
SPRING NEWSLETTER

“There are many so called “experts” with questionable judgment and ethical standards willing to tell you what they think you want to hear. However, just like shoddy construction or a bad automobile repair, a bad expert’s opinion will come back to haunt you and cost the company far more in the long run. We believe in the value of an honest job well done the first time.”

I wrote those words over ten years ago. To me it is just plain good common sense, however common sense seems to be uncommon with some people. We may not be the “cheapest”, but we are the best; and if we state an opinion we will stand behind it through trial. I believe this is in the client’s best long term interest.

There are some who want a cheap slipshod job that they can call an “expert’s opinion” to wave in front of a claimant to deny a claim, and they have found companies that will cater to their wishes. We have had clients and attorneys who wanted us to bend our opinion or manipulate the facts and they have gone away unhappy.

Minor impact soft tissue claims are a small part of our business that we do as a courtesy to our clients; however the recent brouhaha over “report mills” typifies the unfortunate gullibility of those who want the cheapest regardless of quality. In light of the recent TV publicity I am not so sure this is the best strategy.

The fact that we have stuck to our simple principles is **why we have never been beaten at trial**. If you do the job right and are honest about your conclusions, then it is very hard for an opponent to beat you. Very few attorneys can claim such a track record.

If you have any questions, please read ‘Corporate Policy On Litigation Management’ on our web site www.prtassoc.com. Our goal and commitment to our clients is to do the best honest job. If this is your philosophy then we want your business. If not, then you can find plenty of “experts” who will accommodate you.

Sincerely,

Peter R. Thom

NHTSA Rollover Resistance Ratings

Most rollover crashes occur when a vehicle runs off the road and is tripped by a ditch, curb, soft soil, or other object causing it to rollover. These crashes are usually caused by driver behavior such as speeding or inattention. These are called single vehicle crashes because the crash did not involve a collision with another vehicle. More than 10,000 people die each year in all rollover crashes.

The Rollover Resistance Rating is an estimate of your risk of rolling over if you have a single vehicle crash. It does not predict the likelihood of that crash. The Rollover Resistance Rating essentially measures vehicle characteristics of center of gravity and track width to determine how "top-heavy" a vehicle is. The more "top-heavy" the vehicle, the more likely it is to roll over. The lowest rated vehicles (1-star) are at least four times more likely to roll over than the highest rated vehicles (5-stars).

The Rollover Resistance Ratings of vehicles were compared to 220,000 actual single vehicle crashes, and the ratings were found to relate very closely to the real-world rollover experience of vehicles.

While the Rollover Resistance Rating does not directly predict the risk of injury or death, keep in mind that rollovers have a higher fatality rate than other kinds of crashes. Remember: Even the highest rated vehicle can rollover, but you can reduce your chance of being killed in a rollover by about 75% just by wearing your seat belt.

Here are the Rollover Resistance Ratings:

In A Single Vehicle Crash, a vehicle with a rating of:

Five Stars - ★★★★★ - Has a risk of rollover of less than 10 percent

Four Stars - ★★★★ - Has a risk of rollover between 10 percent and 20 percent

Three Stars - ★★★ - Has a risk of rollover between 20 percent and 30 percent

Two Stars - ★★ - Has a risk of rollover between 30 percent and 40 percent

One Star - ★ - Has a risk of rollover greater than 40 percent

FREQUENTLY ASKED QUESTIONS ABOUT ROLLOVER RESISTANCE RATINGS

Why is consumer information for vehicle rollovers necessary?

While rollovers do not occur as frequently as other types of crashes (see Figure 1), when they do occur, the result is often serious injury or death. Rollovers accounted for more than 10,000 fatalities in the United States in 1999, more than side and rear crashes combined (see Figure 2). They also resulted in thousands of serious injuries. NHTSA believes that most of these rollovers, and the tragic injuries that result, are preventable, if consumers understand the roles the driver, roadside environment and vehicle play in causing the rollover.

Figure 1. Light Vehicle Crashes
(Source: NHTSA General Estimates System, 1999)

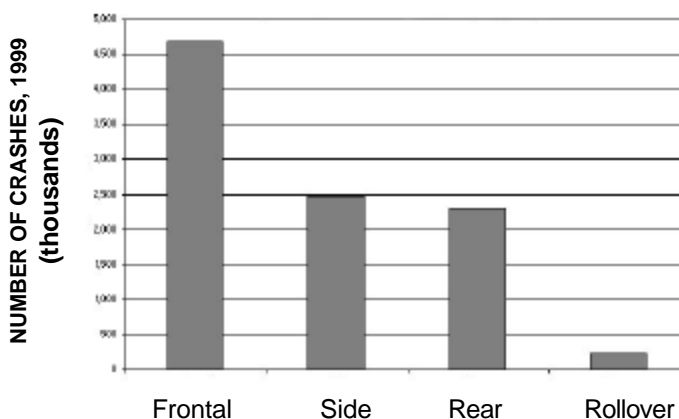
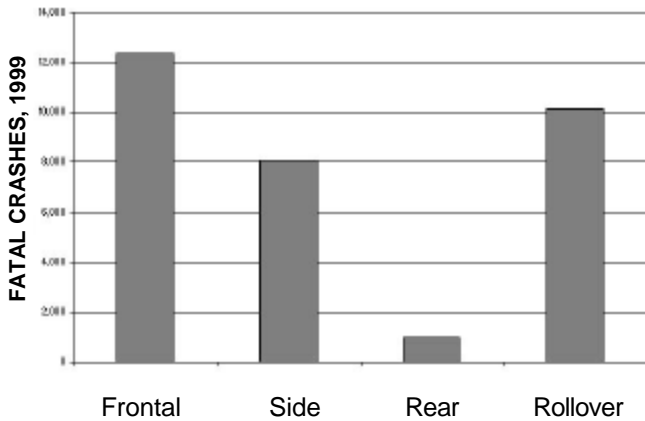


Figure 2. Fatal Crashes

(Source: NHTSA Fatal Analysis Reporting System, 1999)

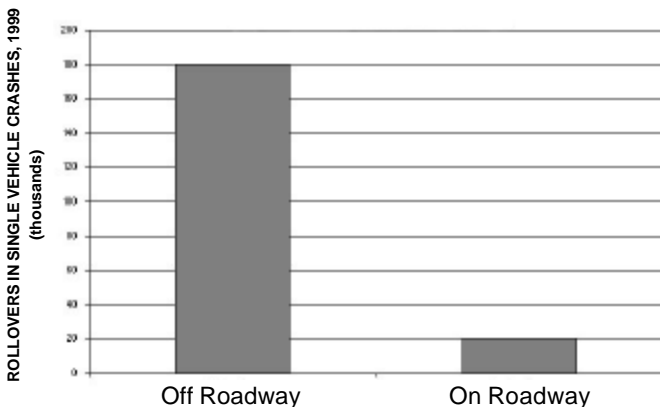


How do most vehicle rollovers occur?

From its studies of real-world single-vehicle crashes, NHTSA has determined that more than 90% of rollovers occur after a driver runs off of the road (see Figure 3). This does not refer to vehicles trying to negotiate difficult trails away from public roads. It refers to vehicles rolling over off of the pavement after the driver has lost control of the vehicle. Once the vehicle slides off of the pavement, a ditch, soft soil, curb or other tripping mechanism usually initiates the rollover.

Figure 3. Single Vehicle Rollovers

(Source: NHTSA General Estimates System, 1999)



How should the consumer interpret NHTSA'S Rollover Resistance Ratings?

The Rollover Resistance Ratings are based on Static Stability Factor, which is essentially a measure of how top heavy a vehicle is. The Rollover Resistance Ratings of vehicles were compared to 220,000 actual single vehicle

crashes, and the ratings were found to relate very closely to the real-world rollover experience of vehicles. Based on these studies, NHTSA found that taller, narrower vehicles, such as sport utility vehicles (SUVs), are more likely than lower, wider vehicles, such as passenger cars, to trip and roll over once they leave the roadway. Accordingly, NHTSA awards more stars to wider and/or lower vehicles. The Rollover Resistance Rating, however, does not address the causes of the driver losing control and the vehicle leaving the roadway in the first place.

Does a vehicle with a higher Rollover Resistance Rating mean it is immune from rollovers?

No, even a five-star vehicle has up to a 10 percent risk of rolling over in a single vehicle crash. In fact, because of the aggressive way in which the vehicle is driven and/or the age and skill of the driver, certain five-star vehicles such as sports cars, may have a higher number of rollovers per hundred registered vehicles than certain three-star vehicles, such as minivans, due to the fact that they are in more single vehicle crashes.

Excerpted from NHTSA 3-01

For a current list of vehicles with NHTSA Rollover Resistance Ratings and other useful links, visit the "Reference" Section in our web site.

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