

Responsibility. What's your policy?®



LIBERTY LINES

HELPING YOU LIVE A SAFER,
MORE SECURE LIFE

VOLUME 15 ISSUE 1 WINTER 2011
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BEST RIDE

FOR
families
plus smart
car buys for
NEW DRIVERS
& SENIORS

EXCLUSIVE SURVEY!

THE REAL STORY BEHIND
SOCIAL NETWORKING AT
WORK, SCHOOL AND HOME

rollover
SHOCKER
HOW VULNERABLE
IS YOUR CAR?

under the influence
SURPRISING stats about
parents and teens

SAFE BET CHECK OUR CAR CHART BEFORE YOU BUY

RU RESPONSIBLE?

Liberty Mutual's exclusive survey reveals what people *really* think about today's social media.

A coworker is fired after posting an angry tweet about his company on Twitter. A college student applies for an internship, only to be rejected after Human Resources finds inappropriate jokes on his Facebook page. A high school student gets suspended for lying about a teacher on a message board.

Welcome to social media, where seemingly private communications between friends may be shared with the world and even minor missteps can land you in hot water.

Sites such as Facebook (with as many as 500 million users), Twitter and LinkedIn continue to change the way people interact at work, school and home. But because there are few standards, the Liberty Mutual Responsibility Project conducted the first-of-its-kind survey on personal online behaviors and responsibility.

The results reveal what men and women think is appropriate social media behavior. Here are some key findings from the study—along with thought-provoking situations—to guide your own social networking.



AT WORK

66%

BELIEVE CHECKING PERSONAL EMAIL IS OK AT THE OFFICE EVEN IF IT'S NOT ABOUT WORK.

According to the Liberty Mutual survey, social media present a host of new questions related to work, and they're not all about productivity. For instance, is it responsible to friend your boss or coworker on Facebook? While only 29 percent of women say yes, 40 percent of men have no problem with it. In fact, men in general are much more likely to use social media in professional situations.

SOCIAL SMARTS: Gauge your office's culture before hitting "accept" to any professional friend requests, suggests Tamar Weinberg, a social media strategist and author of *The New Community Rules*. "You still need to be professional," says Weinberg. "If you're taking the day off, don't post status messages that suggest you forgot who you work for."

→ VISIT www.responsibilityproject.com for more thoughts on doing the right thing.

the SENIOR network

Surprise! Seniors have embraced social media. In the 50–64 age group, 47 percent of adults use social media sites. Among those age 65 and up, 26 percent are users. Both figures come from the Pew Research Center's Internet & American Life Project.

Email is seniors' most popular online activity, with **92 percent of those age 50–64 sending or reading email**, and more than half using it at least once a day. According to the Liberty Mutual Responsibility Project survey, **94 percent of online grandmothers are likely to have a Facebook profile**. Connected granddads aren't far behind, with 84 percent of them using the site.

Just like every other Internet user, seniors need to protect themselves and their private information. Good rules of thumb: Don't post to social sites about leaving your home unattended during vacations. **And never respond to requests for financial information** via the Internet.

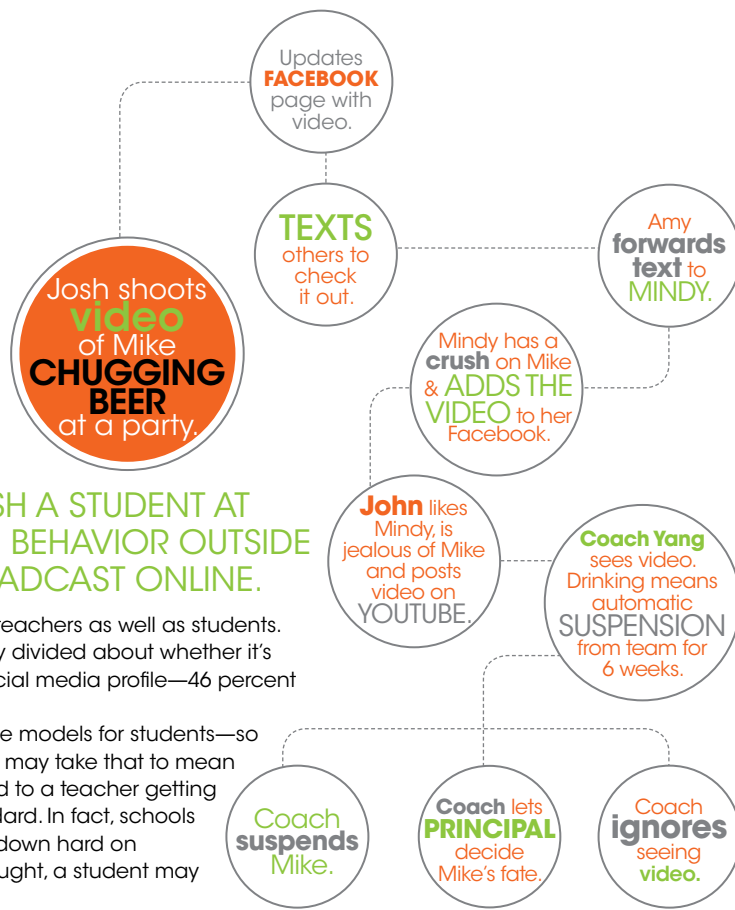
AT SCHOOL

77%

BELIEVE IT'S WRONG TO PUNISH A STUDENT AT SCHOOL FOR INAPPROPRIATE BEHAVIOR OUTSIDE SCHOOL THAT HAS BEEN BROADCAST ONLINE.

Social networking poses ethical questions for teachers as well as students. In fact, survey respondents were nearly equally divided about whether it's appropriate for a teacher to have a public social media profile—46 percent against it and 43 percent for it.

SOCIAL SMARTS: Teachers are held as role models for students—so if they post about inappropriate behavior, kids may take that to mean it's okay. While an improper tweet may not lead to a teacher getting fired, students may be held to a different standard. In fact, schools and law enforcement agencies are cracking down hard on forwarding inappropriate messages, and if caught, a student may be suspended or even expelled.



“The web has no short-term memory, and the **EASE OF SPREADING THINGS** can cause problems,” says Tamar Weinberg. “Remember: You might think it’s just among friends, but it’s not really just your circle. It’s your **WORLD, WIDE OPEN.**”

AT HOME

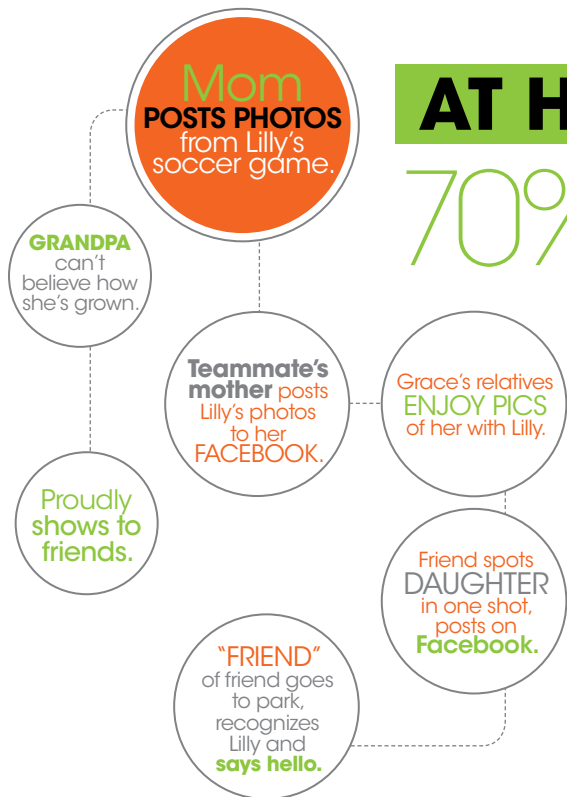
70%

OF PARENTS ARE FRIENDS WITH THEIR KIDS ONLINE.

Social networking can hold serious implications for kids. But generally, the survey found that parents, kids and social media do mix, with 72 percent of parents keeping tabs on their kids' online activity until they're 18.

SOCIAL SMARTS: Kids may not realize that social media profiles and posts are their most public face and can impact everything from future jobs and internships to college admission.

“It’s so hard to educate kids that they really have to be on their best behavior online. If they’ve gone out and done something inappropriate, it can haunt them,” says Weinberg. “Keep up an ongoing communication and establish rules with your kids for what’s appropriate and what isn’t.”



IN A flash

12-15 inches

Recommended thickness for attic insulation in most parts of the U.S. In the coldest climates, up to 20 inches is suggested.

\$257 billion

Amount spent on energy by U.S. residents per year.

76.1

Percent of U.S. workers who drive alone to work.

11,619

Average number of miles motor vehicles are driven annually.

32

Percent of Americans who volunteered for charity work in 2008—more than the number who played sports or attended sports events.

Sources:
www.energystar.gov,
U.S. Census Bureau,
U.S. Federal Highway
Administration, National
Endowment for the Arts

GO DIGITAL

Liberty Mutual now offers a digital version of *Liberty Lines* that you can access any time, anywhere. The online magazine offers multiple benefits.

→ VISIT www.libertymutual.com/libertylines and enter your email address to start receiving *Liberty Lines* online.



basement MAKEOVER

Protect your investment by preventing water problems while you're still in the planning stage.

Many homeowners study their unfinished basement and imagine its potential. They picture a family room with a flat-screen TV and state-of-the-art sound system, a hobby room or home office outfitted with electronics and supplies, or a quiet bedroom retreat where they can escape from the noise and activity in the rest of the house.

This thinking is grounded in a strong financial incentive. *Remodeling* magazine reports that among all midrange projects, a basement redo ranks third in return on investment. But the finished product can disguise potential problems. Surface water penetration of foundation walls, water backups through floor drains, burst pipes, overflowing toilets and just plain high humidity all can cause damage behind finished walls and under floors.

1 SAFEGUARD FURNISHINGS

High humidity is all it takes to ruin fabrics and corrode sensitive electronics. Home offices and family rooms located in the basement are especially vulnerable.

Fortunately, a **portable or whole-house dehumidifier** or ventilation system can dry out the air. Just be sure high humidity isn't caused by water leaks in floors or walls or from fixtures or appliances.

2 CHECK APPLIANCES

Imagine: You're not home or you're upstairs when a washing machine hose bursts in the basement. Unless you hear the water running and shut it off immediately, you face major flooding.

The best prevention is to replace rubber washer hoses with **stainless steel-clad hoses**, which have less chance of bursting. Or install an **automatic shutoff valve** to help prevent water damage when the machine is unattended for extended periods.

If you have a refrigerator in the basement, be careful not to kink the **icemaker line** when it's installed or moved. Over time, water pressure can force a hole in the crease, causing a leak.

3 KEEP WALLS DRY

Water that collects around a home's foundation can soak the soil and penetrate cracks. This may damage insulation and porous material used to finish a basement's interior walls, such as paper-backed drywall or paneling.

For prevention, **divert water away** from the foundation. Chronic problems may need to be solved by a professional.

Other causes of wet walls and floors are subsurface groundwater, storm water and sanitary sewer backups. Make sure your **sump pump** is adequately sized to remove water from around the foundation. And ask a professional about using a **backflow preventer**, a device installed with the home's drain system that allows water to flow only one way.

winter tips

4

"Water damage that occurs in the winter is most often attributed to ice dams or frozen pipes," says Paul Schrembeck, Liberty Mutual's property field manager and manager of the Water Mitigation Unit.

For damage prevention:

- Keep ice dams from forming by making sure attic insulation meets or exceeds state code requirements. Also, prevent air leakage from inside the house into the attic.
- When the weather turns very cold, let water drip slowly from all faucets served by exposed pipes.
- If you leave for an extended period, do not set your home's thermostat below 55 degrees.

3

5 PROTECT FLOORS

In the winter, frozen pipes that crack and leak are a major cause of damage. Even a one-eighth-inch split in a pressurized water line can spill up to 250 gallons per day.

Insulate pipes or **wrap them in heat tape** in areas where freezing is most likely. In homes with a sump pump system, the system should expel water from around the foundation before it can get on the floor. Make sure your system has a **battery backup** in case of power failure.

When choosing flooring, be sure the manufacturer recommends it for below-grade installation. Select carpet that's made with a **rubberized backing** and can be easily removed.

4 MAINTAIN FIXTURES

Water heaters have life expectancies of 10 or 11 years, so replace yours if it's older. The risk of a leak or blowout rises with age.

Also, make sure your toilet and sink supply lines have **shutoff valves** to stop overflow.

5

ILLUSTRATED BY BONNIE HOFKIN/HEDGE GRAPHICS

CLEARING THE air

Want to breathe easier this winter? Get your home air quality under control.

If the words "air pollution" bring to mind smoggy freeways and factory smokestacks, you need to start thinking closer to home. According to a study by the U.S. Environmental Protection Agency, the air inside your house can be two to five times more polluted than the air outside.

Now's the time to act as your own environmental protection agency. Here are four approaches to take:

Ban what you can. Declare your home a smoke-free zone. Test for radon and install carbon monoxide detectors. Also, keep humidity levels below 50 percent, fix cracks in basement walls that let moisture into the home and pull up wet or damp carpet. Minimize the use of chemical cleaners and solvents such as nail polish remover or paint strippers.

Ventilate every which way. Low-tech solutions include running a bathroom exhaust fan while showering, turning on an exhaust fan in the kitchen when cooking, operating a portable window fan whenever using paint or hobby supplies indoors and venting the clothes dryer outdoors.

Clean it up. Change your furnace filter (pleated rather than flat) monthly to reduce airborne pollutants. Professionally installed filter systems can do a good job of removing pollutants but are the most expensive. Portable air cleaners can remove particulates, but beware of ozone-generating air cleaners, which can increase respiratory ailments.

Don't play with carbon monoxide. Furnaces, fireplaces, wood-burning stoves—for any home heating source, do three things: Hook it up properly, vent it correctly and use it according to manufacturer's directions. If in doubt, call a professional.

Wise Buys

When it comes to purchasing a vehicle, **SAFETY IS KING.** See the top picks for all ages—and for different life stages.

The right features can make your ride better no matter how old you are or what kind of vehicle you drive. Dave Melton, industry director of transportation with the Liberty Mutual Research Institute for Safety, lists his top seven picks every driver should have. Then check out recommendations to make life better and safer for new drivers, families and seniors.

1. ELECTRONIC STABILITY CONTROL. "In a list of the top seven safety features, ESC would fill my top five slots because it's such a lifesaver," says Melton. Required on all new passenger vehicles by 2012, ESC senses a skid and works with the car's antilock brakes to regain control.

2. AIR BAGS. "The more the better," says Melton. Driver and front passenger bags are a given. Side or side-torso bags protect front occupants from a side impact. Side curtain bags inflate from the roof, reducing head injuries for all.

3. ANTILOCK BRAKES. Without ABS, hitting the brake pedal hard in slippery conditions may cause your brakes to lock up, meaning a loss of steering control and a dangerous skid. "Antilock brakes prevent wheel lockup and allow you to maintain steering control," says Melton.




4. TIRE-PRESSURE MONITORING. Mandatory on all passenger vehicles since September 2007, the system monitors tire air pressure. If pressure drops, a dashboard warning light flashes. "It's not just a safety feature. Underinflated tires affect fuel economy and handling and reduce tire life," Melton says.

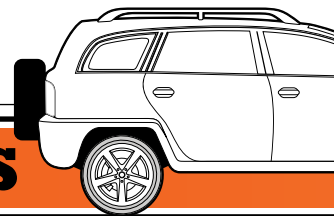
5. SAFETY BELT PRETENSIONERS. In a collision, sensors trigger a device that instantly takes up any slack in the front belts. "This makes the safety belts even more effective in preventing occupants from coming into contact with the car interior and preventing ejection from the vehicle," Melton says.

6. STRAIGHT AND NARROW. The latest lane departure warning systems use a camera to detect if your wheels are crossing a lane marker. If you're not using your turn signal at the time, you'll be alerted. For instance, an alarm will sound or the seat or steering wheel will vibrate.

7. END OF THE FENDER BENDER? Upcoming radar systems sense if the vehicle in front of yours is slowing or stopped. If you're traveling at 18 mph or less, the system will sense an impending fender bender and hit the brakes hard to avoid a crunch.

KEY:

 [what you can live without]  [what you shouldn't live without]  [insurance savings]

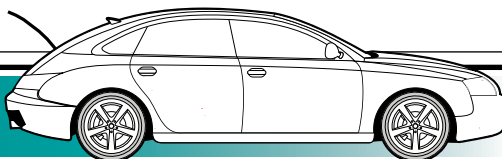


FAMILIES

HOT GLASS. On frosty mornings, you and the kids don't have time to wait for the engine to warm up and blow hot air to defrost the windshield. An electrically heated windshield uses a grid of hair-thin heating elements to melt away the ice in seconds. Make sure you also specify heated door mirrors.

LIFTING THE LID. You're rushing toward your car in the rain with an armful of groceries. Or you're putting your toddler in her car seat while your older kids have soccer gear to throw in the back. It's times like these when you'd appreciate a power-lift tailgate, which more carmakers are offering on their crossovers, SUVs and minivans.

NEW DRIVERS



Skip the factory-installed navigation system and pick up a portable **GPS** for \$100-\$200.



Liberty Mutual's **Accident Documentation Kit** has a glowstick, disposable camera, flashlight, pen, pad and instructions on what information to collect. \$9.95 + \$2.95 S&H from www.libertymutual.com/wise-buy-accident-kit.



Liberty Mutual offers a **Good Student Discount** for students who keep a B (3.0) GPA. VISIT www.libertymutualteendriving.com for details.

KEY TO SAFER DRIVING.

Wish you could be in the passenger seat with your teens to make sure they always buckle up, never speed and keep the stereo turned down? You can. An innovative new system lets parents program the car's ignition key to limit the vehicle's top speed to 80 mph, limit audio volume to 44 percent of maximum and sound a warning chime every six seconds until the safety belt is buckled.

I CAN SEE CLEARLY. All-around visibility is vital for a young driver. Avoid buying any car or truck with low, swooping rooflines, narrow windows and thick rear roof pillars. Go for a sedan with a higher roof, thinner pillars and fewer blind spots.

OUT OF SIGHT. Many kids carry pricey gear in their car, and items like sports equipment, laptops, MP3 players and designer sneakers can tempt thieves. With a hatchback or crossover, there's almost nowhere to tuck things away. A sedan with a trunk, on the other hand, lets you safely lock items away from prying eyes.

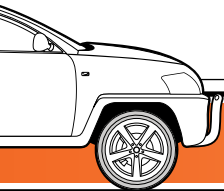
POWER TO THE PEOPLE.

Most teens will be motoring on a budget. While they may be tempted by a hulking V8-engined 4x4 SUV on the used car lot, it's likely to cost a small fortune in gas. Even family sedans that are three or more years old may be V6-powered and thirsty. For the best fuel economy and generally lower maintenance bills, opt for four-cylinder power.

SMART CHOICE. For their first "ride," many teens crave something sporty or rugged. Not a good idea because sporty cars encourage risky driving, while SUVs can be unstable when driven hard. Go for a nearly new compact four-door sedan with an economical four-cylinder engine that's equipped with some of the latest safety features, like anti-theft systems, front and side air bags and stability control with the required ABS.

BEST BUY. A four-door, four-cylinder sedan that's two to three years old.





OPEN SESAME. Keyless entry and ignition lets you unlock the door and fire up the engine without having to dig deep in a bag or pocket for a key. A radio transmitter in the key fob sends a signal that does it all for you. It's a great security feature if you're in a dimly lit parking garage and a convenience if it's raining.

MIRROR, MIRROR. You need to see what your kids are doing all the time. Many minivan, crossover and SUV makers offer a conversation mirror, an extra-wide convex mirror that will give you a full-width view of the he-pinched-me/she-kicked-me action going on in the backseat.

SMART CHOICE. Buying new gives you peace of mind. New cars come with the latest safety innovations and allow you to specify additional features. To save money, search out last year's model, which dealers are keen to move off their lots.



An SUV-style **four-wheel drive** won't stop you from skidding or reduce braking distance. Simple **front-wheel drive** with traction control works just as well.



If you have a flat tire or accident—or just need directions—**notification systems** like OnStar receive your exact location and are summoned immediately.

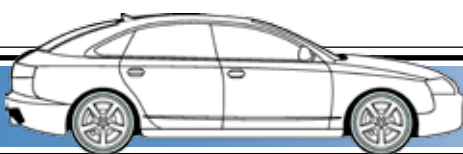


Insure more than one car and save with the **Multi-Car Discount**. Insure both car and home and save 10 percent on your home insurance with the **Multi-Policy Discount**.



BEST BUY. A minivan still provides the ultimate in versatile, economical family transportation, though a full-size crossover is a stylish alternative.

SENIORS



Large-diameter **wheels** and low-profile **tires** can cause a hard ride. Stick with standard rims.



Voice-activated navigation systems take the worry out of getting where you're going. Easy to program, these driver information screens come with real-time traffic alerts.



Seniors who **drive fewer than 7,500** miles a year could enjoy significant savings on their auto insurance with Liberty Mutual.

BLIND SPOT MONITOR. With a blind spot monitoring system, built-in radar sensors on both sides of the car detect when another vehicle has moved into your blind-spot zone. The system then triggers a warning, such as a flashing light in the corresponding side mirror or an audible sound. Other innovations use the same radar sensors to “look” both ways when you back up.

BACK IT UP. Many automakers are now offering backup cameras that display what's behind you—even in the dark—on the car's navigation screen. Add a rear parking assistance package that gives you a warning such as an audible beep-beep-beep the closer you get to an obstacle, and backing up becomes a lot easier and safer.

HEIGHT-ADJUSTABLE PEDALS. Smaller-stature drivers have to slide their seats closer to the steering wheel, which may put them too close to the air bag. Many automakers offer power-adjustable pedals that move the brake and accelerator toward you. For the perfect driving position, go for a vehicle with a seat height adjuster and a tilt/telescoping steering wheel.

CAPLESS FUEL FILLER. Twisting off a gas cap can be tough on aging wrists. Standard on many of its newest models, one automaker offers a capless fuel fill system. Simply insert the nozzle and the fuel flap releases.

SMART CHOICE. New vehicles are a great value right now, and they come with a lengthy warranty that may include scheduled maintenance.



BEST BUY. The height of car-based crossovers makes them convenient for seniors to get in and out and to load groceries, luggage and golf clubs.



IN A flash

30 to 50

Percent of home energy consumption homeowners can save when they do a "green" upgrade, including energy-efficient appliances and programmable thermostats.

1x/month

How often to check the air filter in your HVAC system and replace it if necessary.

\$180

Amount of money typically saved over the course of a year by using a programmable thermostat.

25.1 minutes

Average commute time for U.S. workers.

Sources:

National Association of the Remodeling Industry, Sustainable Building Industry Council, www.energystar.gov, U.S. Census Bureau

SOLUTIONS

Liberty Mutual has joined with **Upromise** to offer a free service that helps you save money for college with purchases you're already making. VISIT www.libertymutualsolutions.com.



LIKE parent, LIKE child

New findings about teens, parents and drinking point out the power of communication—and imitation.

64%
OF TEENS
HAVE NO FORMAL
DRIVING
RULES

Talking with your teen about drinking and driving may not be as scary as you think. According to the 2009 Liberty Mutual/SADD (Students Against Destructive Decisions) Teen Driving Study, 87 percent of teens

say their parents have talked to them about drinking and driving at least once, and 56 percent say their parents talk about it more than once a week.

These are heartening numbers, say the experts, because kids really do listen when parents talk. "Parents are the number one reason why kids say they make good choices," says Stephen Wallace, chairman and CEO of SADD and author of *Reality Gap: Alcohol, Drugs and Sex—What Parents Don't Know and Teens Aren't Telling*.

The survey uncovered more sobering statistics too: 30 percent of teens drink alcohol with their parents, and 14 percent say their parents allow them to host parties where alcohol is served.

For experts who talk to kids and parents daily about making good choices, these more subdued findings aren't that surprising. "According to the Liberty Mutual/SADD research, many parents believe allowing kids to drink at home makes it less likely they'll drink with friends," Wallace says. "But research shows the exact opposite is true."

A CONTRACT FOR SAFER DRIVING

Setting a good example and talking about responsible choices may be just what your teen needs. "Parents are role models for teens, especially when it comes to driving," says Josh Linson, personal markets marketing manager with Liberty Mutual.

If discussions about safe choices seem awkward for you and your child, there are guidelines to help. The Liberty Mutual Parent/Teen Driving Contract outlines appropriate rules and consequences. Think your teen would object? You might be surprised. "Parents think teens won't sign it, but from our research a lot of teens say they would," says Linson.

It's even more important when parents consider the consequences of teens having even one drink and driving. Teens can have their licenses revoked, and in some states, courts find parents responsible when they or their kids host parties with alcohol.

"Too many times parents underestimate their ability to have a positive impact on decisions their children make," Linson says. "It's important they recognize they can do something about their child's behavior, and they need to be willing to try."

→ VISIT www.libertymutualteen.driving.com to download the contract.

21%
OF TEENS
ARE ALLOWED TO
DRINK
WHEN THEIR
PARENTS
ARE NOT WITH
THEM



DRIVING like your **LIFE** depends on it

Liberty Mutual helps seniors and teens sharpen their driving skills.

In the space of a few seconds, 86-year-old Dr. Justin Altman slammed head-on into two vehicles and hit three pedestrians before crashing his car into the side of a city building. Luckily, neither the former Boston dentist, the other drivers, nor the pedestrians were injured, and no damage was done. Dr. Altman wasn't actually on the road; he was **testing his driving skills on Liberty Mutual's online Driver Seat Game.**

"Seniors need to be aware of the challenges they face and do all they can to offset them," says Julie Brassard, Liberty Mutual manager of marketing communications.

At the other end of the age scale, Liberty Mutual offers **in-depth advice and coaching to help teens prepare for their driver's license test.** The 90-minute **online Defensive Driving Course,** developed by Liberty Mutual and the National Safety Council, covers steps in avoiding collisions, alternatives to speeding, defensive driving strategies and the six most common driving errors.

→ **VISIT <http://auto-insurance.libertymutual.com/senior-driving>** for the Driver Seat Game.

→ **VISIT <http://auto-insurance.libertymutual.com/teen-driving/starting-out/online-driving-course>** for details on the Defensive Driving Course.

MYTH vs. REALITY

The truth about traffic safety and cell phones may surprise you.

MYTH

It's safe to talk on a cell phone while driving, as long as it's hands-free.

REALITY

Crash risk is four times higher when drivers use a cell phone—handheld or hands-free. A study by the Insurance Institute for Highway Safety showed no difference in the number of accidents in the months before and after hands-free laws were enacted in two states and the District of Columbia. Talking on a phone of any kind has the same effect: distraction.

→ **VISIT www.ghsa.org/html/stateinfo/laws/cellphone_laws.html** for laws in your state.

MESSAGE BOARD

Need to file a claim? Liberty Mutual has an app for that.

CLAIMS APP-TITUDE The new Liberty Mutual Mobile app for the iPhone guides you through the process of filing an insurance claim, making it easier and more convenient. The app:

- Connects you directly with a dedicated claims representative.
- Prompts you to take photos of damage.
- Offers an easy way to collect the names and contact information of anyone else involved.
- Provides a GPS function so you can map where a car accident took place.
- Allows you to voice-record key details.

The new iPhone app "is one more way we can help get our customers back to whole more quickly," says Courtney Quinn, senior product marketing manager with Liberty Mutual.

The Liberty Mutual Mobile app for the iPhone is available to download for free from the App Store.

→ **VISIT www.libertymutual.com/liberty-mutual-mobile** for more information.



COACHES OF THE YEAR Over the past four years, the Liberty Mutual Coach of the Year program has awarded \$960,000. Each coach receives \$50,000 for his charity of choice, plus \$20,000 for his alumni organization. Selected by the vote of their fans, the coaches are recognized for sportsmanship, integrity, coaching and academic excellence and community commitment.

→ **VISIT www.coachoftheyear.com** to see the winning coaches for 2010.



LIBERTY MUTUAL ADVANTAGE Introducing Better Car Replacement™ exclusively from Liberty Mutual: Our new endorsement gives you an additional option when deciding how best to cover your vehicles.

What it is: Better Car Replacement provides you extra coverage should your vehicle get totaled due to a loss, making the replacement process much easier.

How it works: If your car is considered a covered total loss due to an accident, Better Car Replacement provides you with the value of a vehicle one model year newer, with 15,000 fewer miles than your existing vehicle.

Liberty Mutual Advantage: This extra coverage increases your payout, giving you more freedom and flexibility when choosing a replacement vehicle.

Not available in all states. Deductible applies.

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→ **SPREAD THE WORD** Share the Liberty Mutual advantage with your family and friends. Give them your Liberty Mutual representative's number. Or call your Liberty Mutual office with their names and contact information.



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LIB-0111

ROLL OVER

Before buying your next car or SUV, check to see how well it will protect you in an accident.



In a rollover accident, what's overhead may save your life. That's why a new study addresses roof strength, a key to protecting you and your family.

Vehicles flip in fewer than 3 percent of crashes, yet rollovers account for more than a third of all vehicle occupant deaths. In 2009, 8,296 people died when their vehicles rolled. Almost 60 percent of deaths in tall-riding SUVs involved rollovers.

"Until two years ago no comprehensive studies took a hard look at the role roof strength played in rollover crashes," says Dave Zuby, chief research officer with the Insurance Institute for Highway Safety (IIHS).

That prompted the IIHS to begin its own independent roof crush tests. To earn a "Good" rating in an IIHS roof crush test, a vehicle's roof must withstand a force of four times its overall weight before reaching five inches of crush.

"Our findings are already prompting some automakers to take another look at roof strength in certain models," adds Zuby. "No vehicle can become an IIHS Top Safety Pick unless it receives a 'Good' rating in our roof crush test."



© GM CORP.

These vehicles are among the IIHS's Top Safety Picks, based on roof strength and other safety criteria.

CARS

- 2011 Buick Regal ←
- 2011 BMW 5 series
- 2011 Ford Fiesta
- 2011 Infiniti M37/M56
- 2011 Mitsubishi Lancer

SMALL SUVs

- 2011 Hyundai Tucson ←
- 2011 Jeep Patriot
- 2011 Subaru Forester
- 2011 Kia Sportage
- 2011 Volkswagen Tiguan

MIDSIZE SUVs

- 2011 Cadillac SRX ←
- 2011 Chevrolet Equinox
- 2011 Ford Flex
- 2011 Jeep Grand Cherokee
- 2011 Lexus RX

→ VISIT www.youtube.com/iihs to see how the IIHS tests roof structure strength.