



Consumer Alert

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Distracted Driving Awareness Month calls attention to a deadly and costly problem

What to know

- *Traffic safety experts say drivers are three times more likely to be in a crash when talking on a cell phone, and 23 times more likely to crash when entering information into a cell phone.*
- *In Oregon, someone is injured by distracted driving behavior at least every three hours.*
- *Insurers are experiencing higher claims costs due to more vehicle accidents and auto insurance rates have seen a corresponding rise.*

PORTLAND, April 2, 2018 – April is Distracted Driving Awareness Month and it's shining a spotlight on the deadly and costly trend of distracted driving. Recent studies and data point to startling increases in auto accidents along with a corresponding impact on insurance costs, and much of the increase is being blamed on distracted driving - especially the use of smartphones while driving.

The [Oregon Department of Transportation](#) reports that from 2012-2016 there were 1,040 crashes involving a driver who was using a cell phone at the time of the crash. This resulted in 19 fatalities and 4,497 people injured.

“Insurers as well as traffic safety experts know that distracted driving-related crashes are increasing, and we can see a corresponding impact on the cost of insurance, as costs to treat injuries and repair vehicles continue to rise,” said Kenton Brine, NW Insurance Council president. “New laws in many states, including Washington and Oregon, are intended to remind drivers about the dangers and consequences of distracted driving – but it is up to all of us to heed the warnings.”

The increase in auto crashes is impacting insurance costs, as well. Nationally, the average expenditure for auto insurance has climbed from \$838 in 2013 to \$889 in 2015, according to [I.I.I.](#) Insurers say loss costs – payments made to treat injuries, repair damaged vehicles and property and defend insured drivers in legal actions – have jumped 16 percent over the past two years. While individual companies weigh rating factors differently, loss costs are typically reflected in premiums paid by consumers.

“The cause-and-effect impact of distracted driving – especially the use of mobile devices while driving – are evident in the data,” said Kenton Brine, NW Insurance Council President. “Crashes and fatalities – even car vs. pedestrian accidents – are increasing, and with each new tragic accident comes other costs – including higher insurance rates.”

All distractions are a reason for concern, but cell phone use while driving is the riskiest distraction for drivers. According to the Washington Traffic Safety Commission (WTSC), talking on a cell phone increases crash risk by three times. Entering text into a smartphone increases crash risk by 23 times, and drivers talking on the phone, even hands-free, can miss up to 50 percent of what is going on in their driving environment.

Oregon’s new Distracted Driving Law took effect October 1, 2017 and brought tough new restrictions on the use of cell phones while driving along with steep fines for violators. Those citations, as well as crashes caused by distracted driving, could impact what violators pay for auto insurance.

“Whether your own insurance premium will be affected by a citation for distracted driving – and what that impact could be – will vary, depending on your insurance

company and your policy,” Brine said. “It’s a good idea to check with your insurance company or agent to find out more about those potential consequences.”

“An even better plan, however, is to avoid the ticket or the crash,” Brine added. “When you’re driving, keep your hands on the wheel, your eyes on the road, and your mind on your driving.”

The NW Insurance Council will be distributing a series of news releases about distracted driving during the month of April. For more information about distracted driving or auto insurance, contact NW Insurance Council at 800-664-4942 or visit www.nwinsurance.org.

NW Insurance Council is a nonprofit, public-education and public policy organization funded by member insurance companies serving Oregon, Washington and Idaho.

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