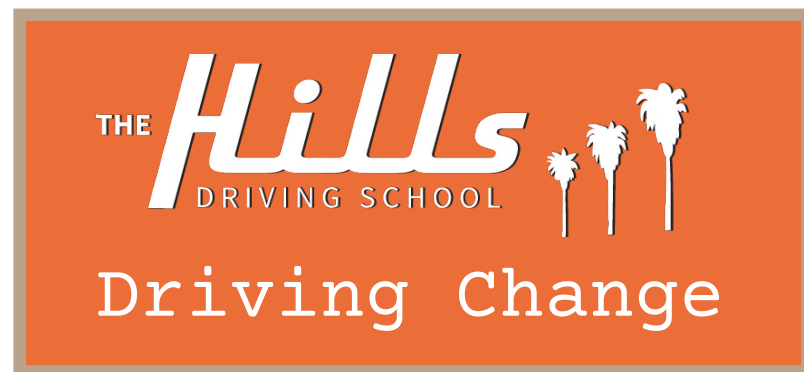


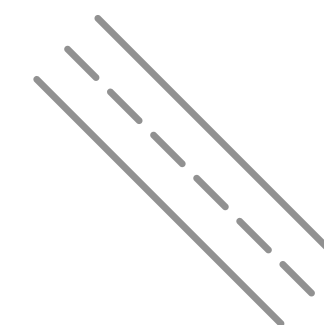


Changes in driver behavior and demographics

When crashes increase, everyone pays the price through higher insurance premiums



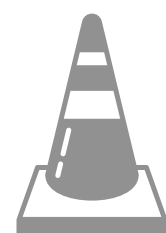
Increase in distracted driving



Limited enforcement of traffic laws



Increase in traffic density



Deteriorating infrastructure



Lack of formal training: More parents are waiting until their children turn 18 to skip driver's education



When Premiums Spike:
Addressing Out-of-Control
Auto Insurance Rates

Solution

Implement more frequent and
higher-quality driver
education programs.
Make comprehensive driver
training mandatory for all new
drivers, regardless of age



More litigation



Rising medical
costs



More crashes