

AUTOMOBILE INSURANCE FACTS

ALL 50 STATES REQUIRE DRIVERS TO CARRY CAR INSURANCE

(PIP)
Medical Payments or Personal Injury Protection (PIP)
This coverage pays for the treatment of injuries to the driver and passengers of the policyholder's car.



16-19 year old drivers are **3 TIMES** more likely to have speeding violations.

17.9 YEARS On average a driver will have an accident claim once every 17.9 years.

7 Most Common Auto Insurance Claims

- 1 Fender Benders
- 2 Theft
- 3 Whiplash
- 4 Vandalism
- 5 Windshield Damage
- 6 Back Injuries
- 7 Animal Collisions



25 YEARS OLD

Auto premiums usually go down substantially after a driver turns 25.

28% of all fatalities are younger than 25



TOP 5 MOST EXPENSIVE AND LEAST EXPENSIVE STATES FOR AUTOMOBILE INSURANCE...

MOST
Michigan
Louisiana
Kentucky
West Virginia
Mississippi

LEAST
Massachusetts
North Carolina
Hawaii
Alaska
Oregon



PICK ANY COLOR



55 -vs- 9



55 out of every 100,000 registered motorcycles was involved in a fatal crash, compared with only 9 out of every 100,000 passenger cars.

STOP - Read your auto policy. Talk to your Independent Agent. Make sure you know your coverage



THEFT Your car insurance may NOT cover theft of items from inside your car. Check with your independent agent.



84% of People Use Seat Belts

Insuring a pre-owned car can save you up to **HALF** on your premium.



Average Loss Per Claim