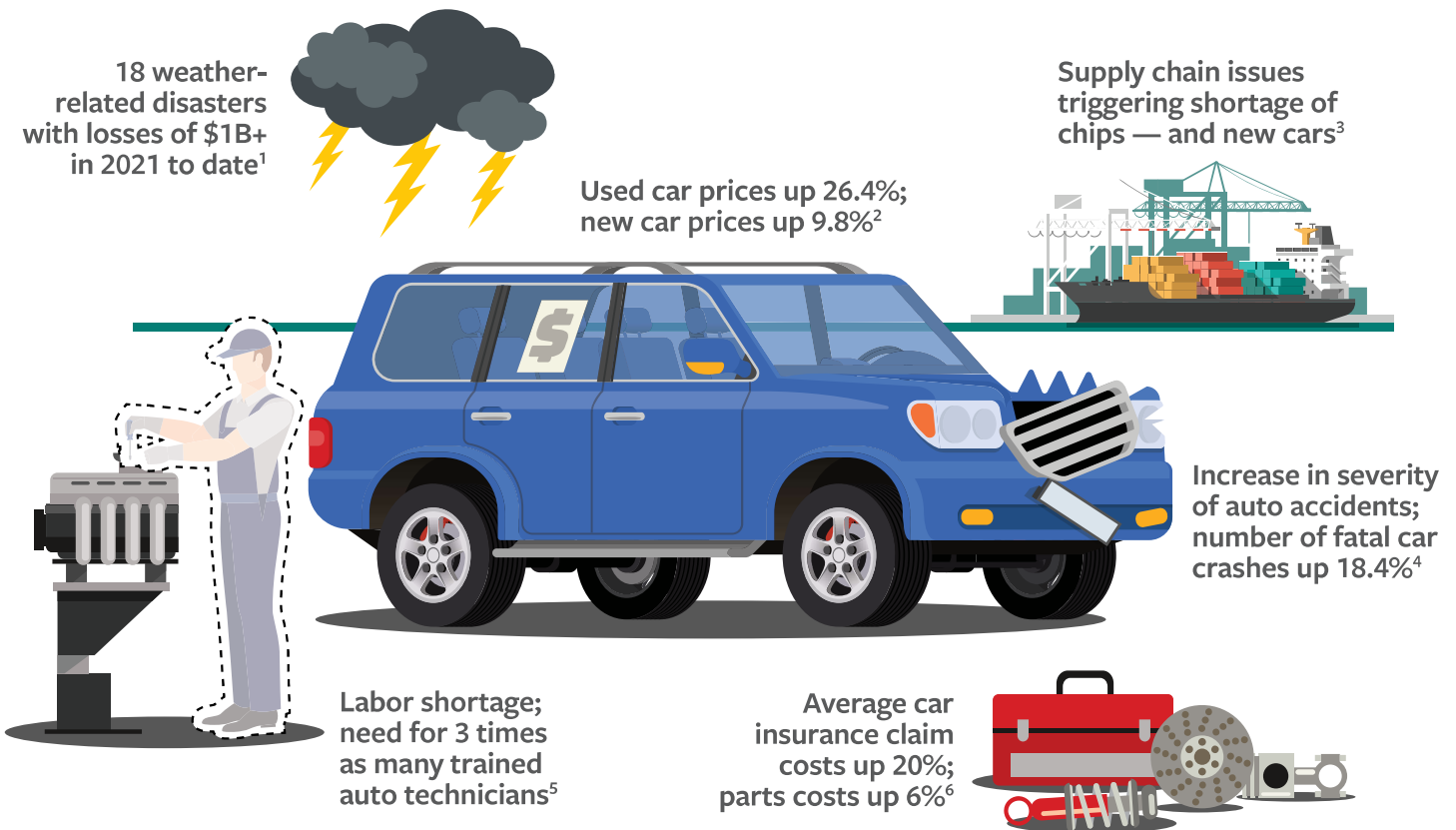


The many factors driving auto insurance rates



Not only are accidents more likely, repairs/replacements are more costly.

As the auto industry deals with an increase in loss costs, here are some of the factors that may affect premiums moving forward.



¹ National Centers for Environmental Information, U.S. Department of Commerce, Oct. 8, 2021; ² Consumer Price Index, U.S. Bureau of Labor Statistics, Oct. 13, 2021; ³ "A Tiny Part's Big Ripple: Global Chip Shortage Hobbles the Auto Industry", *The New York Times*, Oct. 14, 2021; ⁴ National Highway Safety Traffic Administration (NHSTA), U.S. Department of Transportation; first six months of 2021 compared to 2020; ⁵ 2020 *Technician Supply & Demand Report*, TechForce Foundation; ⁶ *Impact of the Pandemic on the P&C Insurance Economy*, CCC Intelligent Solutions, Sept. 2021.