

AUTO INSIGHTS

Auto and driver risk management tips provided by: The CIMA Companies, Inc

Did You Know?

Every new car must meet certain federal safety standards, but that doesn't mean that all cars are equally safe. Many automakers offer safety features beyond the required federal minimums. Find out more about what safety features should be considered when purchasing a car.

SHOPPING FOR A SAFE VEHICLE

Consider the following safety features:

1. **Crashworthiness:** These features reduce the risk of death or serious injury when a crash occurs. Crashworthiness ratings can be found at: www.iihs.org.
2. **Vehicle structural design:** A good structural design has a strong occupant compartment, known as the safety cage, as well as front and rear ends designed to buckle and bend in a crash to absorb the force of the crash.
3. **Vehicle size and weight:** The laws of physics dictate that larger and heavier cars are safer than lighter and smaller ones.
4. **Anti-lock brakes:** Anti-lock brakes pump brakes automatically many times a second to prevent lockup and allow you to keep control of the car.
5. **Daytime running lights:** These lights automatically turn on with your car. By increasing the contrast between a vehicle and its backgrounds and making the vehicles more visible to oncoming drivers, these lights can prevent daytime accidents.
6. **On-the-road experience:** Other design characteristics can influence injury risk on the road. Some SUVs are prone to rolling over. "High performance" cars typically have higher-than-average death rates because drivers are tempted to use excessive speed.

Safety First

Belts, airbags and head restraints all work together with a vehicle's structure to protect people in serious crashes. Lap/shoulder belts hold you in place, reducing the chance you'll slam into something hard or get ejected from the crashing vehicle. If you aren't belted, you'll continue moving forward until something suddenly stops you – often a hard interior surface that will cause injuries. Consider the vehicle's safety belt, airbag and head restraint features when shopping with safety in mind.

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