

The Highway Loss Data Institute recently performed a study of car insurance claims to determine how well some of the new safety technologies that are being installed into new cars are doing in terms of preventing accidents or protecting occupants in an accident. Their results showed that some of these technologies were clear winners while some were not living up to their promise. If you are considering purchasing a new car, you might be faced with having to make a choice about whether or not you want one of these new safety tools in car. Read on to see which ones might be worth the costs and which may not.

To glean information about these newer safety systems in cars, researchers looked at collision, property damage and bodily injury claims on vehicles with model years between 2000 and 2011. They studied claims occurring between January 2008 and August 2011. The analyst chose to study insurance claims because of the sheer volume of data that is available for fender benders and other accidents. It would have taken decades more time to accumulate this level of data if they simply choose to use fatal accidents as their study starting point.

So which new safety gadgets provided the best results? Well, the two that showed the biggest reduction in crashes were adaptive headlights and forward collision avoidance systems, particularly those that were able to put on the brakes independent of the driver. Adaptive headlights are headlights that are able to bend with the road and shine around the curve that you are approaching. As you approach a curve in the road, adaptive headlights will be aimed where you are headed as opposed to straight out in front of the car. This also minimizes the shine of headlights in opposing driver's eyes. These headlights manage this trick by using electronic sensors to detect the speed of the car, how far the driver has turned the steering wheel, and the yaw of the car.

Researchers found that vehicles made by Acura and Mercedes Benz with a forward-collision avoidance system with autonomous braking had 14% fewer claims under property damage liability than the same models without this feature. Volvo's system reduced these types of wrecks by 10%. In addition, adaptive headlights reduced property damage claims by as much as 10% as well.

But what about the duds? The big surprise was with lane-departure warning systems. These are systems which alert drivers if they cross the center line or are in danger of running off the road. The data studied showed that these systems actually increased claims. Perhaps they were distracting the drivers. While the increased chance of a wreck with these systems is not statistically significant, the researchers did draw the conclusion that these types of systems

were not reducing accidents.

A few other systems, like blind spot detection and park assist will require more study. There was not enough data for the research to determine one way or another if these systems were reducing claims.

At Clinard Insurance Group, we want all insurance buyers to be informed consumers. If you would like help with any insurance policies that you buy, I hope you will give us a call. You can reach us, toll free, at 877-687-7557.