

Insurance Report

Noncrash fire losses

Prepared by HLDI for NHTSA

2010-12 Passenger Cars,
Pickups, SUVs, and Vans

September 2013



This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2010-12. Noncrash fire losses represent fire damage to a vehicle not caused by a collision or vandalism.

Results in this report are based on nearly 46 million insured vehicle years and more than 5,600 claims.

2013 Board of Directors

Chairman

Michael D. Doerfler, Progressive Corporation

Vice Chairman

John Xu, CSAA Insurance Group

Prior Chairman

James Nutting, Farmers Insurance Group of Companies

Peter Attanasio, Chubb & Son

David Backs, Kemper Preferred

Chad Covelli, American Family Insurance Group

Martin Deede, MetLife Auto and Home

Behram Dinshaw, The Travelers Companies

Judith M. Feldmeier, Auto Club Group

Peter R. Foley, American Insurance Association

Alice H. Gannon, USAA

James Gillette, American National Property and Casualty Companies

Donald L. Griffin, Property Casualty Insurers Association of America

Keith Holler, Erie Insurance Group

Thomas G. Myers, Plymouth Rock Assurance

Harry Todd Pearce, GEICO Corporation

Mike Petrarca, Amica Mutual Insurance Company

Thomas O. Rau, Nationwide

Bill Reddington, Kentucky Farm Bureau Mutual Insurance Companies

Alan Schlosberg, Liberty Mutual Insurance Company

Laurette Stiles, State Farm Insurance Companies

Randy Termeer, The Hartford

Floyd M. Yager, Allstate Insurance Group

Adrian K. Lund, Highway Loss Data Institute

The membership of the Highway Loss Data Institute Board of Directors represents insurance companies that supply data to HLDI. Financial support for HLDI is provided through the Insurance Institute for Highway Safety, which in turn is supported by automobile insurers.

Contents

Introduction	1
Table 1: Highest relative fire claim frequencies, 2010-12 models.....	2
Table 2: Insurance fire losses, 2010-12 models.....	3



Companies Supplying Data

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

21st Century
Allstate Insurance Group
Alfa Alliance
American Family Insurance Group
American National Family of Companies
Amica Mutual Insurance Company
Auto Club Group
Automobile Insurers Bureau of Massachusetts
Chubb & Son
COUNTRY Financial
CSAA Insurance Group
Erie Insurance Group
Farm Bureau Financial Services
Farmers Insurance Group of Companies
GEICO Corporation
GMAC Personal Lines Insurance
The Hartford
High Point
Kemper Preferred
Kentucky Farm Bureau Mutual Insurance Companies
Liberty Mutual Insurance Company
MetLife Auto and Home
Nationwide
New Jersey Manufacturers
PEMCO Insurance
Progressive Corporation
Rockingham Group
Safeco Insurance
State Farm
Tennessee Farmers Mutual Insurance Company
The Travelers Companies
USAA

COPYRIGHTED DOCUMENT, DISTRIBUTION RESTRICTED

©2013 by the Highway Loss Data Institute. All rights reserved. Distribution of this report is restricted. No part of this publication may be reproduced, or stored in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of the copyright owner. Possession of this publication does not confer the right to print, reprint, publish, copy, sell, file, or use this report in any manner without the written permission of the copyright owner.

► Introduction

This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2010-12. Noncrash fire losses represent fire damage to a vehicle not caused by a collision or vandalism.

Results in this report are based on nearly 46 million insured vehicle years and more than 5,600 claims. The 10 passenger cars, SUVs and pickups with the worst (highest) fire claim frequencies are presented in [Table 1](#). The Nissan 370Z two-door had the highest relative claim frequency (463) followed by the Dodge Charger HEMI (373) and the Ford F-250 supercab 4WD (370).

Results for all 2010-12 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 2010-12 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 a different engine. 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 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:

- 2010-12 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2010-12 model year all-passenger-vehicle claim severity = \$16,469
- 2010-12 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 8,142 insured vehicle years, only one noncrash fire claim is made.

Examples of relative results:

- 2012 model year Toyota Camry 4dr relative claim frequency = 61
- 2012 model year Toyota Camry 4dr claim frequency = $0.1 \times (61/100) = 0.061$
- 2012 model year Honda Civic 4dr relative claim severity = 70
- 2012 model year Honda Civic 4dr claim severity = $\$16,469 \times (70/100) = \$11,528$
- 2010-12 model year Ford Expedition relative overall loss = 180
- 2010-12 model year Ford Expedition overall loss = $\$2 \times (180/100) = \3.60

Table 1: Highest relative fire claim frequencies, 2010-12 models

Make	Model years	Class and size	Total exposure (insured vehicle years)	Relative claim frequency*
Passenger cars				
Nissan 370Z 2dr	10-12	Midsize sports car	22,404	463
Dodge Charger HEMI	11-12	Large 4-door car	20,839	373
Chevrolet Sonic	12	Small 4-door car	33,150	252
Hyundai Veloster	12	Small 2-door car	26,755	240
Volvo S60 4dr	12	Midsize luxury car	29,237	222
Nissan Quest	11-12	Very large station wagon / minivan	21,219	218
Volkswagen Routan	10-12	Very large station wagon / minivan	48,954	215
Ford Mustang GT 2dr	10-12	Midsize sports car	94,497	206
Dodge Avenger	10-12	Midsize 4-door car	136,275	201
Hyundai Accent	12	Mini station wagon	27,580	199
SUVs				
Jeep Wrangler 4WD	10-12	Midsize SUV	263,138	271
Jeep Wrangler 2dr 4WD	10-12	Small SUV	178,128	234
Mitsubishi Outlander 4WD	10-12	Small SUV	23,370	216
Ford Flex 4WD	10-12	Midsize SUV	33,468	210
Mitsubishi Outlander	10-12	Small SUV	23,141	198
Dodge Journey	10-12	Midsize SUV	154,965	196
Cadillac Escalade 4WD	10-12	Large luxury SUV	29,877	187
Dodge Durango	11-12	Large SUV	27,707	179
Dodge Journey 4WD	10-12	Midsize SUV	37,591	171
Toyota FJ Cruiser 4WD	10-12	Midsize SUV	56,528	163
Pickups				
Ford F-250 supercab 4WD	10-12	Very large pickup	26,818	370
Dodge Ram 1500 crew cab	10-12	Large pickup	77,764	282
Ford F-150	10-12	Large pickup	43,199	279
Chevrolet Silverado 1500	10-12	Large pickup	52,169	255
GMC Sierra 1500 ext.	10-12	Large pickup	28,557	234
Dodge Ram 1500 crew cab 4WD	10-12	Large pickup	135,399	233
Ford F-250 crew 4WD	10-12	Very large pickup	136,588	229
Chevrolet Silverado 1500 crew	10-12	Large pickup	150,241	228
Ford F-350 crew 4WD	10-12	Very large pickup	77,188	227
Ford F-150 supercab	10-12	Large pickup	103,662	225

*100 = all-passenger-vehicle result

Table 2: Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All Passenger Vehicles		10-12	45,938,620	5,642	100=0.1	100=\$16,469	100=\$2
All passenger cars		10-12	26,254,180	3,066	94	89	84
MICRO CARS							
2-door models		10-12	16,199	3	0	0	0
4-door models		10-12	419	0	0	0	0
Mini cars							
2-door models		10-12	327,027	37	91	98	89
Mini	Cooper convertible	10-12	23,611	1	30	206	62
Mini	Cooper	10-12	122,779	11	67	109	73
Fiat	500	12	31,442	5	154	74	114
Mini	Cooper Clubman	10-12	32,279	8	178	136	241
4-door models		10-12	383,649	61	127	52	66
Toyota	Yaris	10-12	53,898	10	139	36	50
Mazda	2	11-12	28,097	2	67	100	67
Ford	Fiesta	11-12	75,400	11	122	57	69
Hyundai	Accent	12	39,738	8	186	46	85
Station wagons		10-12	387,966	50	105	65	68
Ford	Fiesta	11-12	71,818	8	88	66	58
Honda	Fit	10-12	248,956	29	92	65	59
Hyundai	Accent	12	27,580	6	199	58	115
Sports models		10-12	26,376	4	108	138	149
Mazda	MX-5 Miata convertible	10-12	26,067	4	109	138	151
SMALL CARS							
2-door models		10-12	534,722	78	120	68	82
Honda	CR-Z hybrid	11-12	29,273	0	0	0	0
Volkswagen	GTI	10-12	32,738	3	73	43	31
Honda	Civic	12	49,384	3	59	71	42
Kia	Forte	10-12	54,634	9	130	86	111
Scion	tC	11-12	42,227	5	122	96	117
Volkswagen	Golf	10-12	28,221	6	183	80	147
Hyundai	Veloster	12	26,755	7	240	80	193
4-door models		10-12	6,487,637	692	85	63	54
Toyota	Prius C hybrid	12	20,350	0	0	0	0
Ford	Focus	12	119,309	9	60	27	16
Honda	Insight hybrid	10-12	124,960	4	24	80	19
Toyota	Corolla	10-12	1,259,638	126	77	50	38
Nissan	Sentra	10-12	376,968	38	80	51	40
Volkswagen	GTI	10-12	35,685	4	93	47	44
Toyota	Prius hybrid	10-12	763,138	58	58	83	48
Honda	Civic	12	271,397	24	77	70	54
Nissan	Versa hatchback	10-12	182,496	23	100	55	55
Mazda	3	10-12	425,154	50	92	73	67
Hyundai	Elantra	11-12	264,722	27	90	77	69

Table 2: Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Nissan	Juke	11-12	42,096	4	79	90	71
Kia	Forte	10-12	238,490	38	129	57	74
Nissan	Versa	12	47,266	5	99	83	82
Volkswagen	Golf	10-12	41,128	3	58	151	87
Chevrolet	Cruze	11-12	405,690	62	126	73	92
Mitsubishi	Lancer	10-12	65,807	14	151	72	109
Nissan	Juke 4WD	11-12	44,853	9	167	69	115
Chevrolet	Sonic	12	33,150	9	252	58	146
Subaru	Impreza WRX 4WD	10-12	22,900	5	165	93	153
Station wagons		10-12	1,491,402	160	87	64	55
Mazda	3 Mazdaspeed 4WD	10-12	21,733	0	0	0	0
Toyota	Prius V hybrid	12	32,508	1	21	5	1
Mazda	3	10-12	125,770	7	42	86	36
Kia	Forte	11-12	20,045	1	36	102	37
Hyundai	Elantra	10-12	71,543	7	91	42	38
Toyota	Matrix	10-12	45,035	2	32	123	40
Scion	xB	10-12	90,214	11	98	45	44
Subaru	Impreza 4WD	12	28,333	2	73	64	47
Kia	Soul	10-12	395,432	45	94	50	47
Scion	xD	10-12	48,967	6	96	58	56
Subaru	Impreza WRX 4WD	10-12	23,579	1	30	189	57
Dodge	Caliber	10-12	102,234	15	115	57	65
Ford	Focus	12	87,269	9	92	83	77
Nissan	Cube	10-12	48,124	8	127	69	87
Suzuki	SX4 4WD	10-12	24,370	3	90	104	94
Sports models		10-12	41,962	4	114	239	273
MIDSIZE CARS							
2-door models		10-12	384,981	48	101	91	92
Honda	Accord	10-12	145,360	14	78	77	61
Nissan	Altima	10-12	88,375	14	127	73	92
Hyundai	Genesis	10-12	73,225	9	100	98	99
Volkswagen	Eos convertible	10-12	26,926	5	140	147	207
4-door models		10-12	8,129,750	967	96	73	70
Toyota	Camry hybrid	12	28,205	0	0	0	0
Acura	TSX	10-12	158,058	11	52	83	43
Toyota	Camry	12	247,843	18	61	74	45
Volkswagen	Jetta	11-12	284,659	23	71	69	49
Honda	Accord	10-12	1,070,348	84	64	81	52
Subaru	Legacy 4WD	10-12	186,502	16	73	73	53
Ford	Fusion 4WD	10-12	27,418	5	138	45	62
Hyundai	Sonata	11-12	672,063	75	94	68	64
Volkswagen	Passat	12	64,550	8	108	61	65
Nissan	Altima	10-12	771,600	95	99	66	66

Table 2: Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Ford	Fusion	10-12	794,299	93	99	68	67
Chevrolet	Malibu	10-12	658,070	100	127	67	85
Hyundai	Sonata hybrid	11-12	23,530	2	129	73	93
Mazda	6	10-12	129,361	20	121	90	109
Ford	Fusion hybrid	10-12	78,277	10	101	117	118
Chrysler	200	11-12	103,476	17	144	88	127
Dodge	Avenger	10-12	136,275	34	201	63	127
Kia	Optima	11-12	155,557	25	135	96	129
Volkswagen	Passat CC	10-12	123,263	20	134	98	131
Mitsubishi	Galant	10-12	34,168	7	169	81	136
Nissan	Maxima	10-12	277,786	53	148	101	150
Station wagons		10-12	680,518	49	61	81	50
Audi	A3	10-12	20,295	1	35	3	1
Volkswagen	Jetta	10-12	116,755	9	57	49	28
Subaru	Outback 4WD	10-12	459,675	34	64	90	57
Mazda	5	12	25,011	3	102	119	121
Sports models		10-12	437,487	88	164	156	255
Ford	Mustang 2dr	10-12	142,227	22	116	67	78
Ford	Mustang convertible	10-12	42,284	7	138	88	121
Ford	Mustang GT 2dr	10-12	94,497	23	206	117	241
Chevrolet	Corvette 2dr	10-12	28,346	6	150	256	384
Nissan	370Z 2dr	10-12	22,404	13	463	172	795
Luxury models		10-12	1,859,450	157	73	131	95
Lexus	IS 250 convertible	10-12	28,618	1	25	6	2
Lexus	CT 200H hybrid 4dr	11-12	27,274	2	57	4	2
Lexus	HS 250 hybrid 4dr	10-12	40,421	1	18	14	2
Audi	A5 2dr 4WD	10-12	34,523	2	53	5	3
Infiniti	G37 2dr	10-12	20,842	4	175	19	33
Lincoln	MKZ 4dr	10-12	76,846	5	45	99	45
Audi	A4 4dr 4WD	10-12	90,489	6	55	85	46
Lexus	IS 250 4dr	10-12	62,548	3	32	152	49
Infiniti	G37 4dr	10-12	59,674	3	38	129	50
Lincoln	MKZ 4dr 4WD	10-12	28,899	2	54	98	54
Mercedes-Benz	C class 4dr	10-12	127,711	14	80	68	54
Acura	TL 4dr 4WD	10-12	38,042	2	37	194	71
Mercedes-Benz	C class 4dr 4WD	10-12	117,635	8	56	145	82
Infiniti	G37 4dr 4WD	10-12	71,618	5	51	174	89
Acura	TL 4dr	10-12	113,439	10	121	76	92
Lexus	ES 350 4dr	10-12	200,280	12	44	217	95
BMW	1 series 2dr	10-12	23,483	3	106	93	99
Lexus	IS 250 4dr 4WD	10-12	36,345	4	80	127	102
Audi	A4 4dr	10-12	33,220	3	81	140	113
BMW	3 series 2dr 4WD	10-12	23,501	3	87	173	149
BMW	3 series convertible	10-12	51,934	5	112	134	150

Table 2: Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Volvo	S60 4dr	12	29,237	6	222	104	232
BMW	3 series 2dr	10-12	31,650	6	139	199	277
BMW	1 series convertible	10-12	20,483	1	129	250	323
LARGE CARS							
2-door models		10-12	155,629	31	162	132	214
Dodge	Challenger	10-12	132,839	28	169	123	207
Dodge	Challenger SRT-8	10-12	22,790	3	92	235	217
4-door models		10-12	1,366,190	222	150	93	139
Toyota	Avalon	10-12	122,869	9	60	103	62
Chrysler	300	11-12	34,871	5	113	66	75
Buick	Regal	11-12	81,606	10	91	98	89
Ford	Taurus	10-12	147,393	19	133	88	116
Buick	LaCrosse	10-12	215,939	25	96	136	130
Chevrolet	Impala	10-12	362,223	64	171	78	133
Dodge	Charger	11-12	45,461	9	167	103	172
Dodge	Charger HEMI	11-12	20,839	9	373	129	483
Sports models		10-12	499,429	104	163	156	254
Chevrolet	Camaro convertible	11-12	27,696	1	29	238	70
Chevrolet	Camaro 2dr	10-12	429,311	96	176	129	227
Luxury models		10-12	1,074,623	107	85	174	148
Mercedes-Benz	E class convertible	11-12	21,079	0	0	0	0
Jaguar	XF 4dr	10-12	31,234	1	24	205	50
Cadillac	CTS 4dr	10-12	81,185	5	51	159	82
Hyundai	Genesis 4dr	10-12	66,867	7	81	110	89
Cadillac	CTS 4dr 4WD	10-12	61,502	4	64	165	106
Mercedes-Benz	E class 4dr	10-12	121,333	10	109	99	108
Mercedes-Benz	E class 2dr	10-12	35,961	4	78	146	114
BMW	5 series 4dr 4WD	11-12	43,894	3	56	241	134
Volvo	C70 convertible	10-12	20,134	4	157	118	185
BMW	5 series 4dr	11-12	80,689	12	140	148	208
Mercedes-Benz	E class 4dr 4WD	10-12	98,797	10	97	246	239
VERY LARGE CARS							
4-door models		10-12	35,971	8	166	71	119
Station wagons/minivans		10-12	1,717,646	161	82	109	89
Toyota	Sienna 4WD	11-12	49,772	2	30	111	34
Honda	Odyssey	11-12	266,727	11	32	166	53
Nissan	Quest	11-12	21,219	6	218	33	72
Dodge	Grand Caravan	10-12	245,482	31	95	89	85
Toyota	Sienna	11-12	285,117	24	89	106	94
Kia	Sedona	10-12	70,819	10	146	74	108
Chrysler	Town & Country LWB	10-12	341,012	44	119	101	121
Volkswagen	Routan	10-12	48,954	8	215	142	305
Luxury models		10-12	215,155	35	121	284	344
Lincoln	MKS 4dr	10-12	27,014	3	73	125	92

Table 2: Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Mercedes-Benz	S class 4dr	10-12	21,769	4	130	296	385
All pickups, SUVs, and vans		10-12	19,684,430	2,576	108	114	123
PICKUPS							
All pickups		10-12	5,035,338	1,084	178	119	212
All small pickups		10-12	964,719	144	126	90	113
2-door models		10-12	96,220	18	149	67	99
Toyota	Tacoma 4WD	10-12	20,107	4	122	73	89
Toyota	Tacoma	10-12	30,660	6	162	62	100
2-door plus models		10-12	351,663	54	136	92	124
Nissan	Frontier king 4WD	10-12	26,610	1	21	50	10
Nissan	Frontier king	10-12	33,841	5	114	41	47
Toyota	Tacoma xtra	10-12	61,457	8	99	95	94
Toyota	Tacoma xtra 4WD	10-12	80,616	14	138	118	163
4-door models		10-12	516,837	72	116	94	108
Nissan	Frontier crew	10-12	59,190	10	145	59	86
Toyota	Tacoma double 4WD	10-12	124,723	14	91	102	93
Toyota	Tacoma double long bed 4WD	10-12	45,846	6	100	112	112
Toyota	Tacoma double	10-12	104,256	16	123	92	112
Nissan	Frontier crew 4WD	10-12	65,444	12	155	115	179
Chevrolet	Colorado crew 4WD	10-12	25,752	4	149	141	211
All large pickups		10-12	3,421,038	755	183	119	218
2-door models		10-12	224,866	66	246	89	218
Chevrolet	Silverado 1500 4WD	10-12	35,365	9	193	87	169
Chevrolet	Silverado 1500	10-12	52,169	16	255	71	181
Ford	F-150	10-12	43,199	13	279	98	273
2-door plus models		10-12	1,007,912	206	173	106	184
Ford	F-150 supercab 4WD	10-12	205,763	27	107	99	106
GMC	Sierra 1500 ext. 4WD	10-12	72,595	17	205	68	140
Dodge	Ram 1500 ext. cab 4WD	10-12	150,065	35	185	96	177
Chevrolet	Silverado 1500 ext. 4WD	10-12	229,844	47	180	109	196
Chevrolet	Silverado 1500 ext.	10-12	106,403	18	151	130	196
GMC	Sierra 1500 ext.	10-12	28,557	8	234	89	208
Dodge	Ram 1500 ext. cab	10-12	97,001	26	215	100	214
Ford	F-150 supercab	10-12	103,662	25	225	129	291
4-door models		10-12	2,188,260	483	181	130	235
Nissan	Titan crew 4WD	10-12	41,800	4	68	105	71
Nissan	Titan crew	10-12	33,255	5	115	74	86
Toyota	Tundra crew max	10-12	57,840	10	148	81	121
Toyota	Tundra double 4WD	10-12	151,969	26	129	109	141
Toyota	Tundra double	10-12	107,107	22	199	79	157
GMC	Sierra 1500 crew	10-12	65,811	12	175	94	164
Honda	Ridgeline crew 4WD	10-12	56,394	11	177	103	183
Toyota	Tundra crew max 4WD	10-12	93,947	24	192	103	197

Table 2: Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Ford	F-150 supercrew	10-12	286,795	58	167	124	207
Ford	F-150 supercrew 4WD	10-12	552,129	116	162	154	249
Chevrolet	Silverado 1500 crew	10-12	150,241	43	228	118	268
Chevrolet	Silverado 1500 crew 4WD	10-12	253,613	61	196	140	275
GMC	Sierra 1500 crew 4WD	10-12	115,126	26	203	148	300
Dodge	Ram 1500 crew cab 4WD	10-12	135,399	37	233	143	332
Dodge	Ram 1500 crew cab	10-12	77,764	26	282	136	383
All very large pickups		10-12	649,580	185	232	142	330
2-door models		10-12	33,734	12	324	133	429
2-door plus models		10-12	77,219	22	230	124	284
Ford	F-250 supercab 4WD	10-12	26,818	12	370	99	368
4-door models		10-12	538,627	151	228	146	332
Chevrolet	Silverado 2500 crew 4WD	11-12	51,856	11	220	92	203
GMC	Sierra 2500 crew 4WD	11-12	27,924	7	195	128	250
Ford	F-250 crew 4WD	10-12	136,588	39	229	145	333
Ford	F-350 crew 4WD	10-12	77,188	20	227	182	412
SUVS							
All SUVs		10-12	14,583,600	1,476	84	110	92
Small SUVs		10-12	4,492,014	407	73	88	64
Hyundai	Tucson 4WD	10-12	51,676	5	69	40	28
Ford	Escape	10-12	435,192	28	51	66	33
Volkswagen	Tiguan	10-12	54,672	5	66	56	37
Nissan	Rogue 4WD	10-12	303,831	18	46	83	38
Honda	CR-V 4WD	12	107,640	5	35	112	39
Toyota	RAV4	10-12	247,027	19	57	71	41
Jeep	Patriot 4WD	10-12	81,641	6	57	72	41
Nissan	Rogue	10-12	191,594	11	45	92	42
Honda	CR-V	12	57,172	6	87	49	43
Jeep	Patriot	10-12	77,528	5	54	93	50
Toyota	RAV4 4WD	10-12	494,416	44	71	74	52
Kia	Sportage 4WD	11-12	39,149	2	42	149	63
Subaru	Forester 4WD	10-12	421,131	37	64	98	63
Ford	Escape 4WD	10-12	301,913	27	81	84	68
Kia	Sportage	11-12	62,634	5	67	103	69
Jeep	Compass	10-12	45,084	8	142	53	75
Mitsubishi	Outlander	10-12	23,141	6	198	41	81
Jeep	Compass 4WD	10-12	55,159	6	92	91	84
Hyundai	Tucson	10-12	123,126	20	134	64	85
Volkswagen	Tiguan 4WD	10-12	47,305	5	83	112	93
Mitsubishi	Outlander 4WD	10-12	23,370	7	216	74	160
Jeep	Wrangler 2dr 4WD	10-12	178,128	51	234	117	273
Midsized SUVs		10-12	5,887,229	692	100	102	101
Toyota	Highlander hybrid 4WD	10-12	25,215	0	0	0	0
Nissan	Pathfinder	10-12	46,650	4	70	19	13

Table 2: Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Mazda	CX-9	10-12	58,670	4	49	50	25
Toyota	4Runner	10-12	58,789	8	102	32	33
Nissan	Murano 4WD	10-12	144,156	10	51	68	34
GMC	Terrain 4WD	10-12	95,757	7	75	60	45
Honda	Accord Crosstour	10-12	48,030	4	65	74	48
Toyota	Venza	10-12	91,760	5	59	82	49
Toyota	Highlander	10-12	162,608	11	52	101	53
Chevrolet	Equinox	10-12	473,180	35	57	98	56
Nissan	Xterra	10-12	27,097	4	113	50	57
Nissan	Murano	10-12	86,106	9	87	68	60
Nissan	Pathfinder 4WD	10-12	60,069	5	63	111	70
Chevrolet	Equinox 4WD	10-12	219,782	20	72	103	74
Honda	Pilot	10-12	188,316	22	88	88	77
Ford	Flex	10-12	81,047	8	72	107	77
Hyundai	Santa Fe	10-12	151,498	12	73	106	78
Mazda	CX-9 4WD	10-12	72,032	5	50	159	79
Toyota	Highlander 4WD	10-12	227,930	21	71	112	79
GMC	Terrain	10-12	193,536	19	86	95	81
Jeep	Grand Cherokee	11-12	59,963	4	65	125	81
Nissan	Xterra 4WD	10-12	65,032	5	78	105	81
Ford	Edge	10-12	316,818	38	95	89	85
Honda	Pilot 4WD	10-12	357,744	31	90	94	85
Jeep	Liberty 4WD	10-12	172,044	24	112	77	86
Kia	Sorento 4WD	11-12	137,917	19	107	81	87
Hyundai	Santa Fe 4WD	10-12	98,568	12	105	90	94
Kia	Sorento	11-12	274,638	28	82	117	96
Jeep	Grand Cherokee 4WD	11-12	237,384	27	99	100	99
Toyota	Venza 4WD	10-12	62,959	7	120	85	101
Dodge	Journey 4WD	10-12	37,591	7	171	62	105
Ford	Explorer 4WD	11-12	79,720	9	99	111	110
Mazda	CX-7	10-12	122,041	18	116	95	110
Toyota	FJ Cruiser 4WD	10-12	56,528	10	163	70	114
Jeep	Liberty	10-12	41,206	7	131	92	121
Ford	Explorer	11-12	80,525	10	155	92	143
Toyota	4Runner 4WD	10-12	130,178	16	109	141	153
Dodge	Journey	10-12	154,965	30	196	83	163
Ford	Edge 4WD	10-12	146,857	20	128	139	178
Honda	Accord Crosstour 4WD	10-12	54,573	8	146	122	178
Hyundai	Veracruz	10-12	24,244	5	138	134	185
Ford	Flex 4WD	10-12	33,468	8	210	184	386
Jeep	Wrangler 4WD	10-12	263,138	87	271	143	388
Large SUVs		10-12	1,527,887	163	91	128	116

Table 2: Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Toyota	Sequoia 4WD	10-12	36,022	1	22	4	1
Chevrolet	Tahoe 4WD	10-12	104,407	7	47	102	48
Chevrolet	Traverse 4WD	10-12	154,335	14	63	97	62
Ford	Expedition 4WD	10-12	36,417	1	24	303	72
Chevrolet	Traverse	10-12	222,914	22	90	98	88
GMC	Yukon	10-12	32,913	1	23	396	93
GMC	Acadia 4WD	10-12	131,241	14	137	82	112
Nissan	Armada 4WD	10-12	37,741	4	74	160	118
Nissan	Armada	10-12	47,072	6	95	138	132
GMC	Acadia	10-12	162,361	22	104	131	135
Toyota	Sequoia	10-12	21,450	2	71	196	139
Buick	Enclave 4WD	10-12	84,283	9	74	188	139
Dodge	Durango 4WD	11-12	43,499	7	126	116	147
GMC	Yukon 4WD	10-12	50,621	6	83	189	157
Chevrolet	Tahoe	10-12	93,051	12	110	143	158
Buick	Enclave	10-12	138,053	12	98	174	170
Dodge	Durango	11-12	27,707	4	179	96	172
Ford	Expedition	10-12	50,102	6	97	186	180
Very large SUVs		10-12	281,759	34	98	143	140
Chevrolet	Avalanche 1500	10-12	22,801	3	105	9	10
Chevrolet	Suburban 1500	10-12	37,958	3	59	148	87
Chevrolet	Suburban 1500 4WD	10-12	74,174	5	83	144	119
GMC	Yukon XL 1500 4WD	10-12	43,622	6	98	171	168
Chevrolet	Avalanche 1500 4WD	10-12	40,653	6	111	165	183
Ford	Expedition EL 4WD	10-12	23,236	3	93	264	246
Luxury SUVs							
Small luxury SUVs		10-12	5,373	1	0	0	0
Midsize luxury SUVs		10-12	1,910,963	125	54	146	80
Lincoln	MKX	10-12	43,889	0	0	0	0
Infiniti	EX35 4WD	10-12	20,382	0	0	0	0
Lexus	RX 450h hybrid 4WD	10-12	48,776	1	18	0	0
Volvo	XC90 4WD	10-12	32,418	2	45	11	5
Mercedes-Benz	M class 4WD	12	30,328	1	32	28	9
Lexus	RX 350	10-12	182,540	6	25	67	17
Volvo	XC60 4WD	10-12	54,380	2	51	58	29
Cadillac	SRX	10-12	157,243	13	58	82	48
Cadillac	SRX 4WD	10-12	71,544	4	42	115	48
Acura	RDX	10-12	27,268	1	29	173	50
Mercedes-Benz	GLK class	10-12	47,599	3	45	119	53
Volvo	XC60	10-12	23,547	1	31	184	57
Acura	MDX 4WD	10-12	187,732	12	48	169	81
Acura	RDX 4WD	10-12	39,589	3	58	148	87
Audi	Q5 4WD	10-12	107,363	7	48	186	89
Lexus	RX 350 4WD	10-12	266,472	22	60	186	111

Table 2: Insurance fire losses, 2010-12 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
BMW	X5 4WD	10-12	126,958	11	76	159	121
Mercedes-Benz	GLK class 4WD	10-12	88,865	8	67	186	125
Infiniti	FX35 4WD	10-12	23,889	2	72	182	131
BMW	X3 4WD	11-12	42,287	5	119	148	177
Lincoln	MKX 4WD	10-12	43,995	4	146	142	207
Large luxury SUVs		10-12	419,192	46	97	215	208
Porsche	Cayenne 4WD	11-12	21,018	0	0	0	0
Lexus	GX460 4WD	10-12	48,378	5	77	61	47
Land Rover	Range Rover Sport 4WD	10-12	51,606	3	41	133	54
Land Rover	LR4 4WD	10-12	29,298	4	106	154	164
Audi	Q7 4WD	10-12	30,397	2	53	357	190
Mercedes-Benz	GL class 4WD	10-12	75,673	9	87	225	196
Land Rover	Range Rover 4WD	10-12	30,628	2	74	425	316
Cadillac	Escalade 4WD	10-12	29,877	5	187	273	511
Very large luxury SUVs		10-12	59,184	8	103	230	236
CARGO/PASSENGER VANS							
All cargo/passenger vans		10-12	65,486	16	183	118	216

Relative results are computed for individual model years and then combined through a weighted average to produce the 3 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 or 100 claims.

**HIGHWAY LOSS
DATA INSTITUTE**

1005 N. Glebe Road, Suite 700
Arlington, VA 22201 USA
tel 703/247-1600
fax 703/247-1595
iihs-hldi.org

COPYRIGHTED DOCUMENT, DISTRIBUTION RESTRICTED

The Highway Loss Data Institute (HLDI), an affiliate of the Insurance Institute for Highway Safety (IIHS), is a nonprofit research organization that publishes insurance loss statistics on most car, SUV, pickup truck and motorcycle models on U.S. roads. HLDI is wholly supported by auto insurers.