



A new report says Michigan's auto insurance rates are still the **highest in the nation** (ZEBRA). The average annual auto premium in Michigan is about \$2,600 which is nearly twice the national average.

Legalized recreational marijuana makes it difficult for police to prove a driver is under the influence of marijuana affecting enforcement, accident liability and insurance rates.

Marijuana-impaired driving fatalities have surged in states with legal recreational marijuana:

- One in five drivers are under the influence of marijuana, up from one in ten prior to legalization (Washington Traffic Safety Commission)
- Since legalization in Colorado there has been a 66% increase in marijuana-related traffic deaths (Rocky Mountain HIDTA)

States that legalized recreational marijuana saw an increase of 16% in average auto insurance premiums the year after legislation passed, as compared to the year prior.



Colorado saw a 33% and Nevada saw a 40% increase in average yearly premiums within the year prior and year after legalization passed.