

Please SUPPORT “Concerning the Training of Individuals to Drive Motor Vehicles”

HB24-1021, Rep. Lindsay

The Challenge

Colorado has the second-highest car insurance premiums in the United States, with an average yearly per-vehicle rate of more than \$1,900. Since 2017, premiums have risen 53%. From 2022 to 2023, premiums jumped 16.8%. Colorado premiums are expected to rise 10% or more in 2024.

Why are Coloradans forced to pay so much? Our roadways are becoming more dangerous: Every year between 2017 and 2022 was the deadliest year since 2002, and **2022 was the deadliest year in recorded history**. Motorcyclist fatalities have doubled since 2002. It is more dangerous than *ever* to be a bicyclist or pedestrian in Colorado. What’s more, according to the Governor’s Highway Safety Association, minority communities are disproportionately victimized by fatal traffic crashes.

Per estimates from the National Safety Council, **motor-vehicle crashes cost Colorado businesses and Coloradans up to \$8 billion each year** in wage and productivity losses, medical expenses, administrative expenses, motor-vehicle damage, and other costs. These costs are passed directly onto Coloradans and their employers through higher health insurance costs, higher car insurance costs, and the **overall inflationary impact** of lost efficiencies caused by crashes.

Colorado’s crash rate is so high, in part, because we have exceptionally lax, outdated standards for driver’s education. As it currently stands, only Coloradans under the age of 15 ½ are required to undergo comprehensive, expert-led driver’s education before receiving their permit or license. **Modernizing Colorado’s driver’s education systems will save lives and save Coloradans money.**

The Opportunity

To address this significant challenge and lower insurance costs, **both chambers of the Colorado General Assembly last year passed HB23-1147 on a bipartisan basis** – a bill which the governor vetoed due to technical concerns. This bill re-implements the HB23-1147 standards while addressing defects, aligning Colorado’s driver education standards with national best practices and the requirements of Texas, South Carolina, Idaho, California, Illinois, and many other states.

The rise of online learning has made formal driver’s education more affordable and more accessible than ever before, **with many Colorado-approved programs running \$100 or less**. In contrast, the average annual car insurance cost for teen drivers in Colorado, required by law, is \$5,660.

Drivers who have undergone driver’s education are 1.75 times less likely to be involved in an injury or fatal crash. Modernizing Colorado’s driver education system will reduce crashes, injuries, and fatalities and help lower Colorado’s skyrocketing insurance rates. **That’s why AAA, the American Property Casualty Insurance Association, Bicycle Colorado, ABATE Colorado, and other stakeholders urge a YES vote on this bill - in a repassage of the standards already formally endorsed by the Colorado General Assembly in 2023.**

If you have any questions, please contact Jep Seman at 303-638-7000 or Kara Miller at 303-877-7150.