

Hope you haven't taken part	6
Safest choice	7
It has actually happened. In real life.	10
All 395 cars	15
Why does an insurance company carry out research on road safety?	25
Fuel consumption and impact on the environment	28

# Many people who drive cars do other things as well





# Hope you haven't taken part

Here is Folksam's report on the safety of 395 car models. The participants in the report are people who have actually crashed. In other words, the survey is based on real-life accidents. 105,000 of them, to be precise. We have studied every car that has been involved in a crash and carefully documented how the people in the cars have survived. Or not survived. To get a complete picture we have added results from crash tests.

For more information about our road safety research, please visit folksam.se/hursakerarbilen

#### Choose the right car!

In a crash, the safety level of the car is often crucial for the outcome of the accident. The risk of death is several times higher in the least safe cars than in the safest ones. More modern cars usually have considerably higher safety standards and consequently fewer injured persons. A new small car may therefore be as safe as or safer than an old large car, but various makes and models differ considerably.

# Safest choice

Here are the cars that have achieved the rating "Safest choice" in our investigation. See page 11, "Safest choice", for further explanation.

Renault Modus 05-	Superminis			
Renault Modus 05-	Mitsubishi Lancer 08-	<b>~</b>	Ford Mondeo 07-	<b>~</b>
Toyota Yaris 05-  Small family cars  Alfa Romeo MiTo 09- Honda Civic 06- Opel Astra 07- Toyota Yaris 05-  Small family cars  Alfa Romeo MiTo 09- Honda Civic 06- Opel Astra 07- Toyota Avais 08- Seat Alfa 08- Toyota Avais 08- Toy	Renault Clio 06-	<b>—</b>	Lexus GS 05-	<u> </u>
Toyota Yaris 05-  Small family cars  Afta Romeo MiTo 09- Honda Civic 06- Opel Astra 04- Peugest 307 01-08 Seat Aftea 05- Toyota Auris 07- Toyota Camry Of 1-03  Volvo S80 98-06  Volvo S80 98-06  Volvo S80 98-06  Volvo S80 07- Volvo V70 Classic 00-07  Volvo V70 07-  Small MPVS  Ford Focus C-Max 04- Toyota Corolla 08- Volvo C30 06- Volvo V70 07-  Small MPVS  Ford Focus C-Max 04- Toyota Corolla Verso 04-  WY Gelf 08-  Large family cars  Alta Romeo 159 08- Audi A4 07- Ford Focus II 05- Hyundai Sonata 05- Evas IS 06- Morcodes B Flass 05- Nissan Primera 02- Renault Laguna II 01- Saab 93 03- Toyota Avensis 08- Toyota Avensis 08- Toyota Avensis 08- Volvo X90 00-  Volvo X90 V70 07-  Small SUVs  BMW X90 8- Peugeot 4007 08- Toyota Avensis 08- Volvo X90 V90 00-  Volvo X90 V90 V90 V90 V90 V90 V90 V90 V90 V90 V	Renault Modus 05-	<b>~</b>	Mercedes E-Klass 07-	<b></b>
Skoda Superb 08-   Toyota Carnry 01-03   Skoda Superb 08-   Toyota Carnry 01-03   Skoda Superb 08-   Toyota Carnry 01-03   Skoda Superb 08-   Sk	Toyota iQ 08-	<b>~</b>	Opel Insignia 09-	<b>—</b>
Toyota Carriy 01-03	Toyota Yaris 05-		Saab 9-5 98-	<b>~</b>
Affa Romeo MiTo 09- Honda Civic 06- Opel Astra 04- Peugeot 307 01-08 Renault Megane 03-08 Seat Affae 05- Toyota Auris 07- Toyota Corolla 08- Volvo S80 09-06  Yoho V70 Classic 00-07 Volvo V70 07- Small MPVs  Ford Focus C-Max 04- Toyota Corolla 08- Volvo C30 06- WW Golf 08-  Large family cars Affa Romeo 159 06- Audi A4 07- Ford Focus II 05- Hyundal Sonata 05- BMW X3 08- Citroën C-Crosser 08- Honda CRV 07- Renault Laguna II 01- Saab 9-3 03- Toyota Avensis 03-08 Toyota Avensis 03-08 Toyota Carolla Verso 04-  Wiscolf 08-  Large family cars  Ford Focus II 05- Hyundal Sonata 05- Lexus IS 06- Mercedes B-Klass 05- Missan Primera 02- Renault Laguna II 01- Saab 9-3 03- Toyota Avensis 03-08 Toyota Avensis 08- Toyota RAV4 05- Volvo XC 60 08- WY Tiguan 07- Volvo S40 V50 04-  Executive cars Audi A6 07-  Volvo S40 V5- Jeep Grand Cherokee 05-			Skoda Superb 08-	<b>~</b>
Honda Civic 06-			Toyota Camry 01-03	<b>—</b>
Opel Astra 04-         Yolvo S80 07-           Peugeot 307 01-08         Yolvo Y70 Classic 00-07           Benault Megane 03-08         Yolvo V70 07-           Seat Altea 05-         Small MPVS           Toyota Corolla 02-07         Ford Focus C-Max 04-           Toyota Corolla 08-         Toyota Corolla Verso 04-           Volvo C30 06-         Toyota Corolla Verso 04-           VW Golf 08-         Large MPVS           Large family cars         Ford Galaxy 06-           Alta Romeo 159 06-         Ford S-Max 06-           Audi A4 07-         Small SUVs           Hyundal Sonata 05-         BMW X3 08-           Lexus IS 06-         Citroen C-Crosser 08-           Mercedes B-Klass 05-         Missan Cark 07-           Nissan Cashqal 07-         Nissan Cashqal 07-           Renault Lagura II 01-         Nissan Cashqal 07-           Saab 9-3 03-         Peugeot 4007 08-           Toyota Avensis 03-08         Toyota RAV4 05-           Toyota Pius 04-         Willian 07-           Yolvo S40/V50 04-         Earge SUVs           Executive cars         Hyundal Santa Fe 06-           Audi A6 07-         Jeep Grand Cherokee 05-	Alfa Romeo MiTo 09-		Volvo S60 00-09	<b>~</b>
Peugeot 307 01-08  Renault Megane 03-08  Seat Altea 05- Toyota Carolla 02-07 Toyota Corolla 02-07 Toyota Corolla 08- Volvo V70 07-  Small MPVs  Ford Focus C-Max 04- Toyota Corolla 08- Volvo C30 06- Volvo C40 07- Ford Galaxy 06- Ford S-Max 06-  Small SUVs  BMW X3 08- Citroen C-Crosser 08- Honda CRV 07- Nissan Primera 02- Mitsubin' Outlander 07- Renault Laguna II 01- Saab 9-3 03- Toyota Avensis 03-08 Toyota Avensis 03-08 Toyota Avensis 03-08 Toyota Avensis 08- Toyota Avensis	Honda Civic 06-		Volvo S80 98-06	-
Renault Megane 03-08	Opel Astra 04-		Volvo \$80 07-	<b>—</b>
Seat Altea 05-         Small MPVs           Toyota Auris 07-         Ford Focus C-Max 04-           Toyota Corolla 02-07         Ford Focus C-Max 04-           Toyota Corolla 08-         Toyota Avensis Verso 01-05           Volvo C30 06-         Toyota Corolla Verso 04-           Large MPVs           Small SUVs           Ford Galaxy 06-           Small SUVs           Small SUVs           Small SUVs           BMW X3 08-           Citroen C-Crosser 08-           Mitsubishi Outlander 07-           Mitsubishi Outlander 07-           Nissan Primera 02-           Mitsubishi Outlander 07-           Peugeot 4007 08-           Toyota Avensis 03-08           Toyota Avensis 03-08         Yoko XC 60 08-           Volvo XC 60 08-	Peugeot 307 01-08		Volvo V70 Classic 00-07	<u> </u>
Toyota Auris 07- Toyota Corolla 02-07 Toyota Corolla 08- Volvo C30 06- Volvo C30 08- V	Renault Megane 03-08	<del>-</del>	Volvo V70 07-	<u> </u>
Toyota Corolla 02-07 Toyota Corolla 08- Volvo C30 06- Volvo C30 06- WW Golf 08-  Large family cars  Alfa Romeo 159 06- Audi A4 07- Ford Focus II 05- Hyundai Sonata 05- Lexus IS 06- Mercedes B-Klass 05- Nissan Primera 02- Renault Laguna II 01- Saab 9-3 03- Toyota Avensis 08- Toyo	Seat Altea 05-	<b>—</b>		
Toyota Corolla 08- Volvo C30 06- Volvo C30 06- VW Golf 08-  Large MPVs  Large MPVs  Ford Galaxy 06- Audi A4 07- Ford Focus II 05- Hyundai Sonata 05- Lexus IS 06- Missan Primera 02- Renault Laguna II 01- Saab 9-3 03- Toyota Avensis 08- Toyota Avensis 08- Toyota Avensis 08- Volvo S40 V40 00-04 Volvo S40 V450 04-  Large SWPVs  Toyota Avensis O1-05 Toyota Avensis O8- Toyota Avensis O8- Large MPVs  Ford Galaxy 06- Ford S-Max 06-  Small SUVs  BMW X3 08- Citroën C-Crosser 08- Honda CRV 07- Missubishi Outlander 07- Peugeot 4007 08- Toyota Avensis	Toyota Auris 07-	<del>-</del>	Small MPVs	
Volvo C30 06-	Toyota Corolla 02-07	<b></b>	Ford Focus C-Max 04-	<b>=</b>
Large MPVs	Toyota Corolla 08-	<b>—</b>	Toyota Avensis Verso 01-05	<u>—</u>
Large MPVs Ford Galaxy 06- Audi A4 07- Ford Focus II 05- Hyundai Sonata 05- Lexus IS 06- Mercedes B-Klass 05- Nissan Primera 02- Renault Laguna II 01- Saab 9-3 03- Toyota Avensis 03-08 Toyota Avensis 08- Toyota Prius 04- Volvo S40 V40 00-04 Volvo S40 V40 00-04 Volvo S40 V40 00-04 Volvo S40 V40 07-  Large MPVs Ford Galaxy 06- Ford Galaxy 06- Ford S-Max 06-  Small SUVs  BMW X3 08- Citroën C-Crosser 08- Honda CRV 07- Mitsubishi Outlander 07- Nissan Qashqai 07- Feugeot 4007 08- Toyota Avensis 03-08 Toyota RAV4 05- Volvo XC 60 08- Volvo XC 60 08- Volvo XC 60 08- Volvo S40 V40 00-04 Volvo S40 V40 V40 V40 V40 V40 V40 V40 V40 V40 V	Volvo C30 06-	<b>~</b>	Toyota Corolla Verso 04-	<b>—</b>
Large family cars         Ford Galaxy 06-           Alfa Romeo 159 06-         Ford S-Max 06-           Audi A4 07-         Small SUVs           Ford Focus II 05-         BMW X3 08-           Hyundai Sonata 05-         Citroën C-Crosser 08-           Lexus IS 06-         Honda CRV 07-           Mercedes B-Klass 05-         Honda CRV 07-           Nissan Primera 02-         Mitsubishi Outlander 07-           Renault Laguna II 01-         Nissan Qashqai 07-           Saab 9-3 03-         Peugeot 4007 08-           Toyota Avensis 03-08         Toyota RAV4 05-           Toyota Prius 04-         WT Tiguan 07-           Volvo S40 V40 00-04         WT Tiguan 07-           Volvo S40/V50 04-         Large SUVs           BMW X5 08-         BMW X5 08-           Executive cars         Hyundai Santa Fe 06-           Audi A6 07-         Jeep Grand Cherokee 05-	VW Golf 08-	<b>~</b>		
Alfa Romeo 159 06- Audi A4 07- Ford Focus II 05- Hyundai Sonata 05- Lexus IS 06- Mercedes B-Klass 05- Nissan Primera 02- Renault Laguna II 01- Saab 9-3 03- Toyota Avensis 03-08 Toyota Prius 04- Volvo S40 V40 00-04 Volvo S40 V40 00-04  Executive cars Audi A6 07-  Ford S-Max 06- Ford S-Max 06-  Ford S-M			Large MPVs	
Audi A4 07- Ford Focus II 05- Hyundai Sonata 05- Lexus IS 06- Mercedes B-Klass 05- Nissan Primera 02- Renault Laguna II 01- Saab 9-3 03- Toyota Avensis 03-08 Toyota Avensis 08- Toyota Prius 04- Volvo S40 V40 00-04 Volvo S40/V50 04-  Executive cars Audi A6 07-  Small SUVs  BMW X3 08- Citroën C-Crosser 08- Honda CRV 07- Mitsubishi Outlander 07- Nissan Qashqai 07- Peugeot 4007 08- Toyota RAV4 05- Volvo XC 60 08- Volvo XC 60 08- WW Tiguan 07-  Large SUVs BMW X5 08- Hyundai Santa Fe 06- Audi A6 07-  Jeep Grand Cherokee 05-	Large family cars		Ford Galaxy 06-	<b>=</b>
Small SUVs	Alfa Romeo 159 06-	<b>——</b>	Ford S-Max 06-	<b>—</b>
Hyundai Sonata 05-	Audi A4 07-	<del>-</del>		
Lexus IS 06-       Citroën C-Crosser 08-         Mercedes B-Klass 05-       Honda CRV 07-         Nissan Primera 02-       Mitsubishi Outlander 07-         Renault Laguna II 01-       Nissan Qashqai 07-         Saab 9-3 03-       Peugeot 4007 08-         Toyota Avensis 03-08       Toyota RAV4 05-         Toyota Prius 04-       Volvo XC 60 08-         Volvo S40 V40 00-04       WTiguan 07-         Volvo S40/V50 04-       Large SUVs         BMW X5 08-       Hyundai Santa Fe 06-         Audi A6 07-       Jeep Grand Cherokee 05-	Ford Focus II 05-	<del>~</del> _	Small SUVs	
Mercedes B-Klass 05- Nissan Primera 02- Renault Laguna II 01- Saab 9-3 03- Toyota Avensis 03-08 Toyota Prius 04- Volvo S40 V40 00-04 Volvo S40/V50 04-  Executive cars Audi A6 07-  Honda CRV 07- Mitsubishi Outlander 07- Nissan Qashqai 07- Peugeot 4007 08- Toyota RAV4 05- Volvo XC 60 08- Volvo XC 60 08- VW Tiguan 07-  Large SUVs BMW X5 08- Hyundai Santa Fe 06- Jeep Grand Cherokee 05-	Hyundai Sonata 05-	<b>—</b>	BMW X3 08-	<del></del>
Nissan Primera 02-       Mitsubishi Outlander 07-         Renault Laguna II 01-       Nissan Qashqai 07-         Saab 9-3 03-       Peugeot 4007 08-         Toyota Avensis 03-08       Toyota RAV4 05-         Toyota Prius 04-       Volvo XC 60 08-         Volvo S40 V40 00-04       VW Tiguan 07-         Volvo S40/V50 04-       Large SUVs         Executive cars       Hyundai Santa Fe 06-         Audi A6 07-       Jeep Grand Cherokee 05-	Lexus IS 06-	<b>—</b>	Citroën C-Crosser 08-	<del></del>
Renault Laguna II 01-       Nissan Qashqai 07-         Saab 9-3 03-       Peugeot 4007 08-         Toyota Avensis 03-08       Toyota RAV4 05-         Toyota Prius 08-       Volvo XC 60 08-         Volvo S40 V40 00-04       WTiguan 07-         Volvo S40/V50 04-       Large SUVs         Executive cars       Hyundai Santa Fe 06-         Audi A6 07-       Jeep Grand Cherokee 05-	Mercedes B-Klass 05-	<b>~</b>	Honda CRV 07-	<b>—</b>
Saab 9-3 03-       Peugeot 4007 08-         Toyota Avensis 03-08       Toyota RAV4 05-         Toyota Prius 08-       Volvo XC 60 08-         Volvo S40 V40 00-04       W Tiguan 07-         Volvo S40/V50 04-       Large SUVs         BMW X5 08-       Hyundai Santa Fe 06-         Audi A6 07-       Jeep Grand Cherokee 05-	Nissan Primera 02-	<b>—</b>	Mitsubishi Outlander 07-	<b>~</b>
Toyota Avensis 03-08 Toyota Avensis 03-08 Toyota Avensis 08- Volvo XC 60 08- VW Tiguan 07- Volvo S40 V40 00-04 Volvo S40/V50 04-  Executive cars Audi A6 07-  Toyota RAV4 05- Volvo XC 60 08- VW Tiguan 07-  Earge SUVs BMW X5 08- Hyundai Santa Fe 06- Jeep Grand Cherokee 05-	Renault Laguna II 01-	<b>—</b>	Nissan Qashqai 07-	<b>—</b>
Toyota Avensis 08- Toyota Prius 04- Volvo S40 V40 00-04 Volvo S40/V50 04-  Executive cars Audi A6 07-  Volvo XC 60 08- WW Tiguan 07-  Large SUVs  BMW X5 08- Hyundai Santa Fe 06- Jeep Grand Cherokee 05-	Saab 9-3 03-	<b>—</b>	Peugeot 4007 08-	-
Toyota Prius 04- Volvo S40 V40 00-04 Volvo S40/V50 04-  Executive cars Audi A6 07-  WW Tiguan 07-  Large SUVs  BMW X5 08-  Hyundai Santa Fe 06- Jeep Grand Cherokee 05-	Toyota Avensis 03-08	<b>—</b>	Toyota RAV4 05-	-
Volvo S40 V40 00-04         Large SUVs           Volvo S40/V50 04-         BMW X5 08-           Executive cars         Hyundai Santa Fe 06-           Audi A6 07-         Jeep Grand Cherokee 05-	Toyota Avensis 08-	<b>—</b>	Volvo XC 60 08-	<b>—</b>
Volvo S40/V50 04-  Executive cars Audi A6 07-  Large SUVs  BMW X5 08-  Hyundai Santa Fe 06- Jeep Grand Cherokee 05-	Toyota Prius 04-	<b>—</b>	VW Tiguan 07-	<b>—</b>
Executive cars  Audi A6 07-  BMW X5 08-  Hyundai Santa Fe 06-  Jeep Grand Cherokee 05-	Volvo S40 V40 00-04	<b>—</b>		
Executive cars   Hyundai Santa Fe 06-     Audi A6 07-   Jeep Grand Cherokee 05-	Volvo S40/V50 04-	<u> </u>	Large SUVs	
Audi A6 07- Jeep Grand Cherokee 05-			BMW X5 08-	<b>=</b>
	Executive cars		Hyundai Santa Fe 06-	<b>—</b>
BMW 5-Serie 08- Volvo XC90 02-	Audi A6 07-	<b>—</b>	Jeep Grand Cherokee 05-	<b>—</b>
	BMW 5-Serie 08-	<b>—</b>	Volvo XC90 02-	<b>—</b>





# It has actually happened. In real life.

Our report is based on data both from real-life accidents and crash tests. You can also see which cars have effective whiplash protection and ESC. There are two main methods for assessing a car's crashworthiness: analysis of real-life accidents and crash tests. Our analyses are based on results from real-life accidents. Folksam's real-life accident results allow comparisons to be made between size categories.

The limitation of crash tests is that they do not always correspond 100% with reality. A further limitation of crash tests is that the results can only be compared with other cars in the same size category. The advantage of crash tests compared with analyses of real-life accidents is that crash tests quickly give the consumer an indication of the safety level of new cars. You should choose your car firstly on the basis of the results of real-life accidents, and secondly on the basis of crash test results. The best thing is to choose a car that scores good results in all the categories. In the following list, under "Safest choice", you can see the cars that meet all Folksam's safety requirements. For more information, please visit folksam.se/hursakerarbilen.

#### Our real-life accident results • • • •

The results are based on 105,000 car accidents that occurred between 1995 and 2008, involving 29,000 injured persons and using data from two-car collisions. In this type of collision, the outcome is mainly determined by the crashworthiness features and the weight of the cars.

When we have analysed all the crashes involving a certain car model, we learn how high the risk of injury is in that car, compared with other car models. The risk of injury is supplemented by information on the degree of severity of personal injuries that have occurred in each car model. Over a long period, Folksam has built up information on how high the risk is of various types of personal injury leading to permanent disability. For example, the risk of permanent disability is considerably higher in the case of a head injury compared with a fractured rib. Consequently, a car model gets a lower rating if the number of head injuries is high in relation to the number of fractured ribs. Weighted, this provides a measure of how high the risk of death or disability is in the event of a crash in a given car model.

#### Euro NCAP \*\*\*\*

To be able to assess newer cars, we have supplemented our results with those of Euro NCAP, an association of European transport agencies and motoring organisations. More than 200 car models

#### Euro NCAP 2009 \*\*\*

to cars with seat belt reminders.

Since 2009, new criteria are used for Euro NCAP assessments of cars. Now the car model receives an overall rating for protection of the passengers in the car, protection of pedestrians, and also a new area: accident prevention systems. The new stars are not directly comparable with the old ones. It has become more difficult to achieve a five-star rating. As of May 2009, only six cars have been tested according to the new criteria.

#### Whiplash tests ■ ■

Whiplash injuries account for approximately 60 per cent of all personal injuries caused by car crashes. More advanced whiplash protection is being introduced at an ever-increasing rate into new cars, and it is important to be able to assess how well these protect the occupants. For some car models there are results from real-life accidents, but mainly results from crash tests have to be used to assess the degree of protection.

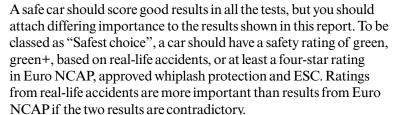
In the list, the requirements for approved whiplash protection are as follows:

- that the protection has proved to be effective in real-life accidents, i.e. it is on a par with protection system that have proved to be good, such as those of Volvo, Saab and Toyota
- that the car seat has displayed the best result in at least one out of three independent car-seat tests. These are carried out by Folksam/ the Swedish National Road Administration, the IIWPG (the International Insurance Whiplash Protection Group) or Euro NCAP, with the aim of reflecting the risk of whiplash injury.

#### Electronic stability control (ESC) A A

Studies carried out by Folksam and the Swedish National Road Administration show that ESC halves the risk of serious and fatal injuries in slippery road conditions. In other words, it provides a very effective system for preventing serious accidents. ESC is a system that activates to stabilise the car when it is about to start skidding. A common type of accident is swerving to avoid small animals, which can quickly result in uncontrollable skidding. ESC then activates to brake individual wheels and reduces engine power if necessary.

#### Safest choice



For the two smallest categories, superminis and small family cars, a five-star rating in Euro NCAP is required for the symbol "Safest choice", because comparisons between crash test results and results based on real-life accidents show that small cars with a four-star rating or less do not provide enough protection in real-life accidents.





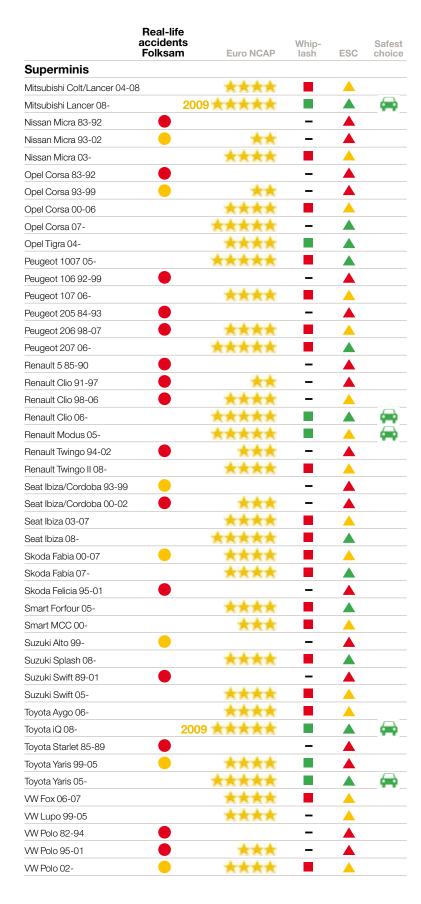


# All 395 cars

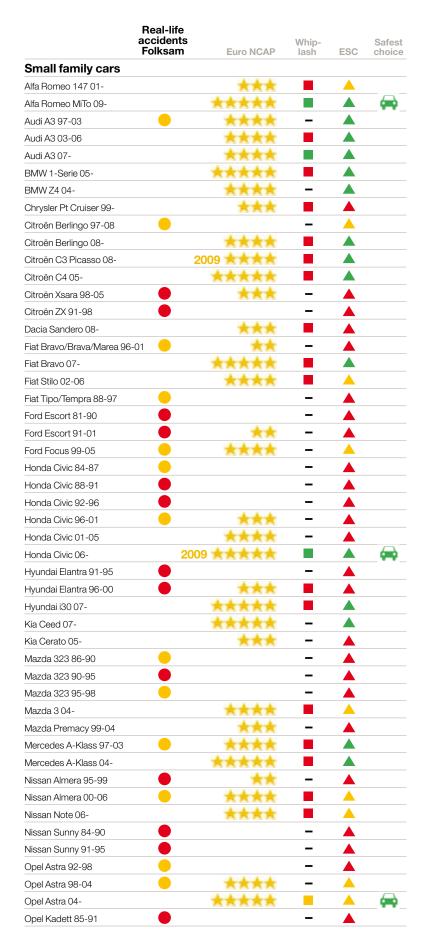
Here are the results from the two methods available for assessing a car's crashworthiness: analysis of real-life accidents and crash tests. Choose firstly from "Folksam - Real-life accidents", and secondly from "Euro NCAP-Crash tests".

	Real-life accidents Folksam	Euro NCAP	Whip- lash	ESC	Safest choice
Superminis					
Audi A2 99-05		***	_		
Audi TT 03-06		***			
Chevrolet Kalos 03-08		***			
Citroën AX 87-93			_		
Citroën C1 06-		***			
Citroën C2 04-		***			
Citroën C3 02-		***			
Dacia Logan 08-		***	_		
Daewoo Lanos 98-04		***	_		
Daewoo Matiz 98-04		***			
Fiat 500 08-		****			
Fiat Panda 04-		***			
Fiat Punto 94-99		大大	_		
Fiat Punto 99-04		***	_		
Fiat Grande Punto 05-		****			
Ford Fiesta 89-96			_		
Ford Fiesta 96-02		***	_		
Ford Fiesta 03-08		***			
Ford Fiesta 09-		****			
Ford Fusion 03-		***			
Ford Ka 97-08		***			
Ford Ka 09-		****	_		
Honda Jazz 02-		***			
Honda Logo 99-01		***	_		
Honda S2000 02-		***	_		
Hyundai Accent 95-99		**	_		
Hyundai Atos 98-03		***	_		
Hyundai Getz 03-		***			
Hyundai i10 08-		***		_	
Hyundai Pony 91-94			_		
Kia Picanto 05-		***			
Kia Rio 05-		***			
Mazda 2 04-07		***			
Mazda 2 08-		****			
Mazda MX-5 02-		***			
MG TF 03-		***	_		
Mini Cooper 01-07		***			
Mini Cooper 07-		****			
Mitsubishi Colt/Lancer 84-8	8		_		
Mitsubishi Colt/Lancer 89-9	6		_		
Mitsubishi Colt/Lancer 96-0	3	**	_		

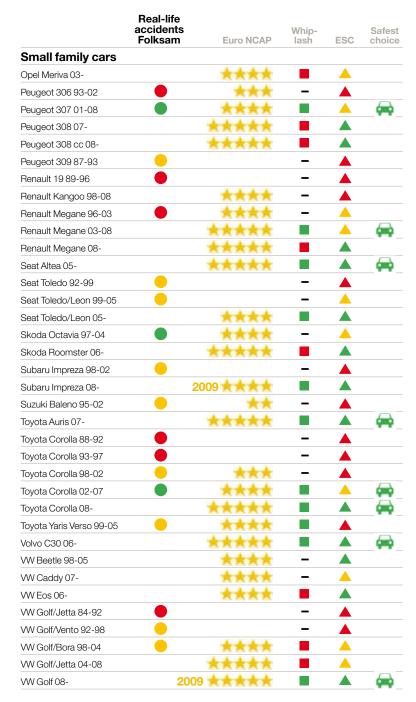
Ke	y to symbols
	Folksam - Real-life accidents
•	Safest – at least 30% safer than the average car
	Good safety – at least 20% safer than the average car
	Average safety
•	Avoid – less safe than the average car
	Euro NCAP - Crash tests
*	2- to 5-star rating. This rating is based on frontal and side-impact crash tests
2009	2- to 5-star rating. New more comprehensive tests
	Whiplash protection
	Whiplash protection Approved
	• •
	Approved Approved with whiplash protection
	Approved with whiplash protection as an optional extra
	Approved Approved with whiplash protection as an optional extra Not approved
-	Approved Approved with whiplash protection as an optional extra Not approved Not tested
-	Approved Approved with whiplash protection as an optional extra Not approved Not tested ESC
-	Approved Approved with whiplash protection as an optional extra Not approved Not tested  ESC ESC is standard
-	Approved Approved with whiplash protection as an optional extra Not approved Not tested  ESC ESC is standard ESC may be available
-	Approved Approved with whiplash protection as an optional extra Not approved Not tested ESC ESC is standard ESC may be available ESC is not available



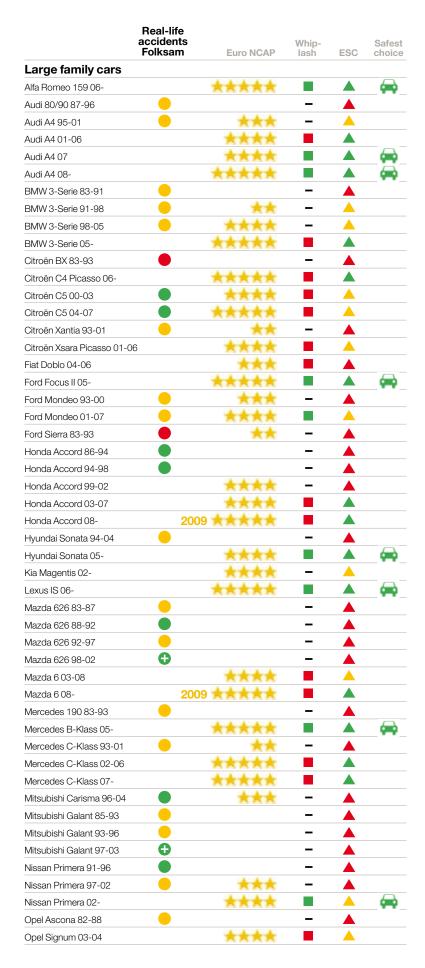
### Key to symbols Folksam - Real-life accidents Safest – at least 30% safer than the average car Good safety – at least 20% safer than the average car Average safety Avoid - less safe than the average car Euro NCAP - Crash tests 2- to 5-star rating. This rating is based on frontal and side-impact crash tests 2009 2- to 5-star rating. New more comprehensive tests Whiplash protection Approved Approved with whiplash protection as an optional extra Not approved Not tested **ESC** ESC is standard ESC may be available ESC is not available Safest choice 🙀 Safest choice in its class



# Key to symbols Folksam - Real-life accidents Safest – at least 30% safer than the average car Good safety – at least 20% safer than the average car Average safety Avoid - less safe than the average car Euro NCAP - Crash tests 2- to 5-star rating. This rating is based on frontal and side-impact crash tests 2009 2- to 5-star rating. New more comprehensive tests Whiplash protection Approved Approved with whiplash protection as an optional extra Not approved Not tested **ESC** ESC is standard ESC may be available ESC is not available Safest choice Safest choice in its class

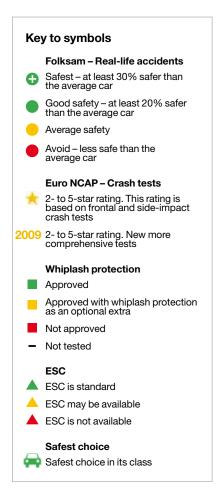






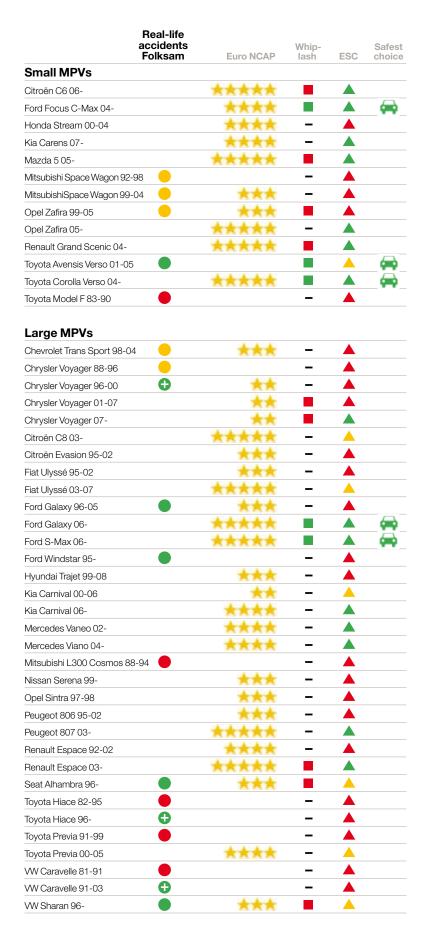
## Key to symbols Folksam - Real-life accidents Safest – at least 30% safer than the average car Good safety – at least 20% safer than the average car Average safety Avoid - less safe than the average car Euro NCAP - Crash tests 2- to 5-star rating. This rating is based on frontal and side-impact crash tests 2009 2- to 5-star rating. New more comprehensive tests Whiplash protection Approved Approved with whiplash protection as an optional extra Not approved Not tested **ESC** ESC is standard ESC may be available ESC is not available Safest choice Safest choice in its class

	Real-life accidents Folksam	Euro NCAP	Whip- lash	ESC	Safest choice
Large family cars					
Opel Vectra 89-95			_		
Opel Vectra 96-02		***	_		
Opel Vectra 02-08		***			
Peugeot 405 88-96			_		
Peugeot 406 96-04		**	_		
Peugeot 407 04-		****			
Renault Laguna 94-01		***	_		
Renault Laguna II 01-		****			<b>←</b>
Renault Scenic 04-		****			
Rover 600 97-		大大	_		
Saab 900 79-93			_		
Saab 900 94-98		大大	_		
Saab 9-3 98-03		***			
Saab 9-3 03-		****			-
Skoda Octavia 05-		***			
Subaru Legacy 98-03		***	_		
Subaru Legacy Outback 03-	-	***			
Toyota Avensis 98-03		***	_		
Toyota Avensis 03-08	<b>•</b>	****			<b>←</b>
Toyota Avensis 08-	20	09 ****			-
Toyota Carina 88-92			_		
Toyota Carina 92-98			_		
Toyota Prius 04-		****			-
Volvo 300 76-91			_		
Volvo 400 87-96			_		
Volvo S40 V40 96-99		***	_	_	
Volvo S40 V40 00-04		***			-
Volvo S40/V50 04-		****			<b>~</b>
VW Passat 81-88			_		
VW Passat 89-96			_		
VW Passat 97-05		***			
VW Passat 05-		****			
VW Touran 03-		****			





# Key to symbols Folksam - Real-life accidents Safest – at least 30% safer than the average car Good safety – at least 20% safer than the average car Average safety Avoid - less safe than the average car Euro NCAP - Crash tests 2- to 5-star rating. This rating is based on frontal and side-impact crash tests 2009 2- to 5-star rating. New more comprehensive tests Whiplash protection Approved Approved with whiplash protection as an optional extra Not approved Not tested **ESC** ESC is standard ESC may be available ESC is not available Safest choice Safest choice in its class



### Key to symbols Folksam - Real-life accidents Safest – at least 30% safer than the average car Good safety – at least 20% safer than the average car Average safety Avoid - less safe than the average car Euro NCAP - Crash tests 2- to 5-star rating. This rating is based on frontal and side-impact crash tests 2009 2- to 5-star rating. New more comprehensive tests Whiplash protection Approved Approved with whiplash protection as an optional extra Not approved Not tested **ESC** ESC is standard ESC may be available ESC is not available Safest choice Safest choice in its class



## Key to symbols Folksam - Real-life accidents Safest – at least 30% safer than the average car Good safety – at least 20% safer than the average car Average safety Avoid - less safe than the average car Euro NCAP - Crash tests 2- to 5-star rating. This rating is based on frontal and side-impact crash tests 2009 2- to 5-star rating. New more comprehensive tests Whiplash protection Approved Approved with whiplash protection as an optional extra Not approved Not tested **ESC** ESC is standard ESC may be available ESC is not available Safest choice Safest choice in its class



# Why does an insurance company carry out research on road safety?

Folksam handles more than 50,000 road injury claims annually. This means that we have access in our work to a large body of information about how injuries arise, how they can be avoided, and how their effects can be alleviated. Road injuries involve major losses, for public health and public finances in general, and for us as individuals in particular.

That's why we at Folksam want to contribute to improvements in road safety. This report is one example of this contribution. Your car model is of crucial importance for the consequences of an accident. We are therefore presenting facts about the crashworthiness of different car models for the twelfth time since 1984.

#### Safety means cheaper insurance

We also want to encourage safety and so we give safe cars cheaper insurance. In the price of the insurance we take into consideration whether the car is new or old. For cars that were produced after the year 2000 the premium is lower, because the safety of cars is continuously being improved. Check your price at folksam.se.

#### Please contact us

Our customer service on + 46 771 950 950 is open Monday to Friday, 7.30 to 21.00, and Saturday to Sunday 9.00 – 19.00. Alternatively, please visit folksam.se. You can phone our research department on +4687727405 or email at: forskning@folksam.se.

More information and the report "How safe is you car?" is available at: folksam.se.





# Fuel consumption and environmental impact

Today it is possible to find safe cars that also have less impact on the environment. Smaller, fuel-efficient cars are becoming increasingly safe, while slightly larger cars are fitted with more fuel-efficient engines, making it is easier to choose a safe car with reduced emissions.

In the following tables you can see what fuel consumption (based on mixed driving), Folksam considers reasonable, depending on whether the car is new or of an older model.

New cars 2009	Petrol litre/100 km	Diesel litre/100 km
Superminis	5.5	4.5
Small family cars	6.4	5.2
Large family cars	7.1	5.8
Executive cars	8.0	6.4
Small MPVs	7.6	6.2
Large MPVs	8.7	7.1

Older cars	Petrol litre/100 km	Diesel litre/100 km
Superminis	5.9	4.7
Small family cars	6.9	5.5
Large family cars	7.7	6.2
Executive cars	8.7	7.0
Small MPVs	8.7	7.0
Large MPVs	9.7	7.8



Based on Folksam's advertising film "Road safety" / ANR BBDO.

Project manager Hanna Godani / Folksam
Graphic design and production management Erika Mayer, Carina Persson, Anna Lyrmark / Folksam graphic studio
Text Sigrun Malm, Anders Kullgren, Anders Ydenius, Maria Krafft, Håkan Lindberg / Folksam

Photos Lars Nyman Print Litografia AB

Paper Arctic Volume White

Typeface Folksam Helvetica, Folksam Times





Everything we do in life is important. Every small choice makes a difference. And everything we choose not to do also makes a difference. What we at Folksam choose to participate in makes a difference on several levels. Partly here and now for you and your children, through simple forms of saving and

insurance policies. But also in society, with our involvement in road safety, environmental issues and responsible ownership.

For a hundred years, Folksam has chosen to make a difference. Instead of being a passive observer, we are an active participant – with our knowledge

and inspiration we try to influence business and industry, safety, the environment and the future.

It's worth caring. And it does make a difference.



R6546 09-05 folksam.se