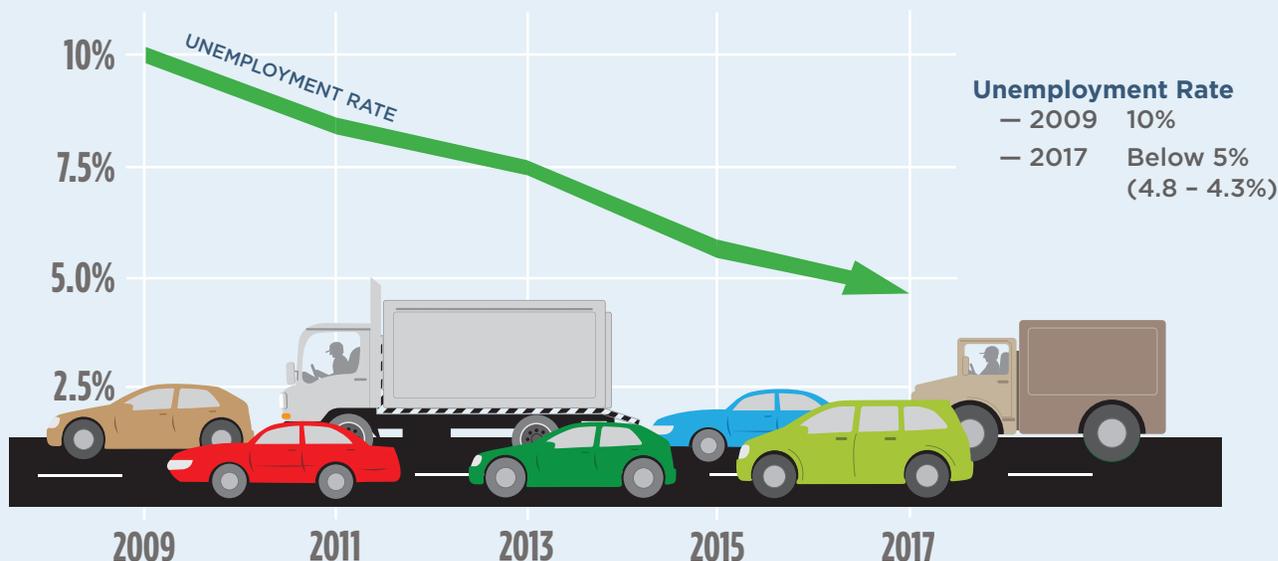


# WHY ARE CAR INSURANCE COSTS RISING?

No one likes to open their car insurance bill to see that their premium has increased, especially if they haven't had any accidents or claims. While rate increases can occur for reasons specific to an individual driver, currently there are a number of factors leading to increased car insurance costs for drivers across the country, regardless of insurance provider.

## MORE ACCIDENTS

Lower unemployment rates and lower gas prices have led to a substantial increase in the number of cars on the road.



Distracted driving is leading to an increase in crashes.

23x

Drivers who text and drive are **23 times** more likely to be involved in an accident.

In 2014, accidents connected to distracted driving resulted in:

- **3,331** individuals killed
- **387,000** people injured



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## CAR REPAIR COSTS ARE ON THE RISE

Damage to cars is becoming more costly. Today's newer, more complex car technology is more expensive to repair.



## HEALTH CARE COSTS ARE INCREASING

Costs for hospital stays, medications, doctors, lab fees and rehab continue to increase.



In the past decade, the average bodily injury claim has risen more than **3%** each year — exceeding the inflation rate.

**+3%**

## WHY OTHER DRIVERS' CLAIMS AFFECT YOUR INSURANCE

Safe drivers may feel it is unfair that their premiums are used to pay for accidents or injuries they did not cause. Here are some talking points you can use:



- Insurance is, essentially, a risk-sharing arrangement.
- Once you become a policyholder, you join a group, or pool, of people who share in the cost of losses.
- While your premiums help pay for the claims of other policyholders, it's also true that their premiums help ensure that your covered claim will be paid should you have a loss.

The information contained above is intended to be a general explanation of factors that can influence auto insurance premiums. Policyholders should contact their agent or a customer service representative for additional explanation specific to their individual policy.

Sources: *Bureau of Labor Statistics, U.S. Department of Labor; Virginia Tech Transportation Institute; National Highway Traffic Safety Administration (NHTSA); Insurance Information Institute (III)*

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