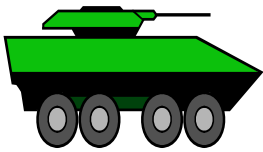


# ◆ InsureIntelligence ◆

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Insurance Education Seminars

# InsureIntelligence . . . .



**QUICK !  
THINK OF  
A SAFE CAR.**

A Bradley Tank is certainly a “safe” vehicle, but the cost is beyond most family budgets. You don’t have to drive a tank to be safe on the highways. The Insurance Institute For Highway Safety recently crashed 14 Midsize 4-Door Cars to find out about their “Crashworthiness”. Why is this important to you?

Your automobile premium is based on many factors. Here are just a few relating to the vehicle:

1. Cost new.
2. Age.
3. Cost of Repair
4. Probability of Theft
5. Probability of Occupant Injury.

As a consumer, your choice of vehicle will either save you hundreds of dollars or cost you hundreds of dollars in insurance premiums. Over the life of the car, the cost or savings can be in the thousands! It will pay you to choose wisely.

But, more important than the insurance premium is the possibility that you may save yourself or someone you care about from a serious injury simply by taking time to choose a “safe” car. The injury costs and repair costs are available on most

Crashworthiness Evaluations 1995 Midsize 4-Door

<u>Best Overall Evaluation</u> <u>Frontal Offset Crash Test</u>	<u>Estimated Annual</u> <u>Insurance Cost</u>
Chevrolet Lumina	\$ 516.00
Ford Taurus	\$ 502.00
Volvo 850	\$ 624.00

The Insurance Institute for Highway Safety recently published a list of the vehicles with the *lowest driver death rates during 1989-1992*. Here are the results of their study:

<u>YEAR</u>	<u>MAKE/MODEL</u>	<u>RELATIVE DEATH</u> <u>RATE (100=AVG)</u>
1990-92	VOLVO 240 4DR	0
1992	PLYMOUTH VOYAGER	18
1990-92	VOLVO 740/760 4DR	18
1988-92	MERCEDES 190 D/E	27
1991-92	ACCURA LEGEND 4DR	36
1990-92	BUICK RIVERA	36
1992	DODGE CARAVAN	36
1992	FORD AEROSTAR	36
1989-92	JAGUAR XJ-S	36
1990-92	LEXUS LS400	36
1990-92	LINCOLN TOWN CAR	36
1989-92	MAZDA MPV VAN	36

There is no such thing as the “Safest Vehicle”. You cannot escape the threat of harm in any vehicle. However, as an operator of a motor vehicle you can do your homework and consider the sources of safety information. Look at death rates, insurance injury claim frequencies, and crash test results. A low death rate does not guarantee a low premium. So, before you buy, ask your insurance agent for a quotation so you will know the cost of insurance **before** you own the car.