



**SHOPPING FOR A**

# **safer car**

## **2013**

INSURANCE INSTITUTE  
FOR HIGHWAY SAFETY

Selecting a safer new vehicle is a lot easier than it used to be. Most new cars, minivans, pickup trucks and SUVs earn good ratings in front and side crash tests conducted by the Insurance Institute for Highway Safety (IIHS) and the National Highway Traffic Safety Administration (NHTSA). Some models still need improvement when it comes to protecting people in rollovers and rear crashes. So how is a safety-conscious buyer to choose? This publication and the vehicle ratings at [iihs.org](https://www.iihs.org) can help you identify the best picks.

Whether you are in the market for a new or used vehicle, here are some things to consider:

- ▶ Vehicle size and weight matter. Smaller, lighter vehicles generally offer less protection than larger, heavier ones. There is less structure to absorb crash energy, so deaths and injuries are more likely. People in lighter vehicles also experience higher crash forces when struck by heavier vehicles. If safety is a major consideration, **pass up very small, light vehicles.**
- ▶ A crashworthy design reduces death and injury risk. Structure and restraints help determine crashworthiness. Good structure means a strong occupant compartment, crumple zones to absorb the force of a serious crash, side structure to manage the force of a striking vehicle or struck object and a strong roof that won't collapse in a rollover. Safety belts keep people in their seats and spread crash forces across the upper body's stronger bony parts. Airbags protect people from hitting things inside the vehicle or objects outside it.

 [iihs.org/ratings](https://www.iihs.org/ratings)



# VEHICLE RATINGS AND CRASH TESTS

A good place to start is with vehicle ratings at [iihs.org](http://iihs.org). Each year, IIHS rates new models for safety based on how well they protect people in front, side, rollover and rear crashes. Models with good ratings in the moderate overlap frontal test, side impact, rollover and rear tests earn *TOP SAFETY PICK*.

Models that also earn good or acceptable in a new frontal crash evaluation called a small overlap test earn *TOP SAFETY PICK+*. The test replicates what happens when only the front corner of a vehicle collides with another vehicle or an object such as a tree or a pole. IIHS added the small overlap test to help drive further improvements in frontal crashworthiness.



Only a few 2013 models evaluated so far qualify for *TOP SAFETY PICK+*. **Choose one of these** if you are looking for a vehicle that has achieved the highest all-around safety marks.

**Look for vehicles that earn IIHS *TOP SAFETY PICK+* or *TOP SAFETY PICK* at [iihs.org/ratings](http://iihs.org/ratings), plus at least 4 of 5 stars from NHTSA at [safercar.gov](http://safercar.gov).**

# CRASH AVOIDANCE TECHNOLOGIES

Protecting people in crashes is vital. Avoiding them altogether is ideal. Crash avoidance systems can help. Many automakers offer them on 2013 models. Although relatively new, two features — forward collision avoidance and adaptive headlights — already are reducing crashes, based on analysis of insurance losses by the Highway Loss Data Institute (HLDI), an affiliate of IIHS.

**Forward collision avoidance** alerts you if you get too close to a car in front. Some systems can brake if you don't respond in time. Others brake without warning you first and are meant for low-speed traffic. **Adaptive headlights** shift direction as you steer to help you see better on curves in the dark. Lane departure warning and blind spot detection are two other technologies intended to help drivers avoid crashes. So far, IIHS and HLDI haven't been able to quantify their benefits.





Go to [iihs.org/crash\\_avoidance](https://www.iihs.org/crash_avoidance) to find vehicles with crash avoidance features.

NHTSA also identifies models with advanced features such as lane departure warning and forward collision warning. Go to [safercar.gov](https://www.safercar.gov) to learn more.

**IIHS ratings are easily accessed on the go at [m.iihs.org](https://m.iihs.org), our mobile site. Watch our crash test videos at [YouTube.com/iihs](https://www.youtube.com/iihs).**



# BUYING A USED VEHICLE

IIHS has been awarding *TOP SAFETY PICK* since 2006, and lists of prior years' winners are available on our website. Here are some things to help you assess the crashworthiness of older models:

- ▶ Frontal crashworthiness — **Look for good ratings in frontal tests.** Most newer models earn top marks for frontal crashworthiness in NHTSA's 35 mph test head on into a rigid barrier and the IIHS 40 mph moderate overlap test into a deformable barrier. Drivers of vehicles rated good are about 46 percent less likely to die in a serious frontal crash than drivers in poor-rated vehicles.
- ▶ Side crashworthiness — **Choose a vehicle with good side ratings plus side airbags that protect your head.** IIHS and NHTSA rate models based on tests that simulate front-into-side crashes. The tests represent different side impact dangers. Shoppers wanting the best protection should look for vehicles with the highest ratings in all conditions. Drivers of vehicles with good ratings in the IIHS side barrier test are 70 percent less likely to die in a driver-side crash compared with drivers in vehicles rated poor. Likewise, studies of real-world crashes indicate that side airbags substantially reduce fatality risk. Some side airbags also are designed to protect you in a rollover. The majority of 2008 and later models have side airbags as standard equipment.
- ▶ Roof strength — **Look for a strong roof.** IIHS rates roof strength to help consumers pick vehicles with roofs that will hold up in a rollover crash. Stronger roofs crush less. Ratings begin with 2008-09 models.



- ▶ Head restraints — **Pick a model with a good seat/head restraint rating** to reduce whiplash injuries in a rear-end collision. Vehicles with seat/head restraint combinations rated good by IIHS have 15 percent fewer insurance claims for neck injuries than vehicles with poor ratings. You can help increase protection by remembering to **adjust the head restraint** to correctly fit behind your head.
- ▶ Electronic stability control – **Buy a vehicle with ESC**, standard on 2012 and later models. ESC is an extension of antilock brake technology that helps drivers maintain control on curves and slippery roads. ESC engages automatically to help keep the vehicle in the intended line of travel. It lowers the risk of a fatal single-vehicle crash by about half and the risk of a fatal rollover by up to 80 percent.

**Go to [iihs.org/ratings](https://www.iihs.org/ratings) to see what models have side airbags and ESC and to look up front, side, rollover and rear crash ratings.**



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- California State Auto Group
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- Erie Insurance Group
- Esurance
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- Farm Bureau Insurance of Michigan
- Farm Bureau Mutual Insurance Company of Idaho
- Farmers Insurance Group of Companies
- Farmers Mutual Hail Insurance Company of Iowa
- Farmers Mutual of Nebraska
- Fireman's Fund Insurance Company
- Florida Farm Bureau Insurance Companies
- Frankenmuth Insurance
- Gainsco Insurance
- GEICO Group
- Georgia Farm Bureau Mutual Insurance Company
- Goodville Mutual Casualty Company
- Grange Insurance
- Hallmark Insurance Company
- Hanover Insurance Group
- The Hartford
- Haulers Insurance Company, Inc.
- Horace Mann Insurance Companies
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- Imperial Fire & Casualty Insurance Company
- Indiana Farmers Mutual Insurance Company
- Infinity Property & Casualty
- Kemper Preferred
- Kentucky Farm Bureau Insurance
- Liberty Mutual Insurance Company
- Louisiana Farm Bureau Mutual Insurance Company
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- Mercury Insurance Group
- MetLife Auto & Home
- MiddleOak
- Mississippi Farm Bureau Casualty Insurance Company
- MMG Insurance
- Mutual of Enumclaw Insurance Company
- Nationwide
- New Jersey Manufacturers Insurance Group
- Nodak Mutual Insurance Company
- Norfolk & Dedham Group
- North Carolina Farm Bureau Mutual Insurance Company
- Northern Neck Insurance Company
- Ohio Mutual Insurance Group
- Old American County Mutual Fire Insurance
- Old American Indemnity Company
- Oregon Mutual Insurance
- Pekin Insurance
- PEMCO Insurance
- Plymouth Rock Assurance
- Progressive Corporation
- The Responsive Auto Insurance Company
- 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
- Southern Farm Bureau Casualty Insurance Company
- State Auto Insurance Companies
- State Farm
- Tennessee Farmers Mutual Insurance Company
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