

Why Auto Insurance May Be The Most Important Financial Decision You Make

Redding Auto Insurance Facts

At Berry Curtis Insurance, we combine premium [auto insurance](#) with personalized service to give you the best coverage possible. Our Redding [auto insurance](#) specialists will work with you one-on-one to find a policy that keeps you and your drivers protected at all costs – for peace-of-mind driving assurance.

According to the U.S. Department of Transportation's National Highway Traffic Safety Administration (NHTSA), there are five leading factors involved in auto accidents.

1. **Drunk Driving:** Crashes caused by drivers under the influence of alcohol (DUI) accounted for 18 percent of the total economic loss due to motor vehicle crashes. DUI crashes also cost the nation \$49 billion dollars, an average cost of \$158 dollars for every person in the U.S. Including lost quality of life, these crashes were responsible for \$199 billion dollars, or 23 percent of the overall societal harm caused by motor vehicle crashes.
2. **Speeding:** Crashes involving a speeding vehicle traveling over the posted speed limit, or too fast for conditions, accounted for 21 percent of the total economic loss and cost the nation \$59 billion dollars in 2013. This is an average cost of \$191 dollars for every person in the U.S.
3. **Distraction:** Crashes involving a distracted driver accounted for 17 percent of the total economic loss and cost the nation \$46 billion dollars in 2013.
4. **Pedestrians and Bicyclists:** Crashes involving pedestrians and bicyclists accounted for 7 percent of the total economic loss and cost the nation \$19 billion dollars in 2013.
5. **Seatbelts:** Seatbelt use prevented \$69 billion dollars in medical care, lost productivity, and other injury related costs. Conversely, preventable fatalities and injuries to unbelted occupants accounted for 5 percent of the total economic loss and cost the nation \$14 billion dollars in 2013.

Auto Insurance Coverage

Having the right kind of auto insurance can protect you from serious financial loss.

1. Auto liability
2. Auto physical damage & collision
3. Uninsured motorist
4. Personal injury protection
5. Auto medical payments

Family owned and operated since 1986, Berry Curtis Insurance has delivered quality insurance solutions to individuals in California, specializing in Home & Auto, Business and Life insurance coverage.