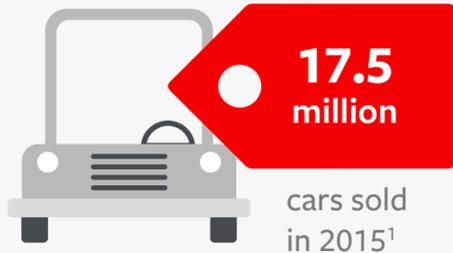


Auto Insurance TRENDS

The **insurance industry** is seeing **increased costs**. As a result, **prices are increasing**.

WHY?

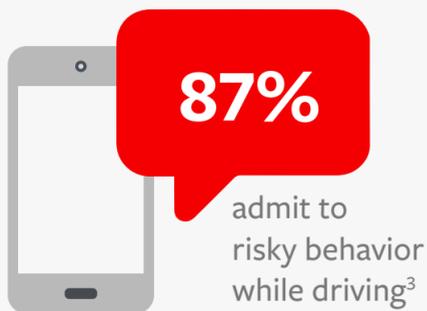
People are buying more new cars



People are driving more miles



Distracted driving is up



Distracted crashes



Injury costs are rising



+5-6%
due to medical inflation and increasing claim complexity³

HERE'S HOW YOU CAN SAVE

1

Request a coverage review to make sure you're taking advantage of all available discounts:

- Safe Driver Discount
- Multi-Policy Discount
- Payment Discounts and more

2

Protect against the rising cost of auto accidents with:

- *Premier Responsible Driver Plan*[®] with Accident Forgiveness and Decreasing Deductible
- *Premier New Car Replacement*[®] that pays to replace a totaled car in the first five years with a brand-new car
- *Premier Roadside Assistance*[®]

3

Consider a higher deductible to lower your premium.

¹ Strategy & Price WaterHouse Coopers, 2016, Auto Industry Trends

² U.S. Department of Transportation's Federal Highway Administration

³ National Highway Traffic Safety Administration

