

FROM LANE DEPARTURE WARNINGS TO BLIND SPOT DETECTION, CARS ARE SAFER TODAY THAN EVER BEFORE. SO WHY DOES IT SEEM INSURANCE COSTS ARE GOING UP?



THERE ARE A NUMBER OF REASONS. MORE CARS + MORE DISTRACTIONS = MORE ACCIDENTS.

MORE CARS ON THE ROAD:



MORE THAN **86%** OF U.S. HOUSEHOLDS HAVE AT LEAST ONE CAR FOR EVERY DRIVER IN THE HOME.



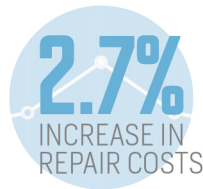
DRIVERS ARE MORE DISTRACTED THAN EVER

74% OF DRIVERS USE FACEBOOK WHEN DRIVING
(National Safety Council)

DRIVING MORE AS A NATION:



ADVANCED TECH IS MORE EXPENSIVE TO REPLACE:



LEADING TO MORE ACCIDENTS:



AVERAGE COST PER PAYOUT ROSE:



INDUSTRY-WIDE, INSURANCE COMPANIES HAVE BEEN PAYING \$1.05 IN COSTS FOR EVERY \$1 IN PREMIUM REVENUE

SOME ESTIMATES SUGGEST **36%** OF ALL DRIVERS TEXT AND DRIVE

DISTRACTION ACCOUNTS FOR **16%** OF ALL FATAL CRASHES

3,477 LIVES LOST DUE TO TEXTING AND DRIVING



431,000 INJURED IN DISTRACTED DRIVING ACCIDENTS



SOURCES: National Safety Council, NHTSA, Consumer Reports, Bloomberg, AAA, Car MD, iii.org