

WHIPLASH AND VEHICLE SAFETY

Head and neck injuries (whiplash) that occur in auto accidents can be severe. Some cars provide much better protection than others for the occupants. The Insurance Institute for Highway Safety (IIHS) has conducted numerous safety tests over the years.

The most recent test at IIHS looked at seats and head restraints in 87 different trucks, minivans, and SUVs. Fifty four of the vehicles tested (62 percent) provided what IIHS termed as "poor" or "marginal" protection from neck injuries in rear impacts. Twenty one models earned a "good" rating, and twelve were termed "acceptable."

When a car is struck in the rear, the seats move the occupants forward. If the head is not properly supported, it will lag behind the rest of the body, causing whiplash. In order to reduce whiplash injury, the head restraint must be located behind the head. If the head restraint is properly located, it will support the head as the body is pushed forward in a rear-end collision.

When insurers assign rates to a car, one of the factors considered is its relative safety. Before buying a new car, give us a call. We may have some good information for you about a vehicle's safety rating and how that safety rating might affect the premium of your insurance policy.

