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Automobile

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Ask the Insurance Expert...

(A monthly column answering your insurance questions)

Why Do Auto Insurance Rates Keep Going Up?

The short answer is rising medical costs coupled with more accidents. Believe it or not, the improving economy of the past several years is helping to create a scenario in which more accidents occur. Here is the reason why: when the economy is good and gas prices are low, people are driving more. The more cars on the road, the higher the frequency of accidents for all of us. Another notable culprit pushing up accident frequency is distracted driving from drivers using cell phones and, in particular, texting.

Data from the National Safety Council indicate that in 2016, for the first time in nearly a decade, 40,000 people may have died in motor vehicle crashes. That's a 6% increase over 2015 and a 14% increase over 2014, which is the most dramatic 2-year increase in over 50 years. The last time the number of fatalities was this high was 2007. All of this occurred while car manufacturers and government agencies are working to make both cars and roads safer.

Most of us think there is nothing we can do to stop crashes from happening; and, quite honestly, all you can control is your own behavior. Among all driver groups based on age, young millennials in the age group 19-24 were 88% likely to have broken the speed limit, run a red light or sent a text while driving in the

previous 30 days according to AAA Foundation for Traffic Safety. All other age groups up to age 74 also admitted to such behavior, but none quite at the rate of the young 20-year-olds among us. In fact, most of them consider their behavior acceptable by today's standards. I suppose that, if they are comparing themselves to their 20-year-old friends, that makes sense (to them).

Trying to control rising medical costs is beyond our control, so forget about that. The only thing you can control is improving your own driving habits to avoid any violations or accidents that result in surcharges and higher insurance costs. Talk to your insurance agent to make sure any discounts you are entitled to are being allowed. One of the most valuable ones is the low-mileage discount. If you drive a minimal amount, you need to make sure you get that credit. It isn't an all-or nothing discount; it works on a sliding scale with most of the auto insurers that we use in our agency.

I guess we could root against the economy and hope that gas prices go up so that fewer people can afford to buy gas and hit the highway, but that doesn't seem like a very practical solution. So, for now, let's buckle up, pay attention, shut off our cell phones and watch out for those millennial drivers at all costs. *Happy driving, Bellingham.*

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