

**STATUS REPORT**

FEDERAL ROLE  
IN  
HIGHWAY SAFETY

**INSURANCE INSTITUTE for HIGHWAY SAFETY**

Watergate Office Building  
2600 Virginia Avenue, N. W.  
Washington, D. C. 20037

Vol. 5, No. 10

June 16, 1970

Special Symposium Issue

**INSURANCE INDUSTRY STUDIES CRASH-COST STRATEGIES**

Auto casualty insurance executives and officials of consumer protection groups met June 8-10 in Washington, D. C., to discuss action the insurance industry can take to bring the highway death, injury and resource waste under control.

Most of the Insurance Institute for Highway Safety 1970 symposium, "Key Issues in Highway Loss Reduction," was devoted to frank discussion of new developments in crash-loss reduction efforts: crash tests of automobiles, roadside "booby trap" discovery and correction and possible legal action to require safer and more damage resistant cars and highways.

**SYMPOSIUM HIGHLIGHTS**

- Low-Speed Crash Costs Released for 1970 Cars . . . page 2
- Some Test Cars Show Dangers at Low Speed . . . page 3
- The Ford Lower Control Arm Probe . . . page 4
- Banzhaf's Law: Take Them to Court . . . page 5
- Some Answers — An Action Line . . . page 6

Both U. S. Transportation Secretary John A. Volpe and National Highway Safety Bureau Director Douglas W. Toms addressed the symposium. They described government programs directed at automotive safety and commended the insurance industry's recent moves to reduce human and economic loss on the highway.

Symposium hosts were The Nationwide Insurance Companies and The Royal-Globe Insurance Companies.

Single copies of the proceedings of the symposium will be available free of charge on request from the Communications Department of the Insurance Institute for Highway Safety.

## 1970 CRASH TESTS

Results of the Institute's low-speed crash tests on 1970 model cars were made public during the symposium by Dr. John T. Holloway, vice president for research.

The 1970 tests were conducted on four models of cars in each of three size categories -- popular sedans, "pony cars" and small cars.

The tests are an expansion of a series which began in 1969. Results from initial tests were the basis for testimony by William Haddon, Jr., M. D., president of the Institute, before the Senate Anti-Trust and Monopoly Subcommittee in March 1970, and in October 1969.

Haddon had criticized the cosmetic nature of automobile exteriors which, he said, are "aimed at the eye of the consumer in the showroom (but) are pointed directly at his wallet on the road in the low-speed bumps and scrapes so common -- and so predictable -- in driving and parking today."

Both for 1969 and 1970 models, tests were conducted on the Chevrolet Impala, Ford Galaxie, Plymouth Fury and American Motors' Ambassador. The 1970 model tests added the "pony cars" (Mustang, Camaro, Barracuda and Javelin) and small cars (Volkswagen 1600, Toyota Corona, Ford Maverick and American Motors' Hornet).

In addition, the Institute also crashed each of the 1970 model small cars into a standard steel-and-concrete test pole. Complete, model-by-model test results are given in the chart on page 7.

While five and 10 mile-per-hour crashes produced lower repair estimates for the lighter "pony cars" than for sedans, that did not hold true in the 15 mile-per-hour crashes, due principally to the test results on one car -- Chevrolet's Camaro.

(cont'd.)

### **BUMPER BILLS — BUMPER CROP**

Sen. Abraham A. Ribicoff (D-Conn.) and Rep. John H. Dent (D-Pa.) have introduced bills in Congress to require that bumpers on all new cars after January 1, 1972, be able to withstand low-speed crashes.

The Ribicoff bill (S3932) would require cars sold after January 1, 1972, be able to withstand crashes of five miles per hour, increasing to 10 miles per hour by January 1, 1973. The Dent bill (HR 18027) calls for a no-damage speed of 10 miles per hour for cars manufactured after January 1, 1972.

Meanwhile, Sen. Charles H. Percy (R-Ill.), in a letter to Transportation

Secretary Volpe, has urged that a standard be set requiring that bumpers "withstand an impact of up to 10 miles per hour without necessitating repair or replacement." DOT presently has no legal power to set vehicle standards to reduce economic loss from crash damage. The Ribicoff bill would grant such power.

In Florida, legislation against low-speed crash damage has passed and is awaiting the signature of Gov. Claude Kirk. Similar legislation is being studied in Michigan, California, Indiana and Ohio.

(cont'd. from page 2)

The Camaro's repairs after a 15 mile-per-hour, front-end crash were estimated at \$1,052.60, almost twice the \$599.35 repair estimate on the Camaro after a 10 mile-per-hour crash, and more than \$300 above the average of the other three "pony cars" tested. When considered without the Camaro, those three averaged \$741.35, only \$12.52 above the four-sedan average.

One major reason for the 1970 Camaro's high cost of repairs was that in a 15 mile-per-hour front-end crash the car's front windshield had to be replaced.

#### HADDON APPEARS ON 'TODAY'

Dr. William Haddon, Jr., previewed the Institute's 15 mile-per-hour crash tests on 1970-model cars on the June 10 "Today" show. NBC newsman Bill Monroe also questioned Haddon about the Institute's investigation of 1969 Ford lower control arms.

#### LOW-SPEED SAFETY HAZARDS

The Institute's low-speed crash tests were conducted initially to determine the degree of fragility and cost of repairs to popular model cars. Films of the crashes, however, revealed that many of the 1970 cars tested contained definite safety defects, even at low speeds. These were shown in a special film at the symposium. Following is a list of the safety defects shown in the film. All cars are 1970 models.

- 1) Chevrolet Impala, four-door, 10 mile-per-hour, front-pole crash -- hood latch opens on impact.
- 2) American Hornet, two-door, 10 mile-per-hour, front-pole crash -- driver's seat back unlocks, flies forward.
- 3) Chevrolet Camaro, two-door, 10 mile-per-hour, front-barrier crash -- passenger's seat back unlocks, flies forward.
- 4) Plymouth Barracuda, two-door, 5 mile-per-hour, front-barrier crash -- driver's seat back unlocks, flies forward.
- 5) Volkswagen 1600, two-door, 15 mile-per-hour, front-barrier crash -- windshield pops out.
- 6) American Hornet, two-door, 10 mile-per-hour, front-side crash -- window shatters on driver's side.
- 7) Chevrolet Camaro, two-door, 10 mile-per-hour, front-side crash -- window shatters on driver's side.
- 8) Plymouth Barracuda, two-door, 10 mile-per-hour, front-side crash -- window shatters on driver's side.
- 9) American Javelin, two-door, 10 mile-per-hour, front-side crash -- window shatters on driver's side.

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10) Ford Mustang, two-door, 5 mile-per-hour, front-barrier crash -- drops from neutral into forward on impact.

11) American Javelin, two-door, 5 and 10 mile-per-hour, front-barrier crash -- drops from neutral into forward on impact.

12) Ford Galaxie 500, four-door, 15 mile-per-hour, front-barrier crash -- drops from neutral into reverse on impact.

Full color prints of the 21-minute film, ". . . In The Crash," previewed at the symposium, will soon be available. For information, write to Miss Dolores Smith, Communications Department, Insurance Institute for Highway Safety, Watergate Office Building, Washington, D. C. 20037.

### **FORD LOWER CONTROL ARM PROBE**

More than two months ago the Institute learned that in Baltimore County, Maryland, six of the police department's 116 Ford 1969 police cars had experienced failure in lower control arms. Results of the Institute's investigation, carried out at the department's request, became public during the symposium this week.

Breaks of the type found in the Baltimore County police fleet can cause the front wheel to wrench out of place and wrest control from the driver.

On May 4, 1970, the Institute notified NHTSB Director Douglas Toms and gave him the information the Institute had concerning the possible problem suggested by the Baltimore failures. NHTSB was conducting its own investigation of the matter.

The Institute's investigation report, also submitted to NHTSB, quoted Value Engineering Laboratory, which conducted engineering testing for the Institute, that the police car failures included both breakage and "cracking, corrosion or other suboptimum conditions" that might lead to breakage.

The International Association of Chiefs of Police has informed police departments throughout the country of the Institute's findings.

In a May 19 letter to NHTSB, Ford indicated that it was aware of failures in the Baltimore County Police cars and also in the Suffolk County, N. Y., police department's fleet, as well as other ". . . breakage (which) has been restricted to single incidents in a given fleet." Ford maintained in the letter "the arms in question are sound in design and manufacture."

## LEGAL ACTION URGED

Consumer-protection attorney John F. Banzhaf III urged insurers to think about instituting legal action against builders of unsafe automobiles and officials responsible for unsafe highways.

Banzhaf proposed a set of options ranging from class-action suits against auto manufacturers to filing complaints with the Federal Communications Commission to seek broadcast time to tell the story of the "crash unworthiness" of cars and highways.

The attorney suggested that the insurance industry use its organized strength in a campaign similar to several he has successfully mounted, such as ASH (Action on Smoking and Health) which used the courts and government regulatory agencies to win \$75 million a year worth of broadcast time for anti-smoking messages.

Such tactics have reasonable chances of success, Banzhaf said, and could effect significant change in automobile and highway design and, in the process, return the money to those who have paid the bills of highway crashes -- insurers and motorists.

"Even if you lose, you win," he said, because publicity surrounding the campaign often brings public pressure to bear on government and private industry to effect change in product design and advertising.

Banzhaf's list of options to insurance companies and associations included:

- 1) An action in negligence against auto-makers to require them to pay for their "mistakes."
- 2) Actions for "breach of warranty," whether spelled out or implied in design and advertising by auto-makers.
- 3) Treble-damage anti-trust "product-fixing" actions similar to recent suits brought against auto-makers for allegedly conspiring to withhold anti-pollution devices off the market.
- 4) Filing complaints to the Federal Trade Commission that auto advertisers be required to cease "unfair and deceptive trade practices" that do not spell out the "crash unworthiness" of their products.
- 5) Filing requests with the FCC that free air time be required for public service messages publicizing the hazards and crash-unworthiness of autos and highways.
- 6) Filing suits against state governments to stop licensing of unfit drivers (such as alcoholics) and for faulty inspection of automobiles.
- 7) Filing negligence actions against states to require removal of roadside hazards and correction of unsafe roadway and roadside design.
- 8) Filing actions to enjoin the federal government from funding state governments that refuse to correct hazardous road conditions.

## NEW DIRECTIONS

Other actions recommended to insurers included:

**THOMAS C. MORRILL**, vice president, State Farm Mutual Automobile Insurance Company: "My first reaction when I saw the '69 crash results of vehicle damage (was) that

the disparity in damageability by make and model was so obvious that it was essential that it be recognized in rates, which it never has been . . . . Our business was derelict in not knowing differences in experience by make and model . . . . "

Thomas C. Morrill, vice president of State Farm Mutual Automobile Insurance Company, is the Institute's new board chairman. He replaces Clyde F. Schlueter, president of Employers Insurance of Wausau, who resigned in mid-term to assume new duties as chief executive officer of his company.

**BENJAMIN C. NEFF, Jr.**, Director of Insurance, State of Nebraska: " I would speak for the (insurance) commissioners when I say that we would not look unfavorably upon the type of data that you have shown here to be used in the rating process, and in fact I think that there might be some inclination on (the part of) some of the commissioners to wonder if maybe there is nonfeasance (if) this type of data is not brought forth in the near future. "

**WILLIAM HADDON, Jr., M. D.**, president of the Institute: " The public and the insurance industry should decide whether to push for precise, meaningful Vehicle Identification Number contents . . . . Since specific vehicle characteristics figure prominently in both (human and property) loss causation and loss reduction identification, it makes sense to know just what are the specific vehicle characteristics one is dealing with. This requires modern record systems (which can tell) insurance companies, state motor vehicle departments and others . . . just what kind of animals they're dealing with. "

**DR. B. J. CAMPBELL**, director of the Highway Safety Research Center, University of North Carolina: "People are dying today because programs that are supposed to prevent crashes are not doing so. These programs are not paying their way because no one knows they don't work . . . . In your pervasive contacts with highway safety agencies around the country, you could help to create a climate of innovation and evaluation, and to help the states to do more than just 'more of the same. '"

**ALBERT BENJAMIN KELLEY**, Institute vice president for communications: "Government cannot and will not always be able to move rapidly and effectively to find and apply answers to specific highway loss reduction questions that may emerge on sudden and unexpected bases -- such as the Ford lower control arm breakage situation . . . . It serves the best interests of highway loss reduction activists both to support and demand increases in government funds and resources directed at reducing highway losses, and to develop and maintain a flexible yet dependable ability of their own to move rapidly and effectively against highway loss problems . . . . "

**JOHN A. VOLPE**, U. S. Secretary of Transportation: " We are convinced that the insurance industry can do a great deal to help reduce the misery of highway crashes . . . . Surely, one of the key issues in highway loss reduction is whether, and if so how, the private insurance mechanism can better serve society's needs while serving its own. "

INSURANCE INSTITUTE FOR HIGHWAY SAFETY  
1970 CRASH TEST RESULTS

		5 MPH FRONT	5 MPH REAR	10 MPH FRONT	10 MPH FRONT/REAR	10 MPH FRONT/SIDE	10 MPH FRONT/POLE	15 MPH FRONT
S E D A N S	Chevrolet Impala	\$196.20	\$247.30	\$491.40	\$421.30	\$481.80	N O T T E S T E D	\$740.40
	Ford Galaxie	\$185.80	\$325.25	\$459.05	\$513.45	\$478.35		\$703.10
	Plymouth Fury	\$171.30	\$202.05	\$600.05	\$483.60	\$515.75		\$652.30
	AMC Ambassador	\$309.25	\$100.05	\$615.75	\$813.80	\$521.55		\$819.50
	AVERAGES	\$215.64	\$218.66	\$541.56	\$558.04	\$499.36		\$728.83
P O N Y C A R S	Ford Mustang	\$160.30	\$147.05	\$400.70	\$615.65	\$402.35	N O T T E S T E D	\$661.35
	Plymouth Barracuda	\$176.60	\$197.10	\$332.90	\$379.75	\$409.70		\$876.05
	AMC Javelin	\$262.67	\$132.40	\$618.85	\$550.59	\$502.05		\$686.65
	Chevrolet Camaro	\$130.10	\$174.00	\$599.35	\$465.60	\$437.90		\$1,052.60
	AVERAGES	\$182.42	\$162.64	\$487.95	\$502.90	\$438.00		\$819.16
S M A L L C A R S	Volkswagen	\$120.25	\$ 64.45	\$322.35	\$228.20	\$381.55	\$335.75	\$518.70
	Toyota	\$133.70	\$ 69.30	\$410.94	\$305.57	\$316.34	\$370.03	\$486.86
	Maverick	\$153.10	\$204.75	\$427.35	\$449.80	\$423.30	\$400.55	\$590.55
	Hornet	\$204.50	\$193.85	\$508.40	\$590.20	\$591.75	\$474.60	\$636.75
	AVERAGES	\$152.89	\$133.09	\$417.26	\$393.44	\$428.24	\$395.23	\$558.22

**HEBERT JOINS IIHS STAFF** -- Richard Hebert, former investigative/interpretative reporter for The Atlanta Constitution, has joined the Institute's communications staff as senior writer.

Hebert received his bachelor's degree in journalism from the University of Florida where he was managing editor of the national award-winning student newspaper, a member of the University Hall of Fame and recipient of the Outstanding Graduate of the Year award.

During his eight-year career as staff writer for The Atlanta Constitution he specialized in mass transportation, metropolitan planning and urban social problems. His in-depth reports won numerous professional and social service awards.

He is author of numerous magazine articles and films, has addressed national and international audiences on urban transportation and has researched and written reports on urban problem-solving for such organizations as the National Urban Coalition and the Center for Policy Analysis, U. S. Conference of Mayors/National League of Cities.

**CORRECTION** -- The Federal-Aid Highway Act of 1970 is designated HR 17620. It was identified as HR 16788 in the May 20, 1970, Status Report. We regret the error.

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