

## AIR BAGS & SEAT BELTS SAVE LIVES

### SEAT BELTS

In 2017, seat belts saved an estimated 14,955 lives over the age of four. An additional 2,549 lives could have been saved if all passenger vehicle occupants over age 5 wore seat belts (National Safety Council Injury Facts, 2017).

### Consider the Statistics

- The nationwide seat belt use rate was 91.9 percent in 2023 as estimated by NHTSA's National Occupant Protection Use Survey (NOPUS)
- According to the National Safety Council, motor vehicle accidents in 2022 accounted for 46,027 deaths and 5.2 million nonfatal injuries.
- In 2022, total motor vehicle costs were estimated at \$481.2 billion. Costs include wage and productivity losses, medical expenses, administrative expenses, motor vehicle property damage, and employer costs.
- When used, lap/shoulder seat belts reduce the risk of fatal injury to front-seat passenger car occupants by 45% and reduce the risk of moderate-to-critical injury by 50%.
- In the Human Service field, motor vehicle accidents are the leading type of claims reported. For human service providers, the impact of a severe auto loss can be devastating. Motor vehicle accidents can cause serious injury or death to employees and the people they support.

A total of 25,420 occupants of passenger vehicles (cars, pickup trucks, vans, and SUVs) were killed in motor vehicle traffic crashes in 2022. 11,410 were restrained and 11,302 (44%) were unrestrained.

### How Do Seat Belts Work?

As a vehicle rapidly slows down, it distributes the force over the stronger and larger parts of your body. This includes your chest, hips, and shoulders. The seat belt stretches slightly to slow your body down.

### Seat Belts Protect You by:

- Absorbing the force of a crash
- Helping you stay in control of your vehicle by keeping you in your seat



### DID YOU KNOW?

Wearing a seat belt increases your chance of surviving a crash by more than 50%

**BUCKLE UP!**

# AIR BAGS

Air bags, combined with lap/shoulder seat belts offer the best available protection for passenger vehicle occupants. NHTSA estimates that 4,330 lives were saved by frontal airbags in 2019 alone.



## Driver and Passenger Air Bags

- Absorb crash energy and help protect the driver's and front seat passenger's head, neck and chest in a frontal impact crash
- Reduce the risk of serious head injury by 81 percent
- Provide extra protection when used with seat belts but are not a substitute for seat belts
- Do not inflate in a moderate frontal collision (0-5 mph) or during a rear impact, side impact, or rollover.

## Side-Impact Air Bags

- Side-Impact air bags are now included in many newer vehicle models. These bags inflate in a moderate-to severe side impact crash to cushion the driver and passengers from the doors and side windows. The air bags can be found in the sides of the seats by the doors, in the roof area above the windows, or in the doors.

## AIR BAG & SEAT BELT SAFETY TIPS

- Move your seat back so that your chest is at least 10 inches (25cm) away from the steering wheel.
- Adjust a tilt steering wheel toward your chest, not towards your head.
- Wear your seat belt properly using both the lap and shoulder belt. The shoulder strap should cross the collarbone and the lap belt should fit low and tight. The shoulder strap should never be slipped behind the back or under the arm. If the lap belt and shoulder belt do not reach around the person, extenders can be used.
- Have front seat passengers adjust their seat as far back as possible from the dashboard.
- Place infants in the backseat in a properly installed rear-facing child safety seat.
- Make sure children 12 and younger always ride in the back seat using a properly installed child safety seat or restraint appropriate for their age and size.
- When transporting passengers who use wheelchairs, transfer them to a regular seat and buckle them in. When this is not possible, three sets of securement should be used: person to wheelchair, person to vehicle, wheelchair to vehicle.

*Remember, seat belts and air bags can save lives, but only when they are used properly!*



Contact the ISA Risk Management Division today for more information on these and other risk management services and resources.



*Irwin Siegel Agency is a series of RSG Specialty, LLC. RSG Specialty, LLC is a Delaware limited liability company and a subsidiary of Ryan Specialty, LLC. In California: RSG Specialty Insurance Services, LLC (License # 0G97516).*