



WHY ARE MY CAR INSURANCE RATES INCREASING?

There are multiple reasons why car insurance rates are going up. But let's take a step back: The idea of insurance is to share risk among parties and shoulder costs with others. Although your driving behaviors may not have changed, every one of us on the road are impacted by what happens in the market.

Here are reasons why rates may have increased.



17.2 MILLION



The number of new cars sold in 2018, according to foxnews.com. More new cars on the road translates to more—and more expensive—auto insurance claims. More claims equates to higher insurance rates for everyone to help share the cost.

12 TIMES



You are 12 times more likely to crash if you're using your phone to call someone (Virginia Tech Transportation Institute).

381 MILLION



The number of connected cars on the road by 2020, according to businessinsider.com. The amount of technology in cars is increasing, including vehicles equipped with internet connectivity that enables cars to access and send data, download software and communicate with other devices.

74%



The percentage of drivers who said they would use Facebook while driving (NSC.org).

5 SECONDS



The average amount of time it takes to send a text message (library.cqpress.com).

94%



the number of car crashes caused by human error (NHTSA.gov). Human error plays a large role in car crashes as distracted driving is still very prevalent. Beyond insurance rates, stay safe and make sure you are not driving distracted.

48 STATES



The number of states where texting while driving is illegal (IIHS.org).