



# 2013 in review

INSURANCE INSTITUTE FOR HIGHWAY SAFETY  
HIGHWAY LOSS DATA INSTITUTE



The **Insurance Institute for Highway Safety** is an independent, nonprofit scientific and educational organization dedicated to reducing the losses — deaths, injuries and property damage — from crashes on the nation’s roads.

The **Highway Loss Data Institute** 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:

**MEMBER GROUPS**

Acceptance Insurance  
 ACE Private Risk Services  
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 Allstate Insurance Group  
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 Ameriprise Auto & Home  
 Amica Mutual Insurance Company  
 Auto Club Enterprises  
 Auto Club Group  
 Auto-Owners Insurance  
 Aviva Insurance  
 Bankers Insurance Group  
 Bituminous Insurance Companies  
 California Casualty Group  
 Capital Insurance Group  
 Chubb & Son  
 Colorado Farm Bureau Mutual Insurance Company  
 Commonwealth Mutual Insurance Company of America  
 Concord Group Insurance Companies  
 Cotton States Insurance  
 COUNTRY Financial  
 CSAA Insurance Group  
 CSE Insurance Group  
 Dallas National Insurance Company  
 Direct General Corporation  
 Erie Insurance Group  
 Esurance  
 Farm Bureau Financial Services  
 Farm Bureau Insurance of Michigan  
 Farm Bureau Mutual Insurance Company of Idaho  
 Farmers Insurance Group of Companies  
 Farmers Mutual Hail Insurance Company of Iowa  
 Farmers Mutual of Nebraska  
 Florida Farm Bureau Insurance Companies  
 Frankenmuth Insurance  
 Gainsco Insurance  
 GEICO Corporation  
 Georgia Farm Bureau Mutual Insurance Company  
 Goodville Mutual Casualty Company  
 Grange Insurance  
 Hallmark Insurance Company  
 Hanover Insurance Group  
 The Hartford  
 Haulers Insurance Company, Inc.  
 Horace Mann Insurance Companies  
 ICW Group  
 Imperial Fire & Casualty Insurance Company  
 Indiana Farmers Mutual Insurance Company  
 Infinity Property & Casualty  
 Kemper Preferred  
 Kentucky Farm Bureau Insurance

Liberty Mutual Insurance Company  
 Louisiana Farm Bureau Mutual Insurance Company  
 Maryland Automobile Insurance Fund  
 Mercury Insurance Group  
 MetLife Auto & Home  
 Michigan Millers Mutual Insurance Company  
 MiddleOak  
 Mississippi Farm Bureau Casualty Insurance Company  
 MMG Insurance  
 Mutual of Enumclaw Insurance Company  
 Nationwide  
 New Jersey Manufacturers Insurance Group  
 Nodak Mutual Insurance Company  
 Norfolk & Dedham Group  
 North Carolina Farm Bureau Mutual Insurance Company  
 Northern Neck Insurance Company  
 Ohio Mutual Insurance Group  
 Old American County Mutual Fire Insurance  
 Old American Indemnity Company  
 Oregon Mutual Insurance  
 Pekin Insurance  
 PEMCO Insurance  
 Plymouth Rock Assurance  
 Progressive Corporation  
 QBE Group  
 The Responsive Auto Insurance Company  
 Rockingham Group  
 Safe Auto Insurance Company  
 Safeco Insurance Companies  
 Samsung Fire & Marine Insurance Company  
 SECURA Insurance  
 Sentry Insurance  
 Shelter Insurance  
 Sompco Japan Insurance Company of America  
 South Carolina Farm Bureau Mutual Insurance Company  
 Southern Farm Bureau Casualty Insurance Company  
 State Auto Insurance Companies  
 State Farm Insurance Companies  
 Tennessee Farmers Mutual Insurance Company  
 Texas Farm Bureau Insurance Companies  
 Tower Group 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  
 Zurich North America

**FUNDING ASSOCIATIONS**

American Insurance Association  
 National Association of Mutual Insurance Companies  
 Property Casualty Insurers Association of America





# Highlights



IIHS and HLDI continue to advance research initiatives aimed at reducing deaths and injuries on the nation's roads. To encourage designs that are even more crashworthy, IIHS entered the second year of evaluating vehicles in the challenging small overlap front crash test. Automakers are quickly making design improvements in response.

Evaluating technologies that prevent crashes from happening in the first place is a growth area. Based on groundbreaking HLDI research showing the benefits of crash avoidance systems, IIHS rolled out a front crash prevention ratings program in 2013 and is expanding the number of vehicles evaluated during 2014.



With these new tests, we have toughened requirements to win our *TOP SAFETY PICK+* and *TOP SAFETY PICK* awards and plan to raise the bar again. To this end, IIHS is evaluating the effectiveness of adaptive headlights, and HLDI is analyzing claims data on emerging technologies as they gain traction in the fleet.

With the support of our member companies, we are expanding our Vehicle Research Center facilities to accommodate a broader crash avoidance test program, with a covered test track, robotics equipment and office facilities.

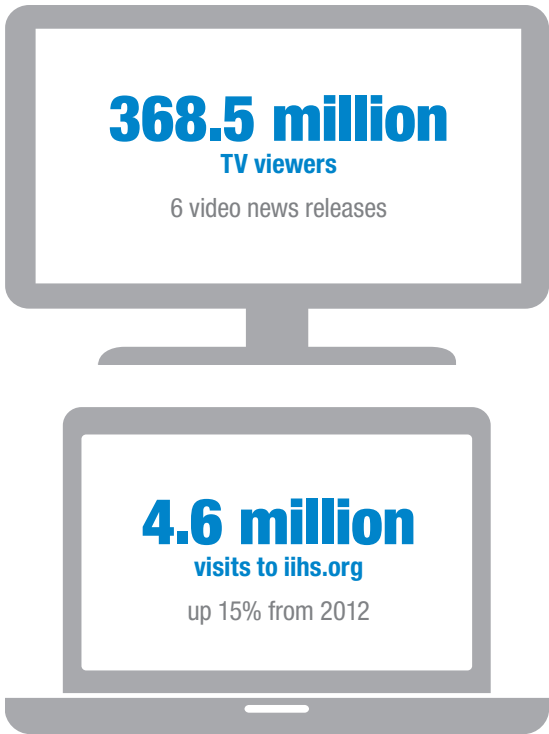
Early in 2013, IIHS focused on the problem of car-into-semi-trailer crashes, an issue that's received limited attention. Dramatic crash tests showed that car occupants are at risk when they crash into the backs of trucks with weak underride guards.



Our research garners extensive media attention, and our experts are in high demand at conferences worldwide. Millions of people consult [iihs.org](http://iihs.org) for vehicle ratings and safety information. All of this is a credit to insurers' strong commitment to making our highways safer.



This tag cloud shows the most frequent search words entered by visitors to [iihs.org](http://iihs.org).



**Traditional media**

 television  
5,313 broadcasts

 print  
1,172 interviews

 radio  
76 interviews

**New media**

 @IIHS\_autosafety  
4,260 tweets | 3,980 followers

 [youtube.com/iihs](http://youtube.com/iihs)  
53,712 subscribers | 40.8 million views

# Communications facts & figures

A robust communications program makes IIHS and HLDI unique among research organizations for our ability to attract media attention for our work. We provide national, regional and local media representatives direct access to senior staff to meet 24-hour news demands. We help reporters understand and write knowledgeably about our research. We distribute news releases via traditional print and broadcast outlets and also engage reporters and consumers via Twitter and YouTube. Our website draws more than 4 million visits a year, with 20 percent of visits originating outside the U.S. Our 16-member communications staff handles nearly all of this work in-house — from video production and photography to website management and development to writing, editing and pitching stories.



- ▶ 25 news releases
- ▶ 6 video news releases
- ▶ 10 issues of *Status Report*



- ▶ 17 percent rise in website visits in the fourth quarter over the same quarter in 2012 after redesigned [iihs.org](http://iihs.org) went live in September; overall traffic up 15 percent from 2012
- ▶ 9 videos in the new “Inside IIHS” minidocumentary series
- ▶ IIHS YouTube channel topped *Consumer Reports* in video views and subscribers in November; the IIHS channel has more than 53,000 subscribers
- ▶ 4 new/updated brochures, with 2 available in English and Spanish

# Media highlights

January | Study of red light camera effectiveness in Arlington, Va., is covered by *The Washington Post*.

March | TV stations around the country cover the results of tests showing that some truck underride guards leave car occupants at risk in crashes.

May | National coverage by The Associated Press of HLDI research that found that the cost of motorcycle injury claims in Michigan ballooned after the state weakened its motorcycle helmet law.

*Motor Trend* magazine features the Institute's crash-test program in its May issue. ▼



First small overlap front crash-test ratings for small SUVs generates a TV audience of 63 million viewers. ▲

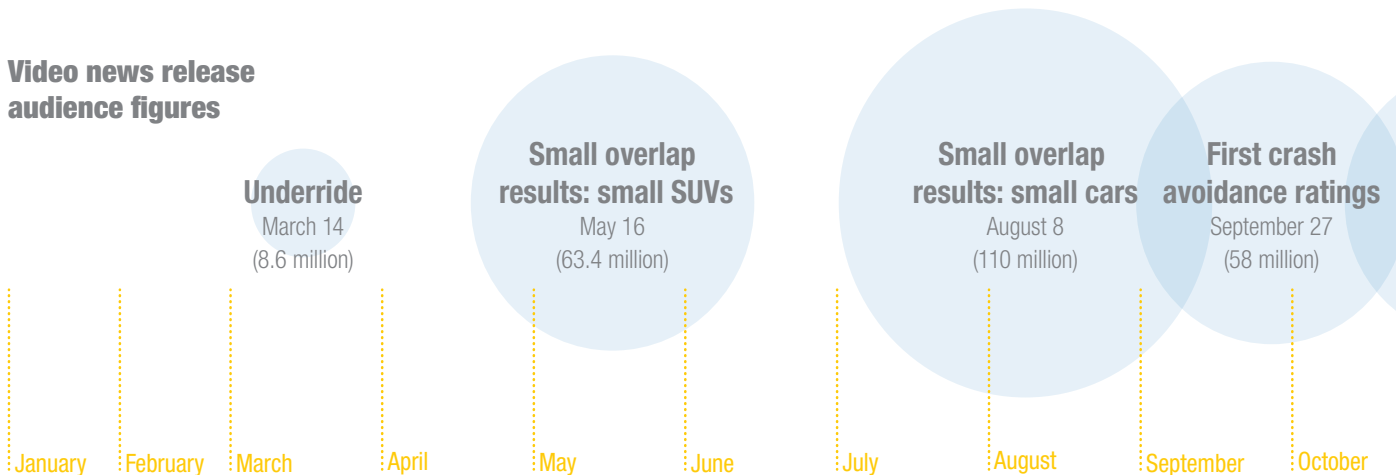
IIHS releases a minidocumentary series, "Inside IIHS," on our YouTube channel, taking viewers behind the scenes at the Vehicle Research Center.

June | IIHS and HLDI petition the National Highway Traffic Safety Administration to require antilock brakes on all motorcycles, and *Consumer Reports* covers the story.

July | HLDI theft loss report by make and model is covered by *The Wall Street Journal*, *USA Today*, *Bloomberg*, and *The Los Angeles Times*.

August | Release of small overlap crash-test results for 12 small cars generates our largest TV audience of the year

## Video news release audience figures



with more than 1,100 broadcasts for an audience of 110 million viewers.

**September** | IIHS launches front crash prevention ratings. National stories air on ABC World News and CBS Evening News. CNBC correspondent Phil LeBeau reports live from the Vehicle Research Center. Story is broadcast 760 times on national and local news programs with an audience of 58 million viewers.

**October** | HLDI analysis of insurance data showing that recent drop in teen driving tracks with the jobless rate is covered by *The Washington Post*, *The Detroit News* and other print and online outlets.

**November** | Booster seat ratings generate coverage on CNN, NBC's Today Show, Fox News and the CBS Early Show. Nearly 54 million viewers see the TV coverage. ▼



IIHS YouTube channel surpasses *Consumer Reports* in video views and subscribers.



**December** | Release of 2014 vehicles earning *TOP SAFETY PICK* and *TOP SAFETY PICK+* awards attracts widespread national coverage and a TV audience of 75 million viewers. BBC is producing a documentary shot at the VRC, "Crash Test Dummies: A Smashing History," scheduled to air in 2014 on the Smithsonian Channel.



*Consumer Reports* pulls recommendation for Toyota Camry because of poor performance in small overlap front test. The magazine reinstates recommendation when Toyota beefs up the front structure and in retest, performance improves to acceptable.



**Booster seats**

November 7  
(53.7 million)

**TOP SAFETY PICK+**

December 19  
(74.8 million)

November

December







## CRASH AVOIDANCE

# First-ever ratings for front crash prevention systems

**September** | A new IIHS test program rates the performance of front crash prevention systems to help consumers decide which features to consider and encourage automakers to speed adoption of the technology. The rating system is based on research by HLDI indicating that forward collision warning and automatic braking systems are reducing front-to-rear crashes. Vehicles can earn basic, advanced or superior ratings for systems offered as standard or optional. A vehicle with a forward collision warning system that meets National Highway Traffic Safety Administration performance criteria qualifies for a basic rating. Additional points are awarded for autobrake, based on performance in IIHS track tests at 12 and 25 mph.



Moderately priced and luxury midsize cars and SUVs were first to be evaluated. Of the 74 models, seven earn the highest rating of superior when equipped with optional autobrake and forward collision warning. Six models earn an advanced rating when equipped with autobrake and forward collision warning systems. Twenty-five other 2013-14 vehicles earn a basic rating. More ratings are due in 2014.



**Advertising mentions**



television  
52 ads



print  
154 ads



radio  
27 ads

A close-up, low-angle shot of a white car's front end, focusing on the headlight and grille. The car is positioned on a dark, possibly asphalt, surface. The lighting is dramatic, with the headlight reflecting light and the grille showing some detail.

## CRASHWORTHINESS AND CRASH AVOIDANCE

# Tougher criteria for coveted IIHS *TOP SAFETY PICK* AWARDS

**December** | Far fewer vehicles are winning the Institute's coveted safety awards after IIHS raised the bar to require good or acceptable performance in the small overlap front crash test for *TOP SAFETY PICK* and a front crash prevention system for *TOP SAFETY PICK+*. Just 39 vehicles earn either award for 2014, compared with 130 that took home 2013 accolades during December 2012.

For the 2013 awards, good or acceptable small overlap performance was required only for *TOP SAFETY PICK+*. Vehicles that lacked it could still earn *TOP SAFETY PICK*, without the plus, if they had good ratings in the Institute's other tests. IIHS toughened the criteria for 2014. The higher award now recognizes

vehicles that earn at least a basic rating for front crash prevention, in addition to meeting *TOP SAFETY PICK* criteria. Besides good or acceptable small overlap performance, these include good performance in the moderate overlap front, side, roof strength and head restraint tests.

IIHS has been awarding *TOP SAFETY PICK* to top-performing vehicles since the 2006 model year and has tightened criteria twice before. *TOP SAFETY PICK+* was introduced in 2013 to reward automakers that achieved good or acceptable performance in the small overlap test, in which 25 percent of a vehicle's front end on the driver's side strikes a rigid barrier at 40 mph. IIHS will raise the bar again for 2015 models.

# Assessing protection in a small overlap front crash

**May & August** | IIHS added the challenging small overlap test to its lineup of vehicle safety evaluations in 2012. It replicates what happens when the front corner of a vehicle strikes another vehicle or an object like a tree or a utility pole. In the test, 25 percent of a vehicle's front end on the driver side strikes a 5-foot-tall rigid barrier at 40 mph. A 50th percentile male Hybrid III dummy is belted in the driver seat.

IIHS evaluated midsize luxury cars and midsize cars in 2012, followed by small SUVs and small cars in 2013. In all, IIHS tested 48 vehicles for performance in the small overlap front test during 2013. Results so far reveal a range of performance among many of the best-selling vehicles in the U.S.

The 2014 Subaru Forester and the 2014 Mitsubishi Outlander are the only two small SUVs to earn a good rating in the small

overlap test. The 2013 Outlander Sport earns an acceptable rating. All three qualify for *TOP SAFETY PICK+*. Each of the other 12 SUVs earns either a poor or marginal rating.

Of the 14 small car models evaluated, eight earn a good or acceptable rating and qualify for the 2013 *TOP SAFETY PICK+* award. The 2-door and 4-door models of the Honda Civic and the 2014 Subaru Impreza and its near-twin, the XV Crosstrek, are the only small cars to earn the top rating of good in the test. The Dodge Dart, Ford Focus, Hyundai Elantra and 2014 model Scion tC earn acceptable ratings.

Also earning a good rating in the small overlap test are the 2014 Volvo XC90 and 2014 Mercedes-Benz M-Class, both midsize luxury SUVs, and the 2014 Honda Odyssey minivan. The Odyssey is the first minivan the Institute has evaluated in the small overlap front test.









## LARGE TRUCKS

# Not good enough:

Underride guards on big rigs can be lifesavers, but most leave passenger vehicle occupants at risk in certain crashes

March | IIHS crash tested semitrailers from the eight largest manufacturers to see if their underride guards could stop a car from sliding underneath. Most prevented underride in the two easier tests. Only one passed the toughest test, a 30 percent overlap. All the trailers had underride guards that met both U.S. and Canadian standards. Both standards require the guard to withstand a certain amount of force at various points. IIHS petitioned the National Highway Traffic Safety Administration in 2011 for tougher standards for rear underride guards, but the agency hasn't responded yet.





## CRASHWORTHINESS AND CRASH AVOIDANCE

# Vehicle Research Center programs

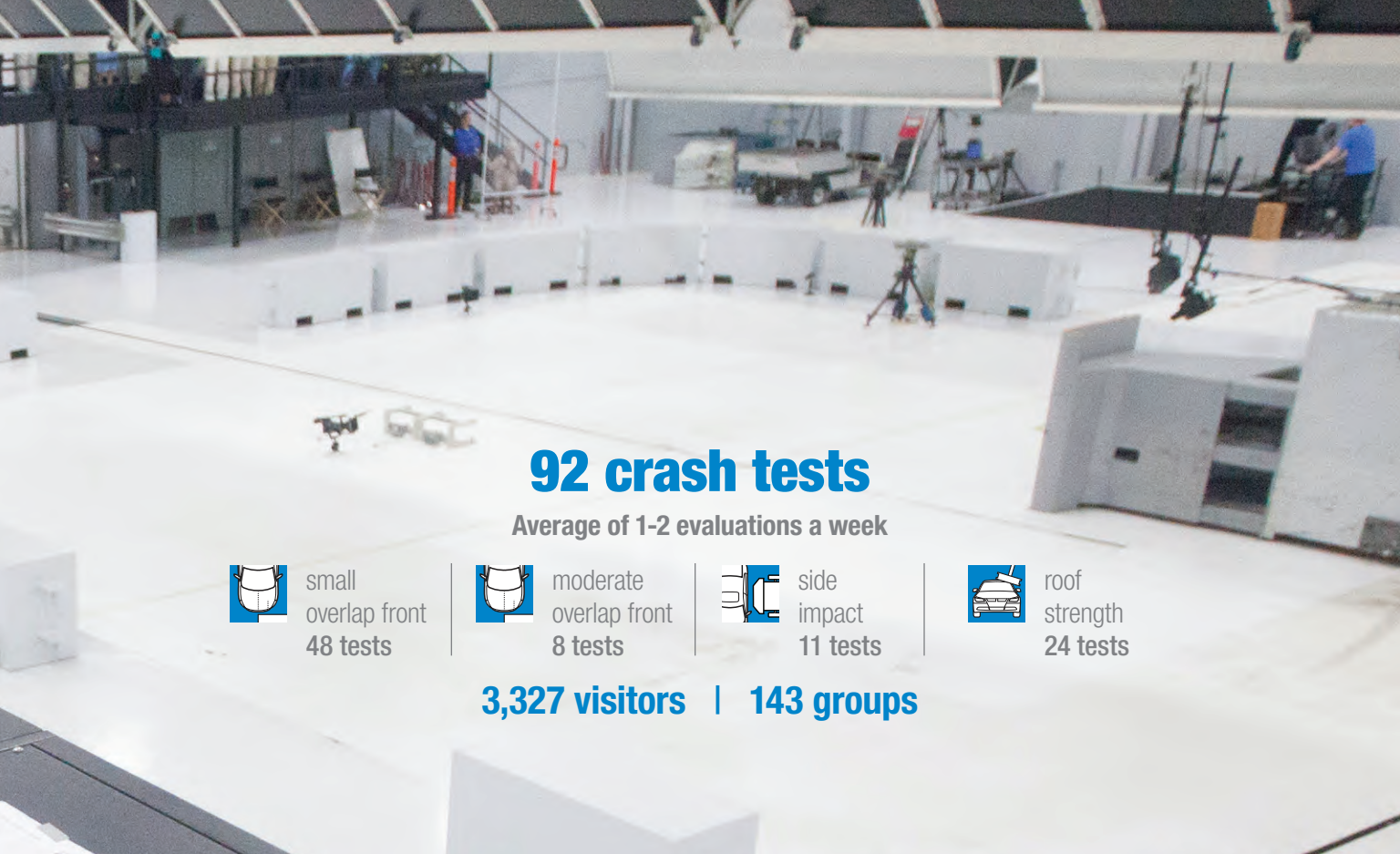
The Vehicle Research Center (VRC) in Ruckersville, Va., is the hub for our crash tests, vehicle evaluations, crash avoidance research and booster seat ratings. It's home to 40 of our 102-member staff. Outside of automakers' proving grounds, few places in the world are equipped for the range of tests that we conduct here.

More than 3,000 people, including insurers, automakers, government officials and reporters visited the

VRC in 2013 for an insider's look at our facilities and programs. Groups receive staff-guided tours of our exhibit and crash halls, and many get to view actual crash tests.

Our exhibit hall features museum-quality displays explaining our test programs. Dozens of vehicles used in crash tests, along with video footage and print displays, help tell the story of our vehicle evaluations. IIHS staff members design these displays in-house.





# 92 crash tests

Average of 1-2 evaluations a week



small overlap front  
48 tests



moderate overlap front  
8 tests



side impact  
11 tests



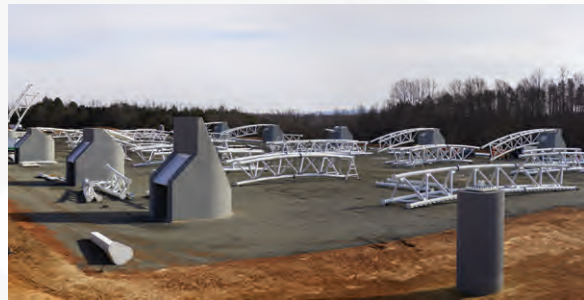
roof strength  
24 tests

**3,327 visitors | 143 groups**

At the heart of our crashworthiness program is a 22,000-square-foot crash hall with three runways to accommodate front and side tests. In 2013, the crash hall showed that it's big enough to handle a parked tractor-trailer.

Last year, we ran 92 crash tests. That's an average of 1-2 evaluations a week. Preparing for each test is labor intensive. It takes VRC vehicle prep, engineering and photography staff 3-4 days to ready the vehicle, dummy, cameras and crash hall.

In 2013, IIHS began a \$30 million project with the support of our member companies to accommodate an expanded crash avoidance research program. Our newly enlarged outdoor track provides space for high-speed maneuvers. It's where we evaluate front crash prevention systems and other technologies. Work continues on a new 300-by-700-foot covered outdoor track that will enable us to evaluate vehicle-based systems regardless of the weather. Construction also is ongoing on an office addition that will provide office, research and meeting space.





## MOTORCYCLES

# Motorcycle helmets

## Michigan's weakened helmet use law leads to costlier injury claims

**May** | The average insurance payment on a motorcycle injury claim rose substantially in Michigan after the state weakened its helmet use law in 2012 to exempt most riders, a new HLDI analysis finds. The result is consistent with previous studies that show that rescinding helmet requirements results in more fatalities and hospital admissions. The loss trends suggest that motorcyclists' injuries in the state have become more serious.



# Motorcycle ABS benefits continue to mount

**May** | As antilock brakes become available on more and more bikes, the technology continues to prove its worth in preventing motorcycle crashes and fatalities. Motorcycles with antilock braking systems (ABS) are 31 percent less likely to be involved in fatal crashes than those same motorcycles without ABS, an IIHS analysis shows.

Meanwhile, a new HLDI study shows a 20 percent reduction in the rate of collision claims with ABS and a 28 percent reduction in the frequency of claims for rider injuries. HLDI analysts also found that ABS had an even bigger effect in conjunction with combined braking systems (CBS), which integrate a motorcycle's front and rear brake controls. The two technologies together reduced collision claim frequency by about a third. IIHS and HLDI formally petitioned the National Highway Traffic Safety Administration for an ABS requirement.

# More booster seats grab top IIHS ratings

November | Child restraint manufacturers continue to roll out new booster seats that do a good job of improving the way an adult safety belt fits a typical booster-age child. In 2013, 19 of 31 new models evaluated by IIHS earn the top rating of BEST BET, and one model is a GOOD BET. The evaluations focus on safety belt fit and don't involve crash tests.



When the Institute published its first-ever ratings in 2008, only 10 of 41 models earned a BEST BET rating, and there were 13 seats on the Not Recommended list. Now only two seats aren't recommended and when the Institute evaluates a new design, more often than not it lands in BEST BET territory.

That is largely because manufacturers have taken note of the ratings and work with the Institute to build seats to do what they are supposed to do — elevate children so safety belts that were designed for adults better fit their smaller frames and put lap/shoulder belts in the proper place for the best protection in a crash.

# Parents often overlook key child restraint strap

April | A simple strap meant to prevent a child restraint from tipping forward in a crash is ignored by lots of parents. It is called a top tether, and a new IIHS study found that it gets used slightly more than half of the time. When parents neglect to attach the tether, it is most often because they don't know it exists.





# Study provides more evidence that cameras reduce red light running

January | In the latest study confirming the benefits of red light cameras, camera-equipped intersections in Arlington, Va., saw red light running rates decline, with particularly large decreases for the most dangerous violations, those happening 1½ seconds or longer after the light turned red. The study provides fresh evidence that automated enforcement can get drivers to modify their behavior.



## THEFT LOSSES

# Ford F-250 has highest theft rate of any vehicle

August | The Ford F-250 has replaced the Cadillac Escalade as the favorite target of thieves, HLDI reports. New antitheft technology on the Escalade, as well as its waning popularity, are two likely reasons the luxury SUV has fallen from first to sixth place in the ranking of vehicles with the highest rates of insurance claims for theft.

Thieves continue to target large pickups and large SUVs at higher rates than other vehicles. No. 1 on the list for 2013 is the four-wheel-drive F-250 crew cab, which has a claim frequency of 7 per 1,000 insured vehicle years, or nearly 6 times the average for all vehicles. An insured vehicle year is one vehicle insured for one year, two for six months, etc.

## HLDI facts & figures

**VIN** vehicle identification number decodes  
2.7 million vehicles | 144,172 motorcycles

**📄** visits to [iihs-hldi.org](http://iihs-hldi.org) member site  
1.2 million



# 2013

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#### Frontal airbags

How have changes in front airbag designs affected frontal crash death rates? An update. Teoh, Eric R., *Insurance Institute for Highway Safety* | July 2013



### ALCOHOL AND DRUGS

#### Crashes and injuries

Profile of fatally injured pedestrians and bicyclists in the United States with high blood alcohol concentrations. Eichelberger, Angela H.; Cicchino, Jessica B.; McCartt, Anne T. *Proceedings of the 20th International Conference on Alcohol, Drugs, and Traffic Safety (CD-ROM)* | October 2013

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### BICYCLISTS

Protecting pedestrians and bicyclists: some observations and research opportunities. Williams, Allan F., *Insurance Institute for Highway Safety* | January 2013



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### **MOTORCYCLES**

#### **Antilock brakes**

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#### **Crashes and injuries**

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Effect of passenger presence on older drivers' risk of fatal crash involvement. Braitman,

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Licensing age issues: deliberations from a workshop devoted to this topic. Williams, Allan F.; McCartt, Anne T.; Mayhew, Daniel R.; Watson, Barry. *Traffic Injury Prevention* | 2013

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January 14 | Kidd: Transportation Research Board 2013 Annual Conference, Washington, D.C.; **In-vehicle technologies for increasing seat belt use**

January 14 | Eichelberger: Transportation Research Board 2013 Annual Conference, Washington, D.C.; **Volvo drivers' experiences with crash avoidance and related technologies**

January 14 | Moore: Transportation Research Board, Washington, D.C.; **Crash avoidance technologies**

January 18 | Sherwood: Blue Ridge Mountains Rotary Club, Charlottesville, Va.; **Overview of IIHS**

January 17 | Fields: Statement before the New Jersey Assembly Committee on Transportation, Public Works and Independent Authorities, Trenton, N.J.; **Red light camera research**

January 17 | Hazelbaker and Moore: Ohio Mutual Insurance Company, Bucyrus, Ohio; **Overview of IIHS/HLDI research and member services**

January 23 | Lund: Gen Re Winter Executive Forum, St. Pete Beach, Fla.; **Loss prevention: adventures in highway safety**



January 30 | Moore: Society of Automotive Engineers Government/Industry Meeting, Washington, D.C.; **Measuring crash avoidance system effectiveness with insurance data**

January 30 | Cicchino: Society of Automotive Engineers International Conference, Washington, D.C.; **Survey of Volvo dealers about effects of small overlap frontal crash test results on business**

January 30 | Brumbelow: Society of Automotive Engineers Government/Industry Meeting, Washington, D.C.; **Rollovers of the future: strong roofs, ESC, and curtain airbags**

January 30 | Sherwood: Society of Automotive Engineers Government/Industry Meeting, Washington, D.C.; **An update on the IIHS small overlap ratings program**

January 31 | Brumbelow: Society of Automotive Engi-

neers Government/Industry Meeting, Washington, D.C.; **NASS-CDS injury patterns associated with Hybrid III sternal deflections in crash tests**

February 1 | Brumbelow: National Transportation Safety Board (NTSB), Washington, D.C.; **Overview of IIHS research on large truck rear underride**

February 1 | Moore: Travelers Claim Leadership Conference, Windsor, Conn.; **History of the Institutes, advances in highway safety and how those advances can influence insurance claims**

February 4 | Hazelbaker: Central Illinois CPCU Chapter, Bloomington, Ill.; **Overview of IIHS and HLDI**

February 4 | Hazelbaker and Nolan: COUNTRY Financial, Bloomington, Ill.; **Summary of IIHS research activities and status of VRC expansion**

# HLDI reports

<b>Advisories</b>	Claims advisory: 2012-13 noncrash fire-related recalls; April	Rear strikes of City-Safety equipped Volvo vehicles; 30(18), Sept.
<b>Special topics</b>	Acura collision avoidance features – an update; 30(15), Sept.	Seasonal variation in driver deaths and collision claims for motorcycles and automobiles – an update; 30(23), Sept.
	Affordability of new safety technology; 30(2), April	Super sport motorcycle collision losses; 30(3), April
	Automobile distribution by vehicle density; 30(31), Dec.	Superstorm Sandy and ‘other’ comprehensive losses during October 2012; 30(30), Dec.
	Changes in vehicle density by county, 2001 to 2012; 30(11), Sept.	The effects of Michigan’s weakened motorcycle helmet use law on insurance losses; 30(9), April
	Changes to the pickup truck fleet, model years 1983-2013; 30(34), Dec.	Theft losses by metropolitan area; 30(14), Sept.
	Collision and property damage liability losses by metropolitan area; 30(26), Dec.	Theft losses by vehicle age; 30(5), April
	Collision insurance losses — 2013 models; 30(13), Sept.	Vandalism; 30(25), Sept.
	Effect of changes in vehicle density on collision claim frequencies; 30(29), Dec.	<b>Vehicle descriptions</b>
	Evaluation of changes in teenage driver exposure; 30(17), Sept.	2014 Motorcycle models; (MD-13), Dec.
	Evaluation of motorcycle antilock braking systems, alone and in conjunction with combined control braking systems; 30(10); Appendix; 30(10A) April	Collision avoidance features - 2014 models; (VIC-13), Dec.
	Evaluation of U.S. DOT special enforcement campaigns for hand-held cellphone and texting bans; 30(35), Dec.	HLDI facts and figures, 1981-2014 vehicle fleet; (VIF-13), Dec.
	Gender distribution; 30(12), Sept.	Specifications and basic features - 2014 models; (VIS-13), Dec.
	Geographic distribution of hybrid and electric vehicles; 30(24), Sept.	<b>Standard reports</b>
	Geographic distribution of vehicle types; 30(22), Sept.	Bodily injury liability losses: 2010-12 passenger cars, pickups, SUVs, and vans; (B-12), Sept.
	IIHS crashworthiness evaluation programs and the U.S. vehicle fleet; 30(7), April	Collision losses: 2009-13 motorcycles; (MR-13), Dec.
	Injury losses of older vehicles – a first look; 30(27), Dec.	Collision losses: 2011-13 passenger cars, pickups, SUVs, and vans; (R-13), Dec.
	Insurance losses by vehicle density; 30(16), Sept.	Comprehensive losses: 2008-12 motorcycles; (MC-12), April
	Insurance losses for incomplete vehicles; 30(8), April	Comprehensive losses: 2010-12 passenger cars, pickups, SUVs, and vans; (C-12), April
	Losses due to animal strikes; 30(4), April	Liability and first party medical losses: 2008-12 motorcycles; (ML-12), Sept.
	Motorcycle total losses under collision coverage; 30(1), April	Medical payment losses: 2010-12 passenger cars, pickups, SUVs, and vans; (M-12), Sept.
	New car sales, vehicle values, and total losses under collision coverage; 30(32), Dec.	Personal injury protection losses: 2010-12 passenger cars, pickups, SUVs, and vans; (I-12), Sept.
	Noncrash fire safety recall losses; 30(33), Dec.	Property damage liability losses: 2011-13 passenger cars, pickups, SUVs, and vans; (P-13), Dec.
		Theft losses: 2010-12 passenger cars, pickups, SUVs, and vans; (T-12), April
		Whole vehicle theft losses: 2010-12 passenger cars, pickups, SUVs, and vans; (WT-12), Sept.

February 5 | Hazelbaker and Nolan: State Farm, Bloomington, Ill.; **Summary of IIHS research activities and status of VRC expansion**

February 6 | McCartt: North Carolina Highway Safety Symposium, Winston-Salem, N.C.; **Highway safety: What does the future hold?**

February 12 | Hazelbaker: Nationwide Insurance, Ruckersville, Va.; **Overview of crash avoidance technologies**

February 15 | Brumbelow: National Highway Traffic Safety Administration (NHTSA), Arlington, Va.; **Update on IIHS rear underride crash tests**

February 15 | Brumbelow: American Trucking Association and Truck Trailer Manufacturers Association, Arlington, Va.; **Update on IIHS rear underride crash tests**

February 20 | Hazelbaker and Moore: Old American County Mutual Insurance, Dallas, Texas; **Overview of IIHS and HLDI**

February 26 | Hazelbaker: Annual Policy Holders Meeting of Goodville Mutual, New Holland, Pa.; **Overview of IIHS and HLDI**

March 5 | Hazelbaker: Michigan Millers Mutual Insurance Company, Lansing, Mich.; **Overview of IIHS and HLDI and member services**



March 11 | Zuby: CPCU Insurance Day, Columbia, Mo.; **The future of highway safety**

March 12 | Moore: Casualty Actuarial Society, Huntington Beach, Calif.; **Vehicle mileage and collision losses**

March 13 | Moore: Casualty Actuarial Society, Huntington Beach, Calif.; **Vehicle crashworthiness and collision avoidance systems research**

March 12 | Sherwood: 2013 North Carolina Child Passenger Safety Conference, Raleigh, N.C.; **Advances in occupant protection: crashes, vehicles, and restraint systems**

March 19 | Zuby: Automotive Megatrends USA 2013,

Dearborn, Mich.; **Trends in highway safety: from crashworthiness to crash avoidance**

March 19 | Moore: Canadian Association of Provincial Safety Council's Annual Safety Conference, Nova Scotia; **Vehicle crashworthiness and collision avoidance systems research**

March 21 | Hazelbaker and Zuby: Rockingham Group, Ruckersville, Va.; **Overview of IIHS and HLDI**

March 21 | O'Malley: American Iron & Steel Institute, Detroit, Mich.; **Update on small overlap testing**

March 21-22 | Lund: Automotive Safety Council Annual Conference, Reunion, Fla.; **Testing crash avoidance technology: Can**

**we predict effectiveness?** (Panel Discussion, March 21) **Surviving crashes now and avoiding them in the future: the IIHS agenda for vehicle safety** (Presentation, March 22)

March 28 | McCartt: Conference on the Prevention of Alcohol Impaired Driving, New Haven, Conn.; **Reducing alcohol-impaired driving: Can technology help us regain the momentum?**

March 28 | Hazelbaker: GEICO Ruckersville, Va.; **Overview of IIHS and HLDI**

April 3 | Hazelbaker: Collision Industry Conference, Phoenix, Ariz.; **Overview of IIHS and HLDI**

April 9 | Hazelbaker: CSE Insurance Group, Walnut Creek, Calif.; **Overview of**

## IIHS and HLDI and membership services

April 15 | Kidd: Lifesavers 2013, Denver, Colo.; **Attitudes toward in-vehicle technologies for encouraging seat belt use**

April 16 | Hazelbaker: Appalachian State College, Ruckersville, Va.; **Overview of IIHS and HLDI**

April 16 | Kidd: Lifesavers 2013, Denver, Colo.; **Teens and crash avoidance technologies**

April 16 | Eichelberger: Lifesavers 2013, Denver, Colo.; **Use of tethers with forward-facing child restraints**

April 16 | Brumbelow: Society of Automotive Engineers World Congress, Detroit, Mich.; **Crashworthiness of modern mini- and micro-cars**



April 30 | Hazelbaker: PCI Personal Lines Seminar, Ft. Lauderdale, Fla.; **Automotive trends**

May 2 | Hazelbaker: Senior Staff of Direct General and Permanent General, Nashville, Tenn.; **Overview**

## of IIHS and HLDI and membership services

May 14 | Nolan: National Highway Traffic Safety Administration (NHTSA) Mass/Size Safety Workshop, Washington, D.C.; **The relative safety of large and small passenger vehicles**

May 21 | Hazelbaker: Casualty Actuarial Society Meeting (General Session), Vancouver, British Columbia; **Overview of IIHS and HLDI**

May 28 | Moore: 23rd International Technical Conference on the Enhanced Safety of Vehicles, Seoul, South Korea; **Collision avoidance features: initial results**

May 28 | Sherwood: 23rd International Technical Conference on the Enhanced Safety of Vehicles, Seoul, South Korea; **Development of a frontal small overlap crashworthiness evaluation test**

May 28 | Mueller: 23rd International Technical Conference on the Enhanced Safety of Vehicles, Seoul, South Korea; **Repeatability of IIHS small overlap frontal crash tests**

May 31 | Lund: Vehicle Insurance Workshop hosted by the Korea Transportation Safety Authority (KOTSA), Seoul, Korea; **Insurers and highway safety in the USA**

June 4 | Hazelbaker: Alfa Alliance Senior Staff,

## Ruckersville, Va.; Overview of IIHS and HLDI

June 7 | Lund and Moore: New Jersey Manufacturers Insurance 100th Anniversary Event, West Trenton, N.J.; **Overview of IIHS and HLDI and update on the VRC expansion**

June 18 | Lund: Driving Assessment Conference, Bolton Landing, N.Y.; **Drivers and driver assistance systems: How well do they match?**

June 20 | Hazelbaker and Arbelaez: AAA Club Partners, Ruckersville, Va.; **Overview of IIHS and HLDI**

June 26 | Lund: NAMIC Management Conference, Carlsbad, Calif.; **Update on progress of VRC expansion efforts, as well as acknowledgment of contributions of NAMIC companies to project**

June 24 | Moore and Zuby: Amica Insurance, Lincoln, R.I.; **Overview of IIHS and HLDI and update on VRC expansion**

July 12 | Zuby: Research Council for Automobile Repair (RCAR) P-Safe Meeting, London, England; **AEB Testing Backing Technologies Research**

July 11 | Hazelbaker: Law Enforcement and Traffic Safety Advisory Council Annual Meeting, Lake Ozark, Mo.; **Overview of IIHS and HLDI**

July 13 | Zuby: Research Council for Automobile Repair (RCAR) P-Safe Meeting, London, England; **Parking sensors and rear view cameras**

July 18 | Teoh: National Highway Traffic Safety Administration's Data Modernization Public Listening Session, Washington, D.C.; **Comments by the Insurance Institute for Highway Safety**

July 23 | Hazelbaker and Moore: Actuarial and Product Management Staff of Nationwide, Columbus, Ohio; **Overview of IIHS and HLDI**

July 23 | Hazelbaker and Moore: Analytical Staff of State Auto Insurance, Columbus, Ohio; **Overview of IIHS and HLDI**

July 24 | Hazelbaker and Moore: Research and Pricing Staff of Grange Insurance, Columbus, Ohio; **Overview of IIHS and HLDI**

July 24 | Lund: Briefing by Students Against Destructive Decisions (SADD) Regarding Teen Traffic Safety, U.S. Capitol, Washington, D.C.; **IIHS research on young drivers and crash risk**

July 24 | Zuby: I-CAR Inter-Industry Meeting, Boston, Mass.; **Advanced technology and vehicle safety**

July 29 | Hazelbaker and Moore: Farmers Insurance, Los Angeles, Calif.; **Overview of IIHS and HLDI**

July 30 | Hazelbaker: Mercury General Insurance, Brea, Calif.; **Overview of IIHS and HLDI and vehicle safety features**

July 31 | Hazelbaker and Moore: AAA Southern California, Costa Mesa, Calif.; **Overview of IIHS and HLDI**



August 6 | Hazelbaker: Legislative and Legal Affairs Staff of GEICO, Ruckersville, Va.; **Overview of IIHS and HLDI**

August 7 | Hazelbaker: Annual National Meeting of Virginia Farm Bureau Actuarial Staff, Williamsburg, Va.; **Overview of IIHS and HLDI**

August 8 | Hazelbaker: Actuarial Underwriting and Product Executives of Access Insurance, Atlanta, Ga.; **Overview of IIHS and HLDI**

August 9 | Hazelbaker: Access Insurance, Atlanta, Ga.; **Overview of IIHS and HLDI and membership benefits**

August 13 | Hazelbaker: AAA Park City, Utah; **Overview of IIHS and HLDI**

August 15 | Hazelbaker: Midwest Claims Meeting, St.

Louis, Mo.; **Overview of IIHS and HLDI**

August 20 | Hazelbaker, Moore, and Zuby: USAA San Antonio, Texas; **Overview of IIHS and HLDI**

August 22 | Mueller: National Highway Traffic Safety Administration, Ruckersville, Va.; **IIHS pedestrian death rate study**

August 26 | Eichelberger: 20th International Council on Alcohol, Drugs and Traffic Safety Conference, Brisbane, Australia; **Effects of all-of-fender alcohol ignition interlock laws on recidivism and alcohol-related crashes**

August 27 | Eichelberger: 20th International Council on Alcohol, Drugs and Traffic Safety Conference, Brisbane, Australia; **Profile of fatally injured pedestrians and bicyclists in the United States with high blood alcohol concentrations**

August 27 | Zuby: Governors Highway Safety Association Annual Meeting, San Diego, Calif.; **Protecting vulnerable road users**

August 27 | Lund: ICADTS Conference, Brisbane, Australia; **U.S. trends in late-night alcohol-related fatal crashes and drinking and driving**

September 9 | Eichelberger: 1st Biennial Child Passenger Safety Technical

Conference, Freeport, Maine; **IIHS research on child passenger safety**

September 9 | Lund: Johns Hopkins University Fall Seminar, Baltimore, Md.; **Science, the Haddon Matrix and adventures in highway safety**

September 15 | Brumbelow: International Research Council on Biomechanics of Injury (IRCOB) Meeting, Gothenburg, Sweden; **Real-world injury patterns associated with Hybrid III sternal deflections in frontal crash tests**

September 17 | Hazelbaker and Moore: American Family Insurance, Madison, Wisc.; **Overview of IIHS and HLDI**

September 20 | Jermakian: 2013 National Organization for Youth Safety (NOYS) Teen Distracted Driving Summit, Washington, D.C.; **IIHS research on crash avoidance technology**

September 23 | Lund: Research Council for Automobile Repair (RCAR) Annual Meeting, Kuala Lumpur, Malaysia; **Rating front crash prevention systems**

September 24 | Nolan: Research Council for Automobile Repair (RCAR) Annual Meeting, Kuala Lumpur, Malaysia; **Influence of crash test results on vehicle sales**

September 24 | Hazelbaker and Aylor: State Farm, Ruck-

ersville, Va.; **Crash avoidance research and testing**

September 24 | Zuby: National Association of Mutual Insurance Companies (NAMIC) Annual Convention, Seattle, Wash.; **Industry partner updates: IIHS-HLDI research**

September 24 | Kidd: American Society of Safety Engineers National Capital Chapter Meeting, Washington, D.C.; **Driver distraction: prevalence, effects on driver performance and countermeasures**

September 27 | Nolan: Research Council for Automobile Repair (RCAR) Annual Meeting, Kuala Lumpur, Malaysia; **IIHS VRC expansion update**



October 2 | Kidd and Reagan: Human Factors and Ergonomics Society Annual Meeting, San Diego, Calif.; **Using hierarchical task analysis to compare four vehicle manufacturers' infotainment systems**

October 7 | Hazelbaker: Property Casualty Insurers Association of America Legislative Affairs Conference, Nashville, Tenn.; **Overview of IIHS and HLDI**

October 9 | Lund: AAA Foundation for Traffic Safety – MIT AgeLab Advisory Panel Webinar, Arlington, Va.; **Rating front crash prevention systems**

October 16 | Teoh: International Motorcycle Safety Conference, Orlando, Fla.; **Motorcycle safety: analysis of crash data**

October 16 | Lund, Nolan, Zuby and Hazelbaker: National Association of Mutual Insurance Companies (NAMIC), Ruckersville, Va.; **History of IIHS, plus overview of crash avoidance technology**

October 17 | Hazelbaker: National Autobody Congress and Exhibition (NACE), Las Vegas, Nev.; **Overview of IIHS and HLDI**



October 22 | Moore: Goodville Mutual, Ruckersville, Va.; **Overview of IIHS and HLDI**

October 23 | Hazelbaker: Annual Meeting of the State Insurance Trade Association, Las Vegas, Nev.; **Overview of IIHS and HLDI**

October 24 | Lund: COUNTRY Financial Board of Directors Meeting,



Bloomington, Ill.; **Insurers preventing harm: IIHS past and future**

October 24 | Lund: Senior Executive Staff at State Farm headquarters, Bloomington, Ill.; **Update of IIHS and HLDI activities, including VRC expansion**

October 29 | Lund, Zuby, and Hazelbaker: Senior Executive Staff at Allstate Insurance headquarters, Northbrook, Ill.; **Update of IIHS and HLDI activities, including VRC expansion**

October 29 | Moore: Insurance Auto Auctions, Ruckersville, Va.; **Overview of IIHS and HLDI**

November 5 | Lund: SAE 2013 Advisory Safety Systems Symposium, Dearborn, Mich.; **What do real-world**

**results say about drivers and the design of future driver assistance systems?**

November 7 | Aylor: CPCU All Industry Day, Bloomington, Ill.; **Developing a front crash prevention evaluation**

November 7 | Hazelbaker: CPCU All Industry Day, Bloomington, Ill.; **Overview of IIHS and HLDI**

November 7 | Hazelbaker: State Farm, Bloomington, Ill.; **Teen research project**

November 8 | Aylor: NHTSA and EuroNCAP Meeting, Arlington, Va.; **Front crash prevention evaluations**

November 12 | Zuby: 68th Annual CPCU All Industry Day, Los Angeles, Calif.;

**Adventures in highway safety: 50 years of insurers preventing harm**

November 20 | Aylor: OESA Product Development Council Meeting, Detroit, Mich.; **Crash avoidance features and real-world effectiveness**

November 14 | Lund: PCI Capital Engagement Series, Washington, D.C.; **Insurance companies driving auto safety**

November 19 | Hazelbaker and Moore: Auto Club Group, Dearborn, Mich.; **Overview of IIHS and HLDI**

November 20 | Hazelbaker and Moore: International Center for Automotive Medicine, University of Michigan, Ann Arbor, Mich.; **Overview of IIHS and HLDI**



# INSURANCE INSTITUTE FOR HIGHWAY SAFETY

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