

Auto Insights

May 2025



May Is Motorcycle Safety Month

Motorcycle Safety Month is when drivers and riders are encouraged to take a closer look at how they share the road. According to the U.S. Department of Transportation's National Highway Traffic Safety Administration (NHTSA), motorcyclists are overrepresented in traffic crashes each year.

Motorcycle Safety Month is about cooperation and awareness. Motorcyclists are harder to see, especially in traffic or bad weather, and they don't have the same level of protection as someone in a car or truck. The NHTSA's message is clear: Motorcyclists' safety is everyone's safety.

Two key factors contributing to car vs. motorcycle incidents are speed and alcohol impairment. These risks don't just affect motorcyclists; they impact everyone on the road.

Whether you're behind the handlebars or the wheel, being aware of your surroundings, slowing down and driving or riding sober are simple steps that can make a real difference.

So this month—and every month—take a moment to check your mirrors, give space and ride or drive responsibly.

Contact Your Agent

Contact your agent to review your current auto and motorcycle insurance coverage.

How Insurers Determine Your Car's Value After a Total Loss

When your car is declared a total loss, it means the repair costs exceed its book value at the time of the incident. Insurers calculate the vehicle's actual cash value (ACV) before the loss, considering age, condition, mileage and depreciation.

After a covered accident or incident, insurers estimate the repair costs. The car is deemed a total loss if these costs surpass the ACV.

Coverage Types

The type of coverage that applies depends on the circumstances surrounding the loss. Comprehensive coverage is for noncollision incidents, while collision coverage applies to accidents. Gap insurance may help cover the difference between the insurer's settlement and the amount owed to a lienholder.

Contact your agent for more information about your car's value and how your coverage may apply if it is a total loss.