SHOPPING FOR A SAFER CAR 2010

INSURANCE INSTITUTE
FOR HIGHWAY SAFETY

So you've decided to buy a car, minivan, SUV, or pickup. Now the question is, which one? If you factor safety into your choice (most people do), then you probably want to know, what's the safest vehicle to buy? Safety has numerous aspects, so there's no direct answer, although it's clear that some vehicles are safer than others. You can find safer vehicles in various price and style groups — and you can use this publication to help identify the best choices. Start by recognizing that safety involves ***AVOIDING CRASHES*** to begin with and then ***PROTECTING YOU*** if and when a crash occurs.

CRASH AVOIDANCE

All vehicles have basic features to reduce crash likelihood — lights so other motorists can see you, brakes to stop, etc. New technology is being added to help avoid crashes in the first place. These features alert you if you stray from your lane or get too close to a car in front of you.

Most of the new features haven't been scientifically evaluated yet, but some show promise and one already is proving effective: ***ELECTRONIC STABILITY CONTROL.*** You'll find it by various trade names (StabiliTrak, Stability Assist, etc.), but the systems are basically the same. They're extensions of antilock brake technology that help drivers maintain control in the worst situation — loss of control at high speed. These systems engage automatically to help bring a vehicle back in the intended line of travel.

Electronic stability control lowers the risk of a fatal single-vehicle crash by about half. It lowers the risk of a fatal rollover crash by as much as 80 percent. To see if a vehicle you're thinking of buying has electronic stability control, go to iihs.org/ratings/esc/esc.aspx.

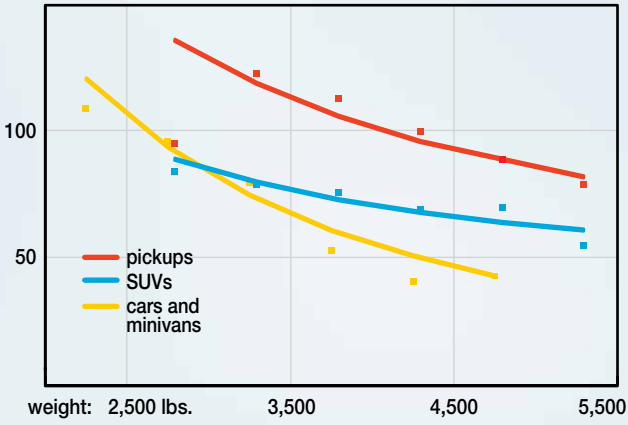
DON'T COUNT ON AVOIDING CRASHES. Despite everyone's best efforts, millions of crashes occur each year. Tens of thousands of them involve deaths. So the most important aspect of shopping for safety is to choose a crashworthy vehicle — one that reduces death and injury risk during a crash.

CRASHWORTHINESS

The first crashworthiness attributes to consider are vehicle size and weight. Small, light vehicles generally offer less protection than larger, heavier ones. There's less structure to absorb crash energy, so deaths and injuries are more likely to occur in both single- and multiple-vehicle crashes. If safety is one of your major considerations ***PASS UP VERY SMALL, LIGHT VEHICLES.*** This doesn't mean you have to buy the heaviest vehicle you can find. It wouldn't necessarily be safer because those weighing more than about 4,500 pounds afford only small injury risk reductions. At the same time, they increase the injury risk for people riding in other vehicles with which they collide.

BIGGER GENERALLY IS SAFER

DRIVER DEATHS PER MILLION REGISTERED VEHICLES



Note: Rates are adjusted to account for some differences in driver age and sex within and between vehicle types. Remaining differences in vehicle use patterns and driver demographics may account for some of the death rate differences.

While the risk of death generally is higher in smaller and lighter cars, SUVs, and pickups, vehicle size and weight don't tell the whole story. There are safety differences among vehicles that are similar in size and weight. Some light car models, for example, are safer than others. Some midweight SUVs are safer than others. And so on. This is because some models have ***MORE CRASHWORTHY DESIGNS*** than others. You can't tell the difference by looking at the vehicles. You need to compare their crash test results. Most popular vehicles have been tested, so buy one with ***GOOD CRASHWORTHINESS RATINGS*** in front, side, rollover, and rear-end crashes.

To shop with safety in mind, first determine the vehicle type and size you want, keeping in mind that bigger generally is safer. Then it's easy to shop for a safer vehicle by choosing one that earns the top award from the Insurance Institute for Highway Safety. Winners afford good protection in front, side, rear, and rollover crashes. They have electronic stability control to help motorists avoid crashes. Winners for 2010:

LARGE CARS
Buick LaCrosse
Ford Taurus
Lincoln MKS
Volvo S80

MIDSIZE CARS
Audi A3
Chevrolet Malibu built after November 2009
Chrysler Sebring 4-door with optional ESC
Dodge Avenger with optional ESC
Mercedes C class
Subaru Legacy
Subaru Outback
Volkswagen Jetta sedan
Volkswagen Passat sedan
Volvo C30

SMALL CARS
Honda Civic 4-door with optional ESC, except Si
Kia Soul
Nissan Cube
Subaru Impreza except WRX
Volkswagen Golf 4-door

MIDSIZE SUVs
Dodge Journey
Subaru Tribeca
Volvo XC60
Volvo XC90

SMALL SUVs
Honda Element
Jeep Patriot with optional side torso airbags
Subaru Forester
Volkswagen Tiguan

To compare ratings for other vehicles, go to www.iihs.org.

CHOOSING A *CRASH*WORTHY DESIGN

Structure and restraints are the main aspects of a vehicle's design that determine its crashworthiness. Good ***STRUCTURE*** means a strong occupant compartment (safety cage), crumple zones to absorb the force of a serious crash, side structure that can manage the force of a striking vehicle or struck object, and a strong roof so it doesn't collapse in on you in a rollover. Until recently ***RESTRAINTS*** included a basic safety belt and frontal airbags. Now there's more. Crash-activated tensioners reduce belt slack. Force limiters can reduce rib injury risk from the belt itself. The inflation characteristics of advanced frontal airbags are geared to specific crash circumstances. Other airbags protect your head and chest in side impacts. Seats and head restraints are being upgraded to reduce neck injuries in rear crashes. The best way to evaluate a vehicle's structural design and restraints is in a dynamic test. Based on test performance, a vehicle earns a crashworthiness rating from good to poor.

FRONTAL CRASHWORTHINESS

Crash testing for consumer information began with the federal government's New Car Assessment Program of 35 mph ***FRONTAL CRASHES HEAD ON*** into a rigid barrier. A demanding assessment of vehicle restraints, this test has led to numerous restraint system improvements. The Insurance Institute for Highway Safety also conducts frontal tests for consumer information. These ***40 MPH OFFSET TESTS*** complement the government tests, spurring improvements in vehicle structure so that now most passenger vehicles earn good ratings. Look for good ratings in both sets of tests.

Go to iihs.org/ratings and safercar.gov to find and compare vehicle crashworthiness based on frontal crash tests. Pick a vehicle to buy that has the highest ratings in these tests.

SIDE CRASHWORTHINESS

The government and the Insurance Institute for Highway Safety rate vehicles based on tests that simulate ***FRONT-INTO-SIDE*** crashes. In both tests, vehicles are struck by a moving barrier, but the barriers differ so that the government test doesn't assess the risk to people's heads when their vehicles are struck by high-riding ones. Look for good ratings in both tests, especially the one that assesses head protection in side impacts, and make sure any vehicle you're thinking of buying has side airbags that protect people's heads. Studies of real-world crashes indicate that these substantially reduce fatality risk. If side airbags are optional in a vehicle you're thinking of buying, go ahead and purchase them. Some side airbags also are designed to protect you in a rollover.

In the Insurance Institute for Highway Safety's side crash test, the striking barrier is higher than in the federal government's test, so it mimics crashes in which occupants' heads are at risk. Choose a vehicle that earns a good rating in this test.

ROLLOVER CRASHES

When vehicles roll, their roofs hit the ground and crush. Stronger roofs crush less, so the Insurance Institute for Highway Safety rates roof strength to help consumers pick vehicles that are crashworthy in rollovers. To earn a good rating, a roof must withstand a force 4 times the vehicle's weight before reaching 5 inches of crush. A roof this strong reduces injury risk in a single-vehicle rollover by about 50 percent, compared with a roof meeting only minimum safety requirements.

REAR CRASHWORTHINESS

Compared with front, side, and rollover crashes, rear impacts are less likely to threaten your life. Yet rear-enders occur frequently and often cause neck injuries to people in struck vehicles. Such injuries can be painful and involve costly, long-term consequences. Here's how the injuries happen: When a vehicle is struck from behind, an occupant suddenly goes forward with the seat. If the head isn't supported it will lag behind, bending and stretching the neck in a ***WHIPLASH MOTION.*** Vehicle seats and head restraints can be designed to reduce whiplash injuries, so the Insurance Institute for Highway Safety first measures restraint geometry (the higher and closer to the back of the head, the better). If head restraint geometry is at least acceptable, then a simulated rear impact of the seat and restraint together completes the evaluation. Look for vehicles that earn good ratings to minimize neck injury risk in rear-end crashes, but be careful. You'll have to pay close attention to the seat options.

Good seat/head restraints start with good geometry. The restraints are positioned high and close behind the head.

A complication is that vehicles are sold with optional seat packages, so one model may include multiple seat designs that earn different ratings. You'll have to match the seats in a vehicle you want to buy with the specific rating for that seat package. Before you drive away, check to see if the head restraint needs to be adjusted to fit behind your head. If it does, ***ADJUST IT*** for good protection.

REMEMBER THE BASICS

Now that you know how to factor safety into your choice of a vehicle to buy, keep this in mind: Vehicle size matters. So do crash avoidance features and crashworthiness ratings. You don't have to forego buying a stylish vehicle to get one that's safer. You can have both.

TO FIND AND COMPARE SAFETY RATINGS FOR HUNDREDS OF VEHICLES, GO TO IIHS.ORG/RATINGS AND SAFERCAR.GOV

INSURANCE INSTITUTE FOR HIGHWAY SAFETY

21st Century Insurance
AAA Mid-Atlantic Insurance Group
AAA Northern California, Nevada, and Utah
Affirmative Insurance
Agency Insurance Company of Maryland
Alfa Alliance Insurance Corporation
Alfa Insurance
Allstate Insurance Group
American Family Mutual Insurance
American National Property and Casualty Company
Ameriprise Auto & Home
Amerisure Insurance
Amica Mutual Insurance Company
Auto Club Group
Auto Club South Insurance Company
Bituminous Insurance Companies
Bristol West Insurance Group
Brotherhood Mutual Insurance Company
California Casualty
Capital Insurance Group
Chubb Group of Insurance Companies
Concord Group Insurance Companies
Cotton States Insurance
COUNTRY Financial
Countrywide Insurance Group
Discovery Insurance Company
Erie Insurance Group
Esurance
Farm Bureau Financial Services
Farm Bureau Mutual Insurance Company of Idaho
Farmers Insurance Group of Companies
Farmers Mutual of Nebraska
Fireman's Fund Insurance Company
First Acceptance Corporation
Florida Farm Bureau Insurance Companies
Frankenmuth Insurance
Gainsco Insurance
GEICO Group
Georgia Farm Bureau Mutual Insurance Company
GMAC Insurance
Grange Insurance
Hanover Insurance Group
The Hartford
High Point Insurance Group
Homeowners of America Insurance Company
ICW Group
Indiana Farm Bureau Insurance
Kemper, A Unitrin Business
Kentucky Farm Bureau Insurance
Liberty Mutual
Markel Corporation
Mercury Insurance Group
MetLife Auto & Home
Michigan Farm Bureau Insurance
Michigan Insurance Company
MiddleOak
MMG Insurance
Mutual of Enumclaw Insurance Company
Nationwide
Nodak Mutual Insurance Company
Norfolk & Dedham Group
North Carolina Farm Bureau Mutual Insurance Company
Oklahoma Farm Bureau Mutual Insurance Company
Old American County Mutual Fire Insurance
OneBeacon Insurance
Oregon Mutual Insurance
Palisades Insurance
Pekin Insurance
PEMCO Insurance
The Progressive Corporation
Response Insurance
Rockingham Group
Safeco Insurance
Samsung Fire & Marine Insurance Company
SECURA Insurance
Sentry Insurance
Shelter Insurance
Sompo Japan Insurance Company of America
South Carolina Farm Bureau Mutual Insurance Company
State Auto Insurance Companies
State Farm
Tennessee Farmers Mutual Insurance Company
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