

1 Colorado drivers pay the 25th highest car insurance premiums in the U.S.

2 The average Colorado driver pays an annual car insurance premium of \$750 compared to \$814 nationwide.

3 More than 3.9 million cars are insured in Colorado, but 16.2 percent of Coloradans drive illegally without car insurance—ranking it the 9th highest in the U.S. for uninsured drivers. The national average is 12.6 percent.

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 seatbelts, compared to a usage rate of 90 percent in states with primary seatbelt laws. It's estimated that non-use of seatbelts costs Americans more than \$20 billion each year.



8 From 2004 to 2014, rates of motor vehicle crash deaths among 15- to 19-year-olds in Colorado dropped to 67 percent. Fatalities dropped from 107 in 2004 to 35 in 2014.

9 545 people died in Colorado car crashes in 2015. Down 25% from 2002, but up 12% from 2014. Although crashes are trending downward, vehicle repairs, medical expenses and litigation costs continue to rise.

10 In 2014, less than one percent of insured drivers had a bodily injury liability claim. Six percent of people with collision coverage had a claim, while 2.8 percent of people with comprehensive coverage had a claim.

11 77 percent of insured drivers buy comprehensive coverage in addition to liability insurance, and 72 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. 2009 was the state's most costly storm season resulting in \$211 million from 60,000 auto claims from hail, wind and flood.



14 More than 200 companies sell auto insurance in Colorado.