

## WHY AUTO RATES ARE INCREASING

No one wants to pay more for their auto insurance. Unfortunately, economic factors, such as inflation, increased crime rates, and ongoing supply chain and labor shortages, have caused an increase in the number and overall cost of auto claims. The current market is impacting the entire auto insurance industry, including Western National, and creating the need to adjust auto policy premiums to cover the increasing costs.



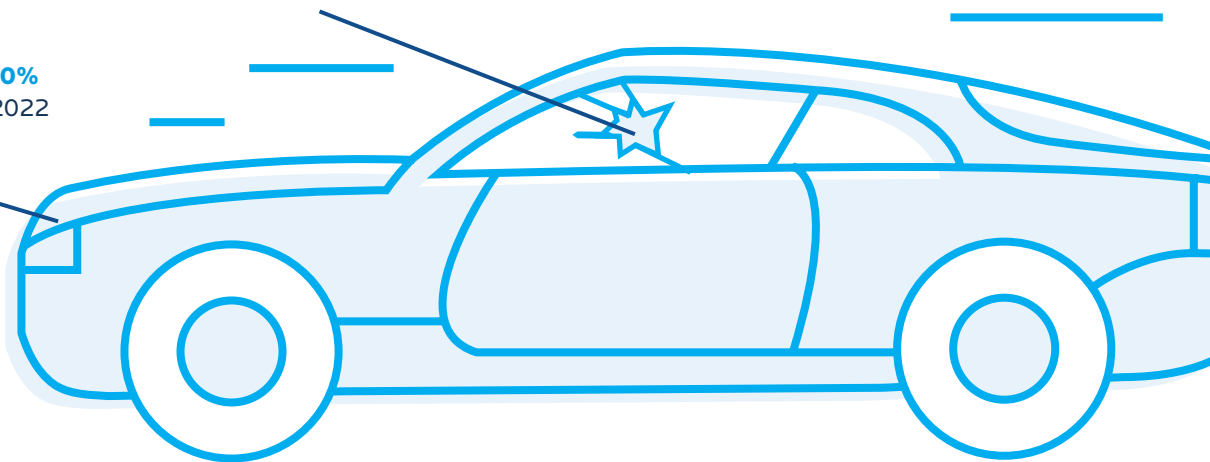
Dangerous habits like driving at high rates of speed, have **increased 25%** since 2020, leading to more severe accidents.\*



Claims from theft of catalytic converters **increased 21%** at Western National between 2021 and 2022. Our vehicle theft claims overall have **increased 16%**.



Repairing cars was **30% more expensive** in 2022 than in 2021.



\*Source: Lexis Nexis

## HOW TO REDUCE YOUR PREMIUM

- If you pay your policy premium all at one time, you may qualify for a paid in full discount.
- Explore our two new auto insurance programs, **Select Auto** and *Signature Auto*, which have different coverages and options available.
- You can lower your monthly premium when you increase your deductible, which means you agree to pay a higher deductible in the event of a claim.

**CONTACT YOUR INDEPENDENT AGENT**

WITH QUESTIONS OR FOR HELP MAKING CHANGES TO YOUR POLICY.

Thank you for trusting Western National with your insurance needs.