



Welcome to 2007

Thatcham Research News is the new look for Insurer AutoView, which is now available to subscribers as well as insurers.

Each month, we will present a main story from each area of the company, along with reports from the major shows, insights into the automotive manufacturing business, as well as information about new technology.

In this issue, we shall take a look at the 2007 Model Year whiplash results, give you an overview of

the recent Detroit Motor Show and there's a discussion about the rules which OEMs have to comply with, in order to offer cars for sale – called type approval – in relation to technology already built into cars.

Please feel free to send us your comments or questions.

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Whiplash testing

Manufacturers listening to Thatcham

Thatcham continues to encourage vehicle manufacturers to fit safer seats following the continued testing of whiplash protection. The Thatcham rear end crash protection results are published annually using an internationally recognised, established procedure, with the ratings now in their third year. The results from the 2007 Model Year show that many significant high volume manufacturers are now taking whiplash seriously and are re-designing their car seats to improve occupant safety.

The interim 2007 Model Year results are listed on the following

pages, and these ratings are for new cars purchased during 2007. The results can also be viewed on the website at www.thatcham.org

The full report on 2007 model testing will be launched at the end of March 2007.

2007 Model Year

Just two years ago, the 2005 Model Year testing saw only 16% of seats achieving a 'Good' score and a miserable 36% rated as 'Poor'. The 2007 Model Year testing sees many manufacturers now listening to Thatcham and introducing much improved seats that can protect their occupants from the debilitating and painful injuries associated with whiplash.

New interim 2007 Model Year results

Matthew Avery,
Research Manager - Crash

Saab and Volvo continue to lead the way in whiplash safety with 'Good' rated seats in each and every new model on sale. However, many mainstream manufacturers such as Ford, Honda and Renault, are joining them and introducing seats with anti-whiplash technology. Thatcham anticipates that the future will herald further new and innovative anti-whiplash seats that will lower the risk of whiplash as a direct result of the continued pressure from Thatcham and the British insurers.

Protection

RHR Reactive Head Restraint: A head restraint that automatically moves up and forward during the crash, actuated by the weight of the occupant in the seat. (Example: Saab)

PAHR Pro-Active Head Restraint: A head restraint that automatically moves up and forward at the start of the crash, actuated by crash sensors on the bumper or within the car. (Example: Mercedes-Benz C & E Class)

RAS Reactive Seat: An entire seat and head restraint that absorbs the energy of a rear end crash. (Example: Volvo WHIPS)

NO CAPTION A traditional fixed or adjustable head restraint that has no specific anti-whiplash technology.

Overall Rating

Good

A seat that offers good protection for most sizes of occupant – may be fitted with specific anti-whiplash protection.

Acceptable

A seat that offers reasonable protection for small to average sized drivers.

Marginal

A seat that offers some protection for small to average occupants.

Poor

A seat that offers little protection from whiplash-type injuries.

Refused Supply

Manufacturer refused to supply seats or participate in testing. It may be assumed that these seats would offer insufficient protection.



Old Honda CRV scored Poor



New Honda CRV scored Good

These ratings only allow the comparative assessment of a seat's ability to protect its occupant in a typical crash. They cannot be used as a guide to whether a particular injury is more or less likely, since

we still do not know enough about the mechanisms of whiplash injury to state this confidently.

It is important to remember that all occupants must adjust their head restraints correctly whether

they have a 'POOR' or 'GOOD' rated seat. No head restraint can offer full protection if it is incorrectly adjusted. The ideal adjustment is as high as the top of the head, and as close to the back of the head as possible – touching is best.

Make	Model	Protection	Seat Description	Overall Rating
Alfa Romeo	147		Standard seat, cloth, 4 way, manual	Poor
Alfa Romeo	159	Reactive head restraint	Standard seat, cloth, 4 way, manual	Good
Alfa Romeo	Brera		Standard seat, leather, 6 way, manual, fixed head restraint	Awaiting Supply
Audi	A3	Reactive head restraint	Standard seat, cloth, 4 way, manual	Acceptable
Audi	A4 - VIN numbers from 8ERA116011		Standard seat, cloth, 4 way, manual	Good
Audi	A6	Reactive head restraint	Standard seat, cloth, 4 way, manual	Acceptable
Audi	Q7		Standard seat, cloth, 4 way, manual	Acceptable
Audi	S4 - VIN numbers up to 8ERA116011	Reactive head restraint	Sport seat, leather, 10 way, electric	Acceptable
Audi	S4 - VIN numbers from 8ERA116011		Sport seat, leather, 8 way, electric	Good
Audi	S6		Sport seat, leather, 8 way, electric, fixed head restraint	Good
Audi	TT		Sport seat, leather & cloth, 4 way, manual, fixed head restraint	Acceptable
BMW	1 Series		Standard seat, cloth, 4 way, manual	Marginal
BMW	3 Series		Standard seat, cloth, 4 way, manual	Poor
BMW	5 Series		Standard seat, cloth, 6 way, manual	Poor
BMW	7 Series	Pro-Active head restraint	Comfort seat, leather, 6 way, electric	Acceptable
BMW	X5		Standard seat, leather, 4 way, electric	Poor
Cadillac	BLS	Reactive head restraint	Standard seat, cloth, 4 way, manual	Good
Cadillac	CTS		Standard seat, leather, 4 way, electric	Poor
Chevrolet	Kalos		Standard seat, cloth, 2 way, manual	Poor
Chevrolet	Lacetti		Standard seat, cloth, 2 way, manual	Marginal
Chevrolet	Matiz		Standard seat, cloth, 2 way, manual	Marginal
Chevrolet	Tacuma		Standard seat, cloth, 6 way, manual	Poor
Chrysler	300 C		Standard Seat, leather, 8 way, electric	Acceptable
Chrysler	PT Cruiser		Standard seat, leather, 4 way, manual & electric	Poor
Chrysler	Voyager		Standard seat, cloth, 2 way, manual	Acceptable
Citroen	C1		Standard seat, cloth, 2 way, fixed head restraint	Marginal
Citroen	C2		Standard seat, cloth, 4 way, manual	Poor
Citroen	C3		Standard seat, cloth, 4 way, manual	Acceptable
Citroen	C4		Standard seat, cloth, 4 way, manual	Acceptable
Citroen	C4 VTR / VTS		Sport seat, cloth, 4 way, manual	Poor
Citroen	C4 Picasso		Awaiting Supply	Awaiting Supply
Citroen	Xsara Picasso		Standard seat, cloth, 4 way, manual	Acceptable
Citroen	C5		Standard seat, cloth, 4 way, manual	Acceptable
Citroen	C6	Reactive head restraint	Comfort seat, cloth, 6 way, electric	Acceptable
Dodge	Caliber		Standard seat, cloth, 2 way, manual	Marginal
FIAT	Croma	Reactive head restraint	Standard seat, cloth, 4 way, manual	Marginal
FIAT	Doblo		Standard seat, cloth, 4 way, manual	Poor

Make	Model	Protection	Seat Description	Overall Rating
FIAT	Grande Punto		Standard seat, cloth, 4 way, manual	Marginal
FIAT	Idea		Standard seat, cloth, 4 way, manual	Marginal
FIAT	Multipla		Standard seat, cloth, 2 way, manual	Poor
FIAT	Panda		Standard seat, cloth, 2 way, manual	Poor
FIAT	Stilo		Standard seat, cloth, 4 way, manual	Poor
Ford	C-Max		Standard seat, cloth, 4 way, manual	Good
Ford	Fiesta		Standard seat, cloth, 4 way, manual	Acceptable
Ford	Fiesta ST		Sport seat, cloth, 4 way, manual	Poor
Ford	Focus		Standard seat, cloth, 4 way, manual	Good
Ford	Fusion		Standard seat, cloth, 4 way, manual	Marginal
Ford	Galaxy	Reactive head restraint	Standard seat, cloth, 4 way, manual	Good
Ford	Ka		Standard seat, cloth, 2 way, manual	Poor
Ford	Mondeo	Reactive head restraint	Standard seat, cloth, 4 way, manual	Good
Ford	S-Max	Reactive head restraint	Standard seat, cloth, 4 way, manual	Good
Honda	Accord		Standard seat, cloth, 4 way, manual	Poor
Honda	Civic	Reactive head restraint	Standard seat, cloth, 4 way, manual	Good
Honda	CR-V	Reactive head restraint	Standard seat, cloth, 4 way, manual	Good
Honda	Jazz		Standard seat, cloth, 4 way, manual	Poor
Hyundai	Getz		N/A	Awaiting Supply
Hyundai	Sonata	Reactive head restraint	Standard seat, cloth, 8 way, manual	Good
Hyundai	Tucson		Standard seat, cloth, 6 way, manual	Marginal
Jaguar	S-Type	Reactive seat	Standard seat, leather, 6 way, electric	Good
Jaguar	S-Type Sport	Reactive seat	Standard seat, leather, 6 way, electric	Good
Jaguar	XJ	Reactive seat	Standard seat, leather, 6 way, electric	Marginal
Jaguar	XKR		Standard seat, leather, 6 way, electric	Refused Supply
Jaguar	X-Type		Standard seat, leather, 6 way, electric	Poor
Jaguar	X-Type Sport		Standard seat, leather, 6 way, electric	Poor
Jeep	Grand Cherokee	Reactive head restraint	Standard seat, leather, 6 way, electric	Good
Kia	Cee'd		Awaiting Supply	Awaiting Supply
Kia	Picanto		Standard seat, cloth, 2 way, manual	Marginal
Kia	Rio		Standard seat, cloth, 2 way, manual	Poor
Kia	Sedona	Reactive head restraint	Standard seat, cloth, 2 way, manual	Good
Kia	Sportage		Standard seat, cloth, 6 way, manual	Poor
Land Rover	Discovery III		Standard seat, leather, 6 way, electric	Acceptable
Land Rover	Freelander II		Standard seat, cloth, 2 way, manual	Marginal
Land Rover	Range Rover		Comfort seat, leather, 6 way, electric	Marginal
Land Rover	Range Rover Sport		Standard seat, leather, 4 way, electric	Acceptable
Lexus	GS		Sport seat, cloth, 6 way, electric	Poor
Lexus	IS		Sport seat, cloth, 6 way, manual	Marginal
Lexus	RX 300		Standard seat, cloth, 6 way, electric	Marginal
Mazda	2		Standard seat, cloth, 4 way, manual	Poor
Mazda	3		Standard seat, cloth, 4 way, manual	Marginal
Mazda	5		Standard seat, cloth, 4 way, manual	Marginal
Mazda	6		Standard seat, cloth, 4 way, manual	Marginal
Mazda	MX-5		Sport seat, cloth, 2 way, manual, fixed head restraint	Marginal
Mercedes	A Class	Reactive head restraint	Standard seat, cloth, 4 way, manual	Acceptable

Make	Model	Protection	Seat Description	Overall Rating
Mercedes	B Class	Reactive head restraint	Standard seat, cloth, 4 way, manual	Good
Mercedes	C Class	Pro-Active head restraint	Standard seat, cloth, 6 way, manual/electric	Acceptable
Mercedes	E Class	Pro-Active head restraint	Standard seat, leather, 6 way, electric	Good
Mercedes	M Class	Pro-Active head restraint	Standard seat, leather, 8 way, electric	Good
Mercedes	R Class	Pro-Active head restraint	Standard seat, leather, 8 way, electric	Good
Mercedes	SLK		Standard seat, cloth, 4 way, manual	Awaiting Supply
MINI	Mini		Standard seat, cloth, 4 way, manual	Acceptable
Mitsubishi	Colt		Standard seat, cloth, 2 way, manual	Poor
Mitsubishi	Lancer		Standard seat, cloth, 2 way, manual	Marginal
Mitsubishi	Outlander		Standard seat, cloth, 4 way, manual	Marginal
Mitsubishi	Shogun		Standard seat, leather, 6 way, electric	Poor
Nissan	Micra		Standard seat, cloth, 4 way, manual	Acceptable
Nissan	Micra CC		Standard seat, cloth, 4 way, manual	Acceptable
Nissan	Murano	Reactive head restraint	Standard seat, leather, 2 way, manual	Marginal
Nissan	Note		Standard seat, cloth, 4 way, manual	Awaiting Supply
Nissan	Pathfinder	Reactive head restraint	Standard seat, cloth, 4 way, electric	Marginal
Nissan	Qashqai		Awaiting Supply	Awaiting Supply
Nissan	X-Trail		Standard seat, cloth, 4 way, manual	Marginal
Peugeot	107		Standard seat, cloth, 2 way, fixed head restraint	Marginal
Peugeot	1007		Standard seat, cloth, 4 way, manual	Poor
Peugeot	206		Standard seat, cloth, 4 way, manual	Marginal
Peugeot	207		Standard seat, cloth, 4 way, manual	Awaiting Supply
Peugeot	307		Standard seat, cloth, 4 way, manual	Good
Peugeot	407		Standard seat, cloth, 4 way, manual	Acceptable
Proton	Gen 2		Sport Seat, cloth, 2 way, manual	Poor
Proton	Satria		Standard seat, cloth, 2 way, manual	Poor
Renault	Clio		Standard seat, cloth, 4 way, manual	Good
Renault	Espace		Standard seat, cloth, 6 way, manual	Acceptable
Renault	Laguna		Standard seat, cloth, 4 way, manual	Good
Renault	Megane		Standard seat, cloth, 4 way, manual	Acceptable
Renault	Megane CC		Standard seat, cloth, 4 way, manual	Acceptable
Renault	Modus		Standard seat, cloth, 4 way, manual	Good
Renault	Scenic		Standard seat, cloth, 4 way, manual	Good
SAAB	39150	Reactive head restraint	Standard seat, leather, 4 way, manual	Good
SAAB	39150	Reactive head restraint	Standard seat, leather, 6 way, manual/electric	Good
SAAB	39211	Reactive head restraint	Standard seat, leather, 4 way, manual	Good
SEAT	Altea	Reactive head restraint	Standard seat, cloth, 4 way, manual	Good
SEAT	Altea		Standard seat, cloth, 4 way, manual	Marginal
SEAT	Leon	Reactive head restraint	Standard seat, cloth, 4 way, manual	Acceptable
SEAT	Leon	Reactive head restraint	Sport seat, cloth, 4 way, manual	Acceptable
SEAT	Leon		Standard seat, cloth, 4 way, manual	Acceptable
SEAT	Leon		Sport seat, cloth, 4 way, manual	Acceptable
SEAT	Toledo	Reactive head restraint	Standard seat, cloth, 4 way, manual	Good
SEAT	Toledo		Standard seat, cloth, 4 way, manual	Marginal
SEAT	Ibiza		Sport seat, cloth, 4 way, manual	Poor
Skoda	Fabia		Standard seat, cloth, 4 way, manual	Poor

Make	Model	Protection	Seat Description	Overall Rating
Skoda	Fabia VRS		Sport seat, cloth, 4 way, manual	Poor
Skoda	Octavia		Standard seat, cloth, 4 way, manual	Marginal
Skoda	Roomster		Standard seat, cloth, 2 way, manual	Acceptable
Skoda	Superb		Standard seat, cloth, 4 way, manual	Poor
Smart	Fortwo		Standard seat, cloth, 2 way, manual	Acceptable
Subaru	B9 Tribeca	Reactive head restraint	Standard seat, leather, 2 way, electric	Good
Subaru	Forester	Reactive head restraint	Standard seat, cloth, 4 way, manual	Good
Subaru	Impreza STI	Reactive head restraint	Sport seat, cloth, 2 way, manual	Marginal
Subaru	Impreza WRX	Reactive head restraint	Sport seat, cloth, 2 way, manual	Marginal
Subaru	Legacy	Reactive head restraint	Standard seat, cloth, 4 way, manual	Acceptable
Subaru	Legacy Outback	Reactive head restraint	Sport seat, cloth, 4 way, manual	Acceptable
Suzuki	Grand Vitara ('06 on)		Standard seat, cloth, 6 way, manual	Awaiting Supply
Suzuki	Swift		Standard seat, cloth, 6 way, manual	Awaiting Supply
Suzuki	SX4		Standard seat, cloth, 6 way, manual	Awaiting Supply
Toyota	Avensis		Standard seat, cloth, 4 way, manual	Acceptable
Toyota	Aygo		Standard seat, cloth, 2 way, fixed head restraint	Marginal
Toyota	Corolla		Standard seat, cloth, 4 way, manual	Poor
Toyota	Corolla Verso		Standard seat, cloth, 6 way, manual	Poor
Toyota	Prius		Standard seat, cloth, 4 way, manual	Marginal
Toyota	Yaris		Standard seat, cloth, 2 way, manual	Marginal
Toyota	Yaris		Standard seat, cloth, 4 way, manual	Marginal
Vauxhall/Opel	Astra		Standard seat, cloth, 2 way, manual	Marginal
Vauxhall/Opel	Corsa		Standard seat, cloth, 2 way, manual	Awaiting Supply
Vauxhall/Opel	Meriva	Reactive head restraint	Standard seat, cloth, 2 way, manual	Acceptable
Vauxhall/Opel	Meriva		Standard seat, cloth, 2 way, manual	Poor
Vauxhall/Opel	Signum	Reactive head restraint	Standard seat, cloth, 6 way, manual	Acceptable
Vauxhall/Opel	Tigra	Reactive head restraint	Sport seat, cloth, 4 way, manual	Good
Vauxhall/Opel	Vectra	Reactive head restraint	Standard seat, cloth, 6 way, manual	Acceptable
Vauxhall/Opel	Zafira		Standard seat, cloth, 4 way, manual	Marginal
Volkswagen	Beetle	Reactive head restraint	Standard seat, cloth, 4 way, manual	Acceptable
Volkswagen	Eos		Standard seat, cloth, 4 way, manual	Marginal
Volkswagen	Fox		Standard seat, cloth, 2 way, manual	Marginal
Volkswagen	Golf GTI	Reactive head restraint	Sport seat, cloth, 4 way, manual	Acceptable
Volkswagen	Golf Plus	Reactive head restraint	Standard seat, cloth, 4 way, manual	Acceptable
Volkswagen	Golf V	Reactive head restraint	Standard seat, cloth, 4 way, manual	Acceptable
Volkswagen	Jetta	Reactive head restraint	Standard seat, cloth, 4 way, manual	Acceptable
Volkswagen	Passat	Reactive head restraint	Standard seat, cloth, 4 way, manual/electric	Acceptable
Volkswagen	Polo		Standard seat, cloth, 4 way, manual	Poor
Volkswagen	Sharan		Standard seat, cloth, 4 way, manual	Poor
Volkswagen	Touareg		Standard seat, cloth, 4 way, manual	Marginal
Volkswagen	Touran	Reactive head restraint	Standard seat, cloth, 4 way, manual	Acceptable
Volvo	C30	Reactive seat	Standard seat, cloth, 6 way, manual, fixed head restraint	Good
Volvo	S40	Reactive seat	Standard seat, cloth, 6 way, manual	Good
Volvo	S60	Reactive seat	Standard seat, cloth, 6 way, manual	Good
Volvo	S80	Reactive seat	Standard seat, leather, 6 way, manual	Good
Volvo	V50	Reactive seat	Standard seat, cloth, 6 way, manual	Good

Make	Model	Protection	Seat Description	Overall Rating
Volvo	V70	Reactive seat	Standard seat, cloth, 6 way, manual	Good
Volvo	XC90	Reactive seat	Standard seat, leather, 6 way, manual	Good

Detroit Motor Show highlights

Andrew Marsh,
OEM Programme Manager

The grand debate about vehicle emissions, global warming and fuel economy is underway. Of course all three subjects are interlinked aspects of the same issue, which is how to minimise the impact of fossil fuel burning devices on the environment. The USA will invest in more hybrid technology using petrol engines, and have set diesel engine emission targets for 2008 that are so tough even European OEMs are struggling to meet them.

Toyota has surpassed GM as the world's biggest producer of cars, whilst Nissan is challenging Ford for second place.

The 2007 show was the real raiser for the international launch session, and what better occasion than this to unveil the first brand new model from Rolls-Royce since Phantom. Welcome to the Phantom drophead coupe, a vehicle which uses the same drive line (a 6.75 litre V12

producing 453 bhp and a 6 speed ZF automatic transmission) combined with a five layer fabric covered convertible, a short wheelbase version of the all aluminium body structure (it is 250mm shorter than the Phantom).

To eliminate scuttle shake – a frequent problem for convertibles - the doors are rear hinged which allows a very robust 'A' pillar construction, integrating a distinctive windscreen frame. The new body shell has deeper and wider sills, additional bracing above and below the engine, as well as bracing underneath the rear subframe. There is 140m of weld in the structure (compared to 120m in the Phantom saloon), and the car weighs 2650 kg. To validate the (optional) brushed stainless steel bonnet being fitted into an aluminium shell, Rolls-Royce used a DeLorean DMC 12 – a vehicle with a GFRP

body shell, steel back bone chassis and stainless steel skin panels.

The Phantom drophead coupe boot can accommodate two sets of golf clubs regardless of the hood being up or down, and the rear boot has a seat capable of supporting 150 kg of valuable goods. Overall – a glorious statement to the world for around £250,000 – the car goes on sale later this year.





The Jaguar XF is the new name for the replacement S-Type, and Detroit provided the first view of the production car body form via the C-XF.

Following the familiar pattern of Ford Group company pre-releases in recent years, the overall shape and panel detailing will be very close to the production car, but the large tail pipe finishers, front vent trim and side trim will be toned down for the serial car.

The platform will be based on a North American drive model, but heavily revised for the XF, and will have a steel body structure. The drive line is likely to feature the array of JLR V8 petrol engines offered in the XJ and XK, with the 2.71 V6 twin turbo diesel – later to be joined by the V8 twin turbo diesel.

The design language builds on the theme established by the XK, but finally gives Jaguar a design which builds on the past rather than imitating it. The first view of the

production car will be at the 2007 Geneva Motor Show.

The North American Chevrolet Malibu was based on the Epsilon platform (Cadillac BLS, Saab 9-3, Vauxhall Vectra). However, the wheel base is extended by 150mm and the engine choice includes both a four cylinder unit used in Europe as well as a 3.6l version of the 2.8l V6. The next Epsilon 2 range will go into production during late 2008.

Finally, as if the eco-message could have lost something in translation, Dodge unveiled the Viper with a revised body structure, and a 8.4 litre V10 which produces 600 bhp. Whilst Viper sales are relatively modest, one wonders just how many economical vehicles have to be sold to offset the fuel economy of the Viper, and still maintain a decent average across all vehicles sold by DaimlerChrysler in the USA.

***Clockwise from top left:
Jaguar C-XF front and rear,
Dodge Viper, Chevrolet Malibu.***



Is technology ahead of type approval?

The gap between technology which is ready for production and the technology which is possible within type approval legislation has never been as great, and the gap is getting bigger each day. Whole technologies are now being developed which are not addressed by type approval, but are possible.

Example one: The steering wheel

Currently virtually all countries agree there should be a continuous mechanical linkage between the steering wheels and the road wheels. Vehicles which use hydraulics or electrical power to position the steered wheels based on an input from the driver (so there is no mechanical linkage) have their road speed limited to around 20 miles per hour (in the UK).

The widespread application of steering assistance via an engine driven hydraulic system has been largely replaced by electro-hydraulic and electric drive systems, which are activated only when the steering system input from the driver combined with vehicle speed allow the software to start the electric motor.

The possible strategies are endless, and already such electronically controlled systems can:

- Allow the vehicle to self steer in parking manoeuvres (Volkswagen Touran).
- Allow different levels of assistance for city and open road driving (all).
- Allow the driver to select the level of assistance for parking (Fiat Panda and Punto).

- Transmit a warning if the driver departs from a lane without indicating (Citroën C4, C5 and C6).
- Allow correction of steering, without driver input, for side winds (BMW 3, 5, 6 and 7 series).

There are good reasons to eliminate the mechanical linkage, since in the event of front collision the mass of the upper column could be reduced along with the possibility to reduce leg injury. The packaging of the front suspension and drive line would be easier since the rack could have an electric motor driving directly, without allowing for a shift to pass through the engine bay. Finally, 'Right Hand Drive' would no longer be an issue due to engine packaging.

Andrew Marsh,
OEM Programme Manager

Example two: The next version of ESC

The first versions of ESC have been already been evolved to include engine control (ignition timing/injection timing), gearbox control (especially for automatics and automated manual transmissions), suspension and brakes. The level of integration can be seen from the latest Mercedes-Benz S class and Lexus LS460, where the ESC system is part of the safety system strategy.



The next steps

- Electrically activated brake system.
- Electrically controlled damper and air spring rate/ride height.
- Electrically controlled variable anti roll bar stiffness.
- Limited rear wheel steer (anti phase and same phase).

All of these systems have appeared on various vehicles for the past 15 years, and the electrically controlled brake system on the W210 E class was replaced by a conventional system on the W211 E class. However, technology is becoming more reliable and cheaper – the arrival of full chassis control, where the driver selects which type of behaviour and has inputs to the performance demanded is already here. The difference is that OEMs want to offer this technology on cheaper, mass market vehicles – which will be possible before the end of the decade.

The problem

The legislation with which all new vehicles must comply takes a very, very long time to go from an idea to law. The approach has been to discuss evolution of existing technology or new technology, but before the legislation appears the technology is on offer in the market.

Governments around the globe find it increasingly difficult to define the performance criteria for an aspect of vehicle performance, since it is frequently tied to the performance of another system on the same vehicle.

For example, DaimlerChrysler introduced brake lights that flash if the driver is performing an emergency stop, to warn following drivers. Whilst not allowed according to type approval, the system was

approved by TÜV for the German market. The TÜV approval gave EU state members the option to adopt the approval for their own markets. Hence S class does not comply with UK Construction & Use regulations, but is fully type approved right across the European Union, including the UK.

The opportunity

Given legislators are so far behind the pace of technology, someone somewhere has to accept the full risk of using such technology in public. This falls to the insurance industry. The industry in turn relies on the full support of its research bodies, HM Government and the vehicle manufacturers to provide data from which it can then accurately assess the full risk to society. One hopes the law will one day get smarter and catch up.

Member Companies

Admiral Insurance Co Ltd
Allianz Cornhill Insurance plc
Amlin Insurance Services
Ansvar Insurance Co Ltd
AXA Insurance UK plc
Brit Insurance Ltd
Chaucer Insurance
Co-operative Insurance Society Ltd
Direct Line Insurance plc
Ecclesiastical Insurance Grp
Equity Red Star Motor Policies
Esure Insurance Ltd
Fortis Insurance Ltd
Groupama Insurance Company Ltd
Highway Insurance Company Ltd
HSBC Insurance (UK) Ltd
Illium Managing Agy Ltd
Insurance Corp of Channel Islands Ltd
Jubilee Motor Policies at Lloyd's
KGM Underwriting Agencies Ltd
Landmark Insurance Co Ltd
Legal & General Insurance Ltd
Liverpool Victoria Friendly Society Ltd
MIT Syndicate 3210 at Lloyd's
MMA Insurance plc
Norwich Union Insurance Ltd
Provident Insurance plc
QBE Insurance Co (UK) Ltd
RBS Insurance
Royal & Sun Alliance plc
The NFU Mutual Ins. Society Ltd
Trafalgar Insurance plc
UK Insurance Ltd
Zurich Insurance Co

Thattham

is a not-for-profit organisation. Our aim is to carry out research targeted at containing or reducing the cost of motor insurance claims, whilst maintaining safety and quality standards.

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