To determine if people are less likely to have a fatal accident when wearing a seatbelt, we need to compare the proportion of fatal accidents between those who wear seatbelts and those who do not.

Let's analyze the options:

- \*\*(A) Compare the ratios 510/412,878 and 1,601/164,128\*\*: This option compares the proportion of fatal accidents given that a seatbelt was used (510 fatalities out of 412,878) and the proportion of fatal accidents given that no seatbelt was used (1,601 fatalities out of 164,128). This is the correct approach because it directly compares the likelihood of fatality based on seatbelt usage.

- \*\*(B) Compare the ratios 510/577,006 and 1,601/577,006\*\*: This option compares the fatalities in each group to the total number of accidents regardless of seatbelt usage, which is not appropriate for evaluating the impact of seatbelt usage on fatality rates.

- \*\*(C) Compare the numbers 510 and 1,601\*\*: Comparing absolute numbers of fatalities does not account for the different number of people in each group, so it doesn't provide a fair comparison of risk.

Therefore, the most appropriate comparison is \*\*(A)\*\*, which directly looks at the proportion of fatalities within each group.