

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

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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

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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
Midsize 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

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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

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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							
Midsize 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.