

A Look At SUVs

Sports Utility Vehicles (SUVs) have long made a serious splash on the traffic scene. Today, they continue among the rulers of the roadways. Their popularity is still high for the following reasons:

- they have a very comfortable ride
- they're heavy and sturdy, making them more resistant to collision damage
- they're capable of handling certain types of inclement weather better than smaller vehicles
- they're more stylish than pickup trucks and large vans, making them more attractive to a wider variety of drivers.

An early reason for the popularity of SUVs was the belief that they were safer. The motorized behemoths' sales grew at the direct expense of lighter cars that, while efficient on fuel, were vulnerable to heavy damage in higher-speed collisions. On the other hand, SUVs heralded the arrival of personal transportation that, initially, survived collisions better than their lighter weight peers.

Sports Utility or Personal Assault Vehicles?

However, SUVs have a dark side. Ironically, one of the biggest issues is that they're - well - BIG! Although SUVs make their occupants safer, such safety does not apply in all circumstances. Consider the following:

Construction - SUVs are not only heavier than most private passenger vehicles, they're also stiffer. SUVs react more like jeeps on wet roadways and on turns. While smaller vehicles may fish-tail under these conditions, SUVs have a tendency to roll over because of their higher balance of gravity and their narrowness (relative to height and length). The rollover danger is extremely high when, ironically, such vehicles leave the road. Further, with their heavier weight and stiffness, SUVs have bodies that don't have as much "give" during impacts with other vehicles.

Collision - This means that smaller, lighter vehicles that collide with SUVs suffer a higher level of damage upon impact. Naturally, the occupants of smaller vehicles that collide with SUVs face a higher chance of serious injury or death. SUVs have front bumpers that are significantly higher than most vehicles and this can cause big problems. Instead of helping to mitigate the impact by making contact with the other vehicle's bumper, it maximizes damage because the SUV's hardest part makes contact with the more vulnerable body of a smaller vehicle. In fact, depending upon its speed, an SUV may actually run over the top of a smaller car.

Increased Liability - The nature of the construction elements of an SUV during accidents with smaller cars result in these types of vehicles inflicting more serious bodily injuries to other operators. This fact leads to more lawsuits against SUV operators. More claims increase the cost to insurers and results in higher insurance rates. In fact, a number of apply premium surcharges to SUVs in order to make up for their greater risk of causing serious accidents.

While SUVs may fit the needs of persons who put a premium on vehicle strength and safety, such vehicles inflict more serious damage on smaller vehicles and their occupants. Further, as the number of SUVs increases, there will be a diminishing return on their safety since the probability will increase that SUVs will crash into other SUVs. In the end, a person interested in buying and driving an SUV will just have to consider the positives and negatives.

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