



Losses are increasing in the auto industry

These industry statistics show all insurance carriers are paying out more in auto claims than they have in the past.



The U.S. set a new car sales record of nearly **17.5** million vehicles in 2015. Newer cars have advanced technology and are more expensive to repair.¹



3.148 trillion miles were driven in 2015. That's a **3.5%** increase over 2014 — the largest annual increase in 25 years.²



2015 accident frequency increased: bodily injury liability increased **~3%**, property damage liability increased **0.9%** and Personal Injury Protection (PIP or no-fault claims) increased **6.6%**.³



Traffic deaths decreased **22%** from 2000 through 2014. Estimations for 2015 show a **7.7%** increase over 2014.⁴



From 2005 to 2013, the average cost per paid bodily injury liability claim increased **32.1%**.⁵



Mirroring the industry, total loss auto claims for Mercury or Safeco increased **12.7%** between 2013 and 2015.⁶



Drivers are more distracted. In 2014, **3,179** people were killed and **431,000** were injured as a result of distracted drivers.⁷

These high auto losses are occurring across the industry - not just for your Insurance

Why you should stay with Expert !



Expert Auto Home Health Insurance Agency policies extra values:

Select auto policy features include diminishing deductible, accident forgiveness, and roadside assistance.

We can insure all of your assets Expert Insurance including classic cars, boats, and motorcycles.

Bundling your insurance plans saves you money. Splitting up your business across agencies, can cause your to miss out on major savings!

Signing with a new carrier or agent will cost you your hard earned benefits and discounts.

If you've earned accident or violation-free discounts with Expert, you'll need to requalify with your new carrier.

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

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

³ Insurance Services Office Fast Track Data

⁴ National Highway Traffic Safety Administration

⁵ Insurance Research Council

⁶ Safeco Research

⁷ Distraction.gov