The **Insurance Institute for Highway Safety** is an independent, nonprofit scientific and educational organization dedicated to reducing the losses — deaths, injuries and property damage — from crashes on the nation’s roads.

The **Highway Loss Data Institute** shares and supports this mission through scientific studies of insurance data representing the human and economic losses resulting from the ownership and operation of different types of vehicles and by publishing insurance loss results by vehicle make and model.

Both organizations are wholly supported by the following auto insurers and funding associations:

**MEMBER GROUPS**
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- ACE Private Risk Services
- Affirmative Insurance
- Alfa Alliance Insurance Corporation
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- Allstate Insurance Group
- American Family Mutual Insurance
- American National Family of Companies
- Ameriprise Auto & Home
- Amica Mutual Insurance Company
- Auto Club Enterprises
- Auto Club Group
- Auto-Owners Insurance
- Avela Insurance
- Bankers Insurance Group
- Bituminous Insurance Companies
- California Casualty Group
- Capital Insurance Group
- Chubb & Son
- Colorado Farm Bureau Mutual Insurance Company
- Commonwealth Mutual Insurance Company of America
- Concord Group Insurance Companies
- Cotton States Insurance
- COUNTRY Financial
- CSAA Insurance Group
- CSE Insurance Group
- Dallas National Insurance Company
- Direct General Corporation
- Erie Insurance Group
- Farm Bureau Financial Services
- Farm Bureau Insurance of Michigan
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- Farmers Insurance Group of Companies
- Farmers Mutual Hail Insurance Company of Iowa
- Farmers Mutual of Nebraska
- Florida Farm Bureau Insurance Companies
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- GECO Corporation
- 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
- ICW Group
- 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
- Maryland Automobile Insurance Fund
- Mercury Insurance Group
- MetLife Auto & Home
- Michigan Mills Mutual Insurance Company
- MiddleOak
- Mississippi Farm Bureau Casualty Insurance Company
- MMG Insurance
- Mutual of Enumclaw Insurance Company
- Nationwide
- New Jersey Manufacturers Insurance Group
- Nordak 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
- QBE Group
- The Responsive Auto Insurance Company
- Rockingham Group
- Safe Auto Insurance Company
- Safeco Insurance Companies
- Samsung Fire & Marine Insurance Company
- SECURA Insurance
- Sentry Insurance
- Shelter Insurance
- Sompol Japan Insurance Company of America
- South Carolina Farm Bureau Mutual Insurance Company
- Southern Farm Bureau Casualty Insurance Company
- State Auto Insurance Companies
- State Farm Insurance Companies
- Tennessee Farmers Mutual Insurance Company
- Texas Farm Bureau Insurance Companies
- Tower Group Companies
- The Travelers Companies
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- USAA
- Utica National Insurance Group
- Virginia Farm Bureau Mutual Insurance
- West Bend Mutual Insurance Company
- Western National Insurance Group
- Westfield Insurance
- Zurich North America

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IIHS and HLDI continue to advance research initiatives aimed at reducing deaths and injuries on the nation’s roads. To encourage designs that are even more crashworthy, IIHS entered the second year of evaluating vehicles in the challenging small overlap front crash test. Automakers are quickly making design improvements in response.

Evaluating technologies that prevent crashes from happening in the first place is a growth area. Based on groundbreaking HLDI research showing the benefits of crash avoidance systems, IIHS rolled out a front crash prevention ratings program in 2013 and is expanding the number of vehicles evaluated during 2014.

With these new tests, we have toughened requirements to win our TOP SAFETY PICK+ and TOP SAFETY PICK awards and plan to raise the bar again. To this end, IIHS is evaluating the effectiveness of adaptive headlights, and HLDI is analyzing claims data on emerging technologies as they gain traction in the fleet.

With the support of our member companies, we are expanding our Vehicle Research Center facilities to accommodate a broader crash avoidance test program, with a covered test track, robotics equipment and office facilities.

Early in 2013, IIHS focused on the problem of car-into-semitrailer crashes, an issue that’s received limited attention. Dramatic crash tests showed that car occupants are at risk when they crash into the backs of trucks with weak underride guards.

Our research garners extensive media attention, and our experts are in high demand at conferences worldwide. Millions of people consult iihs.org for vehicle ratings and safety information. All of this is a credit to insurers’ strong commitment to making our highways safer.
This tag cloud shows the most frequent search words entered by visitors to iihs.org.

**Traditional media**

- **television**
  - 5,313 broadcasts
- **print**
  - 1,172 interviews
- **radio**
  - 76 interviews

**New media**

- @IIHS_autosafety
  - 4,260 tweets
  - 3,980 followers
- youtube.com/iihs
  - 53,712 subscribers
  - 40.8 million views

**368.5 million**

TV viewers

6 video news releases

**4.6 million**

visits to iihs.org

up 15% from 2012
Communications facts & figures

A robust communications program makes IIHS and HLDI unique among research organizations for our ability to attract media attention for our work. We provide national, regional and local media representatives direct access to senior staff to meet 24-hour news demands. We help reporters understand and write knowledgeably about our research. We distribute news releases via traditional print and broadcast outlets and also engage reporters and consumers via Twitter and YouTube. Our website draws more than 4 million visits a year, with 20 percent of visits originating outside the U.S. Our 16-member communications staff handles nearly all of this work in-house — from video production and photography to website management and development to writing, editing and pitching stories.

- 25 news releases
- 6 video news releases
- 10 issues of Status Report
- 17 percent rise in website visits in the fourth quarter over the same quarter in 2012 after redesigned iihs.org went live in September; overall traffic up 15 percent from 2012
- 9 videos in the new “Inside IIHS” minidocumentary series
- IIHS YouTube channel topped Consumer Reports in video views and subscribers in November; the IIHS channel has more than 53,000 subscribers
- 4 new/updated brochures, with 2 available in English and Spanish
Media highlights

January  | Study of red light camera effectiveness in Arlington, Va., is covered by The Washington Post.

March    | TV stations around the country cover the results of tests showing that some truck underride guards leave car occupants at risk in crashes.

May      | National coverage by The Associated Press of HLDI research that found that the cost of motorcycle injury claims in Michigan ballooned after the state weakened its motorcycle helmet law.

Motor Trend magazine features the Institute’s crash-test program in its May issue. ▼

First small overlap front crash-test ratings for small SUVs generate a TV audience of 63 million viewers. ▲

IIHS releases a minidocumentary series, “Inside IIHS,” on our YouTube channel, taking viewers behind the scenes at the Vehicle Research Center.

June     | IIHS and HLDI petition the National Highway Traffic Safety Administration to require antilock brakes on all motorcycles, and Consumer Reports covers the story.

July     | HLDI theft loss report by make and model is covered by The Wall Street Journal, USA Today, Bloomberg, and The Los Angeles Times.

August   | Release of small overlap crash-test results for 12 small cars generates our largest TV audience of the year

Video news release audience figures

<table>
<thead>
<tr>
<th>Underride</th>
<th>March 14 (8.6 million)</th>
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<td>Small overlap results: small SUVs</td>
<td>May 16 (63.4 million)</td>
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<tr>
<td>Small overlap results: small cars</td>
<td>August 8 (110 million)</td>
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<td>First crash avoidance ratings</td>
<td>September 27 (58 million)</td>
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with more than 1,100 broadcasts for an audience of 110 million viewers.


October   I  HLDI analysis of insurance data showing that recent drop in teen driving tracks with the jobless rate is covered by The Washington Post, The Detroit News and other print and online outlets.

November   I  Booster seat ratings generate coverage on CNN, NBC's Today Show, Fox News and the CBS Early Show. Nearly 54 million viewers see the TV coverage.

Consumer Reports pulls recommendation for Toyota Camry because of poor performance in small overlap front test. The magazine reinstates recommendation when Toyota beefs up the front structure and in retest, performance improves to acceptable.

IIHS YouTube channel surpasses Consumer Reports in video views and subscribers.

December   I  Release of 2014 vehicles earning TOP SAFETY PICK and TOP SAFETY PICK+ awards attracts widespread national coverage and a TV audience of 75 million viewers. BBC is producing a documentary shot at the VRC, “Crash Test Dummies: A Smashing History,” scheduled to air in 2014 on the Smithsonian Channel.
September  | A new IIHS test program rates the performance of front crash prevention systems to help consumers decide which features to consider and encourage automakers to speed adoption of the technology. The rating system is based on research by HLDI indicating that forward collision warning and automatic braking systems are reducing front-to-rear crashes. Vehicles can earn basic, advanced or superior ratings for systems offered as standard or optional. A vehicle with a forward collision warning system that meets National Highway Traffic Safety Administration performance criteria qualifies for a basic rating. Additional points are awarded for autobrake, based on performance in IIHS track tests at 12 and 25 mph.

Moderately priced and luxury midsize cars and SUVs were first to be evaluated. Of the 74 models, seven earn the highest rating of superior when equipped with optional autobrake and forward collision warning. Six models earn an advanced rating when equipped with autobrake and forward collision warning systems. Twenty-five other 2013-14 vehicles earn a basic rating. More ratings are due in 2014.
Advertising mentions
- television: 52 ads
- print: 154 ads
- radio: 27 ads
Tougher criteria for coveted IIHS TOP SAFETY PICK AWARDS

December | Far fewer vehicles are winning the Institute’s coveted safety awards after IIHS raised the bar to require good or acceptable performance in the small overlap front crash test for TOP SAFETY PICK and a front crash prevention system for TOP SAFETY PICK+. Just 39 vehicles earn either award for 2014, compared with 130 that took home 2013 accolades during December 2012.

For the 2013 awards, good or acceptable small overlap performance was required only for TOP SAFETY PICK+. Vehicles that lacked it could still earn TOP SAFETY PICK, without the plus, if they had good ratings in the Institute’s other tests. IIHS toughened the criteria for 2014. The higher award now recognizes vehicles that earn at least a basic rating for front crash prevention, in addition to meeting TOP SAFETY PICK criteria. Besides good or acceptable small overlap performance, these include good performance in the moderate overlap front, side, roof strength and head restraint tests.

IIHS has been awarding TOP SAFETY PICK to top-performing vehicles since the 2006 model year and has tightened criteria twice before. TOP SAFETY PICK+ was introduced in 2013 to reward automakers that achieved good or acceptable performance in the small overlap test, in which 25 percent of a vehicle’s front end on the driver’s side strikes a rigid barrier at 40 mph. IIHS will raise the bar again for 2015 models.
Assessing protection in a small overlap front crash

May & August  |  IIHS added the challenging small overlap test to its lineup of vehicle safety evaluations in 2012. It replicates what happens when the front corner of a vehicle strikes another vehicle or an object like a tree or a utility pole. In the test, 25 percent of a vehicle’s front end on the driver side strikes a 5-foot-tall rigid barrier at 40 mph. A 50th percentile male Hybrid III dummy is belted in the driver seat.

IIHS evaluated midsize luxury cars and midsize cars in 2012, followed by small SUVs and small cars in 2013. In all, IIHS tested 48 vehicles for performance in the small overlap front test during 2013. Results so far reveal a range of performance among many of the best-selling vehicles in the U.S.

The 2014 Subaru Forester and the 2014 Mitsubishi Outlander are the only two small SUVs to earn a good rating in the small overlap test. The 2013 Outlander Sport earns an acceptable rating. All three qualify for TOP SAFETY PICK+. Each of the other 12 SUVs earns either a poor or marginal rating.

Of the 14 small car models evaluated, eight earn a good or acceptable rating and qualify for the 2013 TOP SAFETY PICK+ award. The 2-door and 4-door models of the Honda Civic and the 2014 Subaru Impreza and its near-twin, the XV Crosstrek, are the only small cars to earn the top rating of good in the test. The Dodge Dart, Ford Focus, Hyundai Elantra and 2014 model Scion tC earn acceptable ratings.

Also earning a good rating in the small overlap test are the 2014 Volvo XC90 and 2014 Mercedes-Benz M-Class, both midsize luxury SUVs, and the 2014 Honda Odyssey minivan. The Odyssey is the first minivan the Institute has evaluated in the small overlap front test.
LARGE TRUCKS

Not good enough:

Underride guards on big rigs can be lifesavers, but most leave passenger vehicle occupants at risk in certain crashes

March | IIHS crash tested semitrailers from the eight largest manufacturers to see if their underride guards could stop a car from sliding underneath. Most prevented underride in the two easier tests. Only one passed the toughest test, a 30 percent overlap. All the trailers had underride guards that met both U.S. and Canadian standards. Both standards require the guard to withstand a certain amount of force at various points. IIHS petitioned the National Highway Traffic Safety Administration in 2011 for tougher standards for rear underride guards, but the agency hasn’t responded yet.
The Vehicle Research Center (VRC) in Ruckersville, Va., is the hub for our crash tests, vehicle evaluations, crash avoidance research and booster seat ratings. It’s home to 40 of our 102-member staff. Outside of automakers’ proving grounds, few places in the world are equipped for the range of tests that we conduct here.

More than 3,000 people, including insurers, automakers, government officials and reporters visited the VRC in 2013 for an insider’s look at our facilities and programs. Groups receive staff-guided tours of our exhibit and crash halls, and many get to view actual crash tests.

Our exhibit hall features museum-quality displays explaining our test programs. Dozens of vehicles used in crash tests, along with video footage and print displays, help tell the story of our vehicle evaluations. IIHS staff members design these displays in-house.
At the heart of our crashworthiness program is a 22,000-square-foot crash hall with three runways to accommodate front and side tests. In 2013, the crash hall showed that it’s big enough to handle a parked tractor-trailer.

Last year, we ran 92 crash tests. That’s an average of 1-2 evaluations a week. Preparing for each test is labor intensive. It takes VRC vehicle prep, engineering and photography staff 3-4 days to ready the vehicle, dummy, cameras and crash hall.

In 2013, IIHS began a $30 million project with the support of our member companies to accommodate an expanded crash avoidance research program. Our newly enlarged outdoor track provides space for high-speed maneuvers. It’s where we evaluate front crash prevention systems and other technologies. Work continues on a new 300-by-700-foot covered outdoor track that will enable us to evaluate vehicle-based systems regardless of the weather. Construction also is ongoing on an office addition that will provide office, research and meeting space.
Motorcycle helmets

Michigan’s weakened helmet use law leads to costlier injury claims

May 1 The average insurance payment on a motorcycle injury claim rose substantially in Michigan after the state weakened its helmet use law in 2012 to exempt most riders, a new HLDI analysis finds. The result is consistent with previous studies that show that rescinding helmet requirements results in more fatalities and hospital admissions. The loss trends suggest that motorcyclists’ injuries in the state have become more serious.

Motorcycle ABS benefits continue to mount

May 1 As antilock brakes become available on more and more bikes, the technology continues to prove its worth in preventing motorcycle crashes and fatalities. Motorcycles with antilock braking systems (ABS) are 31 percent less likely to be involved in fatal crashes than those same motorcycles without ABS, an IIHS analysis shows.

Meanwhile, a new HLDI study shows a 20 percent reduction in the rate of collision claims with ABS and a 28 percent reduction in the frequency of claims for rider injuries. HLDI analysts also found that ABS had an even bigger effect in conjunction with combined braking systems (CBS), which integrate a motorcycle’s front and rear brake controls. The two technologies together reduced collision claim frequency by about a third. IIHS and HLDI formally petitioned the National Highway Traffic Safety Administration for an ABS requirement.
More booster seats grab top IIHS ratings

November  | Child restraint manufacturers continue to roll out new booster seats that do a good job of improving the way an adult safety belt fits a typical booster-age child. In 2013, 19 of 31 new models evaluated by IIHS earn the top rating of BEST BET, and one model is a GOOD BET. The evaluations focus on safety belt fit and don’t involve crash tests.

When the Institute published its first-ever ratings in 2008, only 10 of 41 models earned a BEST BET rating, and there were 13 seats on the Not Recommended list. Now only two seats aren’t recommended and when the Institute evaluates a new design, more often than not it lands in BEST BET territory. That is largely because manufacturers have taken note of the ratings and work with the Institute to build seats to do what they are supposed to do — elevate children so safety belts that were designed for adults better fit their smaller frames and put lap/shoulder belts in the proper place for the best protection in a crash.

Parents often overlook key child restraint strap

April  | A simple strap meant to prevent a child restraint from tipping forward in a crash is ignored by lots of parents. It is called a top tether, and a new IIHS study found that it gets used slightly more than half of the time. When parents neglect to attach the tether, it is most often because they don’t know it exists.
Study provides more evidence that cameras reduce red light running

January   In the latest study confirming the benefits of red light cameras, camera-equipped intersections in Arlington, Va., saw red light running rates decline, with particularly large decreases for the most dangerous violations, those happening 1½ seconds or longer after the light turned red. The study provides fresh evidence that automated enforcement can get drivers to modify their behavior.
Ford F-250 has highest theft rate of any vehicle

August  I  The Ford F-250 has replaced the Cadillac Escalade as the favorite target of thieves, HLDI reports. New antitheft technology on the Escalade, as well as its waning popularity, are two likely reasons the luxury SUV has fallen from first to sixth place in the ranking of vehicles with the highest rates of insurance claims for theft.

Thieves continue to target large pickups and large SUVs at higher rates than other vehicles. No. 1 on the list for 2013 is the four-wheel-drive F-250 crew cab, which has a claim frequency of 7 per 1,000 insured vehicle years, or nearly 6 times the average for all vehicles. An insured vehicle year is one vehicle insured for one year, two for six months, etc.

HLDI facts & figures

VIN vehicle identification number decodes
2.7 million vehicles  |  144,172 motorcycles

visits to iihs-hldi.org member site
1.2 million
**2013**

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PEDESTRIANS
Injuries and fatalities

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July 23 | Hazelbaker and Moore: Actuarial and Product Management Staff of Nationwide, Columbus, Ohio; Overview of IIHS and HLDS

July 23 | Hazelbaker and Moore: Analytical Staff of State Auto Insurance, Columbus, Ohio; Overview of IIHS and HLDS

July 24 | Hazelbaker and Moore: Research and Pricing Staff of Grange Insurance, Columbus, Ohio; Overview of IIHS and HLDS


July 24 | Zuby: I-CAR Inter-Industry Meeting, Boston, Mass.; Advanced technology and vehicle safety

July 29 | Hazelbaker and Moore: Farmers Insurance, Los Angeles, Calif.; Overview of IIHS and HLDS
July 30 | Hazelbaker: Mercury General Insurance, Brea, Calif.; Overview of IIHS and HLDI and vehicle safety features

July 31 | Hazelbaker and Moore: AAA Southern California, Costa Mesa, Calif.; Overview of IIHS and HLDI

August 6 | Hazelbaker: Legislative and Legal Affairs Staff of GEICO, Ruckersville, Va.; Overview of IIHS and HLDI

August 7 | Hazelbaker: Annual National Meeting of Virginia Farm Bureau Actuarial Staff, Williamsburg, Va.; Overview of IIHS and HLDI

August 8 | Hazelbaker: Actuarial Underwriting and Product Executives of Access Insurance, Atlanta, Ga.; Overview of IIHS and HLDI

August 9 | Hazelbaker: Access Insurance, Atlanta, Ga.; Overview of IIHS and HLDI and membership benefits

August 13 | Hazelbaker: AAA Park City, Utah; Overview of IIHS and HLDI

August 15 | Hazelbaker: Midwest Claims Meeting, St. Louis, Mo.; Overview of IIHS and HLDI

August 20 | Hazelbaker, Moore, and Zuby: USAA San Antonio, Texas; Overview of IIHS and HLDI

August 22 | Mueller: National Highway Traffic Safety Administration, Ruckersville, Va.; IIHS pedestrian death rate study

August 26 | Eichelberger: 20th International Council on Alcohol, Drugs and Traffic Safety Conference, Brisbane, Australia; Effects of all-of-fender alcohol ignition interlock laws on recidivism and alcohol-related crashes

August 27 | Eichelberger: 20th International Council on Alcohol, Drugs and Traffic Safety Conference, Brisbane, Australia; Profile of fatally injured pedestrians and bicyclists in the United States with high blood alcohol concentrations

August 27 | Zuby: Governors Highway Safety Association Annual Meeting, San Diego, Calif.; Protecting vulnerable road users

August 27 | Lund: ICADTS Conference, Brisbane, Australia; U.S. trends in late-night alcohol-related fatal crashes and drinking and driving

September 9 | Eichelberger: 1st Biennial Child Passenger Safety Technical Conference, Freeport, Maine; IIHS research on child passenger safety

September 9 | Lund: Johns Hopkins University Fall Seminar, Baltimore, Md.; Science, the Haddon Matrix and adventures in highway safety

September 15 | Brumbelow: International Research Council on Biomechanics of Injury (IRCOB) Meeting, Gothenburg, Sweden; Real-world injury patterns associated with Hybrid III sternal deflections in frontal crash tests

September 17 | Hazelbaker and Moore: American Family Insurance, Madison, Wisc.; Overview of IIHS and HLDI


September 23 | Lund: Research Council for Automobile Repair (RCAR) Annual Meeting, Kaula Lumpur, Malaysia; Rating front crash prevention systems

September 24 | Nolan: Research Council for Automobile Repair (RCAR) Annual Meeting, Kaula Lumpur, Malaysia; Using hierarchical task analysis to compare four vehicle manufacturers’ infotainment systems

October 2 | Kidd and Reagan: Human Factors and Ergonomics Society Annual Meeting, San Diego, Calif.; Using hierarchical task analysis to compare four vehicle manufacturers’ infotainment systems

October 7 | Hazelbaker: Property Casualty Insurers Association of America Legislative Affairs Conference, Nashville, Tenn.; Overview of IIHS and HLDI

October 16 | Teoh: International Motorcycle Safety Conference, Orlando, Fla.; Motorcycle safety: analysis of crash data

October 16 | Lund, Nolan, Zuby and Hazelbaker: National Association of Mutual Insurance Companies (NAMIC), Ruckersville, Va.; History of IIHS, plus overview of crash avoidance technology

October 17 | Hazelbaker: National Autobody Congress and Exhibition (NACE), Las Vegas, Nev.; Overview of IIHS and HLDI

October 22 | Moore: Goodville Mutual, Ruckersville, Va.; Overview of IIHS and HLDI

October 23 | Hazelbaker: Annual Meeting of the State Insurance Trade Association, Las Vegas, Nev.; Overview of IIHS and HLDI

October 24 | Lund: Senior Executive Staff at State Farm headquarters, Bloomington, Ill.; Update of IIHS and HLDI activities, including VRC expansion

October 29 | Lund, Zuby, and Hazelbaker: Senior Executive Staff at Allstate Insurance headquarters, Northbrook, Ill.; Update of IIHS and HLDI activities, including VRC expansion

November 5 | Lund: SAE 2013 Advisory Safety Systems Symposium, Dearborn, Mich.; What do real-world results say about drivers and the design of future driver assistance systems?

November 7 | Aylor: CPCU All Industry Day, Bloomington, Ill.; Developing a front crash prevention evaluation

November 7 | Hazelbaker: CPCU All Industry Day, Bloomington, Ill.; Overview of IIHS and HLDI

November 7 | Hazelbaker: State Farm, Bloomington, Ill.; Teen research project

November 8 | Aylor: NHTSA and EuroNCAP Meeting, Arlington, Va.; Front crash prevention evaluations

November 12 | Zuby: 68th Annual CPCU All Industry Day, Los Angeles, Calif.; Adventures in highway safety: 50 years of insurers preventing harm

November 14 | Lund: PCI Capital Engagement Series, Washington, D.C.; Insurance companies driving auto safety

November 19 | Hazelbaker and Moore: Auto Club Group, Dearborn, Mich.; Overview of IIHS and HLDI

November 20 | Hazelbaker and Moore: International Center for Automotive Medicine, University of Michigan, Ann Arbor, Mich.; Overview of IIHS and HLDI