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Property & Casualty Insurance
Filing Guidance Notice 2022-B

To: Insurers Submitting Private Passenger Motor Vehicle Insurance Rate/Rule Filings for Policies Effective on or after January 1, 2023

From: Matthew Mancini, Director State Rating Bureau

Date: August 1, 2022

Re: Required Filing Documents to Be Submitted with Private Passenger Motor Vehicle Rate/Rule Filings for New Business Policies Effective on or after January 1, 2023

This filing guidance is being issued to update the assumptions and vehicles used to calculate the premium for the private passenger motor vehicle policy examples described in Filing Guidance 2014-B, and will replace Filing Guidance 2014-B. All of the requirements of Filing Guidance 2010-C should be presumed to continue unless specifically modified by this guidance.

Vehicles Underlying the Sample Premiums

The premiums for the policy examples shall assume the following vehicles:

	Seven Core Policy Examples	Additional Seven Policy Examples
Single Vehicle Policy	2020 Honda Accord Ex <i>(replaces 2013 Toyota Camry)</i>	2018 Kia Optima Lx <i>(replaces 2010 Hyundai Accent)</i>
Two Vehicle Policy	2020 Honda Accord Ex 2018 Ford Escape SE <i>(replaces 2010 Chevrolet Impala)</i>	2018 Kia Optima Lx 2020 GMC Acadia SL <i>(replaces 2013 Dodge Journey)</i>

Attached to this filing guidance are detailed descriptions of each of the above vehicles. Each of these descriptions includes specifications for a specific make/model of the vehicle that has been tested. These specifications should be used, as appropriate, to determine the policy example

premium. In instances where the vehicle cost new is required for premium determination, please assume this cost is equal to the base MSRP of the vehicle tested which is indicated with an asterisk * in the attachment.

For the purposes of premium determination, the following additional assumptions about the vehicle apply:

Feature	2020 Accord	2018 Escape	2018 Optima	2020 Acadia
Type of Title	Clear**	Clear**	Clear**	Clear**
Title State	MA	MA	MA	MA
Financing	Purchase	None- Owned	None-Owned	Purchase
Liens	Dealer Finance	None	None	Dealer Finance
Type of Purchase	2 nd Owner	1 st Owner	1 st Owner	2 nd Owner
Date of Purchase	April 1,2022	April 1, 2018	April 1, 2018	April 1, 2022
Expected Vehicle Lifetime	20 Years	20 Years	20 Years	20 Years

**Massachusetts law defines a clear title as a title issued to a vehicle with no previous salvage notations, sub-brands or legends. For additional information see [RMV - Title Types and Definitions](#).

Additional Assumptions for Determining Premiums

Prior Policy Information:

1. Prior bodily injury liability limits were the same as those shown in the policy profile.
2. Prior insurance policy was voluntarily issued by a competing standard auto insurer.
3. Prior insurance policy will expire without lapse on the effective date for which a replacement policy is being quoted.

Insured Operator Information:

1. No listed operator is excluded or deferred.
2. No operator regularly uses public transportation.
3. No operator has completed a defensive driving course.
4. No operator is active in the U.S. military.
5. No operator is eligible for accident forgiveness.
6. No operator is a member of an independent motor vehicle or roadside assistance club.
7. No operator has signed a safe driving pledge document with the company.
8. No operator is eligible for the age 65 and over discount except for the operators described in policy example #2 in filing guidance 2010-C.

New Business Policy Characteristics

1. The policy was not submitted as part of an agency book transfer.
2. The policy was not quoted for individuals who were most recently insured under another policy issued by the quoting insurer.
3. The policyholder does not receive policy documents electronically.
4. The policyholder pays the premium in at least two installments.
5. The policyholder pays the premium by paper check or non-recurring credit card.

6. The policyholder does not purchase any qualifying companion policies in addition to those shown in the policy examples in filing guidance 2010-C.

Principal Named Insured Characteristics

1. The principal named insured is Driver 1 in each of the policy examples described in filing guidance 2010-C.
2. The principal named insured has been with their current employer for at least 2 years but no more than 6 years (assume no employer with respect to policy example #2).

Other Rating Characteristics

1. Annual mileage estimates of the vehicle are obtained from an independent third party, but the estimates are not obtained through telematic devices or cell phones.
2. No accident described in the policy examples in filing guidance 2010-C had a paid claim value in excess of \$2,000.
3. No accidents or traffic violations (whether chargeable or not) occurred in the three years prior to the driving record described by the policy examples in filing guidance 2010-C.

The Division will be updating its website to reflect premiums calculated under these assumptions on January 1, 2023. All insurers must email the updated premium comparisons in Excel format to datareporting@mass.gov by November 1, 2022.

If you have any questions regarding this filing guidance, please contact Yuan Li at yuan.li@mass.gov.

2020 Honda Accord

By [New Car Test Drive](#)
Updated: Mar 23, 2020



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2020 Honda Accord

The Honda Accord, unchanged for 2020, offers an attractive mix of style, practicality, space and price. The fastback roofline is good-looking, and the rear seat offers an impressive 40 inches of legroom for four or five adults. What's more, the federal government gives the latest Accord a perfect crash-test rating, with five stars in every single test. Automatic emergency braking, active lane control and adaptive cruise control are standard on every Accord.

A 1.5-liter turbo-4 is standard, with a 2.0-liter turbo-4 available on EX and Sport models and standard on Touring. There is also an Accord Hybrid, which comes in LX, EX, and Touring.

The 1.5-liter engine makes a solid 192 horsepower, mated to a continuously variable automatic transmission (CVT), although a 6-speed manual is available. The 2.0-liter, with 60 more horsepower, can accelerate to 60 mph in about six seconds. The 2.0 comes with either a 10-speed automatic or 6-speed manual transmission.

With EPA ratings of 30 mpg city, 38 highway, 33 combined in most configurations, the Accord's gas mileage is as good as most hybrids were just a few years ago. Meanwhile today's Accord Hybrid turns in 48/47/48 mpg.

The 2.0-liter turbo-4 gets 23/34/27 mpg when equipped with a 10-speed automatic transmission in the EX, or 22/32/26 mpg in the Sport or Touring with either the 6-speed manual or 10-speed automatic.

The NHTSA gave the latest Accord a rare five stars in every crash test. The IIHS called it a Top Safety Pick, with the top "Good" scores in all its crash tests. They called the Accord's standard automatic emergency braking system "Superior" at avoiding forward crashes at 12 and 25 mph, and at avoiding collisions with pedestrians. They called the headlights "Acceptable" or "Marginal" depending on the model.

Model Lineup

The Accord is available in LX, Sport, EX, and Touring. The LX costs \$24,800, while the Touring can cost more than \$37,000.

The LX is equipped with cloth upholstery, a 7.0-inch screen for infotainment, Bluetooth, one USB port, 16-inch wheels, and active safety features.

For \$28,700, the EX gets remote start, 17-inch wheels, blind-spot monitors, a moonroof, more durable cloth upholstery, heated front seats, a power-adjustable driver's seat, two high-power USB ports, and an 8.0-inch touchscreen with Apple CarPlay and Android Auto compatibility.

The optional 2.0-liter engine adds \$2,000. Leather seats, steering wheel and shift knob adds \$2,500, while including a power-adjustable passenger seat and upgraded audio.

The Hybrid EX costs \$30,300.

The Accord Touring can be fairly considered a luxury car. It adds adaptive dampers, 19-inch wheels, a head-up display, heated and cooled front seats, premium audio, navigation, a wireless smartphone charger, and sportier driving mode for more than \$37,000.

Exterior

In case you haven't been paying attention, the Accord is no longer a boring sedan. It's sinewy and sporty, and looks better than many of its rivals.

Its beak borrows from Acura, as a chrome eyebrow spans the low and wide grille, above LED headlights. On most trims, the foglights are surrounded by body colors, and on the Sport trim the chrome is replaced by black.

The fastback roofline is racy without hitting the heads of passengers in the rear, as long as it doesn't have a moonroof (standard on the EX). The rear deck almost gets swallowed by the roofline, but from behind you can see that it's tastefully finished with angular taillights and a small spoiler.

This latest-generation 2012-13 Camry looks significantly different from the previous-generation Camry (2007-11). The body was completely redesigned and the new one is slightly more aerodynamic with an impressive 0.27 Cd. The Camry look svelte, with no lumpy cladding and almost no chrome.

Interior

The cabin is impressively dressed with soft-touch materials, and real wood in top trims. The fit and finish rises to a level beyond medium-priced midsize sedan. A loaded Touring might stretch that medium pricing, but it feels like a full-blown luxury car.

The 8.0-inch touchscreen sits on the wing-like dash, giving the Accord a lower cowl and better forward visibility.

Power-adjustable front seats come in every model but the LX, and they're comfortable for long trips. The LX comes in cloth that doesn't feel especially durable, but cloth in the EX is tougher, and also heated.

For a mid-size car the Accord is big, so big it stretches into full-size dimensions. That translates into 40 inches of rear-seat leg room, as much as the Honda CR-V crossover, and 17 cubic feet in the trunk, as much as full-size sedans.

Driving Impressions

The Accord sticks to its turbo-4 engines and front-wheel drive, to go against rivals that offer V-6 engines and all-wheel drive.

The 1.5-liter turbo-4 provides decent power, especially at the low end, with 192 hp and 192 pound-feet of torque; it's mated most commonly to a continuously variable automatic transmission (CVT) although a 6-speed manual is available. When you floor it for passing, there might be some turbo lag; and it might feel a bit breathless as the speed climbs. But it happily delivers more than 30 mpg in just about every situation.

The 2.0-liter turbo-4 that is available in Sport and EX, standard in Touring, makes 252 hp and 273 lb-ft of torque. It never feels flat on its feet. It's commonly mated to a slick 10-speed automatic, although a 6-speed manual is available in Sport trims. We have a feeling that manual transmission will soon go away, as it doesn't feel much sportier than the more efficient automatic.

The Accord's variable steering is light and easy. It's quicker at low speeds for nimbleness, while slowing down at higher speeds for stability.

The standard suspension, with fluid-filled bushings and newer control arms, is tuned for comfort. It's compliant with changing road surfaces. The Touring gets adaptive dampers that toggle between Normal and Sport settings. The LX and EX don't need these

adaptive dampers, but maybe the Touring and Sport models do, because their 19-inch wheels that can make the ride too stiff.

The Accord Hybrid is powered by a 2.0-liter inline-4 and hybrid batteries paired to an electric motor. The gas-powered engine makes 143 hp, but doesn't often drive the wheels.

Instead, Honda uses the gas engine to power a generator that supplies electricity to the batteries, which drives the electric motors that drive the front wheel. In some cases, the gas engine clutches in to help drive the wheels, but Honda says that's the exception.

The total system output is 212 hp, but the number that matters far more is 48 mpg combined.

In our limited tests, the Accord Hybrid is smooth and efficient, without many differences between it and the 1.5-liter turbo-4 versions. The engine can race a little unexpectedly, a byproduct of its task to feed electricity and not necessarily power.

Final Words

The Honda Accord LX offers a lot of value for its price, including all the good looks, a strong-enough engine, fabulous fuel mileage, and the active safety features. If you need the features of the EX, it might be an even better value. The optional 2.0-liter engine is a good value too. The Touring raises the price way up there, but it's still cheap for what feels like a luxury car. Last but not least is the Hybrid, which brings the price back down, while shooting the technology and gas mileage up.

2018 Ford Escape

By [New Car Test Drive](#)
Updated: Sept 20, 2017



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2018 Ford Escape

The Ford Escape is no frumpy crossover. It's more like a tall wagon than an SUV, with rakish styling and sporty handling. Competitors include the Honda CR-V, Hyundai Santa Fe Sport, Toyota RAV4 and Mazda CX-5, but the Escape offers the most responsive steering, crispest handling, and best body control (the CX-5 is a close second, along with the Subaru Forester). The Escape has the firmest ride, a consequence of the sporty handling.

The styling was freshened for 2017, to give it more of the Ford family look, and two new efficient four-cylinder engines were introduced, a 1.5-liter making 179 horsepower, and 2.0 liter making 245 horsepower. There's also a 2.5-liter making 168 horsepower, which only comes with front-wheel drive. All-wheel drive is available with the 1.5-liter and 2.0-liter engines.

Escape is essentially unchanged for 2018.

The Escape earns but four stars in crash testing by the federal NHTSA. The 1.5-liter engine gets an EPA-rated 26 Combined miles per gallon, the powerful 2.0 liter rates 25 mpg, and the 2.4 liter rates 24 mpg.

Safety features include adaptive cruise control, blind-spot monitoring, forward collision warning with braking, lane keeping, and active park assist that can steer the car into a parking space. A warning on the dash goes off if the car senses the driver is tired.

Model Lineup

2018 Ford Escape S (\$23,850), *SE (\$25,605)*, SEL (\$28,005), and Titanium (\$32,045) come standard with front-wheel drive. All-wheel drive is available for all but the S model (\$1350).

Available features include Sync 3 infotainment, navigation, HD and satellite radio, Bluetooth with audio streaming, push-button start, tow package, panoramic sunroof.

Exterior

The design and styling of the Escape is very tidy. Compared to the Honda CR-V, it's a few inches shorter with a wheelbase that's nearly three inches longer. Less overhang past the front and rear axles, and a more solid planting on the highway.

The sheetmetal is clean, crisp, pert, stylish, direct and modern. Think outdoorsy millennial.

Interior

The cabin is heavily styled with bold contours, swoopy and finely detailed. It makes other compact crossovers boring. But it's also plasticky.

The swoopy dash wraps around so much that it takes some knee and legroom away from the front passenger, but that's still nearly two inches more than the Honda CR-V. Thick A-pillars steal some forward visibility.

The front seats are slim and firm. The electronic parking brake, small as a button, frees up center console space. There's a horizontal vent under the LCD screen that does a good job of heating and cooling the climate controls and kneecaps. There's a CD player on the center stack.

The rakish profile steals some airiness out of the cabin, but there's still enough left. There's plenty of headroom in the rear, at least without the panoramic sunroof that would make it more airy. The Escape is considered a five-seater but there's only room for two adults, with one inch less rear legroom than the CR-V.

The rear seatbacks and headrests flip down easily, creating 68 cubic feet of cargo space. There's an optional two-position load floor, flat or max storage, with an enclosed big square cargo bin that holds 34 cubic feet. The rear hatch can be opened by swinging a foot under the bumper, with the fob in your pocket or purse.

Ford's Sync Connect enables remote access to the car's functions via smartphone.

Driving Impressions

The standard Escape engine is the 2.5-liter making 168 horsepower and 170 pound-feet of torque. It's neither modern nor exciting, but still smooth and competent. It's not quick but it has adequate acceleration. It has a bit less horsepower and torque than the new 1.5-liter, and gets two less mpg.

The new 1.5-liter engine makes 179 horsepower and 177 pound-feet of torque. The transmission kicks down as much as with the 2.5 liter. For a little engine it makes booming sounds when you floor it, although its bark is bigger than its bite because it's not exactly a rocket. But as 1.5-liter engines go, it's good.

The only engine choice, in our minds, is the EcoBoost 2.0-liter turbo, making 245 horsepower and 275 pound-feet or torque, and zooming to sixty miles per hour in less than seven seconds. It's a big bargain at an option price of about \$1500 more. It separates the Escape from almost every other crossover in its class.

The six-speed automatic is a good match for the EcoBoost engines, with programmed shift points that balance fuel mileage (some transmissions are programmed for fuel mileage, which can make them shift at unnatural times). The 1.5-liter and 2.0-liter get paddle shifters, while the 2.5 has a lame sport mode with a switch on the lever to change gears.

All-wheel drive moves power from the front to rear wheels, up to 100 percent in either direction, where ever the traction is needed.

The Escape's handling is sharp and engaging, responsive with great body control, much better than your average crossover. The steering is crisp, weighty and fast. What makes it so good might be the electronic torque vectoring, which dabs the inside front brake in a corner to help the car turn. That's why it's so sharp.

The ride is tightly damped, and sometimes can feel too firm; and with the 19-inch wheels as on the Titanium, it can feel harsh. The smaller wheels bring a smoother ride.

Final Words

The Ford Escape is stylish and capable. We prefer the 2.0-liter engine. No flaws in the drivetrain, great handling, but don't expect a soft ride. Can't fit five adults, but can fit a lot of cargo with seats that easily drop.

2018 Kia Optima

By [New Car Test Drive](#)
Updated: Oct 1, 2018



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2018 Kia Optima

When it was redesigned for 2011, Kia's midsize Optima established a trend toward sedans that stand out in styling, unlike the oftendowdy four-doors of the past. Reworked again for 2016, the Eurostyled Optima enhanced that perception.

Little has changed for the 2018 model year, except for adding a sportier-looking Optima S trim level, at a particularly tempting price. In addition, several valuable active-safety features are now standard or available for more models. All Optimas now have blind-spot monitoring with rear cross-traffic alert, plus rear parking assistance. A rearview camera also is standard.

Base engine is a 2.4-liter four-cylinder with direct injection, standard in LX, EX, and new S trim levels. Developing 185-horsepower and 178 pound-feet of torque, it works with a 6-speed automatic transmission.

Optional on the LX is a more fuel-efficient 1.6-liter turbo, rated at 178 horsepower and 195 pound-feet of torque, mating with a 7-speed dual-clutch automatic transmission. In Optima SX trim, a 2.0-liter turbo produces 245 horsepower and 260 pound-feet, driving a 6-speed automatic.

In the Optima Hybrid, a 154-horsepower, 2.0-liter four-cylinder gasoline engine is coupled to an electric motor and 1.62-kWh lithium-polymer battery pack, achieving a combined fuel-economy estimate of 42 mpg. Total output from the Hybrid powertrain is 192 horsepower. The Hybrid can travel short distances, at low speed, on battery power alone.

The Plug-in Hybrid, which can be recharged at an electrical outlet, couples the same 2.0-liter engine to a stronger (9.8-kWh) battery and electric motor. Combined output, at 202 horsepower, is slightly higher than the regular Hybrid. Weighing about 250 pounds more than the Optima Hybrid, the Plug-in can travel up to 27 miles on battery power alone. It's EPA-rated at 103 MPGe (equivalent), or 40 mpg Combined when running on gasoline.

All Optimas have front-wheel drive. Each promises comfort and satisfying ride/handling qualities, though none qualify as sporty in nature. The new Optima S looks a bit more sporty, with its own front bumper, decklid spoiler, and 17-inch wheels.

In addition to greater availability of advanced safety features, led by automatic emergency braking, Optima has earned top crash-test ratings. The Insurance Institute for Highway Safety named the 2017 Optima a Top Safety Pick+, after it earned top Good scores on every crash test, and also for headlights. The National Highway Traffic Safety Administration gave the 2017 Optima a five-star rating overall, and in each crash-test conducted.

Model Lineup

LX 2.4 (\$22,500) comes with the 2.4-liter engine and 6-speed automatic, cloth upholstery, remote keyless entry, Bluetooth connectivity, a rearview camera, 16-inch wheels, and a 7.0-inch touchscreen with Apple CarPlay and Android Auto compatibility. (Prices are MSRP and do not include destination charge.)

LX 1.6T (\$24,300) substitutes the 1.6-liter turbo engine and 7-speed dual-clutch transmission.

S 2.4 (\$23,500) gets the 2.4-liter engine and 6-speed automatic, adding cloth/leather upholstery, 17-inch wheels, unique rear spoiler, and 10-way power driver's seat. Options include a panoramic sunroof.

EX 2.4 (\$25,600) adds leather seat upholstery, heated front seats, dual-zone climate control, pushbutton start, and woodgrain trim. Active-safety features are optional.

SX 2.0T (\$30,500) moves up to the 2.0-liter turbo, 18-inch wheels, panoramic sunroof, ventilated power front seats, dual chrome exhaust tips, glossy black trim, foglamps, and LED headlights.

Hybrid Premium (\$25,995) includes cloth seat upholstery, remote keyless entry, dual-zone climate control, satellite radio, Bluetooth connectivity, leather-wrapped steering wheel and shift knob, 16-inch alloy wheels, and a 7.0-inch touchscreen.

Hybrid EX (\$30,990) adds 17-inch wheels, an 8.0-inch touchscreen with navigation, 10-speaker Harman Kardon audio, leather seat trim, power driver's seat, heated front seats and steering wheel, and power-folding mirrors.

Plug-in Hybrid EX (\$35,210) is equipped similar to Hybrid EX.

Active-safety features come in an optional Technology Package.

Exterior

Visually, every Optima, including the base model, qualifies as handsome and distinctive, with an appealing profile. Viewed from the side, the Optima looks sufficiently stretched-out to give it almost the look of a sporty rear-drive model.

The Optima isn't as revolutionary as it used to be, but curves still run rampant on the shapely body. Though highlighted by a coupe-like roofline, it's not angled steeply enough to threaten headroom. Except for some small badges on front fenders, and a specific grille, Hybrid and Plug-in Hybrid models differ little from gas-engine Optimas.

Interior

Unlike some competitive midsize sedans, whose base versions seem a bit cheap, the Optima feels substantial even in base LX trim. Spacious and nicely-appointed, the cabin is sensible and practical, yet attractive.

Though comfortable, front seats are lower than some, but promise space for long-legged passengers. Deep side bolstering provides fine support.

Most back-seat passengers get sufficient head clearance. Six-footers are likely to be satisfied, though taller folks might feel limited by the sloping roof. Wide rear doors ease entry/exit.

Interior designers extended the Optima's dashboard forward as well as into corners, which helps visibility. Dials, buttons and controls are easy to understand and use, as is the infotainment interface. Excellent fit and finish affirms Kia's recent efforts to rise from its early role as a low-budget choice, closer to a premium brand.

Occupants can anticipate a quite ride. Steps have been taken at the windshield, front windows, body panels, and dashboard to suppress any engine thrum and other unwanted noise. SX trim benefits even more from bountiful sound-deadening materials. So do the Hybrid sedans, which are even quieter.

At 15.9 cubic feet, trunk space is about average for a midsize sedan. Split rear seatbacks fold down when extra space is needed. Hybrid trunks are less roomy: 13.4 cubic feet in the regular version, and only 9.8 in the Plug-in Hybrid.

Driving Impressions

Mannerly on the road, the Optima yields a comfortable, composed ride. Handling is competent and nicely balanced, if short of sporty. Steering feels crisp when turning and sharp on curvy roads. Body lean is noticeable in quick turns, but appropriate for the midsize-sedan class.

Most buyers should be satisfied with the smooth-running 2.4-liter engine and 6-speed automatic, though a hard push on the gas pedal may be needed when passing. Torque output peaks around 4,000 rpm. Downshifting becomes necessary on steep grades in mountainous terrain.

The optional 1.6-liter turbo responds more promptly, with greater efficiency, but performance is impeded by the indecisive dual-clutch transmission. Lacking refinement, it tends to lurch through the seven gear ratios.

Greater driving enjoyment comes from the 2.0-liter turbo in the top SX trim level. Downshifts are prompt, and engine output peaks at a low 1,350 rpm. Paddle shifters provide best control over the 6-speed automatic. Vibrations from the 2.0-liter are subdued by abundant sound-deadening materials.

All Optimas have three selectable drive modes, Eco, Sport, and Normal, which alter throttle response and transmission operation. Most of the time, Normal feels best.

Optima Hybrids also ride smoothly, coping with rough roads better than a gas-engine model. Hybrid power is sufficient, despite the additional weight of the battery pack. The electric motor also smooths gearchanges from the automatic transmission. Unlike some competitors, the Optima Hybrid won't lock in EV mode.

Kia was among the first automakers to limit its midsize lineup to four-cylinder engines, but fuel economy trails some rivals. The base LX 2.4-liter has been EPA-rated at 25/36 mpg City/Highway, or 29 mpg Combined. In EX trim, the 2.4-liter drops to 24/34 mpg City/Highway, or 28 mpg Combined.

The 1.6-liter turbo is estimated at 28/37 mpg City/Highway, or 31 mpg Combined, while the 2.0-liter turbo is far less thrifty, at 22/31/25 mpg. The Hybrid is EPA-rated at 39/46 mpg City/Highway, or 42 mpg Combined. Fuel-economy ratings for 2018 models have not yet been announced.

Final Words

Kia offers quite a lot in a midsize sedan. Value is still a strong factor, but Optimas also offer handsomely distinctive design, a comfortable ride, and ample features. Active-safety equipment is available, though most is optional only for upper trim levels. No Optima feels cheap in any way, including the base model. Some Optimas approach premium status, with a premium price.

2020 GMC Acadia

By [New Car Test Drive](#)

Updated: June 15, 2020



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2020 GMC Acadia

The 2020 GMC Acadia crossover SUV has plenty of space, a snazzy Denali variant, and tough-looking styling. It's a great family vehicle that wears a rugged mask.

The 2020 model strives to impress with a flurry of updates. Under the hood, there's a new 2.0-liter turbo-4 for mid-level models, and a new 9-speed automatic is standard with all engines. A stop/start system has also been made standard on all models for improved fuel efficiency. On the outside, a light refresh brings redesigned LED headlights and squares off the front end for a more truckish look.

Also new this year is an available off-road themed AT4 trim. Soon to be rolled out across the GMC line, the AT4 designation means fatter tires, more off-road hardware, and a tougher look.

The new turbo-4 brings the engine offerings for the Acadia up to three. The base models are powered by a 2.5-liter 4-cylinder that makes 193 horsepower and 188 pound-feet of torque. It's limited to the bottom two trims and is only available with front-wheel drive.

Above this is the new 2.0-liter turbo-4, which makes 230 hp and 258 lb-ft of torque. It comes with the mid-trim SLE when equipped with all-wheel drive as well the SLT.

The most powerful option on the Acadia's menu is a 3.6-liter V-6 with 310 hp and 271 lb-ft of torque. This engine is limited to the Denali and AT4 trims.

Front-wheel drive is standard on most trims, but all-wheel drive is standard on the AT4 and available on all but the base SL.

Standard active-safety features include blind-spot monitors and rear parking sensors. Automatic emergency braking, which is quickly becoming standard in most vehicles across most segments, is limited to option status on the SLT and AT4. It's standard on the Denali, however, along with adaptive cruise control and active lane control.

Model Lineup

All prices include a \$1,195 destination charge.

*The base SL (\$30,995) * is front-wheel drive and is powered by the 2.5-liter 4-cylinder. Standard equipment includes an 8.0-inch touchscreen with Apple CarPlay and Android Auto, LED headlights, 17-inch wheels, and tri-zone climate control.

The SE (\$34,995 for FWD, \$36,995 for AWD) adds selectable drive modes, 18-inch wheels, and satellite radio. It also opens up more options, including both the turbo-4 and V-6 engines as well as features like Bose audio, a power tailgate, and heated and cooled seats.

The SLT (\$40,895 for FWD; \$42,895 for AWD) comes with the turbo-4, leather upholstery, a power driver's seat, heated front seats, and Bose audio.

The AT4 (\$44,395) is the off-roader of the bunch, getting 17-inch black wheels, cloth seats, V-6 power, all-terrain tires, and an off-road mode. All-wheel drive is standard.

At the top of the lineup is the Denali (\$49,990). It comes with most luxury features available on the Acadia, including automatic emergency braking, heated and cooled front seats, heated second row seats, and wireless phone charging. The V-6 and all-wheel drive are standard as well.

Exterior

The facelifted 2020 Acadia brings some extra attitude to what was a pleasant but rather unexciting design. The new front end looks significantly wider and more pronounced, despite the dimensions remaining unchanged. The visual width comes courtesy of a bold, rectangular grille with three primary horizontal slats and new squared-off headlights.

Both the AT4 and Denali trims offer their own twist on the basic Acadia. The AT4's blacked-out grille and all-terrain tires give off whiffs of capability, while the classic mesh grille and chrome accents of the Denali bespeak traditional luxury. The two unique styles help differentiate the Acadia from some of the more mundane-looking competition.

Interior

Nothing much has changed in the cabin of this GMC. It's still the ergonomic and logical place of business it has been. The look isn't exactly fresh, though, especially when compared to some of the dapper-looking cockpits found in other three-row SUVs like the new Kia Telluride.

The Acadia can be outfitted in either 5-, 6-, or 7-passenger formats. Every configuration is comfortable for four, and even five works in a pinch. But more than that and things get cramped. Even some kids might find the third row too tight.

Our favorite seating arrangement is the 6-passenger variation. The second-row captain's chairs are luxurious thrones with plenty of leg room and good support. There's no fore/aft adjustment, though.

Cargo space in the Acadia is plentiful, with 12.8 cubic behind the third row, 41.7 cubic feet behind the second, and just under 80 cubic feet with both rows folded.

An 8.0-inch touchscreen is the centerpiece of the dash and comes standard on every model, including the base SL. There's standard Apple CarPlay and Android Auto connectivity, and higher-trim models add satellite and HD radio.

Driving Impressions

The Acadia has composed handling, a comfortable ride, and won't tire out anyone who has to do a long stint behind the wheel. In other words, it's a well-tuned family chariot that's perfectly tailored to the usual suburban duties.

The most impressive aspect is the suspension tuning. It absorbs bumps and potholes with nary a flinch or complaint.

The base 2.5-liter 4-cylinder engine makes just 193 hp, and each one of those ponies feels overtaxed in almost every instance.

New for this year is the 2.0-liter turbo-4, whose turbocharger helps call up 230 horsepower and 258 lb-ft of torque. That additional 70 lb-ft of torque over the base engine wakes up the Acadia like an espresso shot. On-ramps, steep grades, and other more strenuous exercises are no issue for the turbo-4. And though the V-6 might have a more linear power delivery, it can't match the turbo-4 for gas mileage.

Still, don't discount the 3.6-liter V-6. There's something about a big engine still making its power without a turbo. It makes a healthy 310 hp and 271 lb-ft of torque, and remains a great option for those who prioritize smooth power delivery over gas mileage.

Those who do put fuel economy at the forefront will want the turbo-4, which gets 21 mpg city, 28 mpg highway, 24 combined in front-wheel-drive guise; those numbers fall to 21/27/23 mpg with all-wheel drive. The base 4-cylinder is rated the same as an AWD turbo-4.

Acadia V-6 models are rated at 19/27/22 mpg with front-drive and 18/25/21 mpg with AWD.

Final Words

The 2020 GMC Acadia is a competent and spacious crossover that checks all the boxes for a family vehicle. With the improvements for 2020, the Acadia is more competitive than ever, and should be on anyone's short list of crossovers to consider. Our choice is an all-wheel-drive SLT with the turbo-4 and six-passenger seating.