2006 FEB 24 AM 9:48 [redacted]

Chicago, IL [redacted]

Feb. 16, 2006

USAA Auto Insurance
FAX: 210-498-0030

To whom it may concern:

In 2003, I was in a minor (or at least it should have been only minor) accident in my 2001 Ford Focus in which the passenger side airbag deployed, in spite of the fact that the passenger seat was unoccupied. The cost of the repairs, paid by USAA, were a lot higher than they should have been, because this unnecessary airbag deployment necessitated the replacement of that airbag, part of the seatbelt/shoulder harness assembly, and the windshield (because the plastic airbag cover impacted the windshield with such great force that it shattered it.) (See my attached letter of 11-11-04.)

I just went to the Chicago Auto Show, in which I noticed that the 2006 Ford Focus now has a seat sensor in the passenger seat that will prevent similar unnecessary airbag deployments when the seat is unoccupied. In addition, it will also stop deployment if a light-weight child (I don't know the number, but a salesman thought it was about 80 pounds.) is occupying the seat.

I feel that such a weight-sensing switch should have been installed in the seats all along. Such unnecessary deployments must have cost the insurance industry (as well as those owners not insured for such things) a great deal of money. The insurance companies have passed these costs down to their clients in form of higher premiums. In addition, many cars may have been written off as total losses when this extra expense put the cost to repair the vehicle above the cutoff point.

If a flaw like this existed in airplanes, I am sure that the FAA would require the aircraft manufacturers to replace the component for all planes so equipped, but here, we're talking about cars.

It's probably unrealistic for the auto industry to install these weight-sensing switches on all vehicles that did not have them, when built, but I think it might be reasonable for the industry to pay for the replacement of the airbag, seatbelt/shoulder harness assemblies, and the windshields of all vehicles in future accidents in which these costly replacements could have been avoided, if only such switches had been installed.

Perhaps the auto manufacturers should also be required to reimburse the insurance companies (as well as vehicle owners who were uninsured) for these unnecessary repairs for past accidents.

Because I am not a lawyer involved with auto issues, I don't know what would be legally appropriate. I think it might be appropriate to go back to previous accidents, because weight-sensing switches are nothing new. There was one, for example, on my 1972 Ford Pinto, that would prohibit the seatbelt warning buzzer from going off when the seat would be unoccupied. If it's not appropriate to go back to previous accidents, I think it would at least

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be appropriate to require the auto manufacturers to either retrofit the existing vehicles (i. e., through a recall), or pay for the repair of future unnecessary deployments.

Because I do not drive very much, my 2001 Focus only has about 22,000 miles, so it's in good condition. If it's involved in another accident in which both airbags deploy, I fear that this car will be written off as a total loss, and I will be paid a sum that will be a lot less than the car is actually worth.

Sincerely,

[redacted]

copy to: IIHS, FAX: 703-247-1595
NHTSA, FAX: 202-366-7882
Center for Auto Safety, FAX: 202-387-0140

[redacted]
Chicago, IL [redacted]
[redacted]
Nov. 11, 2004

USAA Auto Insurance
FAX: 210-498-0030

To whom it may concern:

Last year, I was involved in a low-speed accident in my 2001 Ford Focus that turned out to be a very expensive one for USAA, because both airbags deployed. It's bad enough that the driver side airbag deployed in such a relatively minor accident, but since I had no passengers, it was really a waste for the passenger side airbag to deploy. To make matters worse, when the passenger side airbag deployed, its cover shattered the windshield. Body shop technicians have informed me that many vehicles have this design flaw.

I felt that there should be a sensor-controlled switch that would prevent passenger side airbag deployment if the passenger seat were not occupied. My 1972 Ford Pinto had a sensor that would prevent the seatbelt warning buzzer from going off if nobody were in the seat, so the technology for such a sensor definitely existed.

Yesterday, I spoke with a friend who is a Ford salesman, and he informed me that the new cars have such a sensor switch. I inquired about having such a switch installed in my 2001 Focus, but have not had any success in locating one.

I also read an article in the July 3, 2004, issue of "Status Report," put out by the Insurance Institute for Highway Safety, "Airbag switches often aren't switched on or off for best protection." It referred to vehicles equipped with switches where the passenger airbag can be manually switched off. Such a switch is a particularly good idea if one must drive with a child or elderly person in the front seat (or in the case of some cars and trucks, where there is no rear seat). The article referenced a NHTSA study, which states that such switches are readily available as an aftermarket item, although I have not been able to locate one.

Unnecessary airbag deployments, particularly those that cause the windshield to shatter, cost the insurance industry a great deal of money, and this equates to higher insurance premiums. In addition, there are probably instances where the cost of replacing the passenger airbag and the damage it causes, along with the cost for other auto repairs, can cause a car to be written off as a total loss, when in the absence of this unnecessary damage, the car would be repaired.

I am suggesting, therefore, that USAA, and other auto insurance companies, determine how such switches can be installed, and that clients be encouraged to get them installed. This might involve conacting auto manufacturers to ask about making such switches readily available. If USAA could locate good sources for getting this work done, you could pass this information to your clients, just as you provide lists of places where we can go to get VINs etched on our auto glass.

Companies, such as auto manufacturers, who could make such switches available, but are not doing so because they do not believe that a sufficiently large market exists, would change their minds if they saw that auto insurance companies were giving incentives to their clients to get such switches.

Since those with such switches would be at a lesser risk for high-cost accidents, USAA, and the other insurance companies, could offer discounts on the collision premiums to those who get them installed. Such discounts would not be unprecedented, because discounts on the comprehensive premiums are already offered for those who get certain antitheft devices installed.

Sincerely,

[redacted]

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