

A photograph of a man driving a car. He is wearing a bright red, textured knit sweater over a white, vertically striped dress shirt. His hands are on a black steering wheel. The background is dark, suggesting the interior of a car.

How safe is your car?

May 2009

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**Many people who
drive cars do other
things as well**



Why do you carry out research on road traffic?

Because we want to save lives on the roads. As a major actor in the field of car insurance we consider it our duty to take social responsibility. Our well-known and long-term road safety research has given us unique opportunities to see what is crucial for safety on our roads.

For more questions and answers, please visit folksam.se/hursakerarbilen



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.















Superminis

Mitsubishi Lancer 08-	
Renault Clio 06-	
Renault Modus 05-	
Toyota iQ 08-	
Toyota Yaris 05-	

Small family cars













Alfa Romeo MiTo 09-	
Honda Civic 06-	
Opel Astra 04-	
Peugeot 307 01-08	
Renault Megane 03-08	
Seat Altea 05-	
Toyota Auris 07-	
Toyota Corolla 02-07	
Toyota Corolla 08-	
Volvo C30 06-	
VW 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 03-08	
Toyota Avensis 08-	
Toyota Prius 04-	
Volvo S40 V40 00-04	
Volvo S40/V50 04-	

Executive cars

Audi A6 07-	
BMW 5-Serie 08-	

Ford Mondeo 07-	
Lexus GS 05-	
Mercedes E-Klass 07-	
Opel Insignia 09-	
Saab 9-5 98-	
Skoda Superb 08-	
Toyota Camry 01-03	
Volvo S60 00-09	
Volvo S80 98-06	
Volvo S80 07-	
Volvo V70 Classic 00-07	
Volvo V70 07-	










Small MPVs

Ford Focus C-Max 04-	
Toyota Avensis Verso 01-05	
Toyota Corolla Verso 04-	





Large MPVs

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-	
Peugeot 4007 08-	
Toyota RAV4 05-	
Volvo XC 60 08-	
VW Tiguan 07-	

Large SUVs

BMW X5 08-	
Hyundai Santa Fe 06-	
Jeep Grand Cherokee 05-	
Volvo XC90 02-	



Can the report influence the car industry?

Yes, we have an ongoing dialogue with the car manufacturers. Since the report is based on real-life accidents the car industry listens to us. Several car companies use our research results in their product development.

For more questions and answers, please visit folksam.se/hursakerarbilen



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 crash-worthiness: 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

have been crash-tested to date. A maximum of five stars can be achieved by adding together the points awarded in frontal and side-impact crash tests. Since 2001, extra points have also been awarded to cars with seat belt reminders.

Euro NCAP 2009 ★★★★★

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) ▲▲▲

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 🚗

A safe car should score good results in all the tests, but you should attach differing importance to the results shown in this report. To be classed as “Safest choice”, a car should have a safety rating of green, green+, based on real-life accidents, or at least a four-star rating in Euro NCAP, approved whiplash protection and ESC. Ratings from real-life accidents are more important than results from Euro NCAP if the two results are contradictory.

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.





What is the safest way for my child to travel?

Up to the age of about four, the safest way for children to travel is facing backwards. If you want to have your child in the front seat you must deactivate the airbag.

For more questions and answers, please visit folksam.se/hursakerarbilen



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	Whiplash	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	●	★★	–	▲	
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 84-88	●		–	▲	
Mitsubishi Colt/Lancer 89-96	●		–	▲	
Mitsubishi Colt/Lancer 96-03	●	★★	–	▲	

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

	Real-life accidents Folksam	Euro NCAP	Whip-lash	ESC	Safest choice
Superminis					
Mitsubishi Colt/Lancer 04-08		★★★★★	■	▲	
Mitsubishi Lancer 08-	2009	★★★★★	■	▲	🚗
Nissan Micra 83-92	●		-	▲	
Nissan Micra 93-02	●	★★	-	▲	
Nissan Micra 03-		★★★★★	■	▲	
Opel Corsa 83-92	●		-	▲	
Opel Corsa 93-99	●	★★	-	▲	
Opel Corsa 00-06		★★★★★	■	▲	
Opel Corsa 07-		★★★★★	-	▲	
Opel Tigra 04-		★★★★★	■	▲	
Peugeot 1007 05-		★★★★★	■	▲	
Peugeot 106 92-99	●		-	▲	
Peugeot 107 06-		★★★★★	■	▲	
Peugeot 205 84-93	●		-	▲	
Peugeot 206 98-07	●	★★★★★	■	▲	
Peugeot 207 06-		★★★★★	■	▲	
Renault 5 85-90	●		-	▲	
Renault Clio 91-97	●	★★	-	▲	
Renault Clio 98-06	●	★★★★★	-	▲	
Renault Clio 06-		★★★★★	■	▲	🚗
Renault Modus 05-		★★★★★	■	▲	🚗
Renault Twingo 94-02	●	★★★	-	▲	
Renault Twingo II 08-		★★★★★	■	▲	
Seat Ibiza/Cordoba 93-99	●		-	▲	
Seat Ibiza/Cordoba 00-02	●	★★★	-	▲	
Seat Ibiza 03-07		★★★★★	■	▲	
Seat Ibiza 08-		★★★★★	■	▲	
Skoda Fabia 00-07	●	★★★★★	■	▲	
Skoda Fabia 07-		★★★★★	■	▲	
Skoda Felicia 95-01	●		-	▲	
Smart Forfour 05-		★★★★★	■	▲	
Smart MCC 00-		★★★	■	▲	
Suzuki Alto 99-	●		-	▲	
Suzuki Splash 08-		★★★★★	■	▲	
Suzuki Swift 89-01	●		-	▲	
Suzuki Swift 05-		★★★★★	■	▲	
Toyota Aygo 06-		★★★★★	■	▲	
Toyota iQ 08-	2009	★★★★★	■	▲	🚗
Toyota Starlet 85-89	●		-	▲	
Toyota Yaris 99-05	●	★★★★★	■	▲	
Toyota Yaris 05-		★★★★★	■	▲	🚗
VW Fox 06-07		★★★★★	■	▲	
VW Lupo 99-05		★★★★★	-	▲	
VW Polo 82-94	●		-	▲	
VW Polo 95-01	●	★★★	-	▲	
VW Polo 02-	●	★★★★★	■	▲	

Key to symbols

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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
Small family cars					
Alfa Romeo 147 01-		★★★★	■	▲	
Alfa Romeo MiTo 09-		★★★★★	■	▲	🚗
Audi A3 97-03	●	★★★★★	—	▲	
Audi A3 03-06		★★★★★	■	▲	
Audi A3 07-		★★★★★	■	▲	
BMW 1-Serie 05-		★★★★★	■	▲	
BMW Z4 04-		★★★★★	—	▲	
Chrysler Pt Cruiser 99-		★★★★	■	▲	
Citroën Berlingo 97-08	●		—	▲	
Citroën Berlingo 08-		★★★★★	■	▲	
Citroën C3 Picasso 08-		2009 ★★★★★	■	▲	
Citroën C4 05-		★★★★★	■	▲	
Citroën Xsara 98-05	●	★★★★	—	▲	
Citroën ZX 91-98	●		—	▲	
Dacia Sandero 08-		★★★★	■	▲	
Fiat Bravo/Brava/Marea 96-01	●	★★	—	▲	
Fiat Bravo 07-		★★★★★	■	▲	
Fiat Stilo 02-06		★★★★★	■	▲	
Fiat Tipo/Tempra 88-97	●		—	▲	
Ford Escort 81-90	●		—	▲	
Ford Escort 91-01	●	★★	—	▲	
Ford Focus 99-05	●	★★★★★	—	▲	
Honda Civic 84-87	●		—	▲	
Honda Civic 88-91	●		—	▲	
Honda Civic 92-96	●		—	▲	
Honda Civic 96-01	●	★★★★	—	▲	
Honda Civic 01-05		★★★★★	—	▲	
Honda Civic 06-		2009 ★★★★★	■	▲	🚗
Hyundai Elantra 91-95	●		—	▲	
Hyundai Elantra 96-00	●	★★★★	■	▲	
Hyundai i30 07-		★★★★★	■	▲	
Kia Ceed 07-		★★★★★	—	▲	
Kia Cerato 05-		★★★★	—	▲	
Mazda 323 86-90	●		—	▲	
Mazda 323 90-95	●		—	▲	
Mazda 323 95-98	●		—	▲	
Mazda 3 04-		★★★★★	■	▲	
Mazda Premacy 99-04		★★★★	—	▲	
Mercedes A-Klass 97-03	●	★★★★★	■	▲	
Mercedes A-Klass 04-		★★★★★	■	▲	
Nissan Almera 95-99	●	★★	—	▲	
Nissan Almera 00-06	●	★★★★★	■	▲	
Nissan Note 06-		★★★★★	■	▲	
Nissan Sunny 84-90	●		—	▲	
Nissan Sunny 91-95	●		—	▲	
Opel Astra 92-98	●		—	▲	
Opel Astra 98-04	●	★★★★★	—	▲	
Opel Astra 04-		★★★★★	■	▲	🚗
Opel Kadett 85-91	●		—	▲	

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- ★ 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
Small family cars					
Opel Meriva 03-		★★★★★	■	▲	
Peugeot 306 93-02	●	★★★★	-	▲	
Peugeot 307 01-08	●	★★★★★	■	▲	🚗
Peugeot 308 07-		★★★★★	■	▲	
Peugeot 308 cc 08-		★★★★★	■	▲	
Peugeot 309 87-93	●		-	▲	
Renault 19 89-96	●		-	▲	
Renault Kangoo 98-08		★★★★★	-	▲	
Renault Megane 96-03	●	★★★★★	-	▲	
Renault Megane 03-08		★★★★★	■	▲	🚗
Renault Megane 08-		★★★★★	■	▲	
Seat Altea 05-		★★★★★	■	▲	🚗
Seat Toledo 92-99	●		-	▲	
Seat Toledo/Leon 99-05	●		-	▲	
Seat Toledo/Leon 05-		★★★★★	■	▲	
Skoda Octavia 97-04	●	★★★★★	-	▲	
Skoda Roomster 06-		★★★★★	■	▲	
Subaru Impreza 98-02	●		-	▲	
Subaru Impreza 08-		2009 ★★★★★	■	▲	
Suzuki Baleno 95-02	●	★★	-	▲	
Toyota Auris 07-		★★★★★	■	▲	🚗
Toyota Corolla 88-92	●		-	▲	
Toyota Corolla 93-97	●		-	▲	
Toyota Corolla 98-02	●	★★★★	-	▲	
Toyota Corolla 02-07	●	★★★★★	■	▲	🚗
Toyota Corolla 08-		★★★★★	■	▲	🚗
Toyota Yaris Verso 99-05	●	★★★★★	■	▲	
Volvo C30 06-		★★★★★	■	▲	🚗
VW Beetle 98-05		★★★★★	-	▲	
VW Caddy 07-		★★★★★	-	▲	
VW Eos 06-		★★★★★	■	▲	
VW Golf/Jetta 84-92	●		-	▲	
VW Golf/Vento 92-98	●		-	▲	
VW Golf/Bora 98-04	●	★★★★★	■	▲	
VW Golf/Jetta 04-08		★★★★★	■	▲	
VW Golf 08-		2009 ★★★★★	■	▲	🚗

Key to symbols

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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	Whiplash	ESC	Safest choice
Large family cars					
Alfa Romeo 159 06-		★★★★★	■	▲	🚗
Audi 80/90 87-96	●		-	▲	
Audi A4 95-01	●	★★★★	-	▲	
Audi A4 01-06		★★★★★	■	▲	
Audi A4 07		★★★★★	■	▲	🚗
Audi A4 08-		★★★★★	■	▲	🚗
BMW 3-Serie 83-91	●		-	▲	
BMW 3-Serie 91-98	●	★★	-	▲	
BMW 3-Serie 98-05	●	★★★★★	-	▲	
BMW 3-Serie 05-		★★★★★	■	▲	
Citroën BX 83-93	●		-	▲	
Citroën C4 Picasso 06-		★★★★★	■	▲	
Citroën C5 00-03	●	★★★★★	■	▲	
Citroën C5 04-07	●	★★★★★	■	▲	
Citroën Xantia 93-01	●	★★	-	▲	
Citroën Xsara Picasso 01-06		★★★★★	■	▲	
Fiat Doblo 04-06		★★★★	■	▲	
Ford Focus II 05-		★★★★★	■	▲	🚗
Ford Mondeo 93-00	●	★★★★	-	▲	
Ford Mondeo 01-07	●	★★★★★	■	▲	
Ford Sierra 83-93	●	★★	-	▲	
Honda Accord 86-94	●		-	▲	
Honda Accord 94-98	●		-	▲	
Honda Accord 99-02		★★★★★	-	▲	
Honda Accord 03-07		★★★★★	■	▲	
Honda Accord 08-	2009	★★★★★	■	▲	
Hyundai Sonata 94-04	●		-	▲	
Hyundai Sonata 05-		★★★★★	■	▲	🚗
Kia Magentis 02-		★★★★★	-	▲	
Lexus IS 06-		★★★★★	■	▲	🚗
Mazda 626 83-87	●		-	▲	
Mazda 626 88-92	●		-	▲	
Mazda 626 92-97	●		-	▲	
Mazda 626 98-02	+		-	▲	
Mazda 6 03-08		★★★★★	■	▲	
Mazda 6 08-	2009	★★★★★	■	▲	
Mercedes 190 83-93	●		-	▲	
Mercedes B-Klass 05-		★★★★★	■	▲	🚗
Mercedes C-Klass 93-01	●	★★	-	▲	
Mercedes C-Klass 02-06		★★★★★	■	▲	
Mercedes C-Klass 07-		★★★★★	■	▲	
Mitsubishi Carisma 96-04	●	★★★★	-	▲	
Mitsubishi Galant 85-93	●		-	▲	
Mitsubishi Galant 93-96	●		-	▲	
Mitsubishi Galant 97-03	+		-	▲	
Nissan Primera 91-96	●		-	▲	
Nissan Primera 97-02	●	★★★★	-	▲	
Nissan Primera 02-		★★★★★	■	▲	🚗
Opel Ascona 82-88	●		-	▲	
Opel Signum 03-04		★★★★★	■	▲	

Key to symbols

Folksam – Real-life accidents

- +
- - - -

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-		★★★★★	■	▲	🚗
Renault Scenic 04-		★★★★★	■	▲	
Rover 600 97-		★★	-	▲	
Saab 900 79-93	●		-	▲	
Saab 900 94-98	●	★★	-	▲	
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	+	★★★★★	■	▲	🚗
Toyota Avensis 08-		2009 ★★★★★	■	▲	🚗
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-		★★★★★	■	▲	🚗
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

- +
- - - -

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

- - - -

ESC

- ▲
- ▲
- ▲

Safest choice

- 🚗

	Real-life accidents Folksam	Euro NCAP	Whip-lash	ESC	Safest choice
Executive cars					
Audi 100 83-91	●		-	▲	
Audi 100 92-94	●		-	▲	
Audi A6 95-97	●	★★★★	-	▲	
Audi A6 98-05	●	★★★★	-	▲	
Audi A6 05-06		★★★★★	■	▲	
Audi A6 07-		★★★★★	■	▲	🚗
BMW 5-Serie 88-96	●		-	▲	
BMW 5-Serie 96-03	●	★★★★	-	▲	
BMW 5-Serie 04-07		★★★★	■	▲	
BMW 5-Serie 08-		★★★★	■	▲	🚗
Citroën C5 08-		★★★★★	■	▲	
Citroën CX 74-91	●		-	▲	
Citroën XM 90-00	●		-	▲	
Fiat Croma 86-96	●		-	▲	
Fiat Croma 05-		★★★★★	■	▲	
Ford Mondeo 07-		★★★★★	■	▲	🚗
Ford Scorpio 85-98	●		-	▲	
Honda Legend 07-		★★★★★	-	▲	
Jaguar X-Type 01-		★★★★★	■	▲	
Lexus GS 05-		★★★★★	■	▲	🚗
Mercedes 200/300 86-96	●		-	▲	
Mercedes E-Klass 96-02	●	★★★★	-	▲	
Mercedes E-Klass 02-06		★★★★★	■	▲	
Mercedes E-Klass 07-		★★★★★	■	▲	🚗
Mercedes SLK 02-		★★★★★	-	▲	
Opel Insignia 09-		★★★★★	■	▲	🚗
Opel Omega 87-93	●		-	▲	
Opel Omega 94-03	●	★★★★	-	▲	
Peugeot 605 90-98	●		-	▲	
Peugeot 607 99-		★★★★★	-	▲	
Rover 75 00-		★★★★★	-	▲	
Saab 9000 85-98	●		-	▲	
Saab 9-5 98-	+	★★★★★	■	▲	🚗
Skoda Superb 02-07		★★★★★	■	▲	
Skoda Superb 08-		★★★★★	■	▲	🚗
Toyota Camry 83-87	●		-	▲	
Toyota Camry 87-91	●		-	▲	
Toyota Camry 92-96	●		-	▲	
Toyota Camry 97-01	●	★★★★	-	▲	
Toyota Camry 01-03	+		■	▲	🚗
Toyota Picnic 97-01		★★★★★	-	▲	
Volvo 200 75-93	●		-	▲	
Volvo 700 82-92	●		-	▲	
Volvo 850 91-97	●		-	▲	
Volvo 900 91-98	●		-	▲	
Volvo S60 00-09	+	★★★★★	■	▲	🚗
Volvo S70/V70 97-00	●	★★★★★	-	▲	
Volvo S80 98-06	+	★★★★★	■	▲	🚗
Volvo S80 07-		★★★★★	■	▲	🚗
Volvo V70 00-07	+	★★★★★	■	▲	🚗
Volvo V70 07-		★★★★★	■	▲	🚗

Key to symbols

Folksam – Real-life accidents

- +
- - - -

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

- - - -

ESC

- ▲
- ▲
- ▲

Safest choice

- 🚗

	Real-life accidents Folksam	Euro NCAP	Whiplash	ESC	Safest choice
Small MPVs					
Citroën C6 06-		★★★★★	■	▲	
Ford Focus C-Max 04-		★★★★★	■	▲	🚗
Honda Stream 00-04		★★★★★	-	▲	
Kia Carens 07-		★★★★★	-	▲	
Mazda 5 05-		★★★★★	■	▲	
Mitsubishi Space Wagon 92-98	●		-	▲	
Mitsubishi Space Wagon 99-04	●	★★★★	-	▲	
Opel Zafira 99-05	●	★★★★	■	▲	
Opel Zafira 05-		★★★★★	-	▲	
Renault Grand Scenic 04-		★★★★★	■	▲	
Toyota Avensis Verso 01-05	●		■	▲	🚗
Toyota Corolla Verso 04-		★★★★★	■	▲	🚗
Toyota Model F 83-90	●		-	▲	
Large MPVs					
Chevrolet Trans Sport 98-04	●	★★★★	-	▲	
Chrysler Voyager 88-96	●		-	▲	
Chrysler Voyager 96-00	+	★★	-	▲	
Chrysler Voyager 01-07		★★	■	▲	
Chrysler Voyager 07-		★★	■	▲	
Citroën C8 03-		★★★★★	-	▲	
Citroën Evasion 95-02		★★★★	-	▲	
Fiat Ulyssé 95-02		★★★★	-	▲	
Fiat Ulyssé 03-07		★★★★★	-	▲	
Ford Galaxy 96-05	●	★★★★	-	▲	
Ford Galaxy 06-		★★★★★	■	▲	🚗
Ford S-Max 06-		★★★★★	■	▲	🚗
Ford Windstar 95-	●		-	▲	
Hyundai Trajet 99-08		★★★★	-	▲	
Kia Carnival 00-06		★★	-	▲	
Kia Carnival 06-		★★★★★	-	▲	
Mercedes Vaneo 02-		★★★★★	-	▲	
Mercedes Viano 04-		★★★★★	-	▲	
Mitsubishi L300 Cosmos 88-94	●		-	▲	
Nissan Serena 99-		★★★★	-	▲	
Opel Sintra 97-98		★★★★	-	▲	
Peugeot 806 95-02		★★★★	-	▲	
Peugeot 807 03-		★★★★★	-	▲	
Renault Espace 92-02		★★★★★	-	▲	
Renault Espace 03-		★★★★★	■	▲	
Seat Alhambra 96-	●	★★★★	■	▲	
Toyota Hiace 82-95	●		-	▲	
Toyota Hiace 96-	+		-	▲	
Toyota Previa 91-99	●		-	▲	
Toyota Previa 00-05		★★★★	-	▲	
VW Caravelle 81-91	●		-	▲	
VW Caravelle 91-03	+		-	▲	
VW Sharan 96-	●	★★★★	■	▲	

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	Whiplash	ESC	Safest choice
Small SUVs					
BMW X3 05-07		★★★★★	■	▲	
BMW X3 08-		★★★★★	■	▲	🚗
Chevrolet Captiva 07-		★★★★★	—	▲	
Citroën C-Crosser 08-		★★★★★	■	▲	🚗
Dodge Caliber 08-		★★★★★	—	▲	
Honda CR-V 98-06	●	★★★★★	—	▲	
Honda CR-V 07-		★★★★★	■	▲	🚗
Honda FR-V 05-		★★★★★	—	▲	
Hyundai Tucson 05-		★★★★★	■	▲	
Landrover Freelander 99-06		★★★★	■	▲	
Landrover Freelander 07-		★★★★★	■	▲	
Mitsubishi Outlander 07-		★★★★★	■	▲	🚗
Nissan Qashqai 07-		★★★★★	■	▲	🚗
Peugeot 4007 08-		★★★★★	■	▲	🚗
Suzuki Grand Vitara 05-		★★★★★	—	▲	
Suzuki SX4 06-		★★★★★	■	▲	
Toyota RAV4 95-00	●		—	▲	
Toyota RAV4 00-05	●		■	▲	
Toyota RAV4 05-		★★★★★	■	▲	🚗
Volvo XC60 08-	2009	★★★★★	■	▲	🚗
VW Tiguan 07-		★★★★★	■	▲	🚗
Large SUVs					
Audi Q7 06-		★★★★★	■	▲	
BMW X5 00-07		★★★★★	■	▲	
BMW X5 08-		★★★★★	■	▲	🚗
Hyundai Santa Fe 00-05		★★★★★	■	▲	
Hyundai Santa Fe 06-		★★★★★	■	▲	🚗
Jeep Cherokee 02-		★★★★★	■	▲	
Jeep Grand Cherokee 93-00	●		—	▲	
Jeep Grand Cherokee 05-		★★★★★	■	▲	🚗
Kia Sorrento 03-		★★★★★	—	▲	
Landrover Discovery 06-		★★★★★	■	▲	
Landrover Range Rover 02-		★★★★★	■	▲	
Mercedes M-Klass 98-05		★★★★★	■	▲	
Mercedes M-Klass 06-		★★★★★	■	▲	
Mitsubishi Pajero 99-05		★★★★	—	▲	
Nissan Pathfinder 06-		★★★★★	■	▲	
Nissan Terrano 88-96	●		—	▲	
Nissan X-Trail 04-07		★★★★★	■	▲	
Nissan X-Trail 08-		★★★★★	■	▲	
Opel Frontera 99-		★★★★	—	▲	
Suzuki Grand Vitara 02-05		★★★★	■	▲	
Volvo XC90 02-		★★★★★	■	▲	🚗
VW Touareg 03-		★★★★★	■	▲	

Key to symbols

Folksam – Real-life accidents

- ⊕ Safest – at least 30% safer than the average car
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- Average safety
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ESC

- ▲ ESC is standard
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- ▲ ESC is not available

Safest choice

- 🚗 Safest choice in its class



What do our customers gain from the research?

Our customers gain increased road safety. What we learn from our research is used to develop better cars and better roads. Fewer traffic injuries also means lower costs for damages and therefore lower car insurance premiums.

For more questions and answers, please visit folksam.se/hursakerarbilen

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 +46 8 772 74 05 or email at: forskning@folksam.se.

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



What does it cost the customer?

For every car insurance policy, the customer pays 5 Swedish kronor towards research. Since Folksam is owned by its customers it is particularly important that the investments also benefit the customers. Our road safety research increases security, and is an example of a good investment for our customers.

For more questions and answers, please visit [folksam.se/hursakerarbilen](https://www.folksam.se/hursakerarbilen)



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 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

Is there really such a big difference in safety between the cars?

Yes, the car model is of crucial importance for the consequences of an accident. Our research shows that the risk of death is several times higher in the least safe models compared with the safest ones.

For more questions and answers, please visit folksam.se/hursakerarbilen



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

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Mixed Sources

Produktgrupp från välskötta skogar,
kontrollerat ursprung och återanvänt
virke eller fibermaterial

Product group from well-managed
forests, controlled sources and
recycled wood or fibre

www.fsc.org Cert no. SCS-COC-001440
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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.

Folksam[®]