

**1** The average Colorado driver pays an annual car insurance premium of \$821 compared to \$866 nationwide.

**2** 16.2 percent of Coloradans drive illegally without car insurance—ranking 9th highest in U.S. for uninsured drivers. The national average is 12.6 percent.

**3** Colorado drivers pay the 21st highest car insurance premiums in the U.S. Colorado ranks 4th for increases in damage claims and 2nd for increases in auto repair costs.

The average American household pays \$200 a year in additional premiums for insurance fraud.



**4** Colorado drivers are required to buy car insurance with minimum liability limits of \$25,000 to pay for injuries to one person, \$50,000 for injuries to two or more people and \$15,000 to pay for vehicle damage.

**5** Colorado drivers are required to buy uninsured/underinsured motorist coverage and \$5,000 in additional medical payments coverage unless they specifically reject it.

**6** Auto insurers defend their policyholders against lawsuits. Those defense costs and expenses add up to nearly \$4 billion per year.

**7** An estimated 85 percent of Colorado drivers wear seat-belts, compared to a usage rate of 87 percent in states with primary seatbelt laws. It's estimated that non-use of seat-belts costs Americans more than \$20 billion each year.



**8** The National Highway Traffic Safety Administration attributes 9.9 percent of all traffic fatalities to distracted driving.

**9** 605 people died in Colorado car crashes in 2016. Up 24% from 2014. Vehicle repairs, medical expenses and litigation costs continue to rise.

**10** In 2015, less than one percent of insured drivers had a bodily injury liability claim. Six percent of people with collision coverage had a claim, while 2.7 percent of people with comprehensive coverage had a claim.

**11** 78 percent of insured drivers buy comprehensive coverage in addition to liability insurance, and 73 percent buy collision coverage.

**12** In 2015, Colorado reported 14,859 motor vehicle thefts—up 29.6% from 2014. The average estimated cost per stolen vehicle is \$6,019, adding up to over \$69 million in losses.

**13** Hail is the natural peril that causes the most insured damage to Colorado vehicles. According to the National Insurance Crime Bureau, Colorado ranks 2nd in the US for hail insurance claims.

**14**



More than 200 companies sell auto insurance in Colorado.