

Auto Insights

Newsletter

Celebrate safely during the upcoming holiday season by talking about the risks of impaired driving and setting clear expectations for drivers.

The National Highway Traffic Safety Administration (NHTSA) encourages parents and caregivers to set clear boundaries with young drivers. Impaired driving, including distracted, drugged and drunk driving, causes numerous accidents and deaths each year.

The NHTSA provides the following statistics:

- 3,308 people were killed in accidents caused by distracted drivers in 2022.
- 31% of traffic-related deaths are the result of alcohol impairment.
- Drivers with a blood alcohol content of 0.10 or higher are seven times more likely to be in a fatal accident than sober drivers.
- More than 10,000 Americans are killed by drunk drivers each year, 1,000 of which are children.

Plan for safe and sober transportation as you enjoy the holiday season.

Insurers renew auto insurance policies every six or 12 months. Renewals are typically automatic. It's crucial to pay attention to notices you may receive from your auto insurance company.

Numerous factors can trigger rate increases, including the number of claims in your area, rising auto repair costs and general economic conditions.

Look for a renewal notice about a month before your policy expires. There, you'll find your coverage details and new rates. You can review your coverage with your agent to determine whether to make changes.

In some cases, an insurer may refuse to renew your coverage. If your auto insurance coverage lapses for any reason, including nonpayment, contact your agent immediately. Auto insurance lapses can make it more difficult and expensive to get appropriate coverage in the future.