



# Auto Insights

## Winter Weather Driving Tips

Winter weather can cause dangerous road conditions. In 2020, 374 fatal crashes occurred in winter driving conditions. Driving cautiously and understanding what to do in an emergency are key to staying safe this winter.

### How to Drive Safely in Winter

Here are some general safe-driving tips to keep in mind:

- Slow down when driving during a snowstorm or on icy roads. While all-wheel-drive and four-wheel-drive vehicles provide more control when moving, they may not be easier to stop on ice and snow.
- Accelerating slowly will help you remain in control of your vehicle.

- Understand your vehicle's capabilities. Modern cars come with standard safety equipment designed to help drivers avoid accidents. Check out [My Car Does What?](#) to learn more about your vehicle's onboard technology.
- Keep a basic winter readiness kit in your car, including blankets, flashlights and a first-aid kit.

### What to Do If You're In an Accident

If you are in an accident, stay with your vehicle if possible and call for help right away. Turn on your interior and exterior lights to help other drivers see your car. When it is safe to do so, call your insurance agent to get the claims process started.

## Inflation and Auto Insurance Rates

Inflation has reached a 40-year high, and as a result, auto insurance premiums are on the rise. Here are a few inflation-related factors leading to auto insurance rate increases:

- Parts shortages trigger repair delays and lead to higher repair costs and rental car reimbursements.
- The percentage of vehicles deemed a total loss after a covered accident is increasing due to higher repair costs.
- Accident-related medical payments are increasing due to the higher costs of health care.
- Catalytic converter theft is 10 times higher now than in 2019, leading to an increase in claims.
- Accidents resulting in lawsuits now cost more to litigate.

While you can't control the effects of inflation, there may be strategies you can employ to lower your costs. Contact your agent to learn more about available discounts and review your auto coverage.

