## Status Report Insurance Institute for Highway Safety Highway Loss Data Institute

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### IIHS used-car lists help families choose safer, larger vehicles for their teenage drivers

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THE REAL PROPERTY AND INCOME.

### ALSO IN THIS ISSUE Vol. 53, No. 7 | November 1, 2018

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- Using tech to place limits on teen drivers



hen it's time for a new driver's first set of wheels, many young people and their parents opt for something cute and inexpensive — in other words, small. In terms of safety, that's a mistake.

IIHS recently conducted a pair of frontto-front crash tests demonstrating what happens to small cars and minicars — even new ones with stellar safety ratings — when they collide with larger used vehicles from the same manufacturer. The results show the importance of size and weight when it comes to occupant protection.

The tests reinforce a message IIHS has been sending since it began publishing an annual list of recommended used vehicles

The recommended used-vehicle lists can help parents factor in safety when shopping for a vehicle for their teen even if they can't afford a brand new vehicle. for teens in 2014: An older, larger used vehicle is often a safer choice than a newer small vehicle that costs the same. This year's list of recommended vehicles for teens includes 53 Best Choices, which start under \$20,000, and 62 Good Choices, which start under \$10,000. All the models on both lists are midsize cars or larger.

"We know safety is just one of the factors people consider when choosing a vehicle, but we hope parents will give it extra consideration when purchasing a vehicle for a teenager," says Jessica Cicchino, IIHS vice president for research. "Teen drivers are at greater risk, due to immaturity and inexperience behind the wheel."

In its regular vehicle ratings program, IIHS evaluates passenger vehicles of all sizes, and even minicars are eligible for the *TOP SAFETY PICK* and *TOP SAFETY PICK*+ awards. That's a nod to the reality of the marketplace: Some consumers want small vehicles, and including them in the testing program encourages manufacturers to make those vehicles as safe as possible.

But the vehicles IIHS rates can't be compared across size and weight classes because the severity of the front and rear tests is determined in part by the vehicle's own weight. Consumers who opt for smaller vehicles are choosing a lower level of protection even if they purchase a *TOP SAFETY PICK* winner.

### Kia Sorento vs. Kia Forte and Toyota Avalon vs. Toyota Yaris iA

In the first of the two demonstration tests, a used 2016 Kia Sorento, a midsize SUV, and a 2018 Kia Forte, a small car, collided with each other. In the second test, a used 2015 Toyota Avalon, a large car, was paired with a 2018 Toyota Yaris iA, a minicar. Both the Sorento and the Avalon are among the IIHS Best Choices for teens. The Forte and the

### **Best Choices**

Midsize cars	<b>Price</b> \$6,600	
Volkswagen Passat 2013 and newer; built after October 2012		
Volvo S60 2011 and newer	\$7,900	
Ford Fusion 2013 and newer; built after December 2012	\$8,100	
Subaru Legacy 2013 and newer; built after October 2012	\$8,300	
Honda Accord coupe 2013 and newer	\$8,900	
Volkswagen Jetta 2015 and newer	\$8,900	
Mazda 6 2014 and newer	\$9,000	
Honda Accord sedan 2013 and newer	\$9,400	
Subaru Outback 2013 and newer; built after August 2012	\$10,300	
Acura TL 2012–14; built after April 2012	\$10,700	
Lincoln MKZ 2013 and newer	\$11,900	
Toyota Prius v 2015 and newer	\$14,700	
Volvo V60 2015 and newer	\$14,800	
Audi A3 2015 and newer	\$15,000	
Acura TLX 2015; 2017 and newer	\$16,500	
BMW 2 series coupe 2015 and newer	\$18,600	
Infiniti Q50 2014 and newer	\$18,600	
Large cars		
Volvo S80 2007 and newer	\$3,900	
Ford Taurus 2013 and newer	\$10,000	

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Chevrolet Impala 2015 and newer	\$13,200
Infiniti M37/Q70 2013 and newer	\$14,400
Toyota Avalon 2015 and newer	\$17,500
Acura RLX 2014 and newer	\$18,600
Buick LaCrosse 2017 and newer	\$19,800

Yaris iA have good ratings in the five IIHS tests relevant to driver protection, and the Forte is a 2018 *TOP SAFETY PICK*+ winner.

In each test, the vehicles traveled toward each other at 40 mph, with 50 percent of the smaller vehicle's width overlapping the larger vehicle.

Forces on the driver dummies in the smaller vehicles were much greater than those in the larger vehicles. Measurements indicated a high likelihood of head injuries

### Recommended used vehicles for teens starting under \$20,000

Small SUVs	Price
Mazda CX-5 2014 and newer; built after October 2013	\$10,700
Fiat 500X 2016 and newer; built after July 2015	\$11,300
Nissan Rogue 2014 and newer	\$11,500
Subaru Forester 2014 and newer	\$12,000
Buick Encore 2015 and newer	\$12,300
Honda CR-V 2015 and newer	\$13,500
Ford Escape 2017 and newer	\$14,600
Toyota RAV4 2015 and newer; built after November 2014	\$14,800
Hyundai Tucson 2016 and newer	\$15,100
Mazda CX-3 2016 and newer	\$15,100
Kia Sportage 2017 and newer	\$15,900

### Midsize SUVs

Volvo XC90 2005 and newer	\$3,700
Ford Flex 2011 and newer	\$8,700
Chevrolet Equinox 2014 and newer	\$11,700
GMC Terrain 2014 and newer	\$12,900
Volvo XC60 2013 and newer	\$12,900
Kia Sorento 2016 and newer	\$15,900
Nissan Pathfinder 2015 and newer	\$16,300
Nissan Murano 2015 and newer	\$17,200
Ford Edge 2016 and newer	\$17,600
Toyota Highlander 2014 and newer	\$17,600
Hyundai Santa Fe Sport 2017 and newer	\$17,700
Acura MDX 2014 and newer	\$19,600
Hyundai Santa Fe 2017 and newer; built after March 2016	\$19,800

for the driver of both the Yaris iA and the Forte in a real-world crash of the same severity. Right leg injuries would be likely in the Forte and possible in the Yaris iA. Neck and chest injuries would also be possible for drivers of both vehicles, and left leg injuries would be possible in the Forte.

In contrast, the Avalon and Sorento had mostly good injury measures, aside from a possible right leg injury in both.

The structures of the Forte, which weighs

Minivans	Price
Honda Odyssey 2014 and newer	\$12,700
Kia Sedona 2015 and newer	\$12,800
Toyota Sienna 2015 and newer	\$17,500

### Small pickup

Toyota Tacoma Access Cab	\$18,100
2016 and newer	

### Large pickup

Toyota Tundra Double Cab	\$19,000
2014 and newer	

Vehicles on this list earn good ratings in the IIHS moderate overlap front, side, roof strength and head restraint tests and good or acceptable ratings in the driver-side small overlap front test. If rated by NHTSA, they earn 4 or 5 stars overall or 4 or 5 stars in the front and side tests under the old rating scheme. All come with standard ESC.

Vehicles with substantially higher than average claim frequency under medical payment or personal injury protection coverage are excluded from this list.

All listed vehicles start under \$20,000. Prices, provided by Kelley Blue Book and rounded to the nearest \$100, are from Sept. 15, 2018, for the lowest trim level and earliest applicable model year. The estimates are based on the following criteria: vehicle in good condition, typical mileage and private party purchase in Arlington, Va.

Some listed models include a "built after" date. This applies when a manufacturer makes changes to improve safety in the middle of a model year. Information about when a specific vehicle was manufactured can be found on the certification label typically affixed to the driver door or near it.

928 pounds less than the Sorento, and the Yaris iA, which weighs 1,033 pounds less than the Avalon, didn't hold up as well against the larger vehicles as in the car-tobarrier tests on which IIHS ratings are based.

In the crash with the Sorento, the Fortehad an acceptable structural rating, with maximum intrusion of 8 inches at the left toepan. In the crash with the Avalon, the Yaris iA also had an acceptable structural rating, with maximum intrusion of 10 inches at »









When the Toyota Yaris iA, a minicar, and the Toyota Avalon, a large car, were crashed into each other, the smaller vehicle's structure didn't hold up as well as it should have (top). The same was true of the Kia Forte, a small car, when it was crashed into the Kia Sorento, a midsize SUV (bottom). More alarming were the forces on the driver dummies in the smaller vehicles. Measurements indicated a high likelihood of head injuries for the driver of both the Yaris iA and the Forte in a real-world crash of the same severity. Right leg injuries would be likely in the Forte, and injuries to other regions would be possible in both vehicles.

(« *from p. 3*) the center toepan. In contrast, the Forte and the Yaris iA earn good structural ratings in the moderate overlap and the driver-side small overlap front crash tests.

The Avalon and the Sorento had good structural performance in the paired crashes.

"Bigger vehicles provide greater protection," Cicchino says. "If you're riding in one of the smallest vehicles on the road, you'll be at a disadvantage in a crash with almost any other vehicle around you."

### 115 vehicles to choose from

IIHS compiles its list of recommended used vehicles for teens to help families choose vehicles with good safety credentials and reasonable price tags (see *Status Report*, April 12, 2017, at iihs.org). Vehicles must meet specific safety criteria without exceeding the price limits. For the first time, IIHS is also factoring in data on insurance claim rates under first-party injury coverages. Prices for the used vehicles are provided by Kelley Blue Book, based on estimates for a private-party purchase near the Institute's Arlington, Va., office.

In addition to skipping minicars and small cars, the lists avoid excessive horsepower. Young drivers may be tempted to test the limits of a powerful engine. IIHS research has found that high-horsepower vehicles are more likely to exceed the speed limit (see *Status Report*, May 24, 2016). Analysis by HLDI, meanwhile, has found that high horsepower is strongly associated with higher insurance losses (see *Status Report* special issue: speed, Jan. 31, 2008).

Vehicles that only come with powerful engines have been left off the lists, but some recommended models have high-horsepower versions. Parents are advised to stick with the base engines.

All recommended vehicles come with standard electronic stability control. This technology, which has been required on all new vehicles since the 2012 model year, cuts single-vehicle fatal crash risk in half by helping drivers maintain control on curves and slippery roads.

The models on this year's Good Choices list earn good ratings in the Institute's moderate overlap front, side, head restraint and roof strength tests. This is the first year that roof strength has been factored in for the under-\$10,000 Good Choices list.

Vehicles on the Best Choices list (under \$20,000) must meet the same criteria and also have a good or acceptable rating in the driver-side small overlap front test. This test, which was introduced in 2012, replicates what happens when the front, driver-side corner of a vehicle strikes another vehicle or an object such as a tree or utility pole.

Data on insurance losses were used to further narrow down the Best Choices. Models with substantially higher than average claim rates under medical payment or personal injury protection coverage were scratched from the list. Both coverage types pay for injuries to occupants of the insured vehicle. Which of the two

### **Good Choices**

Midsize cars	Price	
Volkswagen Jetta sedan or wagon 2009-14	\$3,800	
Volkswagen Passat sedan or wagon 2009-12	\$4,300	
Volkswagen CC 2009 and newer	\$4,700	
Chevrolet Malibu 2010 and newer; built after November 2009	\$4,900	
Ford Fusion 2011-12	\$4,900	
Subaru Legacy 2010-12	\$4,900	
Audi A3 2008-13	\$5,000	
Volvo C30 2008-13	\$5,100	
Hyundai Sonata 2011 and newer	\$5,400	
Audi A4 sedan or wagon 2009 and newer	\$6,100	
Kia Optima 2011 and newer	\$6,200	
Subaru Outback 2010-12	\$6,200	
Mercedes-Benz C-Class sedan 2009 and newer	\$6,900	
Honda Accord sedan 2012	\$7,300	
Lincoln MKZ 2011-12	\$7,700	
Buick Verano 2012-15	\$8,000	
Toyota Camry 2012 and newer	\$8,600	
Nissan Altima sedan 2013 and newer; built after November 2012	\$8,900	
Toyota Prius v 2012-14	\$9,100	
BMW 3 series sedan 2012 and newer	\$9,900	

### Recommended used vehicles for teens starting under \$10,000

Large cars	Price
Buick LaCrosse 2010-16	\$6,200
Ford Taurus 2010-12	\$6,500
Buick Regal 2011-17	\$6,800
Saab 9-5 2010-11	\$7,100
Lincoln MKS 2009-16	\$7,400
Cadillac CTS sedan 2011 and newer	\$8,300
Hyundai Azera 2012 and newer	\$8,400
Hyundai Genesis sedan 2011 and newer	\$8,600
Dodge Charger 2011 and newer	\$8,800
Chrysler 300 2011 and newer	\$8,900
Toyota Avalon 2011-14	\$9,300

### Small SUVs

Honda Element 2007-11	\$4,400
Volkswagen Tiguan 2009 and newer	\$5,100
Mitsubishi Outlander Sport 2011 and newer	\$5,600
Subaru Forester 2009-13	\$5,600
Hyundai Tucson 2010-15	\$5,900
Kia Sportage 2011-16	\$6,600
Ford Escape 2013-16	\$8,900
Mitsubishi Outlander 2014 and newer	\$9,300
Mazda CX-5 2013	\$9,500
Buick Encore 2013-14	\$9,700
Honda CR-V 2012 and newer	\$9,700

Midsize SUVs	Price
Subaru B9 Tribeca/Tribeca 2006-14	\$4,100
Dodge Journey 2010 and newer	\$5,100
Hyundai Santa Fe 2011-16	\$6,500
Chevrolet Equinox 2011-13	\$7,100
Toyota Venza 2009-15	\$7,300
Volvo XC60 2010-12	\$7,400
Infiniti EX 2008-13	\$7,700
Toyota Highlander 2008-13	\$8,100
GMC Terrain 2011-13	\$8,200
Kia Sorento 2012-15	\$8,300
Audi Q5 2009 and newer	\$9,700
Ford Edge 2012 and newer	\$9,900
Ford Explorer 2011 and newer	\$9,900

### Large SUV

Chevrolet Traverse	<b>2</b> 2012-17	\$9,300
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### Minivans

Volkswagen Routan 2012	\$6,400
Dodge Grand Caravan 2012 and newer	\$7,400
Honda Odyssey 2011-13	\$8,100
Chrysler Town & Country 2012-16	\$8,600
Toyota Sienna 2011-14	\$9,000

### Large pickup

Toyota Tundra Double Cab 2007-13 \$8,600

Vehicles on this list earn good ratings in the IIHS moderate overlap front, side, roof strength and head restraint tests. If rated by NHTSA, they earn 4 or 5 stars overall or 4 or 5 stars in the front and side tests under the old rating scheme. All come with standard ESC.

All listed vehicles start under \$10,000. Prices, provided by Kelley Blue Book and rounded to the nearest \$100, are from Sept. 15, 2018, for the lowest trim level and earliest applicable model year. The estimates are based on the following criteria: vehicle in good condition, typical mileage and private party purchase in Arlington, Va.

Some listed models include a "built after" date. This applies when a manufacturer makes changes to improve safety in the middle of a model year. Information about when a specific vehicle was manufactured can be found on the certification label typically affixed to the driver door or near it.

coverages is sold in a given state depends on the type of insurance system the state has. HLDI publishes insurance loss data by make and model every year.

"The data that HLDI collects provide another perspective on how vehicles keep their occupants safe in the real world," Cicchino says. Although many options are close to the \$20,000 limit, there are a range of prices. The least expensive Best Choice is the 2005 Volvo XC90, which is estimated at \$3,700.

If rated by the National Highway Traffic Safety Administration (NHTSA), vehicles on either list must earn 4 or 5 stars overall or 4 or 5 stars in the front and side tests under NHTSA's old rating scheme, which was used through the 2010 model year.

"Our list of recommended used vehicles shows you don't have to spend a fortune to keep your new driver safe," Cicchino says. "You just have to be willing to spend a little time looking for a good deal on the right used vehicle."

### **Retrofit collision warning system gives older vehicles a safety boost**

n aftermarket collision warning system paired with a telematics device that provides feedback on driving can encourage safer habits behind the wheel, giving drivers of older model vehicles a safety upgrade to fight distraction and fatigue, a new IIHS study shows.

The finding may be especially encouraging for families of teenage drivers when newer models with the latest driver assistance technology aren't in the budget. The

Drivers in the study used turn signals more often and increased following distances in response to alerts from the Mobileye system. Speeding, already infrequent, was the only thing that didn't change much between the baseline and alert periods.

same applies to business owners whose staff drive company vehicles.

"If Dad wants to pass down his old Honda Accord to his teenage daughter, adding an aftermarket collision warning system before handing over the keys is one way to give the car a safety refresh," says Ian Reagan, a senior research scientist with IIHS and the author of the new study.

As part of an ongoing internal driver experience program, 22 IIHS and HLDI staff members signed up to have their personal vehicles outfitted with a Mobileye aftermarket collision warning system, and 17 of them also agreed to have their driving monitored by a Geotab in-vehicle telematics unit. The volunteers made their usual drives during the 12-week study period in the spring and early summer of 2017 and completed surveys about their experiences. Drivers were split into two groups: those who live in the Washington, D.C., metropolitan area near the Institute's Arlington office, and those who live in rural and suburban Central Virginia near the Vehicle Research Center in Ruckersville.

POBILEY

The Mobileye (model 630) package featured an in-vehicle display and included forward collision warning; urban forward collision warning, which operates at speeds below 20 mph; pedestrian collision warning; headway monitoring and warning, which measures following distance at speeds above 19 mph; lane departure warning; and a speed limit indicator, which displays the posted speed limit.

The crash warnings had distinct alerts that combined flashing icons in the display with audible beeps. The thresholds for triggering the various alerts were fixed. Drivers couldn't disable or customize the alerts to their liking as is common among systems on production vehicles.

Mobileye's aftermarket system is a passive one in that drivers still must brake or make other corrections when alerted to increase their following distance, for example.

IIHS studies show that forward collision warning and lane departure warning reduce the rates of crashes reported to police (see *Status Report*, Jan. 28, 2016 and Aug. 23, 2017, at iihs.org).

During a four-week baseline period, the systems were active but didn't issue alerts. In equipped vehicles, the telematics devices logged GPS location, hard braking and cornering, travel speed and Mobileye alerts that would have been issued if the system were active.

Volunteers then drove for eight weeks when alerts were active and received weekly Mobileye "safety scores" based on rates of alerts issued per 100 miles driven within each system's operating range. For example, lane departure warning rates were based on miles driven at speeds over 34 mph, the activation threshold.

Among drivers with telematics, Reagan compared mean rates of forward collision warning, lane departure warning, headway monitoring and warning and urban forward collision warning during the baseline and treatment periods and between the two geographical areas. The study excluded pedestrian alerts as only one driver received one during the study period. Reagan also looked at perceived annoyance with and usefulness of alerts for all drivers who had the Mobileye system.

Reagan had hypothesized that alerts per 100 miles driven would be lower during the active warning period compared with the baseline period and that the rural drivers would have lower alert rates than urban drivers due to busier D.C.-area roads, and that was the case. For drivers at both locations, forward collision warnings, lane departure warnings and headway monitoring warnings per 100 miles decreased significantly during the active warning period. Across the baseline and active warning periods, the rural group of drivers had lower mean rates of forward collision warnings, lane departure warnings and headway monitoring warnings.

As drivers got used to the system between the baseline and alert periods, the rate of forward collision alerts decreased more among the rural drivers than the urban drivers (45 percent vs. 30 percent).

The opposite was true for lane departure warning. Urban drivers saw a bigger decline in the rate of alerts than the rural drivers (70 percent vs. 54 percent) between the baseline and treatment periods.

Warnings about following too closely dropped off, too. Headway alerts fell 63 percent for rural drivers and 39 percent for urban drivers between the baseline and treatment periods.

"Volunteers showed safer driving behaviors across the study period," Reagan says. "They used turn signals more often and increased following distances after receiving alerts. Speeding was the only thing that didn't change much between the baseline and alert periods. Overall, only about 6 percent of miles were driven at 10 mph or higher over the speed limit."

A 2017 IIHS study of teenagers who drove vehicles outfitted with a prototype crash avoidance system showed improved turn-signal use and lane-keeping ability but not a decline in following too closely.

In a post-study survey, 62 percent of the IIHS-HLDI volunteers agreed that the Mobileye system helped improve their safety while driving. Drivers assessed forward collision warning as the most useful system, followed by lane departure warning, headway monitoring and the speed limit indicator.

"When drivers perceive a system as useful, they'll be more likely to keep it turned on and more likely to reap the associated benefits," Reagan says. "We've done prior studies showing that drivers turn off collision warning systems that they find annoying or unnecessary."

Drivers in the study reported the most frustration with headway warning

# Parents use Ford system to place limits on teen drivers

hese days when parents hand over the car keys to a teenager, they don't always relinquish total control. Some vehicles come equipped with systems that allow parents to monitor their child's driving or control things like top vehicle speed and sound system volume.

A new IIHS survey shows one such system, Ford's MyKey, is catching on. However, more than a third of respondents said they didn't know their vehicle had the system.

MyKey allows vehicle owners to program a key for their child. For example, the owner can set the top vehicle speed, program speed alerts at varying levels, limit audio volume and make it impossible to disable the do-notdisturb feature.

For the study, 1,500 adults who own or lease a Ford vehicle equipped with the technology were questioned. Each respondent had at least one teenager age 16-19 in their household.

Respondents were read a short description of the MyKey system and were asked if they were aware of it. Fifty-seven percent said they were aware, 39 percent said they were not, and 4 percent were unsure.

Of those who knew about the system, 61 percent said they used it with their teen driver, and 12 percent said they planned to use it in the future.

Among parents who said they don't plan to use MyKey, the most common reason cited was that their teenager wasn't a primary driver of the equipped vehicle. Many parents

thresholds deemed too conservative. A typical complaint was receiving a warning when a vehicle cut in front of them or when changing from a slow-moving lane to a faster one — two difficult conditions to avoid in busy traffic.

The most frequently noted trouble spot for forward collision warning was stop-andgo traffic. Work zones and shifting lanes were trickiest for lane departure warning.

One study takeaway should be of particular interest to fleet managers who use aftermarket collision warning systems and telematics devices to monitor driving performance.

💠 MyKey		
AdvanceTrac		i i
MAX Speed	>	-
Speed Minder		=
Volume Limiter		
Clear MyKeys		
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said they didn't need it because their child was trustworthy.

Of the parents who used MyKey, most said they had learned about it at the dealership. Previous research has shown that many salespeople have limited knowledge about safety features on the vehicles they sell. That may explain why such a large percentage of vehicle owners weren't aware of the system.

"Systems like MyKey have the potential to reduce the risks faced by teen drivers by limiting speeds and distractions," says Rebecca Weast, an IIHS research scientist and the paper's author. "To do the most good, more consumers need to be aware of it and choose to activate it for their young driver."

For a copy of "Parent awareness and use of Ford's MyKey system," email statusreport@ iihs.org.

"Fleet drivers who travel congested roads would be more likely to encounter situations that trigger forward collision and headway warnings than drivers who log more miles in sparsely populated areas," Reagan notes. "Their managers should take into account external factors such as traffic density when comparing drivers on safety measures across geographical regions."

For a copy of "Effects of an aftermarket crash avoidance system on warning rates and driver acceptance in urban and rural environments" by I.J. Reagan, email status-report@iihs.org.



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IIHS is an independent, nonprofit scientific and educational organization dedicated to reducing the losses — deaths, injuries and property damage — from motor vehicle crashes.

**HLDI** 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:

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