

June 7, 2022

The Honorable Steven Cliff
Administrator
National Highway Traffic Safety Administration
1200 New Jersey Avenue, SE
Washington, DC 20590

Re: Notice and Request for Comment; New Car Assessment Program, Docket No. NHTSA-2022-0002

Dear Administrator Cliff,

On May 6, 2022, the National Highway Traffic Safety Administration (NHTSA) published in the Federal Register a Notice an extension of the request for comments on the “Notice and Request for Comment; New Car Assessment Program.” The National Association of Mutual Insurance Companies (NAMIC) appreciated the extension, and we welcome the opportunity to respond to this request for comments related to NHTSA’s important efforts to update and improve the New Car Assessment Program (NCAP), which serves a valuable role as a non-regulatory, but highly visible and trusted consumer information program.

NAMIC is the largest property/casualty insurance trade group with a diverse membership of more than 1,500 local, regional, and national member companies, including seven of the top 10 property/casualty insurers in the United States. NAMIC members lead the personal lines sector representing 55 percent of the auto market. Through our advocacy programs we promote public policy solutions that benefit NAMIC member companies and the policyholders they serve and foster greater understanding and recognition of the unique alignment of interests between management and policyholders of mutual companies. Additionally, staff from NAMIC and several of our member companies serve on the Boards of Directors for both the Insurance Institute for Highway Safety and Highway Loss Data Institute.

We share NHTSA’s view that the NCAP program’s multifaceted initiatives and broad safety strategies to address vehicle safety involving motor vehicle occupants, other vulnerable road users, and safe driving choices are critical to current and future efforts to reduce injuries and fatalities occurring on the nation’s roads.

Where Advanced Driver Assistance Systems (ADAS) are concerned, we believe the continued expansion and sophistication of performance testing and the development of a new rating system has the potential to benefit consumers, particularly as common understanding and the ubiquity of these systems continues to grow. Specific analysis, testing, and evaluation of existing and new crash avoidance ADAS features like lane keeping, blind spot intervention, blind spot warning, and pedestrian automatic emergency braking will provide helpful insight for all road users. With respect to the development and promotion of an entirely new rating system, we believe that as long as the system is objective, transparent, consistently applied, and well explained, it could provide significant value as a factor consumers consider in the purchase of new vehicles.

With respect to the concept of updating the Monroney Label required in vehicles to include additional crash protection, safety technology, and vehicle safety performance information, we are supportive of the agency conducting qualitative and quantitative consumer testing to better understand what information would present real-world value to consumers and how it would best be conveyed to help consumers make more informed choices.

We are also supportive of the efforts outlined in the request for comment regarding the development of an NCAP Roadmap, developed around a robust public input process with clear milestones but enough flexibility to adjust to new technologies as they are introduced. We are also supportive of the Roadmap considering additional commitments and resources to the study of the relationship between technology and behavioral safety with a focus on devices that can shift driver behavior that contributes to crashes; however, we urge the agency to be extremely cautious of developing recommendations or assessments around emerging vehicle technologies that may infringe on drivers' privacy rights.

NAMIC supports the principles underlying the NCAP and believes that the continued evolution of the program and the agency's efforts to survey consumers will have significant practical utility. Although we are not experts in this area, NHTSA's estimate of the burden and the quality, utility and clarity of the information to be collected, analyzed, and reported out through the NCAP program in the future seem appropriate.

NAMIC members are acutely aware of the multitude of road safety challenges facing their policyholders¹, and we wish to reaffirm our commitment to working with you and your staff to improve safety for all road users. Insurers have a long track record of playing an important role in improving outcomes for drivers, and we look forward to continued involvement with programs like the NCAP, which provide valuable information to carriers as well as consumers.

¹ NAMIC Issue Analysis - https://www.namic.org/pdf/publicpolicy/220104_riskier_roads.pdf

If there are additional ways in which NAMIC and our members can be of assistance to NHTSA throughout the development and implementation of the proposed NCAP updates, please do not hesitate to reach out to me or any of the NAMIC staff.

Sincerely,

A handwritten signature in blue ink, appearing to read 'Tom Karol', with a large, sweeping flourish extending to the right.

Thomas J. Karol

General Counsel – Federal
National Association of Mutual Insurance Companies