	**Size and class**	**Total exposure (insured vehicle years)**	**Relative claim frequency***
Passenger cars				
Nissan 370Z 2dr	13–15	Midsize sports car	20,840	294
Dodge Dart	13–15	Small 4dr car	288,687	264
Chrysler 300 HEMI	13–15	Large 4dr car	21,103	262
Dodge Challenger	13–15	Large 2dr car	148,586	257
Ford Taurus SHO 4WD	13–15	Large 4dr car	20,205	219
Chevrolet Camaro convertible	13–15	Large sports car	26,731	215
Dodge Charger HEMI	13–15	Large 4dr car	58,419	212
Chevrolet Impala Limited	14–15	Large 4dr car	25,029	207
Cadillac XTS 4dr	13–15	Very large luxury car	73,054	205
Honda Civic Si	13–15	Small 4dr car	30,724	205
SUVs				
Chevrolet Tahoe 4dr	15	Large SUV	27,017	184
Dodge Journey 4dr	15	Midsize SUV	23,400	180
Jeep Wrangler 4dr 4WD	13–15	Midsize SUV	426,957	180
Jeep Wrangler 2dr SWB 4WD	13–15	Small SUV	181,079	178
Chevrolet Captiva Sport 4dr	13–15	Midsize SUV	63,225	162
Ford Flex 4dr	13–15	Midsize SUV	54,956	161
Nissan Armada 4dr	13–15	Large SUV	20,060	159
Dodge Durango 4dr 4WD	13–15	Large SUV	117,721	139
Jeep Cherokee 4dr 4WD	14–15	Midsize SUV	179,637	139
Kia Sorento 4dr	14–15	Midsize SUV	164,297	134
Pickups				
Chevrolet Silverado 3500 crew cab 4WD	13–15	Very large pickup	28,192	519
Ford F-350 SuperCrew 4WD	13–15	Very large pickup	72,458	341
Chevrolet Silverado 2500 crew cab 4WD	13–15	Very large pickup	105,596	243
Ram 1500 crew cab SWB	13–15	Large pickup	94,118	242
Chevrolet Silverado 2500 ext. cab 4WD	13–15	Very large pickup	23,806	234
Ford F-250 SuperCrew 4WD	13–15	Very large pickup	121,784	209
Toyota Tacoma xtra cab 4WD	13–15	Small pickup	66,242	200
Chevrolet Silverado 1500 crew cab	14–15	Large pickup	98,325	187
Toyota Tundra double cab	13–15	Large pickup	60,780	180
Chevrolet Silverado 1500 crew cab 4WD	14–15	Large pickup	215,303	170

*100 = all-passenger-vehicle result

Table 2: Insurance fire losses, 2013–15 models							
Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All passenger vehicles		**13–15**	**48,117,228**	**6,116**	**100=0.1**	**100=$17,795**	**100=$2**
All passenger cars		**13–15**	**26,344,452**	**3,367**	**100**	**87**	**86**
MICRO CARS							
2-door models		**13–15**	**40,738**	**6**	**122**	**47**	**57**
Smart	ForTwo	13–15	25,364	5	171	55	95
4-door models		**13–15**	**24,240**	**1**	**50**	**33**	**16**
Mitsubishi	Mirage	14–15	24,094	1	51	33	17
MINI CARS							
2-door models		**13–15**	**248,472**	**28**	**94**	**55**	**51**
Fiat	500	13–15	80,416	17	180	51	92
Mini	Cooper	14–15	22,143	1	57	7	4
4-door models		**13–15**	**496,534**	**62**	**99**	**54**	**53**
Chevrolet	Spark	13–15	109,208	15	107	47	51
Ford	Fiesta	13–15	138,181	14	82	58	47
Toyota	Yaris	13–15	21,619	2	86	46	39
Hyundai	Accent	13–15	101,644	11	91	33	30
Kia	Rio	13–15	94,940	17	142	73	103
Station wagons		**13–15**	**404,465**	**57**	**111**	**63**	**70**
Ford	Fiesta	13–15	71,587	13	129	69	89
Honda	Fit	15	56,149	11	171	45	77
Hyundai	Accent	13–15	80,694	15	153	71	108
Kia	Rio	13–15	48,173	9	136	62	84
Sports models		**13–15**	**16,969**	**1**	**—**	**—**	**—**
SMALL CARS							
2-door models		**13–15**	**643,700**	**104**	**123**	**71**	**87**
Volkswagen	New Beetle	13–15	62,869	3	37	10	4
Volkswagen	New Beetle convertible	13–15	48,209	5	79	132	105
Honda	Civic	13–15	96,939	12	100	70	70
Honda	Civic Si	13–15	20,668	5	181	107	194
Subaru	BRZ	13–15	37,253	5	120	50	60
Hyundai	Veloster	13–15	77,406	11	103	85	88
Hyundai	Veloster turbo	13–15	45,646	11	201	56	113
Scion	tC	13–15	74,758	19	180	88	158
Scion	FR-S	13–15	78,014	16	139	73	102
4-door models		**13–15**	**6,545,581**	**835**	**98**	**67**	**66**
Chevrolet	Cruze	13–15	674,671	114	128	67	86
Chevrolet	Volt electric	13–15	77,241	10	92	117	108
Chevrolet	Sonic	13–15	137,302	24	121	59	72
Ford	Focus	13–15	419,647	48	87	71	62
Dodge	Dart	13–15	288,687	103	264	72	191
Nissan	Sentra	13–15	402,663	51	94	56	53
Nissan	Versa	13–15	194,303	22	96	56	54
Nissan	Juke	13–15	61,583	10	130	66	85
Nissan	Juke 4WD	13–15	58,624	4	51	51	26

Table 2: Insurance fire losses, 2013–15 models							
Make	**Series**	**Model years**	**Exposure (insured vehicle years)**	**Claims**	**Relative claim frequency**	**Relative claim severity**	**Relative overall losses**
Nissan	Leaf electric	13–15	75,301	6	60	29	17
Toyota	Corolla	14–15	475,526	62	100	51	51
Toyota	Prius hybrid	13–15	382,741	32	67	54	36
Toyota	Prius c hybrid	13–15	107,742	6	38	73	28
Toyota	Prius plug-in hybrid	13–15	32,850	6	124	88	109
Mazda	3	14–15	93,918	11	93	70	65
Mazda	3 hatchback	14–15	60,670	6	82	79	65
Honda	Civic	13–15	854,581	67	61	65	40
Honda	Civic Si	13–15	30,724	10	205	89	182
Subaru	Impreza 4WD	13–15	68,940	6	67	75	51
Subaru	WRX 4WD	15	26,562	5	157	158	247
Mitsubishi	Lancer	13–15	29,641	6	151	55	83
Hyundai	Elantra	13–15	803,700	75	73	64	47
Hyundai	Elantra GT	13–15	103,350	11	82	85	70
Acura	ILX	13–15	83,985	7	55	73	40
Kia	Forte	14–15	132,326	28	165	58	96
Station wagons		**13–15**	**1,781,685**	**192**	**84**	**64**	**54**
Chevrolet	Sonic	13–15	78,186	12	115	39	45
Ford	Focus	13–15	263,938	31	89	77	69
Ford	C-Max hybrid	13–15	82,144	5	47	89	42
Ford	C-Max plug-in hybrid	13–15	23,298	6	185	84	155
Nissan	Versa Note	14–15	81,624	8	69	60	42
Toyota	Prius v hybrid	13–15	97,539	3	24	71	17
Fiat	500L	14–15	24,877	1	62	41	26
Subaru	Impreza 4WD	13–15	166,678	12	56	78	44
Subaru	XV Crosstrek 4WD	13–15	208,648	16	62	62	38
Kia	Soul	14–15	192,808	24	98	51	50
Mini	Countryman 2WD	13–15	37,736	2	35	101	35
Mini	Countryman 4WD	13–15	25,000	1	29	172	50
Scion	xB	13–15	38,724	1	18	99	18
Sports models		**13–15**	**62,660**	**9**	**120**	**252**	**302**
Luxury models		**13–15**	**8,026**	**1**	**—**	**—**	**—**
MIDSIZE CARS							
2-door models		**13–15**	**223,275**	**37**	**127**	**77**	**97**
Honda	Accord	13–15	115,544	18	121	74	89
Hyundai	Genesis	13–15	55,568	10	138	103	142
4-door models		**13–15**	**8,106,011**	**1,080**	**104**	**75**	**78**
Chevrolet	Malibu	13–15	533,688	100	151	79	119
Ford	Fusion	13–15	606,178	94	121	86	104
Ford	Fusion 4WD	13–15	26,797	3	78	105	82
Ford	Fusion hybrid	13–15	96,606	13	97	69	66
Ford	Fusion plug-in hybrid	13–15	23,618	5	158	112	178
Buick	Verano	13–15	139,627	12	65	83	54
Volkswagen	Passat	13–15	373,486	22	46	82	38

Table 2: Insurance fire losses, 2013–15 models							
Make	**Series**	**Model years**	**Exposure (insured vehicle years)**	**Claims**	**Relative claim frequency**	**Relative claim severity**	**Relative overall losses**
Volkswagen	Jetta	13–15	464,027	45	76	70	53
Volkswagen	CC	13–15	76,361	6	77	119	92
Chrysler	200	15	61,150	12	165	74	122
Nissan	Altima	13–15	1,054,749	146	107	71	76
Toyota	Camry	13–15	931,946	118	98	58	58
Toyota	Camry hybrid	13–15	97,900	13	113	116	130
Mazda	6	14–15	133,170	15	90	93	83
Honda	Accord	13–15	1,223,411	136	87	77	67
Honda	Accord hybrid	14–15	20,128	1	37	23	8
Subaru	Legacy 4WD	15	30,960	3	79	50	39
Hyundai	Sonata	15	95,885	9	79	84	66
Hyundai	Sonata hybrid	13–15	47,219	6	108	97	104
Kia	Optima	13–15	554,836	85	119	78	92
Kia	Optima hybrid	13–15	30,436	1	30	161	48
Station wagons		**13–15**	**620,001**	**36**	**46**	**76**	**35**
Mazda	5	13–15	27,740	1	24	90	22
Subaru	Outback 4WD	15	57,692	1	12	6	1
Subaru	Outback with Eyesight 4WD	15	34,101	2	57	184	105
Sports models		**13–15**	**492,448**	**103**	**162**	**186**	**300**
Chevrolet	Corvette 2dr	14–15	37,928	5	92	237	218
Nissan	370Z 2dr	13–15	20,840	8	294	132	388
Mercedes-Benz	SL class convertible	13–15	24,131	2	55	615	335
Luxury models		**13–15**	**2,123,380**	**198**	**71**	**129**	**92**
Cadillac	ATS 4dr	13–15	77,332	8	72	146	105
Cadillac	ATS 4dr 4WD	13–15	38,190	3	64	23	15
Lincoln	MKZ 4dr	13–15	39,910	4	70	147	103
Lincoln	MKZ 4dr 4WD	13–15	22,344	2	63	212	133
Lincoln	MKZ hybrid 4dr	13–15	24,847	2	49	42	20
Volvo	S60 4dr	13–15	46,801	1	16	155	25
Volvo	S60 4dr 4WD	13–15	29,276	1	25	10	2
Audi	A4 4dr	13–15	29,282	1	21	183	38
Audi	A4 4dr 4WD	13–15	91,463	9	70	93	65
Audi	S4 4dr 4WD	13–15	24,092	1	27	54	14
Audi	A5 2dr 4WD	13–15	31,155	4	116	230	267
Audi	A4 Allroad station wagon 4WD	13–15	20,344	3	119	149	177
Mercedes-Benz	C class 2dr	13–15	31,721	2	42	169	72
Mercedes-Benz	C class 4dr 4WD	15	28,201	1	26	210	54
Mercedes-Benz	CLA class 4dr	14–15	45,604	5	97	89	86
BMW	3 series 4dr	13–15	175,191	23	98	192	189
BMW	3 series 4dr 4WD	13–15	139,623	16	85	135	114
Acura	TLX 4dr	15	25,969	2	61	117	72
Lexus	IS 250 4dr	14–15	54,029	4	47	117	55
Lexus	IS 250 4dr 4WD	14–15	22,498	2	100	107	107
Lexus	ES 350 4dr	13–15	216,176	11	37	128	47

Table 2: Insurance fire losses, 2013–15 models							
Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Lexus	CT 200h hybrid 4dr	13–15	47,533	0	0	0	0
Lexus	ES 300h hybrid 4dr	13–15	61,561	5	59	168	99
Infiniti	Q50 4dr	14–15	31,153	3	70	139	97
Infiniti	Q50 4dr 4WD	14–15	36,237	8	176	104	183
LARGE CARS							
2-door models		**13–15**	**160,134**	**54**	**263**	**92**	**242**
Dodge	Challenger	13–15	148,586	49	257	85	218
4-door models		**13–15**	**1,280,692**	**209**	**134**	**100**	**133**
Chevrolet	Impala	14–15	134,363	18	119	95	114
Chevrolet	Impala Limited	14–15	25,029	7	207	80	165
Ford	Taurus	13–15	144,232	18	95	98	93
Ford	Taurus SHO 4WD	13–15	20,205	6	219	155	341
Buick	Regal	13–15	47,702	3	83	113	94
Buick	LaCrosse	13–15	134,888	16	94	121	114
Dodge	Charger	13–15	120,062	32	205	95	195
Dodge	Charger HEMI	13–15	58,419	16	212	141	298
Chrysler	300	13–15	95,329	20	176	86	150
Chrysler	300 4WD	13–15	31,818	1	18	148	27
Chrysler	300 HEMI	13–15	21,103	6	262	100	263
Toyota	Avalon	13–15	155,962	17	95	72	69
Toyota	Avalon hybrid	13–15	50,439	3	44	100	44
Hyundai	Azera	13–15	29,218	0	0	0	0
Kia	Cadenza	14–15	23,074	2	62	67	41
Sports models		**13–15**	**301,611**	**72**	**185**	**134**	**248**
Chevrolet	Camaro 2dr	13–15	227,185	56	190	108	205
Chevrolet	Camaro convertible	13–15	26,731	8	215	135	290
Luxury models		**13–15**	**1,037,800**	**92**	**68**	**135**	**92**
Audi	A6 4dr 4WD	13–15	67,040	6	65	79	52
Audi	A7 4dr 4WD	13–15	22,877	1	28	33	9
Mercedes-Benz	E class 4dr	13–15	96,453	6	40	151	60
Mercedes-Benz	E class convertible	13–15	25,632	1	25	401	99
Mercedes-Benz	E class 4dr 4WD	13–15	88,934	9	70	174	121
BMW	5 series 4dr	13–15	95,183	10	82	102	84
BMW	5 series 4dr 4WD	13–15	84,219	7	60	154	92
Lexus	GS 350 4dr	13–15	68,018	7	94	117	110
Lexus	GS 350 4dr 4WD	13–15	44,156	3	47	78	37
Tesla	Model S 4dr electric	13–15	46,494	2	32	279	90
VERY LARGE CARS							
Station wagons/minivans		**13–15**	**1,429,245**	**145**	**85**	**109**	**92**
Nissan	Quest	13–15	26,481	1	157	178	278
Toyota	Sienna	13–15	319,432	28	62	115	71
Toyota	Sienna 4WD	13–15	60,317	8	95	162	153
Honda	Odyssey	13–15	429,182	36	75	111	83
Dodge	Grand Caravan	13–15	256,990	41	127	87	111
Chrysler	Town & Country LWB	13–15	312,206	27	61	116	71

Table 2: Insurance fire losses, 2013–15 models							
Make	**Series**	**Model years**	**Exposure (insured vehicle years)**	**Claims**	**Relative claim frequency**	**Relative claim severity**	**Relative overall losses**
Luxury models		**13–15**	**296,786**	**45**	**131**	**272**	**358**
Cadillac	XTS 4dr	13–15	73,054	12	205	149	305
Cadillac	XTS 4dr 4WD	13–15	27,663	4	91	180	163
Lincoln	MKS 4dr	13–15	20,341	5	147	121	178
All pickups, SUVs, and vans		**13–15**	**21,772,773**	**2,749**	**101**	**117**	**118**
PICKUPS							
All pickups		**13–15**	**5,016,809**	**1,021**	**163**	**138**	**225**
All small pickups		**13–15**	**705,241**	**93**	**103**	**95**	**98**
2-door models		**13–15**	**33,471**	**7**	**159**	**44**	**71**
2-door plus models		**13–15**	**164,311**	**35**	**167**	**98**	**163**
Nissan	Frontier ext. cab	13–15	27,883	6	166	60	100
Toyota	Tacoma xtra cab	13–15	51,056	10	150	60	90
Toyota	Tacoma xtra cab 4WD	13–15	66,242	16	200	137	273
4-door models		**13–15**	**507,458**	**51**	**79**	**101**	**80**
Nissan	Frontier crew cab SWB	13–15	47,650	4	60	74	44
Nissan	Frontier crew cab SWB 4WD	13–15	49,019	3	65	85	55
Toyota	Tacoma double cab	13–15	140,613	16	89	87	78
Toyota	Tacoma double cab 4WD	13–15	165,887	20	93	121	113
Toyota	Tacoma double cab LWB 4WD	13–15	51,472	6	86	72	61
All large pickups		**13–15**	**3,613,874**	**697**	**154**	**132**	**203**
2-door models		**13–15**	**205,762**	**39**	**144**	**85**	**122**
2-door plus models		**13–15**	**507,889**	**101**	**153**	**120**	**183**
4-door models		**13–15**	**2,900,222**	**557**	**154**	**137**	**211**
Toyota	Tundra double cab	13–15	60,780	14	180	90	162
Toyota	Tundra double cab 4WD	13–15	98,456	11	94	115	108
Toyota	Tundra CrewMax	13–15	52,335	3	42	104	43
Toyota	Tundra CrewMax 4WD	13–15	121,392	12	91	192	175
Chevrolet	Silverado 1500 ext. cab	14–15	54,923	11	164	115	189
Chevrolet	Silverado 1500 ext. cab 4WD	14–15	132,065	21	134	135	181
Chevrolet	Silverado 1500 crew cab	14–15	98,325	23	187	146	273
Chevrolet	Silverado 1500 crew cab 4WD	14–15	215,303	44	170	156	265
GMC	Sierra 1500 ext. cab 4WD	14–15	39,461	7	143	101	144
GMC	Sierra 1500 crew cab	14–15	44,393	5	79	149	118
GMC	Sierra 1500 crew cab 4WD	14–15	111,992	18	131	166	217
Ford	F-150 SuperCrew 4WD	15	38,435	6	130	197	257
Ram	1500 crew cab SWB	13–15	94,118	28	242	110	267
Ram	1500 crew cab SWB 4WD	13–15	226,479	47	161	139	223
Ram	1500 crew cab LWB 4WD	13–15	29,487	4	107	182	195
All very large pickups		**13–15**	**697,695**	**231**	**278**	**171**	**476**
2-door models		**13–15**	**31,417**	**8**	**205**	**102**	**210**
2-door plus models		**13–15**	**62,344**	**18**	**281**	**152**	**425**
Chevrolet	Silverado 2500 ext. cab 4WD	13–15	23,806	7	234	154	360

Table 2: Insurance fire losses, 2013–15 models							
Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
4-door models		**13–15**	**603,934**	**205**	**283**	**175**	**495**
Chevrolet	Silverado 2500 crew cab 4WD	13–15	105,596	32	243	144	351
Chevrolet	Silverado 3500 crew cab 4WD	13–15	28,192	12	519	129	668
GMC	Sierra 2500 crew cab 4WD	13–15	60,523	12	153	216	331
Ford	F-350 SuperCrew 4WD	13–15	72,458	27	341	177	601
Ford	F-250 SuperCrew 4WD	13–15	121,784	33	209	186	389
SUVs							
All SUVs		**13–15**	**16,677,718**	**1,715**	**81**	**105**	**85**
Small SUVs		**13–15**	**5,522,773**	**532**	**77**	**81**	**62**
Volkswagen	Tiguan 4dr 4WD	13–15	50,551	5	72	123	88
Volkswagen	Tiguan 4dr	13–15	54,668	4	61	50	31
Nissan	Rogue 4dr	14–15	86,029	3	35	52	18
Nissan	Rogue 4dr 4WD	14–15	127,477	8	54	100	53
Nissan	Rogue Select 4dr	14–15	30,551	1	31	94	29
Nissan	Rogue Select 4dr 4WD	14–15	30,602	1	22	101	23
Toyota	RAV4 4dr	13–15	254,526	19	59	93	55
Toyota	RAV4 4dr 4WD	13–15	452,563	28	47	71	34
Mazda	CX-5 4dr	13–15	189,595	16	69	116	79
Mazda	CX-5 4dr 4WD	13–15	192,172	13	56	90	50
Honda	CR-V 4dr 4WD	13–15	786,071	40	41	93	38
Honda	CR-V 4dr	13–15	390,471	28	52	60	31
Subaru	Forester 4dr 4WD	14–15	349,949	26	59	51	30
Subaru	Forester 4dr 4WD with Eyesight	14–15	50,292	3	46	82	38
Ford	Escape 4dr	13–15	582,121	87	124	79	97
Ford	Escape 4dr 4WD	13–15	418,039	64	126	95	120
Jeep	Wrangler 2dr SWB 4WD	13–15	181,079	41	178	107	190
Jeep	Compass 4dr 4WD	13–15	84,548	14	129	58	75
Jeep	Compass 4dr	13–15	62,352	7	91	71	64
Jeep	Patriot 4dr	13–15	127,308	20	121	69	83
Jeep	Patriot 4dr 4WD	13–15	113,639	16	103	88	91
Mitsubishi	Outlander Sport 4dr	13–15	53,855	4	50	35	17
Mitsubishi	Outlander Sport 4dr 4WD	13–15	42,539	5	92	58	53
Hyundai	Tucson 4dr	13–15	111,727	13	86	82	70
Hyundai	Tucson 4dr 4WD	13–15	67,288	5	56	90	51
Kia	Sportage 4dr 4WD	13–15	55,952	6	79	89	70
Kia	Sportage 4dr	13–15	77,869	9	92	55	50
Midsize SUVs		**13–15**	**6,682,956**	**757**	**90**	**99**	**89**
Nissan	Pathfinder 4dr	13–15	121,912	5	31	112	35
Nissan	Pathfinder 4dr 4WD	13–15	152,401	16	73	97	70
Nissan	Xterra 4dr 4WD	13–15	25,737	4	117	141	165
Toyota	4Runner 4dr	13–15	61,941	2	22	81	18
Toyota	4Runner 4dr 4WD	13–15	145,376	11	55	68	37
Toyota	Highlander 4dr	14–15	64,132	1	13	187	24
Toyota	Highlander 4dr 4WD	14–15	109,404	11	74	97	71

Table 2: Insurance fire losses, 2013–15 models							
Make	**Series**	**Model years**	**Exposure (insured vehicle years)**	**Claims**	**Relative claim frequency**	**Relative claim severity**	**Relative overall losses**
Toyota	Venza 4dr	13–15	62,917	5	58	54	31
Toyota	Venza 4dr 4WD	13–15	67,472	3	34	114	38
Mazda	CX-9 4dr	13–15	30,287	3	65	108	70
Mazda	CX-9 4dr 4WD	13–15	33,152	3	61	144	88
Honda	Pilot 4dr 4WD	13–15	291,253	21	65	83	54
Honda	Pilot 4dr	13–15	140,290	15	76	103	79
Honda	Accord Crosstour 4dr	13–15	22,599	4	126	40	50
Chevrolet	Equinox 4dr	13–15	533,157	54	86	88	75
Chevrolet	Equinox 4dr 4WD	13–15	221,805	22	71	88	63
Chevrolet	Captiva Sport 4dr	13–15	63,225	13	162	67	109
GMC	Terrain 4dr	13–15	215,958	26	105	96	101
GMC	Terrain 4dr 4WD	13–15	111,891	8	66	81	54
Ford	Explorer 4dr	13–15	329,010	25	55	93	51
Ford	Explorer 4dr 4WD	13–15	388,679	35	70	102	71
Ford	Flex 4dr	13–15	54,956	8	161	129	208
Ford	Flex 4dr 4WD	13–15	30,242	0	0	0	0
Dodge	Journey 4dr	–15	23,400	5	180	71	129
Jeep	Cherokee 4dr	14–15	84,968	11	107	65	70
Jeep	Cherokee 4dr 4WD	14–15	179,637	31	139	104	145
Jeep	Grand Cherokee 4dr	13–15	126,880	12	75	108	81
Jeep	Grand Cherokee 4dr 4WD	13–15	507,963	47	68	140	95
Jeep	Wrangler 4dr 4WD	13–15	426,957	96	180	114	205
Hyundai	Santa Fe 4dr 4WD	13–15	28,671	1	26	216	56
Hyundai	Santa Fe 4dr	13–15	34,851	2	41	166	67
Hyundai	Santa Fe Sport 4dr	13–15	182,103	28	131	95	124
Hyundai	Santa Fe Sport 4dr 4WD	13–15	103,377	17	115	111	128
Kia	Sorento 4dr	14–15	164,297	28	134	88	118
Kia	Sorento 4dr 4WD	14–15	90,144	13	101	89	89
Large SUVs		**13–15**	**1,265,056**	**156**	**89**	**127**	**113**
Buick	Enclave 4dr	13–15	95,172	10	78	143	112
Buick	Enclave 4dr 4WD	13–15	61,257	8	89	155	138
Volkswagen	Touareg 4dr 4WD	13–15	26,429	1	29	10	3
Nissan	Armada 4dr	13–15	20,060	4	159	121	193
Toyota	Sequoia 4dr 4WD	13–15	25,261	3	83	237	198
Chevrolet	Tahoe 4dr	15	27,017	6	184	142	260
Chevrolet	Tahoe 4dr 4WD	15	31,911	2	54	147	79
Chevrolet	Traverse 4dr	13–15	153,307	14	65	86	55
Chevrolet	Traverse 4dr 4WD	13–15	89,560	7	60	126	75
GMC	Acadia 4dr	13–15	120,442	14	86	103	88
GMC	Acadia 4dr 4WD	13–15	118,846	17	104	106	111
Ford	Expedition 4dr	13–15	28,357	3	76	19	14
Ford	Expedition 4dr 4WD	13–15	24,408	0	0	0	0
Dodge	Durango 4dr 4WD	13–15	117,721	23	139	129	180
Dodge	Durango 4dr	13–15	79,108	13	114	143	163

Table 2: Insurance fire losses, 2013–15 models							
Make	**Series**	**Model years**	**Exposure (insured vehicle years)**	**Claims**	**Relative claim frequency**	**Relative claim severity**	**Relative overall losses**
Very large SUVs		**13–15**	**265,203**	**35**	**105**	**151**	**158**
LUXURY SUVs							
Small luxury SUVs		**13–15**	**276,193**	**21**	**57**	**90**	**51**
Buick	Encore 4dr	13–15	77,656	7	68	69	48
Buick	Encore 4dr 4WD	13–15	38,344	5	103	25	26
BMW	X1 4dr	13–15	31,771	1	20	172	35
BMW	X1 4dr 4WD	13–15	56,330	2	29	131	38
Land Rover	Range Rover Evoque 4dr 4WD	13–15	36,056	5	123	171	210
Midsize luxury SUVs		**13–15**	**2,168,457**	**154**	**55**	**162**	**89**
Cadillac	SRX 4dr	13–15	117,180	6	36	146	52
Cadillac	SRX 4dr 4WD	13–15	54,313	6	73	182	133
Lincoln	MKX 4dr	13–15	42,391	1	15	184	28
Lincoln	MKX 4dr 4WD	13–15	45,874	2	31	223	69
Volvo	XC60 4dr 4WD	13–15	47,129	1	15	184	28
Volvo	XC60 4dr	13–15	21,683	2	71	5	3
Audi	Q5 4dr 4WD	13–15	132,298	11	64	205	132
Mercedes-Benz	M class 4dr 4WD	13–15	105,593	14	107	238	255
Mercedes-Benz	M class 4dr	13–15	46,114	3	42	223	94
Mercedes-Benz	GLK class 4dr	13–15	50,308	2	31	152	47
Mercedes-Benz	GLK class 4dr 4WD	13–15	70,822	9	94	164	154
BMW	X5 4dr 4WD	14–15	49,034	6	134	98	131
BMW	X3 4dr 4WD	13–15	153,159	8	45	178	81
Acura	MDX 4dr 4WD	14–15	95,231	4	32	198	64
Acura	RDX 4dr 4WD	13–15	123,473	5	29	59	17
Acura	RDX 4dr	13–15	87,142	6	51	75	38
Acura	MDX 4dr	14–15	39,073	2	99	213	211
Lexus	RX 350 4dr	13–15	171,777	13	57	129	73
Lexus	RX 350 4dr 4WD	13–15	227,241	14	45	142	65
Lexus	RX 450h hybrid 4dr 4WD	13–15	32,546	0	0	0	0
Infiniti	QX60/JX series	13–15	47,394	6	85	41	35
Infiniti	QX60/JX series 4WD	13–15	98,696	7	50	135	68
Large luxury SUVs		**13–15**	**449,109**	**56**	**94**	**176**	**166**
Audi	Q7 4dr 4WD	13–15	58,531	8	96	156	150
Porsche	Cayenne 4dr 4WD	13–15	45,880	5	91	186	168
Mercedes-Benz	GL class 4dr 4WD	13–15	77,614	7	68	241	165
Land Rover	Range Rover Sport 4dr 4WD	14–15	26,101	2	46	11	5
Lexus	GX 460 4dr 4WD	13–15	57,665	2	25	20	5
Infiniti	QX80/QX series 4WD	13–15	20,747	1	32	420	133
Very large luxury SUVs		**13–15**	**47,971**	**4**	**61**	**181**	**111**
CARGO/PASSENGER VANS							
All cargo/passenger vans		**13–15**	**78,246**	**13**	**115**	**91**	**104**

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	320 i 4dr, 328 d 4dr, 328 i 4dr, 335 i 4dr
BMW	3 series 4dr 4WD	320 xi 4dr 4WD, 328 dx 4dr 4WD, 328 xi 4dr 4WD, 335 xi 4dr 4WD
BMW	5 series 4dr	528 i 4dr, 535 d 4dr, 535 i 4dr, 550 i 4dr
BMW	5 series 4dr 4WD	528 xi 4dr 4WD, 535 dx 4dr 4WD, 535 xi 4dr 4WD, 550 i 4dr 4WD
Infiniti	QX60/JX series	JX35 4dr, QX60 4dr
Infiniti	QX60/JX series 4WD	JX35 4dr 4WD, QX60 4dr 4WD
Infiniti	QX80/QX series 4WD	QX56 4dr 4WD, QX80 4dr 4WD

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

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