



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.



## VEHICLE RATINGS AND CRASH TESTS

A good place to start your research is with vehicle ratings at [iihs.org](https://www.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.

**2019** *TOP SAFETY PICK+*

**2019** *TOP SAFETY PICK*

**See how individual models rate at [iihs.org/ratings](https://www.iihs.org/ratings).  
View 5-Star Safety Ratings at [safercar.gov/ratings](https://www.safercar.gov/ratings).**



# CRASH AVOIDANCE TECHNOLOGIES

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.

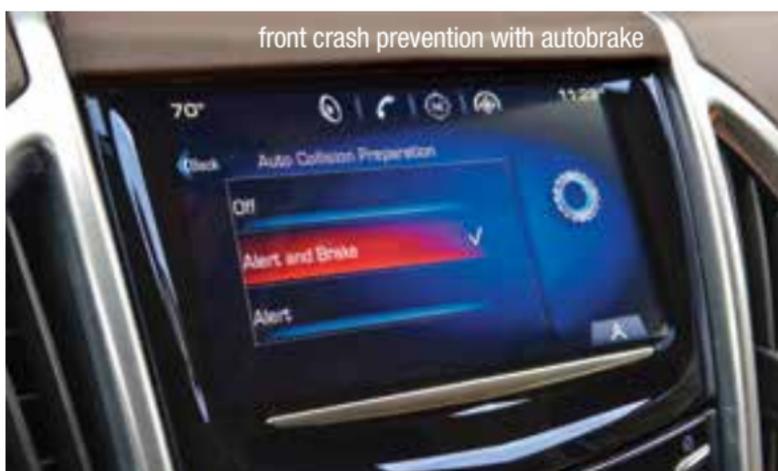




autobrake with pedestrian detection



blind spot detection



front crash prevention with autobrake

Go to [iihs.org/crash\\_avoidance](https://www.iihs.org/crash_avoidance) to find vehicles with these features. To see headlight and front crash prevention ratings go to [iihs.org/ratings](https://www.iihs.org/ratings).

NHTSA also identifies models with driver assistance features, such as lane departure warning and rearview cameras. Go to [safercar.gov](https://www.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](https://www.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



## RESOURCES

- Used vehicles for teens [iihs.org/teenvehicles](https://www.iihs.org/teenvehicles)
- Vehicle ratings and awards [iihs.org/ratings](https://www.iihs.org/ratings)
- ESC and side airbags [iihs.org/safety-features](https://www.iihs.org/safety-features)
- Crash avoidance [iihs.org/crash\\_avoidance](https://www.iihs.org/crash_avoidance)

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](https://www.nhtsa.gov/recalls)).



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**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
- ECM Insurance Group
- Elephant Insurance Company
- 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
- Gainsco 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
- The Responsive 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
- Western National Insurance Group
- Westfield Insurance

**FUNDING ASSOCIATIONS**

- American Property Casualty Insurance Association
- National Association of Mutual Insurance Companies