

AUTO INSURANCE: WHY THIS NEWS IS IMPORTANT TO YOU AS A CONSUMER!
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The auto insurance marketplace has changed. Claims frequency and the average cost of settling auto claims are rising, leading to higher loss costs and future auto insurance rates for insurance companies' existing customers. These are industry-wide and countrywide issues, impacting all drivers. They are also reflected in the rate increases being taken by some of our largest insurance companies in the US.

There are several reasons for this. Among them are:

An improving economy and lower gas prices have contributed to a significant increase in the number of miles driven. Miles driven have increased for 15 straight months. Highway deaths are up 14% nationally and severe injuries are up 30%.

There are more new cars on the road and they are often more expensive to repair and replace. Aluminum bodies, rear bumper cameras and "light units" rather than simple light bulbs are among the innovations that can increase the cost of the average repair.

Distractive driving is a major issue! I was recently driving down the road with my spouse during morning rush hour noticing a middle aged women texting while driving so it's not an issue with just young drivers! The humorous part was I was distracted by this lady texting and upset she was texting and driving that my wife said, "You better pay more attention to the road so you don't have an accident watching someone texting!!"

There are three main types of distraction:

- Visual: taking your eyes off the road;
- Manual: taking your hands off the wheel; and
- Cognitive: taking your mind off of driving.

Distracted driving activities include things like using a cell phone, texting, and eating. Using in-vehicle technologies (such as navigation systems) can also be sources of distraction. While any of these distractions can endanger the driver and others, texting while driving is especially dangerous because it combines all three types of distraction.¹

But because text messaging requires visual, manual, and cognitive attention from the driver, it is by far the most alarming distraction.

The best way to end distracted driving is to educate ourselves, family members and all Americans about the danger it poses.

Together, we can help save lives!