

Insurance Report



Noncrash fire losses

Prepared by HLDI for NHTSA

2016–18 Passenger Cars,
Pickups, SUVs, and Vans

December 2018



This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2016–18. 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 39 million insured vehicle years and more than 5,500 claims.

2018 Board of Directors

Chair

Mike Petrarca, Amica Mutual Insurance Company

Vice Chair

Anthony E. Ptasznik, Auto Club Group

Prior Chair

Harry Todd Pearce, GEICO Corporation

Justin B. Cruz, American Family Insurance

David Cummings, USAA

Michael D. Doerfler, Progressive Insurance

Josh Grunin, The Hartford

John Hardiman, New Jersey Manufacturers Insurance Group

Robert Harrington, Erie Insurance Group

Thomas Karol, National Association of Mutual Insurance Companies

Andy Lau, Kemper Corporation

Dawn Lee, PEMCO Mutual Insurance Company

Richard Lonardo, MetLife Auto and Home

Justin Milam, American National

Hamid Mirza, Liberty Mutual Insurance Company

Thomas G. Myers, Plymouth Rock Assurance

James Nutting, Farmers Insurance Group of Companies

Robert C. Passmore, Property Casualty Insurers Association of America

Thomas O. Rau, Nationwide Insurance

Bill Reddington, Kentucky Farm Bureau Mutual Insurance Company

Michael Stienstra, CHUBB

Laurette Stiles, State Farm Insurance Companies

James Whittle, American Insurance Association

Geoff Williams, Allstate Insurance Group

Andrew Woods, The Travelers Companies

John Xu, CSAA Insurance Group

David L. Harkey, 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, 2016–18 model years.....	2
Table 2: Insurance fire losses, 2016–18 model years.....	3
Appendix: Individual series comprising combined series.....	11

COPYRIGHTED DOCUMENT, DISTRIBUTION RESTRICTED

©2018 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.

Companies Supplying Data

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

21st Century Insurance
Alfa Alliance Insurance Corporation
Allstate Insurance Group
American Family Insurance
American National
Amica Mutual Insurance Company
Auto Club Group
Automobile Insurers Bureau of Massachusetts
CHUBB
COUNTRY Financial
CSAA Insurance Group
Erie Insurance Group
Esurance
Farm Bureau Financial Services
Farmers Insurance Group of Companies
Florida Farm Bureau Insurance Companies
GEICO Corporation
Hanover Insurance Group
The Hartford
Kemper Corporation
Kentucky Farm Bureau Mutual Insurance Companies
Liberty Mutual Insurance Company
MetLife Auto and Home
National General
Nationwide
New Jersey Manufacturers Insurance Group
PEMCO Mutual Insurance Company
Plymouth Rock Assurance
Progressive Insurance
Rockingham Insurance
Safeco Insurance
SECURA Insurance
Sentry Insurance
State Farm Insurance Companies
Tennessee Farmers Mutual Insurance Company
Texas Farm Bureau
The Travelers Companies
USAA

► Introduction

This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2016–18. Noncrash fire losses represent fire damage to a vehicle not caused by a collision or vandalism. The vehicles included in this report are up to 4 years old. Prior HLDI research has shown that noncrash fire risk increases with vehicle age, thus many vehicles at elevated risk are not captured in this report.

Results in this report are based on more than 39 million insured vehicle years and more than 5,500 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 (514), followed by the Chevrolet Silverado 3500 crew cab 4WD (443).

Results for all 2016–18 model year vehicles are included in the overall totals and in the separate totals for class and size subgroups in **Table 2**. The results in **Table 2** are presented in descending order of relative claim frequency within each size class. For an individual vehicle series to appear, the vehicle had to have at least 20,000 insured vehicle years or 100 claims.

Coverage results in this report have been standardized for driver age and deductible. To provide information on as many vehicle series as possible, noncrash fire comprehensive data for model years 2016–18 are combined in this report for those vehicles with basic designs that remained unchanged. Some individual series also are grouped into combined series when these vehicles are similar except for different engines. These combinations are listed in the **Appendix**.

In this report, claim frequency is defined as the number of claims for a group of vehicles divided by the exposure for that group and is expressed as claims per 1,000 insured vehicle years. The average loss payment per claim, or claim severity, is defined as the total of all loss payments made for the claims for a group of vehicles divided by the number of claims paid. The average loss payment per insured vehicle year, or overall losses, is defined as the product of claim frequency and average loss payment per claim for a group of vehicles and is expressed as dollars per insured vehicle year.

Results in this report are presented in relative terms, where 100 corresponds to the average result for all passenger vehicles. Using relative values makes it easier to determine if a result is better or worse than average and by how much. Relative results are computed by dividing the vehicle series result by the all-passenger-vehicle result and then multiplying by 100.

The all-passenger-vehicle results for this report are:

- 2016–18 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2016–18 model year all-passenger-vehicle claim severity = \$20,710
- 2016–18 model year all-passenger-vehicle overall loss = \$3

The all-passenger-vehicle claim frequency is extremely low at 0.1 claims per 1,000 insured vehicle years. For every 7,002 insured vehicle years, only one noncrash fire claim was made.

Examples of relative results:

- 2016–18 model year Nissan Altima four-door relative claim frequency = 183
- 2016–18 model year Nissan Altima four-door claim frequency = $0.1 \times (183/100) = 0.18$
- 2016–18 model year Honda Civic relative claim severity = 54
- 2016–18 model year Honda Civic claim severity = $\$20,710 \times (54/100) = \$11,183$
- 2016–18 model year Ford Explorer four-door 4WD relative overall losses = 109
- 2016–18 model year Ford Explorer four-door 4WD overall losses = $\$3 \times (109/100) = \3.27

Table 1: Highest relative fire claim frequencies, 2016–18 model years

Make and series	Model years	Size and class	Total exposure (insured vehicle years)	Claims	Relative claim frequency*
Passenger cars					
Dodge Charger HEMI	16–18	Large 4dr car	50,130	21	288
Mercedes-Benz C class 4dr	16–18	Midsize luxury car	79,052	26	254
Ford Mustang GT 2dr	16–18	Midsize sports car	83,939	29	245
Kia Forte	16–18	Small station wagon	26,878	11	238
Dodge Challenger	16–18	Large 2dr car	117,088	40	229
Dodge Charger 4WD	16–18	Large 4dr car	22,066	7	228
Lincoln MKZ 4dr 4WD	16–18	Midsize luxury car	28,283	6	224
Dodge Charger	16–18	Large 4dr car	63,803	20	204
Ford Focus	16–18	Small station wagon	113,917	33	204
Chevrolet Camaro 2dr	16–18	Large sports car	110,647	33	204
SUVs					
Jeep Renegade 4dr	16–18	Small SUV	59,943	19	215
Tesla Model X 4dr electric 4WD	16–18	Large luxury SUV	35,876	10	192
Jeep Cherokee 4dr	16–18	Midsize SUV	172,357	46	184
Jeep Wrangler 2dr SWB 4WD	16–18	Small SUV	97,158	24	169
Kia Sorento 4dr 4WD	16–18	Midsize SUV	194,068	44	168
Dodge Journey 4dr	16–18	Midsize SUV	147,942	35	165
Dodge Durango 4dr 4WD	16–18	Large SUV	75,665	11	164
Kia Niro hybrid 4dr	17–18	Mini SUV	24,528	5	155
Lexus RX 450h hybrid 4dr 4WD	16–18	Midsize luxury SUV	20,606	5	155
GMC Yukon XL 1500 4dr	16–18	Very large SUV	21,913	5	154
Pickups					
Ram 3500 crew cab LWB 4WD	16–18	Very large pickup	44,349	34	514
Chevrolet Silverado 3500 crew cab 4WD	16–18	Very large pickup	33,244	16	443
Ram 1500 ext. cab	16–18	Large pickup	50,122	22	306
Ford F-250 SuperCrew 4WD	17–18	Very large pickup	78,707	28	260
Ford F-350 SuperCrew 4WD	17–18	Very large pickup	39,417	14	251
Ram 2500 crew cab LWB 4WD	16–18	Very large pickup	22,341	6	250
Ram 2500 crew cab SWB 4WD	16–18	Very large pickup	143,737	50	237
Chevrolet Silverado 2500 crew cab 4WD	16–18	Very large pickup	115,708	36	218
Nissan Titan XD crew cab 4WD	16–18	Large pickup	22,747	6	217
Ram 2500 mega cab 4WD	16–18	Very large pickup	25,465	8	205

*100 = all-passenger-vehicle result

Table 2: Insurance fire losses, 2016–18 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All passenger vehicles		16–18	39,153,180	5,592	100=0.1	100=\$20,710	100=\$3
All passenger cars		16–18	16,844,597	2,623	108	90	97
MICRO CARS							
2-door		16–18	11,279	0	—	—	—
4-door		16–18	14,527	3	—	—	—
MINI CARS							
2-door		16–18	64,729	11	124	83	103
Mini	Cooper	16–18	29,264	4	108	70	76
4-door		16–18	284,869	43	101	54	55
Mini	Cooper	16–18	27,395	5	113	106	120
Ford	Fiesta	16–18	55,269	9	106	36	38
Chevrolet	Spark	16–18	60,893	9	99	53	53
Station wagons		16–18	219,860	24	72	54	39
Ford	Fiesta	16–18	41,332	10	154	57	88
Honda	Fit	16–18	151,753	11	49	54	26
Sports		16–18	44,295	6	89	131	117
Mazda	MX-5 Miata convertible	16–18	36,568	3	52	116	60
SMALL CARS							
2-door		16–18	234,948	43	123	82	102
Scion/Toyota	FR-S/86 series	16–18	21,008	4	128	100	128
Volkswagen	New Beetle	16–18	26,188	3	78	79	61
Honda	Civic	16–18	62,401	5	65	78	51
4-door		16–18	4,694,965	679	100	60	60
Volkswagen	Golf	16–18	37,413	9	177	49	86
Subaru	WRX 4WD	16–18	123,080	30	174	110	191
Chevrolet	Volt electric	16–18	60,986	14	150	111	166
Toyota	Prius c hybrid	16–18	28,587	5	132	79	105
Scion/Toyota	iA/Yaris iA series	16–18	83,250	14	123	40	49
Chevrolet	Sonic	16–18	51,602	9	122	45	56
Ford	Focus	16–18	172,312	30	122	55	67
Nissan	Versa	16–18	132,651	21	113	46	52
Chevrolet	Cruze	16–18	250,136	40	108	60	65
Volkswagen	GTI	16–18	69,615	12	105	66	69
Nissan	Sentra	16–18	298,616	42	103	56	58
Honda	Civic hatchback	17–18	75,252	9	102	54	55
Acura	ILX	16–18	70,050	9	96	91	87
Kia	Forte	16–18	220,441	32	95	50	47
Toyota	Corolla	16–18	844,253	102	83	48	39
Honda	Civic	16–18	768,828	91	83	54	44
Hyundai	Elantra	17–18	313,186	35	82	49	40
Toyota	Prius hybrid	16–18	181,536	22	78	93	73
Chevrolet	Cruze hatchback	17–18	28,142	3	76	53	40
Mazda	3 hatchback	16–18	88,580	9	67	70	47
Toyota	Prius Prime plug-in hybrid	17–18	21,140	2	65	74	48

Table 2: Insurance fire losses, 2016–18 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Mazda	3	16–18	150,690	15	58	38	22
Station wagons		16–18	1,172,351	180	108	70	75
Kia	Forte	16–18	26,878	11	238	56	134
Ford	Focus	16–18	113,917	33	204	73	148
Subaru	Crosstrek 4WD	18	23,155	4	179	73	132
Volkswagen	Golf	16–18	24,111	5	176	68	119
Kia	Soul	16–18	325,695	61	132	60	80
Scion/Toyota	iM/Corolla iM series	16–18	53,800	6	90	44	40
Nissan	Versa Note	16–18	40,223	5	80	66	53
Subaru	Impreza 4WD	17–18	33,978	4	78	74	58
Chevrolet	Sonic	16–18	21,832	0	0	0	0
Subaru	Crosstrek 4WD with EyeSight	18	22,027	0	0	0	0
Sports		16–18	40,256	7	104	150	156
Luxury		16–18	15,605	4	—	—	—
MIDSIZE CARS							
2-door		16–18	74,811	4	35	69	24
4-door		16–18	5,152,225	851	113	65	73
Nissan	Altima	16–18	433,600	116	183	62	114
Ford	Fusion plug-in hybrid	16–18	34,435	9	177	95	168
Nissan	Maxima	16–18	187,272	47	169	97	164
Ford	Fusion hybrid	16–18	44,629	9	148	63	94
Kia	Optima	16–18	211,211	44	146	70	103
Hyundai	Sonata hybrid	16–18	32,083	7	140	67	93
Hyundai	Sonata	16–18	340,967	63	122	59	73
Chevrolet	Malibu	16–18	325,459	57	120	65	78
Honda	Accord	18	44,363	5	118	81	95
Ford	Fusion	16–18	507,781	75	101	58	58
Ford	Fusion 4WD	16–18	55,492	8	94	86	81
Volkswagen	Passat	16–18	151,288	20	91	70	64
Toyota	Camry	18	89,264	8	88	59	52
Mazda	6	16–18	179,928	23	85	72	61
Volkswagen	Jetta	16–18	320,096	37	74	61	46
Subaru	Legacy 4WD	16–18	90,841	7	51	62	32
Subaru	Legacy 4WD with EyeSight	16–18	90,195	6	44	73	32
Station wagons		16–18	583,946	46	55	113	62
Subaru	Outback 4WD	16–18	184,618	20	68	70	47
Subaru	Outback 4WD with EyeSight	16–18	386,533	26	50	140	71
Sports		16–18	377,493	92	166	264	439
Ford	Mustang GT 2dr	16–18	83,939	29	245	140	343
Chevrolet	Corvette 2dr	16–18	40,240	11	170	233	395
Chevrolet	Corvette Z06 2dr	16–18	20,445	5	153	180	276
Ford	Mustang convertible	16–18	23,163	5	139	127	178
Ford	Mustang 2dr	16–18	105,853	19	130	111	144

Table 2: Insurance fire losses, 2016–18 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Luxury		16–18	1,477,784	219	106	126	133
Mercedes-Benz	C class 4dr	16–18	79,052	26	254	163	415
Lincoln	MKZ 4dr 4WD	16–18	28,283	6	224	85	190
Mercedes-Benz	CLA class 4dr	16–18	33,371	10	181	124	225
Infiniti	Q50 4dr	16–18	33,604	6	166	50	83
BMW	4 series 4dr	16–18	25,021	5	157	166	260
Cadillac	ATS 4dr	16–18	22,170	3	139	129	179
Infiniti	Q50 4dr 4WD	16–18	33,934	7	135	115	155
Lincoln	MKZ 4dr	16–18	37,483	7	121	59	72
Audi	A3 4dr	16–18	27,960	5	118	54	64
BMW	3 series 4dr	16–18	75,182	12	108	98	106
BMW	3 series 4dr 4WD	16–18	62,252	8	105	90	94
Lexus	IS 300 4dr 4WD	16–18	27,933	4	91	51	46
Mercedes-Benz	C class 4dr 4WD	16–18	79,719	10	78	174	135
Audi	A3 4dr 4WD	16–18	35,266	4	70	150	105
Lexus	ES 300h hybrid 4dr	16–18	20,813	2	63	142	90
Lexus	ES 350 4dr	16–18	145,274	13	58	134	77
Audi	A4 4dr 4WD	17–18	46,007	3	45	10	5
Acura	TLX 4dr	16–18	76,811	5	39	95	37
Lincoln	MKZ hybrid 4dr	16–18	20,988	1	30	125	38
LARGE CARS							
2-door		16–18	141,480	48	226	141	318
Dodge	Challenger	16–18	117,088	40	229	121	276
4-door		16–18	610,213	130	149	107	160
Dodge	Charger HEMI	16–18	50,130	21	288	93	267
Dodge	Charger 4WD	16–18	22,066	7	228	112	255
Dodge	Charger	16–18	63,803	20	204	87	177
Chrysler	300 4WD	16–18	31,032	6	130	137	178
Chevrolet	Impala	16–18	112,960	21	123	63	77
Chrysler	300	16–18	44,226	6	111	130	144
Ford	Taurus	16–18	28,003	4	89	70	62
Toyota	Avalon	16–18	78,411	9	76	85	65
Station wagons		16–18	130	0	—	—	—
Sports		16–18	152,532	43	197	149	292
Chevrolet	Camaro 2dr	16–18	110,647	33	204	98	200
Luxury		16–18	652,275	89	99	185	183
Tesla	Model S 4dr electric 4WD	16–18	43,141	10	140	277	386
Mercedes-Benz	E class 4dr	17–18	29,849	5	117	157	183
Mercedes-Benz	E class 4dr 4WD	17–18	26,533	3	76	254	193
Audi	A6 4dr 4WD	16–18	57,714	1	13	38	5
VERY LARGE CARS							
Minivans		16–18	665,833	65	65	92	59
Honda	Odyssey	18	46,255	6	121	134	163
Toyota	Sienna	16–18	172,135	22	81	78	63

Table 2: Insurance fire losses, 2016–18 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Toyota	Sienna 4WD	16–18	48,263	3	40	56	22
Kia	Sedona	16–18	84,367	4	28	100	28
Luxury		16–18	158,191	36	170	246	418
Cadillac	XTS 4dr	16–18	24,284	6	157	82	129
All pickups, SUVs, and vans		16–18	22,308,583	2,969	94	110	104
PICKUPS							
All pickups		16–18	4,932,593	1,062	153	128	197
All small pickups		16–18	1,040,906	146	101	106	107
2-door plus		16–18	191,798	27	100	116	115
Toyota	Tacoma xtra cab 4WD	16–18	59,339	10	142	129	183
Toyota	Tacoma xtra cab	16–18	34,439	7	132	111	146
Nissan	Frontier ext. cab	16–18	25,197	2	57	85	48
Chevrolet	Colorado ext cab 4WD	16–18	22,536	2	57	146	83
Chevrolet	Colorado ext cab	16–18	28,457	2	44	64	28
4-door		16–18	849,108	119	100	104	105
GMC	Canyon crew cab	16–18	31,246	7	164	109	179
Nissan	Frontier crew cab SWB	16–18	59,707	10	118	57	67
Toyota	Tacoma double cab 4WD	16–18	235,576	37	114	95	108
GMC	Canyon crew cab 4WD	16–18	48,578	8	109	149	162
Chevrolet	Colorado crew cab 4WD	16–18	132,596	17	93	118	110
Toyota	Tacoma double cab LWB 4WD	16–18	53,114	5	92	83	76
Nissan	Frontier crew cab SWB 4WD	16–18	54,267	6	73	93	68
Chevrolet	Colorado crew cab	16–18	77,552	8	72	95	68
Toyota	Tacoma double cab	16–18	132,956	13	67	113	76
All large pickups		16–18	3,014,404	590	140	121	169
2-door		16–18	101,011	26	179	114	204
Ford	F-150	16–18	23,799	4	117	39	46
2-door plus		16–18	155,432	29	123	137	169
Ford	F-150 SuperCab 4WD	16–18	108,908	20	123	136	167
Ford	F-150 SuperCab	16–18	45,075	8	113	131	148
4-door		16–18	2,757,962	535	139	120	167
Ram	1500 ext. cab	16–18	50,122	22	306	75	230
Nissan	Titan XD crew cab 4WD	16–18	22,747	6	217	199	432
Ram	1500 crew cab LWB 4WD	16–18	41,816	11	192	158	303
Toyota	Tundra double cab	16–18	33,840	9	184	83	153
Ram	1500 crew cab SWB	16–18	96,937	26	180	90	163
Honda	Ridgeline crew cab 4WD	17–18	49,530	9	161	133	214
Ram	1500 crew cab SWB 4WD	16–18	327,422	72	160	125	200
Chevrolet	Silverado 1500 crew cab	16–18	122,497	27	154	114	176
Chevrolet	Silverado 1500 ext. cab	16–18	50,720	12	148	49	72
Chevrolet	Silverado 1500 crew cab 4WD	16–18	318,688	64	147	120	177
Ram	1500 ext. cab 4WD	16–18	108,087	22	138	116	161
GMC	Sierra 1500 ext. cab 4WD	16–18	53,223	10	132	117	155
Ford	F-150 SuperCrew 4WD	16–18	537,649	91	126	145	183

Table 2: Insurance fire losses, 2016–18 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
GMC	Sierra 1500 crew cab 4WD	16–18	165,480	28	126	120	152
Toyota	Tundra double cab 4WD	16–18	69,876	9	122	145	177
Ford	F-150 SuperCrew	16–18	161,923	26	113	90	102
GMC	Sierra 1500 crew cab	16–18	37,868	7	113	92	103
Toyota	Tundra CrewMax	16–18	47,435	6	106	84	89
Toyota	Tundra CrewMax 4WD	16–18	159,533	23	103	137	140
Chevrolet	Silverado 1500 ext. cab 4WD	16–18	233,391	36	102	112	115
All very large pickups		16–18	877,283	326	263	153	402
2-door		16–18	24,641	3	84	172	144
2-door plus		16–18	56,570	11	127	112	143
Chevrolet	Silverado 2500 ext. cab 4WD	16–18	20,728	1	33	3	1
4-door		16–18	796,072	312	277	154	427
Ram	3500 crew cab LWB 4WD	16–18	44,349	34	514	129	665
Chevrolet	Silverado 3500 crew cab 4WD	16–18	33,244	16	443	184	815
Ford	F-250 SuperCrew 4WD	17–18	78,707	28	260	155	403
Ford	F-350 SuperCrew 4WD	17–18	39,417	14	251	197	493
Ram	2500 crew cab LWB 4WD	16–18	22,341	6	250	164	412
Ram	2500 crew cab SWB 4WD	16–18	143,737	50	237	138	328
Chevrolet	Silverado 2500 crew cab 4WD	16–18	115,708	36	218	152	331
Ram	2500 mega cab 4WD	16–18	25,465	8	205	213	438
GMC	Sierra 2500 crew cab 4WD	16–18	67,074	15	160	106	169
SUVs							
All SUVs		16–18	17,251,416	1,878	77	99	77
Mini SUVs		16–18	402,596	37	66	77	51
Kia	Niro hybrid 4dr	17–18	24,528	5	155	45	70
Honda	HR-V 4dr 4WD	16–18	181,625	20	78	86	67
Mazda	CX-3 4dr 4WD	16–18	23,729	2	62	106	65
Honda	HR-V 4dr	16–18	136,914	8	38	51	19
Small SUVs		16–18	6,437,076	648	71	74	53
Jeep	Renegade 4dr	16–18	59,943	19	215	49	106
Jeep	Wrangler 2dr SWB 4WD	16–18	97,158	24	169	128	216
Chevrolet	Trax 4dr	16–18	108,784	19	131	66	87
Jeep	Renegade 4dr 4WD	16–18	141,549	27	130	68	88
Kia	Sportage 4dr	17–18	65,569	11	123	94	116
Chevrolet	Trax 4dr 4WD	16–18	79,099	11	101	41	41
Hyundai	Tucson 4dr 4WD	16–18	135,115	19	101	70	70
Nissan	Rogue 4dr	16–18	314,038	39	88	69	61
Hyundai	Tucson 4dr	16–18	158,074	20	88	81	71
Mitsubishi	Outlander 4dr 4WD	16–18	40,026	5	81	55	44
Toyota	RAV4 4dr	16–18	336,926	33	76	82	62
Mitsubishi	Outlander 4dr	16–18	41,705	5	75	77	58
Mitsubishi	Outlander Sport 4dr 4WD	16–18	26,876	3	74	107	79
Fiat	500X 4dr	16–18	21,726	2	66	71	47
Toyota	RAV4 4dr 4WD	16–18	452,155	43	66	72	48

Table 2: Insurance fire losses, 2016–18 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Toyota	RAV4 hybrid 4dr 4WD	16–18	113,931	10	64	28	18
Subaru	Forester 4dr 4WD	16–18	390,791	33	62	63	39
Honda	CR-V 4dr	17–18	111,162	8	58	85	49
Mitsubishi	Outlander Sport 4dr	16–18	29,379	3	57	77	44
Kia	Sportage 4dr 4WD	17–18	66,792	5	55	78	43
Ford	Escape 4dr 4WD	16–18	367,624	28	54	77	42
Chevrolet	Equinox 4dr	18	63,892	3	51	104	52
Nissan	Rogue 4dr 4WD	16–18	437,267	30	48	90	43
Mazda	CX-5 4dr	16–18	171,418	11	45	86	39
Mazda	CX-5 4dr 4WD	16–18	268,977	17	44	37	17
Ford	Escape 4dr	16–18	466,527	31	44	76	33
Subaru	Forester 4dr 4WD with EyeSight	16–18	193,911	11	42	98	41
Honda	CR-V 4dr 4WD	17–18	208,339	12	41	89	36
Jeep	Compass 4dr 4WD	17–18	43,460	1	23	160	36
Chevrolet	Equinox 4dr 4WD	18	42,479	1	18	157	28
Toyota	C-HR 4dr	18	22,973	0	0	0	0
Midsized SUVs		16–18	5,715,995	721	90	94	85
Jeep	Cherokee 4dr	16–18	172,357	46	184	67	123
Kia	Sorento 4dr 4WD	16–18	194,068	44	168	83	139
Dodge	Journey 4dr	16–18	147,942	35	165	59	97
Jeep	Wrangler 4dr 4WD	16–18	414,492	86	142	125	179
Jeep	Cherokee 4dr 4WD	16–18	340,943	62	128	90	116
Nissan	Murano 4dr 4WD	16–18	80,499	12	116	139	162
Toyota	4Runner 4dr	16–18	73,296	11	113	68	77
Nissan	Pathfinder 4dr	16–18	64,140	9	112	80	90
Kia	Sorento 4dr	16–18	258,179	36	102	83	84
Hyundai	Santa Fe 4dr	16–18	45,018	7	101	88	89
Dodge	Journey 4dr 4WD	16–18	48,259	6	95	45	43
Hyundai	Santa Fe Sport 4dr	16–18	148,493	17	90	42	37
Ford	Edge 4dr	16–18	79,837	10	83	100	83
Ford	Explorer 4dr 4WD	16–18	392,143	42	77	141	109
Honda	Pilot 4dr	16–18	144,173	17	74	129	96
Toyota	Highlander 4dr 4WD	16–18	313,783	33	73	98	72
Ford	Explorer 4dr	16–18	227,294	21	68	120	82
GMC	Acadia 4dr	17–18	49,872	5	67	81	54
Nissan	Murano 4dr	16–18	67,764	7	64	89	57
Jeep	Grand Cherokee 4dr 4WD	16–18	319,257	29	63	84	54
Jeep	Grand Cherokee 4dr	16–18	73,108	7	62	81	51
Hyundai	Santa Fe Sport 4dr 4WD	16–18	113,254	8	62	100	62
GMC	Acadia 4dr 4WD	17–18	51,208	5	60	159	96
Mazda	CX-9 4dr 4WD	16–18	29,167	2	60	88	53
Nissan	Pathfinder 4dr 4WD	16–18	80,349	7	57	82	47
Toyota	4Runner 4dr 4WD	16–18	255,978	22	57	84	48
Ford	Edge 4dr 4WD	16–18	140,893	9	52	115	59

Table 2: Insurance fire losses, 2016–18 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Honda	Pilot 4dr 4WD	16–18	318,054	23	48	111	54
Hyundai	Santa Fe 4dr 4WD	16–18	44,938	3	44	130	57
Toyota	Highlander 4dr	16–18	165,093	10	37	127	47
Toyota	Highlander hybrid 4dr 4WD	16–18	23,927	1	27	20	5
Large SUVs		16–18	1,077,343	109	74	152	113
Dodge	Durango 4dr 4WD	16–18	75,665	11	164	176	287
GMC	Yukon 4dr 4WD	16–18	66,468	12	120	249	299
GMC	Yukon 4dr	16–18	42,050	4	94	160	151
Toyota	Sequoia 4dr 4WD	16–18	20,982	3	88	167	147
Dodge	Durango 4dr	16–18	38,348	4	71	148	106
Chevrolet	Tahoe 4dr 4WD	16–18	106,748	11	64	159	101
Chevrolet	Tahoe 4dr	16–18	91,696	4	27	86	24
Very large SUVs		16–18	209,625	23	71	121	85
GMC	Yukon XL 1500 4dr	16–18	21,913	5	154	114	175
Chevrolet	Suburban 1500 4dr	16–18	37,536	7	124	149	184
Chevrolet	Suburban 1500 4dr 4WD	16–18	68,324	5	45	83	38
GMC	Yukon XL 1500 4dr 4WD	16–18	50,723	3	43	87	37
LUXURY SUVs							
Small luxury SUVs		16–18	480,891	57	88	93	82
BMW	X1 4dr 4WD	16–18	61,808	9	117	133	156
Mercedes-Benz	GLA class 4dr	16–18	24,267	4	110	125	138
Audi	Q3 4dr 4WD	16–18	42,949	7	107	119	128
Buick	Encore 4dr 4WD	16–18	56,848	8	92	80	74
Land Rover	Range Rover Evoque 4dr 4WD	16–18	27,602	3	92	136	126
Lincoln	MKC 4dr 4WD	16–18	35,306	5	85	76	65
Mercedes-Benz	GLA class 4dr 4WD	16–18	30,564	4	84	69	58
Buick	Encore 4dr	16–18	128,149	10	63	52	33
Lincoln	MKC 4dr	16–18	33,868	3	58	81	47
Midsize luxury SUVs		16–18	2,341,223	216	65	136	89
Lexus	RX 450h hybrid 4dr 4WD	16–18	20,606	5	155	153	237
Mercedes-Benz	GLC class 4dr	16–18	50,415	10	147	143	211
Land Rover	Discovery Sport 4dr 4WD	16–18	38,035	8	141	93	131
Volvo	XC90 4dr 4WD	16–18	88,822	15	134	171	229
Jaguar	F-Pace 4dr 4WD	17–18	28,425	5	131	55	73
Infiniti	QX60 4dr	16–18	30,557	4	89	52	46
Lincoln	MKX 4dr 4WD	16–18	44,820	6	88	148	130
Mercedes-Benz	GLE class 4dr 4WD	16–18	82,272	11	85	99	85
Lincoln	MKX 4dr	16–18	38,820	5	85	184	156
Cadillac	XT5 4dr	17–18	59,105	3	83	63	52
Acura	MDX 4dr	16–18	56,393	6	70	147	103
Audi	Q5 4dr 4WD	18	27,059	2	63	101	64
Infiniti	QX60 4dr 4WD	16–18	48,188	5	63	94	60
BMW	X5 4dr 4WD	16–18	96,647	7	58	201	117
Mercedes-Benz	GLC class 4dr 4WD	16–18	59,207	3	51	210	107

Table 2: Insurance fire losses, 2016–18 model years

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Acura	MDX 4dr 4WD	16–18	174,259	14	51	108	55
Acura	RDX 4dr 4WD	16–18	123,252	9	47	106	50
Lexus	RX 350 4dr	16–18	101,132	7	45	109	49
Porsche	Macan 4dr 4WD	16–18	59,146	4	44	106	46
BMW	X5 4dr	16–18	24,523	2	43	110	48
Lexus	RX 350 4dr 4WD	16–18	147,469	9	39	67	26
Mercedes-Benz	GLE class 4dr	16–18	47,858	2	27	12	3
Acura	RDX 4dr	16–18	72,128	3	27	77	21
Buick	Envision 4dr 4WD	16–18	27,256	0	0	0	0
Cadillac	XT5 4dr 4WD	17–18	35,491	0	0	0	0
Large luxury SUVs		16–18	535,184	57	78	221	173
Tesla	Model X 4dr electric 4WD	16–18	35,876	10	192	379	725
Land Rover	Range Rover Sport 4dr 4WD	16–18	58,004	7	98	135	132
Mercedes-Benz	GLS class 4dr 4WD	17–18	37,651	3	66	280	184
Land Rover	Range Rover 4dr 4WD	16–18	32,487	3	63	8	5
Cadillac	Escalade 4dr 4WD	16–18	38,072	3	50	252	125
Audi	Q7 4dr 4WD	17–18	71,309	4	44	179	78
Lexus	GX 460 4dr 4WD	16–18	74,636	3	33	250	83
Porsche	Cayenne 4dr 4WD	16–18	44,839	2	32	319	101
Very large luxury SUVs		16–18	51,482	10	129	233	301
Cadillac	Escalade ESV 4dr 4WD	16–18	24,347	3	80	310	249
All vans		16–18	124,574	29	152	107	163
VANS							
Midsized vans		16–18	35,175	6	98	64	63
Large vans		16–18	13,947	5	—	—	—
Very large vans		16–18	75,453	18	156	116	182

LWB = long wheelbase

SWB = short wheelbase

Relative results are computed for individual model years and then combined through a weighted average to produce the three-year relative result. The all-passenger-vehicle “100” is given for reference only and can only be used as a rough estimate to convert from relative to absolute results.

Minimum requirement for reporting: 20,000 insured vehicle years of exposure of 100 claims.

Appendix: Individual series comprising combined series*

Make	Combined series name	Series in combination
BMW	3 series 4dr	320 i 4dr, 328 d 4dr, 328 i 4dr, 330i 4dr, 340 i 4dr
BMW	3 series 4dr 4WD	320 xi 4dr 4WD, 328 dx 4dr 4WD, 328 xi 4dr 4WD, 330xi 4dr 4WD, 340 xi 4dr 4WD
BMW	4 series 4dr	428i 4dr, 430i 4dr, 435i 4dr, 440i 4dr
Scion/Toyota	FR-S/86 series	86, FR-S
Scion/Toyota	iA/Yaris iA series	iA, Yaris iA
Scion/Toyota	iM/Corolla iM series	Corolla iM, iM

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



1005 N. Glebe Road, Suite 700
Arlington, VA 22201
+1 703 247 1600
iihs-hldi.org

COPYRIGHTED DOCUMENT, DISTRIBUTION RESTRICTED

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.