

# PERSONAL AUTO

Why premiums are increasing



Auto accidents – and their severity – have been on the increase in recent years, with insurance companies paying more in claims, and policyholders paying more for insurance. Consider these factors:



## Technology Usage

At any given daylight moment across America, approximately 660,000 drivers are using cell phones or manipulating electronic devices while driving.<sup>1</sup>



## Distracted Driving

Every day there are 9 deaths and more than 1,000 injuries due to distracted driving – that's over 3,000 deaths and almost 400,000 injuries a year.<sup>2</sup>



## Rising Medical Costs

Medical costs in the United States have risen at an average annual rate of 3.0% for the past five years.<sup>3</sup>



## Accidents Increasing

Motor vehicle crashes are the leading cause of teenager deaths, and in 2015, 9% of all drivers in that age group involved in fatal crashes were distracted at the time of the crash.<sup>4</sup>



## Auto Repair Costs

The cost of fixing a vehicle has increased every year since 2010. Average collision claims are almost 24% higher than they were in 2010.<sup>5</sup>



## More Cars On the Road

3.22 trillion miles were driven on the nation's roads in 2016, up 2.8% from the year before. The more people drive, the more frequently they get into accidents.<sup>6</sup>



## Severe Weather

Weather disasters like hurricanes, hail and flood end up costing billions in damages, which auto insurers cover through comprehensive insurance.<sup>7</sup>

<sup>1</sup> National Highway Traffic Safety Administration <sup>2</sup> Center for Disease Control and Prevention <sup>3</sup> Bureau of Labor Statistics CPI <sup>4</sup> [Distraction.gov](http://Distraction.gov) <sup>5</sup> Insurance Information Institute <sup>6</sup> Federal Highway Administration <sup>7</sup> NOAA - National Centers for Environmental Information

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