

We're Providing Free Copy of Car, Truck, and SUV Crashworthiness and Damage Risk Report

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Federal law (49 CFR 582) provides that car dealers must give their customers specific information regarding how safe their products are on the road. As described by <u>NHTSA</u> (National Highway Traffic & Safety Administration), dealers must provide data regarding both damage susceptibility and crashworthiness for all their makes and models of passenger cars, sport utility vehicles, light trucks, and vans.

NHTSA Bulletin Must Be "Made Available" by Car Dealers to Customers

To assist the car dealers with compliance, <u>NHTSA</u> creates a pamphlet containing the current information for motor vehicles being sold in the United States, and provides it as a free download to the dealerships on the agency website. The dealers are then required to "make [them] available" to potential buyers.

How prominent these booklets are placed within a dealership, or how often a car salesman actually provides the customer with notice of the <u>NHTSA</u> bulletin, is up for debate. It's great information if the vehicle ranks well in the statistics; it's not a great sales tool for those cars that rank badly. Last time you visited a dealership, did you see the NHTSA bulletin?

Booklet Title: Comparison of Differences in Insurance Costs for Passenger Cars, Station Wagons/Passenger Vans, Pickups, and Sport Utility Vehicles On the Basis of Damage Susceptibility

What NHTSA booklet gives the car owner, or car purchaser, is a comparison of insurance costs for different makes and models – but the agency warns that the data should not be read as the agency's perception of the relative safety of any particular motor vehicle for its occupants. Right.

Without independently verifying the data, NHTSA uses statistics from the Highway Loss Data Institute (HLDI)'s annual Insurance Collision Report, and then reports the collision loss experience of motor vehicles in terms of the average loss payment / insured vehicle year.

How to Read the Data

When reading the data, the key is how the vehicle varies from the average number of 100. A rating of 140 is given to a vehicle with accident loss history that is 40% higher than average for all the vehicles of similar type (SUVs compared to SUVs, etc.). Contrarily, a rank of 90 is given to a vehicle that has an accident loss history that is 10% lower than the average.

Obviously, the lower the number, the safer the car appears to be. (For more details on car safety, check out <u>safecar.gov</u>.)

Copy of the NHTSA Bulletin Provided Here

Dealership compliance isn't the issue here. Making sure that our readers have the information they need regarding the cars they drive - and are thinking about driving - is very important to us.

Accordingly, Kenneth J. Allen & Associates Law Firm provides a copy of the NHTSA Crashworthiness and Damage Risk of Motor Vehicles being sold in this country today, for free, <u>here as a .pdf download</u>.