



Insurance Report

Noncrash fire losses

Prepared by HLDI for NHTSA

2011-13 Passenger Cars,
Pickups, SUVs, and Vans

December 2013



This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2011-13. 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 31 million insured vehicle years and more than 3,700 claims.

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Companies Supplying Data

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

21st Century Insurance
Alfa Alliance Insurance Corporation
Allstate Insurance Group
American Family Mutual Insurance
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
Esurance
Farm Bureau Financial Services
Farmers Insurance Group of Companies
Florida Farm Bureau Insurance Companies
GEICO Corporation
GMAC Personal Lines Insurance
The Hartford
Kemper Preferred
Kentucky Farm Bureau Insurance
Liberty Mutual Insurance Company
MetLife Auto and Home
Nationwide
New Jersey Manufacturers Insurance Group
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Safeco Insurance Companies
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► Introduction

This Highway Loss Data Institute report presents comprehensive noncrash fire losses for passenger vehicles produced in model years 2011-13. 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 31 million insured vehicle years and more than 3,700 claims. The 10 passenger cars, SUVs and pickups with the worst (highest) fire claim frequencies are presented in [Table 1](#). The Dodge Charger HEMI had the highest relative claim frequency (306) followed by the Dodge Dart (288) and the Chevrolet Silverado 1500 ext. cab (279).

Results for all 2011-13 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 2011-13 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:

- 2011-13 model year all-passenger-vehicle claim frequency = 0.1 per 1,000 insured vehicle years
- 2011-13 model year all-passenger-vehicle claim severity = \$17,487
- 2011-13 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 8,509 insured vehicle years, only one noncrash fire claim is made.

Examples of relative results:

- 2012-13 model year Toyota Camry 4dr relative claim frequency = 74
- 2012-13 model year Toyota Camry 4dr claim frequency = $0.1 \times (74/100) = 0.074$
- 2012-13 model year Honda Civic 4dr relative claim severity = 64
- 2012-13 model year Honda Civic 4dr claim severity = $\$17,487 \times (64/100) = \$11,192$
- 2011-13 model year Ford Expedition relative overall loss = 215
- 2011-13 model year Ford Expedition overall loss = $\$2 \times (215/100) = \4.30

Table 1: Highest relative fire claim frequencies, 2011-13 models

Make	Model years	Size and class	Total exposure (insured vehicle years)	Relative claim frequency*
Passenger cars				
Dodge Charger HEMI	11-13	Large 4-door car	28,822	306
Dodge Dart	13	Small 4-door car	22,907	288
Chevrolet Sonic	12-13	Small station wagon	27,423	271
Ford Mustang GT 2dr	11-13	Midsize sports car	72,922	249
Kia Rio	12-13	Mini 4-door car	22,102	211
Fiat 500	12-13	Mini 2-door car	44,844	204
Chevrolet Sonic	12-13	Small 4-door car	49,914	193
BMW 3 series 2dr	11-13	Midsize luxury car	26,109	190
Subaru Impreza WRX 4WD	11-13	Small 4-door car	24,770	189
Ford Mustang convertible	11-13	Midsize sports car	23,055	188
SUVs				
Ford Expedition 4dr	11-13	Large SUV	26,600	230
Jeep Wrangler 2dr SWB 4WD	11-13	Small SUV	125,769	216
Honda Accord Crosstour 4dr 4WD	11-13	Midsize SUV	23,713	193
Jeep Wrangler 4dr 4WD	11-13	Midsize SUV	206,223	188
Dodge Journey 4dr	11-13	Midsize SUV	81,658	182
Dodge Durango 4dr	11-13	Large SUV	37,999	177
Lincoln MKX 4dr 4WD	11-13	Midsize luxury SUV	31,724	171
Hyundai Tucson 4dr	11-13	Small SUV	107,800	154
Toyota FJ Cruiser 4dr 4WD	11-13	Midsize SUV	29,113	149
Nissan Armada 4dr	11-13	Large SUV	26,439	144
Pickups				
Chevrolet Silverado 1500 ext. cab	11-13	Large pickup	79,417	279
Ford F-350 crew cab 4WD	11-13	Very large pickup	67,711	269
Nissan Titan crew cab 4WD	11-13	Large pickup	24,471	262
Chevrolet Silverado 1500	11-13	Large pickup	38,876	258
Toyota Tundra CrewMax 4WD	11-13	Large pickup	62,903	251
Dodge Ram 2500 crew cab SWB 4WD	12-13	Very large pickup	20,680	245
Honda Ridgeline crew cab 4WD	11-13	Large pickup	36,252	239
GMC Sierra 1500 crew cab	11-13	Large pickup	51,259	234
Dodge Ram 1500 crew cab SWB	11-13	Large pickup	51,300	232
Ford F-250 crew cab 4WD	11-13	Very large pickup	111,362	228

*100 = all-passenger-vehicle result

Table 2: Insurance fire losses, 2011-13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
All Passenger Vehicles		11-13	31,652,860	3,720	100=0.1	100=\$17,487	100=\$2
All passenger cars		11-13	17,673,640	1,978	95	91	86
MICRO CARS							
2-door models		11-13	19,020	4	—	—	—
4-door models		11-13	647	0	—	—	—
MINI CARS							
2-door models		11-13	206,942	22	96	65	62
Mini	Cooper	11-13	82,038	3	27	5	1
Fiat	500	12-13	44,844	9	204	63	129
4-door models		11-13	303,177	45	127	58	73
Mazda	2	11-13	34,665	3	80	73	58
Ford	Fiesta	11-13	99,280	14	122	59	72
Hyundai	Accent	12-13	58,257	11	185	50	92
Kia	Rio	12-13	22,102	5	211	64	134
Station wagons		11-13	291,154	46	133	66	88
Ford	Fiesta	11-13	86,995	10	90	70	63
Honda	Fit	11-13	130,301	18	113	65	73
Hyundai	Accent	12-13	41,132	8	176	63	112
Sports models		11-13	14,479	1	—	—	—
SMALL CARS							
2-door models		11-13	364,713	43	107	82	88
Volkswagen	GTI	11-13	21,437	0	0	0	0
Honda	CR-Z hybrid	11-13	34,041	0	0	0	0
Honda	Civic	12-13	65,378	3	43	70	30
Kia	Forte	11-13	25,559	4	107	90	97
Volkswagen	New Beetle	12-13	28,382	3	89	117	104
Scion	tC	11-13	56,599	7	141	82	115
Hyundai	Veloster	12-13	41,789	8	170	86	147
4-door models		11-13	3,858,308	412	91	64	59
Subaru	Impreza 4WD	12-13	24,414	2	66	24	16
Ford	Focus	12-13	178,827	14	67	40	27
Toyota	Prius hybrid	11-13	286,121	16	44	70	31
Toyota	Prius C hybrid	12-13	30,865	1	27	117	32
Honda	Insight hybrid	11-13	26,819	1	28	113	32
Toyota	Corolla	11-13	436,811	34	70	52	36
Honda	Civic	12-13	370,752	33	78	64	50
Volkswagen	GTI	11-13	29,142	3	84	63	53
Nissan	Versa	12-13	70,532	5	65	82	54
Hyundai	Elantra	11-13	405,954	37	79	67	54
Mazda	3	11-13	191,522	24	109	55	60
Mitsubishi	Lancer	11-13	35,632	7	121	49	60
Volkswagen	Golf	11-13	34,818	2	46	146	67
Kia	Forte	11-13	110,643	18	148	46	69
Nissan	Leaf electric	11-13	20,612	1	40	209	83

Table 2: Insurance fire losses, 2011-13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Chevrolet	Cruze	11-13	516,751	76	121	69	84
Nissan	Juke	11-13	52,396	6	92	98	90
Nissan	Juke 4WD	11-13	55,507	10	150	68	102
Chevrolet	Sonic	12-13	49,914	11	193	61	118
Chevrolet	Volt	11-13	25,783	3	88	177	157
Subaru	Impreza WRX 4WD	11-13	24,770	6	189	107	203
Dodge	Dart	13	22,907	7	288	92	264
Station wagons		11-13	1,045,758	105	85	62	53
Scion	xD	11-13	20,489	0	0	0	0
Mazda	3	11-13	65,296	3	38	83	32
Toyota	Prius V hybrid	12-13	46,062	3	49	70	35
Mini	Countryman 2WD	11-13	25,468	1	29	171	49
Kia	Soul	11-13	298,887	32	90	56	50
Subaru	Impreza 4WD	12-13	47,836	4	78	69	53
Kia	Forte	11-13	25,758	3	94	66	62
Scion	xB	11-13	56,924	9	126	51	64
Ford	Focus	12-13	126,563	13	93	70	65
Chevrolet	Sonic	12-13	27,423	8	271	41	110
Sports models		11-13	37,183	5	147	199	292
MIDSIZE CARS							
2-door models		11-13	237,949	31	112	102	114
Hyundai	Genesis	11-13	39,374	6	124	111	137
4-door models		11-13	5,770,376	654	95	69	66
Chevrolet	Malibu	13	37,518	0	0	0	0
Acura	TSX	11-13	62,298	2	27	28	8
Ford	Fusion	13	32,146	3	95	40	38
Volkswagen	Passat	12-13	109,354	9	72	54	39
Buick	Verano	12-13	34,074	2	49	82	40
Toyota	Camry hybrid	12-13	40,531	1	26	162	43
Volkswagen	Jetta	11-13	370,623	33	77	66	51
Toyota	Camry	12-13	350,803	31	74	71	53
Hyundai	Sonata hybrid	11-13	30,052	3	126	51	65
Nissan	Altima	13	80,395	7	85	79	66
Hyundai	Sonata	11-13	863,439	101	98	68	66
Honda	Accord	13	78,571	9	111	67	74
Subaru	Legacy 4WD	11-13	137,164	13	90	94	84
Chrysler	200	11-13	142,873	18	108	85	91
Kia	Optima	11-13	235,898	33	119	92	110
Mazda	6	11-13	51,220	8	132	85	112
Volkswagen	CC	11-13	77,099	11	137	85	116
Dodge	Avenger	11-13	86,440	19	183	72	132
Nissan	Maxima	11-13	152,119	31	158	93	147
Station wagons		11-13	507,073	30	46	93	43
Volkswagen	Jetta	11-13	74,766	4	45	43	19

Table 2: Insurance fire losses, 2011-13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Subaru	Outback 4WD	11-13	369,450	22	44	104	46
Mazda	5	12-13	31,709	3	78	117	92
Sports models		11-13	302,062	60	173	197	341
Ford	Mustang 2dr	11-13	97,263	15	132	72	95
Chevrolet	Corvette 2dr	11-13	20,492	1	37	322	120
Ford	Mustang convertible	11-13	23,055	5	188	65	122
Ford	Mustang GT 2dr	11-13	72,922	20	249	134	333
Luxury models		11-13	1,341,445	113	76	115	88
Lexus	CT 200h hybrid 4dr	11-13	35,020	2	43	4	2
Lexus	IS 250 4dr	11-13	36,490	1	19	17	3
Audi	A5 2dr 4WD	11-13	24,381	2	74	5	4
Acura	TL 4dr 4WD	11-13	20,161	1	43	12	5
Mercedes-Benz	C class 4dr 4WD	11-13	83,342	3	29	73	21
Audi	A4 4dr 4WD	11-13	65,926	3	41	82	34
Mercedes-Benz	C class 4dr	11-13	87,697	8	78	65	51
Infiniti	G37 4dr	11-13	40,462	4	73	99	72
Audi	A4 4dr	11-13	22,289	3	133	66	88
Infiniti	G37 4dr 4WD	11-13	52,451	5	71	136	97
Acura	TL 4dr	11-13	65,533	6	136	80	108
BMW	3 series convertible	11-13	44,389	4	77	165	127
Volvo	S60 4dr	12-13	38,456	6	165	103	170
BMW	3 series 2dr	11-13	26,109	6	190	153	291
BMW	3 series 4dr	12-13	28,542	4	147	226	333
LARGE CARS							
2-door models		11-13	79,420	15	164	99	162
Dodge	Challenger	11-13	69,080	15	186	100	185
4-door models		11-13	932,635	135	141	105	147
Ford	Taurus	11-13	100,366	9	98	90	87
Buick	Regal	11-13	97,378	12	91	116	105
Chevrolet	Impala	11-13	219,119	40	186	76	141
Buick	LaCrosse	11-13	142,457	18	106	143	152
Dodge	Charger	11-13	63,958	12	162	106	172
Chrysler	300	11-13	49,761	9	182	97	177
Dodge	Charger HEMI	11-13	28,822	10	306	141	432
Sports models		11-13	275,945	43	130	155	201
Chevrolet	Camaro convertible	11-13	34,788	1	23	240	55
Chevrolet	Camaro 2dr	11-13	206,384	38	154	119	183
Luxury models		11-13	798,706	76	80	198	158
Mercedes-Benz	E class convertible	11-13	26,113	0	0	0	0
Audi	A6 4dr 4WD	12-13	21,033	1	43	14	6
Cadillac	CTS 4dr	11-13	47,369	2	36	111	40
Mercedes-Benz	E class 4dr	11-13	71,779	5	95	68	65
Hyundai	Genesis 4dr	11-13	54,666	6	84	106	89
Infiniti	M37 4dr	11-13	20,771	2	75	118	89

Table 2: Insurance fire losses, 2011-13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Cadillac	CTS 4dr 4WD	11-13	44,061	4	87	166	145
BMW	5 series 4dr 4WD	11-13	57,395	5	68	218	150
Infiniti	M37 4dr 4WD	11-13	20,379	2	70	269	189
Mercedes-Benz	E class 4dr 4WD	11-13	64,422	6	73	260	189
BMW	5 series 4dr	11-13	99,520	14	127	223	283
VERY LARGE CARS							
Very large cars		11-13	8,484	6	—	—	—
Station wagons/minivans		11-13	1,124,269	107	91	110	100
Nissan	Quest	11-13	27,307	6	166	33	55
Toyota	Sienna 4WD	11-13	61,003	4	49	142	70
Honda	Odyssey	11-13	335,756	14	51	149	75
Toyota	Sienna	11-13	347,073	29	82	113	93
Dodge	Grand Caravan	11-13	116,650	18	133	76	101
Chrysler	Town & Country LWB	11-13	163,433	25	150	120	180
Luxury models		11-13	153,900	25	133	331	439
All pickups, SUVs, and vans		11-13	13,979,180	1,742	107	112	119
PICKUPS							
All pickups		11-13	3,380,590	706	180	121	218
All small pickups		11-13	631,733	81	111	87	96
2-door models		11-13	54,762	6	73	71	52
2-door plus models		11-13	216,983	31	131	92	120
Toyota	Tacoma xtra cab 4WD	11-13	51,142	5	104	70	72
Toyota	Tacoma xtra cab	11-13	36,590	5	103	85	87
4-door models		11-13	359,987	44	105	84	89
Toyota	Tacoma double cab	11-13	77,910	9	92	79	73
Nissan	Frontier crew cab SWB	11-13	39,436	7	162	58	94
Toyota	Tacoma double cab LWB 4WD	11-13	33,763	3	76	125	95
Nissan	Frontier crew cab SWB 4WD	11-13	46,997	5	83	132	110
Toyota	Tacoma double cab 4WD	11-13	90,245	12	115	96	110
All large pickups		11-13	2,211,835	479	187	123	229
2-door models		11-13	148,791	42	231	81	187
Chevrolet	Silverado 1500	11-13	38,876	12	258	57	147
Chevrolet	Silverado 1500 4WD	11-13	27,616	8	190	84	160
2-door plus models		11-13	674,142	124	160	119	190
Chevrolet	Silverado 1500 ext. cab 4WD	11-13	177,684	24	119	118	141
GMC	Sierra 1500 ext. cab	11-13	21,476	4	152	103	155
Ford	F-150 super cab 4WD	11-13	101,012	12	104	152	158
Dodge	Ram 1500 ext. cab	11-13	64,169	13	159	104	165
GMC	Sierra 1500 ext. cab 4WD	11-13	59,906	12	200	91	182
Dodge	Ram 1500 ext. cab 4WD	11-13	109,544	22	159	120	191
Ford	F-150 super cab	11-13	53,825	12	201	112	225
Chevrolet	Silverado 1500 ext. cab	11-13	79,417	23	279	132	369
4-door models		11-13	1,388,903	313	196	129	253
Toyota	Tundra double cab	11-13	51,292	10	198	63	124

Table 2: Insurance fire losses, 2011-13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Toyota	Tundra CrewMax	11-13	33,120	5	150	106	159
Ford	F-150 crew cab	11-13	137,113	21	128	126	161
Toyota	Tundra double cab 4WD	11-13	76,704	16	163	127	206
Chevrolet	Silverado 1500 crew cab 4WD	11-13	198,627	49	199	128	256
Dodge	Ram 1500 crew cab SWB 4WD	11-13	105,252	28	225	117	263
Chevrolet	Silverado 1500 crew cab	11-13	111,756	28	218	122	266
GMC	Sierra 1500 crew cab 4WD	11-13	92,042	19	214	126	270
GMC	Sierra 1500 crew cab	11-13	51,259	14	234	117	273
Ford	F-150 crew cab 4WD	11-13	335,291	72	183	157	287
Honda	Ridgeline crew cab 4WD	11-13	36,252	9	239	122	292
Dodge	Ram 1500 crew cab SWB	11-13	51,300	14	232	128	296
Nissan	Titan crew cab 4WD	11-13	24,471	5	262	118	311
Toyota	Tundra CrewMax 4WD	11-13	62,903	18	251	132	331
All very large pickups		11-13	537,021	146	240	135	324
2-door models		11-13	23,100	6	202	85	171
2-door plus models		11-13	62,109	19	252	149	374
Chevrolet	Silverado 2500 ext. cab 4WD	11-13	21,030	3	113	135	152
4-door models		11-13	451,812	121	240	136	326
Chevrolet	Silverado 2500 crew cab 4WD	11-13	65,782	15	223	104	233
GMC	Sierra 2500 crew cab 4WD	11-13	35,778	8	179	148	265
Ford	F-250 crew cab 4WD	11-13	111,362	30	228	132	301
Ford	F-350 crew cab 4WD	11-13	67,711	18	269	184	494
Dodge	Ram 2500 crew cab SWB 4WD	12-13	20,680	6	245	202	495
SUVs							
All SUVs		11-13	10,553,340	1,022	83	105	87
Small SUVs		11-13	3,115,171	268	74	86	64
Volkswagen	Tiguan 4dr	11-13	42,054	2	35	65	23
Honda	CR-V 4dr	12-13	95,123	8	69	52	36
Nissan	Rogue 4dr	11-13	148,243	9	54	79	42
Nissan	Rogue 4dr 4WD	11-13	227,031	10	37	116	43
Mitsubishi	Outlander Sport 4dr 4WD	11-13	21,912	1	36	119	43
Honda	CR-V 4dr 4WD	12-13	183,039	11	49	91	44
Kia	Sportage 4dr 4WD	11-13	49,210	2	33	149	49
Hyundai	Tucson 4dr 4WD	11-13	48,046	4	69	73	50
Kia	Sportage 4dr	11-13	78,469	5	52	103	54
Mitsubishi	Outlander Sport 4dr	11-13	24,648	2	67	83	56
Subaru	Forester 4dr 4WD	11-13	207,207	13	50	116	58
Ford	Escape 4dr	13	44,037	4	96	72	69
Jeep	Patriot 4dr 4WD	11-13	66,318	9	106	67	71
Jeep	Compass 4dr 4WD	11-13	55,047	6	85	86	73
Jeep	Compass 4dr	11-13	38,000	4	92	80	74
Volkswagen	Tiguan 4dr 4WD	11-13	37,788	3	63	118	75
Jeep	Patriot 4dr	11-13	55,289	6	93	93	87
Hyundai	Tucson 4dr	11-13	107,800	20	154	75	116

Table 2: Insurance fire losses, 2011-13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Ford	Escape 4dr 4WD	13	30,364	4	110	111	122
Jeep	Wrangler 2dr SWB 4WD	11-13	125,769	32	216	107	232
Midsize SUVs		11-13	4,495,491	485	92	96	88
Mazda	CX-9 4dr	11-13	30,989	1	23	14	3
Nissan	Murano 4dr 4WD	11-13	78,341	7	67	45	30
Chevrolet	Equinox 4dr 4WD	11-13	164,325	10	49	81	40
Toyota	4Runner 4dr	11-13	41,524	3	57	77	43
Dodge	Journey 4dr 4WD	11-13	22,910	3	91	54	49
Toyota	Highlander 4dr	11-13	111,383	10	72	74	53
Honda	Pilot 4dr	11-13	158,867	15	74	73	54
GMC	Terrain 4dr 4WD	11-13	77,631	7	97	56	55
Honda	Pilot 4dr 4WD	11-13	308,479	23	74	79	58
Ford	Flex 4dr	11-13	48,046	4	69	86	59
Chevrolet	Equinox 4dr	11-13	368,072	32	67	88	59
Toyota	Venza 4dr	11-13	48,126	3	85	70	59
Ford	Edge 4dr	11-13	209,322	25	97	64	62
Mazda	CX-9 4dr 4WD	11-13	40,498	3	54	139	75
GMC	Terrain 4dr	11-13	159,857	17	87	93	81
Toyota	Highlander 4dr 4WD	11-13	168,205	13	61	141	86
Toyota	4Runner 4dr 4WD	11-13	89,320	8	69	128	88
Nissan	Xterra 4dr 4WD	11-13	38,575	4	100	90	90
Jeep	Grand Cherokee 4dr 4WD	11-13	305,735	32	89	104	92
Ford	Explorer 4dr 4WD	11-13	133,278	12	79	117	93
Kia	Sorento 4dr	11-13	349,331	38	87	108	94
Jeep	Grand Cherokee 4dr	11-13	78,249	6	82	117	96
Kia	Sorento 4dr 4WD	11-13	174,616	28	123	84	103
Nissan	Murano 4dr	11-13	48,089	6	103	105	109
Ford	Explorer 4dr	11-13	135,596	12	103	110	114
Toyota	Venza 4dr 4WD	11-13	36,600	4	143	91	130
Dodge	Journey 4dr	11-13	81,658	16	182	79	143
Ford	Edge 4dr 4WD	11-13	100,433	12	98	156	153
Toyota	FJ Cruiser 4dr 4WD	11-13	29,113	5	149	115	172
Jeep	Wrangler 4dr 4WD	11-13	206,223	44	188	137	257
Honda	Accord Crosstour 4dr 4WD	11-13	23,713	3	193	139	269
Large SUVs		11-13	1,099,355	117	94	123	115
GMC	Yukon 4dr	11-13	25,511	0	0	0	0
Ford	Expedition 4dr 4WD	11-13	21,691	0	0	0	0
Toyota	Sequoia 4dr 4WD	11-13	20,179	1	38	4	2
Nissan	Armada 4dr 4WD	11-13	21,558	2	78	107	84
GMC	Yukon 4dr 4WD	11-13	38,466	5	102	86	88
Chevrolet	Tahoe 4dr 4WD	11-13	74,135	6	59	150	88
GMC	Acadia 4dr	11-13	117,166	12	86	108	93
Buick	Enclave 4dr 4WD	11-13	60,128	7	75	135	100
Chevrolet	Traverse 4dr	11-13	160,366	16	95	109	103

Table 2: Insurance fire losses, 2011-13 models

Make	Series	Model years	Exposure (insured vehicle years)	Claims	Relative claim frequency	Relative claim severity	Relative overall losses
Chevrolet	Traverse 4dr 4WD	11-13	106,854	14	89	119	106
Chevrolet	Tahoe 4dr	11-13	69,697	6	65	168	109
GMC	Acadia 4dr 4WD	11-13	103,136	10	113	104	117
Dodge	Durango 4dr	11-13	37,999	6	177	99	175
Dodge	Durango 4dr 4WD	11-13	58,558	11	141	126	177
Buick	Enclave 4dr	11-13	98,503	7	104	189	197
Ford	Expedition 4dr	11-13	26,600	4	230	93	215
Nissan	Armada 4dr	11-13	26,439	5	144	157	226
Very large SUVs		11-13	212,050	20	82	118	97
Chevrolet	Suburban 1500 4dr 4WD	11-13	54,770	3	89	116	104
GMC	Yukon XL 1500 4dr 4WD	11-13	33,291	4	86	156	134
Chevrolet	Suburban 1500 4dr	11-13	30,025	3	72	236	171
Chevrolet	Avalanche 1500 4dr 4WD	11-13	33,355	5	107	162	174
LUXURY SUVs							
Small luxury SUVs		11-13	17,819	1	—	—	—
Midsize luxury SUVs		11-13	1,263,298	90	63	136	85
Lincoln	MKX 4dr	11-13	30,280	0	0	0	0
Lexus	RX 450h hybrid 4dr 4WD	11-13	21,199	1	41	0	0
Volvo	XC60 4dr 4WD	11-13	29,046	1	30	0	0
Volvo	XC90 4dr 4WD	11-13	21,566	2	75	5	4
Mercedes-Benz	M class 4dr 4WD	12-13	44,412	1	21	28	6
Cadillac	SRX 4dr 4WD	11-13	47,168	3	49	75	37
Cadillac	SRX 4dr	11-13	111,003	6	36	141	50
Lexus	RX 350 4dr	11-13	87,396	7	64	88	57
Acura	MDX 4dr 4WD	11-13	139,707	11	60	118	71
Mercedes-Benz	GLK class 4dr	11-13	30,442	3	75	127	96
Lexus	RX 350 4dr 4WD	11-13	119,864	8	53	185	99
Mercedes-Benz	GLK class 4dr 4WD	11-13	38,014	3	63	176	111
Audi	Q5 4dr 4WD	11-13	83,289	6	55	207	115
BMW	X5 4dr 4WD	11-13	116,873	8	72	203	146
BMW	X3 4dr 4WD	11-13	67,258	8	135	144	194
Lincoln	MKX 4dr 4WD	11-13	31,724	3	171	188	323
Large luxury SUVs		11-13	312,396	33	95	210	201
Porsche	Cayenne 4dr 4WD	11-13	28,283	1	23	3	1
Lexus	GX 460 4dr 4WD	11-13	31,598	2	51	4	2
Infiniti	QX56 4dr 4WD	11-13	22,980	3	95	151	144
Land Rover	Range Rover Sport 4dr 4WD	11-13	40,899	4	86	173	149
Land Rover	LR4 4dr 4WD	11-13	21,595	2	74	208	154
Audi	Q7 4dr 4WD	11-13	25,691	3	90	331	296
Very large luxury SUVs		11-13	37,758	8	161	213	343
CARGO/PASSENGER VANS							
All cargo/passenger vans		11-13	45,258	14	311	102	316

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 2dr	328 i 2dr, 335 i 2dr
BMW	3 series convertible	328 i convertible, 335 i convertible
BMW	3 series 4dr	328 i 4dr, 335 i 4dr, 320 i 4dr
BMW	5 series 4dr	528 i 4dr, 535 i 4dr, 550 i 4dr
BMW	5 series 4dr 4WD	528 xi 4dr 4WD, 535 xi 4dr 4WD, 550 i 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.

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

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