



# Colorado Drivers Are Asking: “Why are my car insurance rates going up so much?”

Colorado’s legal environment incentivizes litigation and excessive jury awards. Colorado drivers are paying the price for the state’s excessive litigation and inflated jury awards.

The volatile legal climate in Colorado is made worse by booming population, hailstorms, rising distracted driving crashes, increasing medical treatment and auto repair costs.

## GET THE FACTS:



Colorado’s average auto insurance premium spiked from an estimated **\$944 TO \$1,757** in 2019. (The Zebra)



Colorado bad faith laws are estimated to **INCREASE LOSSES AND PREMIUMS BY 11 PERCENT**, generating \$1.2 billion in loss costs and \$1.4 billion in annual Property/Casualty premium. (Milliman Study)



**THE AMERICAN TORT REFORM ASSOCIATION HAS PUT COLORADO ON THE WATCH LIST** due to liability-expanding decisions and rulemaking by the court coupled with prospects of a pro-plaintiff legislative agenda.



Between 2014 and 2019 Q3 Bodily Injury Liability Claims Costs have **INCREASED 53 PERCENT**, Property Damage Liability Claims Costs **INCREASED 30 PERCENT**, Comprehensive Claims Costs have **INCREASED 9 PERCENT** and Collision Claims Costs have **INCREASED 22 PERCENT**. (Fast Track Data)



Colorado auto insurers pay out **\$1.09 FOR EVERY \$1.00** collected in premium.



Traffic fatalities **INCREASED 16 PERCENT** for the five-year period ending in 2019. (CDOT)



Colorado **RANKS 2ND** in the U.S. for hail insurance claims. (NICB, RMIA)



New car technology requires **MORE EXPENSIVE** repairs.

 **NOW IS THE TIME FOR CHANGE:**  
**We Need To Stop The Push to Expand Lawsuits, Settlements and Jury Awards**  
**COLORADO DRIVERS ARE PAYING THE PRICE**