Shopping for a safer car 2019

Insurance Institute for Highway Safety
Highway Loss Data Institute
Consumers have more choices than ever when it comes to selecting a new vehicle that offers good crash protection and technology to help avoid crashes. Most late-model cars, minivans, pickups and SUVs perform well in IIHS and government crash tests, but some vehicles could do a better job of protecting people in rollovers, rear crashes and certain front crashes. Likewise, many vehicles have lackluster headlights. IIHS safety ratings help take the guesswork out of shopping for a safer vehicle.

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. Seat 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.
A good place to start your research is with vehicle ratings at iihs.org. IIHS rates new models based on how well they protect people in front, side, rollover and rear crashes. IIHS also evaluates headlights and front crash prevention systems with automatic emergency braking. Vehicles with the highest ratings qualify for an IIHS safety award.

To qualify for TOP SAFETY PICK, vehicles must earn good ratings in the driver-side small overlap front, moderate overlap front, side, roof strength and head restraint tests; earn an acceptable or good rating in the passenger-side small overlap front test; earn an advanced or superior rating for front crash prevention; and also have acceptable-rated headlights. To qualify for the highest award, TOP SAFETY PICK+, models must earn a good rating in the passenger-side small overlap front test and have good-rated headlights.

See how individual models rate at iihs.org/ratings. View 5-Star Safety Ratings at safercar.gov/ratings.
Most newer model vehicles are available with driver assistance technologies, many of which are proven to reduce crashes reported to police and insurers, studies by IIHS and HLDI show.

**Forward collision warning** systems issue an alert if you get too close to a car in front. **Automatic emergency braking** systems can brake if you don’t respond in time, and some can detect and brake for pedestrians, too. **Rear crash prevention** helps drivers avoid colliding with other vehicles or fixed objects when traveling in reverse. Technologies include parking sensors, rear autobrake and rear cross-traffic alert. **Lane departure warning** and **lane-keeping assist** help prevent lane departure crashes. **Blind spot detection** alerts drivers to nearby vehicles they might not see. **Curve-adaptive headlights** shift direction with steering to help you see better on curves in the dark. **High-beam assist** automatically switches between high beams and low beams.
Go to iihs.org/crash_avoidance to find vehicles with these features. To see headlight and front crash prevention ratings go to iihs.org/ratings.

NHTSA also identifies models with driver assistance features, such as lane departure warning and rearview cameras. Go to safercar.gov.
BUYING A USED VEHICLE

If a brand-new car isn’t in your budget, keep in mind that late-model vehicles in general are safer than older ones. Our list of recommended used vehicles for teenagers is a good resource for drivers of any age (iihs.org/teenvehicles). Here are some tips for choosing a previously owned vehicle:

- **Frontal crashworthiness** — Look for good ratings in frontal crash tests. Most newer models earn top marks for frontal crashworthiness in the federal government’s 35 mph test head-on into a rigid barrier and the IIHS 40 mph moderate overlap test into a deformable barrier. Many but not all late-model vehicles earn acceptable or good ratings from IIHS for protection in a driver-side small overlap front crash.

- **Side crashworthiness** — Choose a vehicle with good side ratings. IIHS and the National Highway Traffic Safety Administration rate models based on tests that simulate front-into-side crashes. The tests represent different side-impact dangers. 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. The majority of 2008 and newer 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. Strong roofs reduce the risk of fatal or incapacitating injury in a rollover. Ratings began 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 adjusting the head restraint to correctly support your head.

› Electronic stability control – Buy a vehicle with ESC. It is standard on 2012 and newer models and available on many earlier ones. An extension of antilock brake technology, ESC engages automatically to help drivers maintain control on curves and slippery roads. ESC lowers the risk of a fatal single-vehicle crash by about half and the risk of a fatal rollover by as much as 80 percent.

› Recalls — Check for recalls before buying using NHTSA’s VIN search tool, and make sure repairs are made (www.nhtsa.gov/recalls).
MEMBER GROUPS
AAA Carolinas
Acceptance Insurance
Alfa Insurance
Allstate Insurance Group
American Agricultural Insurance Company
American Family Insurance
American National
Ameriprise Auto & Home
Amica Mutual Insurance Company
Auto Club Enterprises
Auto Club Group
Auto-Owners Insurance
Bitco Insurance Companies
California Casualty Group
Celina Insurance Group
Censtat Casualty Company
CHUBB
Colorado Farm Bureau Mutual Insurance Company
Commonwealth Casualty Company
Concord Group Insurance Companies
COUNTRY Financial
CSAA Insurance Group
Desjardins General Insurance Group
Elephant Insurance Group
EMC Insurance Companies
Erie Insurance Group
Esurance
Farm Bureau Financial Services
Farm Bureau Insurance of Michigan
Farm Bureau Mutual Insurance Company of Idaho
Farmers Insurance Group
Farmers Mutual of Nebraska
Florida Farm Bureau Insurance Companies
Frankenmuth Insurance
Gainso Insurance
GEICO Corporation
The General Insurance
Georgia Farm Bureau Mutual Insurance Company
Goodville Mutual Casualty Company
Grange Insurance
Grinnell Mutual
Hallmark Financial Services, Inc.
The Hanover Insurance Group
The Hartford
Haulers Insurance Company, Inc.
Horace Mann Insurance Companies
Imperial Fire & Casualty Insurance Company
Indiana Farm Bureau Insurance
Indiana Farmers Insurance
Infinity Property & Casualty
Kemper Corporation
Kentucky Farm Bureau Mutual Insurance Companies
Liberty Mutual Insurance Company
Louisiana Farm Bureau Mutual Insurance Company
The Main Street America Group
MAPFRE Insurance
Mercury Insurance Group
MetLife Auto & Home
Mississippi Farm Bureau Casualty Insurance Company
MMG Insurance
Munich Reinsurance America, Inc.
Mutual Benefit Group
Mutual of Enumclaw Insurance Company
Nationwide
NJM Insurance Group
Nodak Insurance Company
Norfolk & Dedham Group
North Carolina Farm Bureau Mutual Insurance Company
Northern Neck Insurance Company
NYCM Insurance
Ohio Mutual Insurance Group
Oregon Mutual Insurance Company
Pekin Insurance
PEMCO Mutual Insurance Company
Plymouth Rock Assurance
Progressive Insurance
PURE Insurance
Qualitas Insurance Company
Redpoint County Mutual Insurance Company
TheResponsive Auto Insurance Company
Rider Insurance
Rockingham Insurance
RSA Canada
Safe Auto Insurance Company
Safeco Insurance
Samsung Fire & Marine Insurance Company
SECURA Insurance
Selective Insurance Company of America
Sentry Insurance
Shelter Insurance Companies
Sompo America
South Carolina Farm Bureau Mutual Insurance Company
Southern Farm Bureau Casualty Insurance Company
State Farm Insurance Companies
Stillwater Insurance Group
Swiss Reinsurance Company, Ltd
Tennessee Farmers Mutual Insurance Company
Texas Farm Bureau Insurance Companies
The Travelers Companies
United Educators
USAA
Utica National Insurance Group
Virginia Farm Bureau Mutual Insurance
West Bend Mutual Insurance Company
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