



Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Communications Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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See the latest auto tech in Seattle this weekend – and check your insurance too, as the cost of fixing new cars is rising

What to Know

- *Advanced Driver Assistance Systems (ADAS) offer many safety benefits, but even a minor incident can add up to \$3,000 in extra repair costs, according to [AAA](#) research.*
- *Drivers who own newer vehicles, especially vehicles with ADAS (or crash avoidance technology), should review their insurance policies regularly to make sure the vehicle has adequate coverage and deductibles are affordable.*
- *To see the latest auto trends, visit the [Seattle International Auto Show](#) Friday, Nov. 9, through Monday, Nov. 12. Over 500 of the latest 2019 cars, trucks and more will be on display along with interactive displays and tours.*

SEATTLE, November 8, 2018 – Back-up cameras, blind spot monitoring and automatic emergency braking are just a few sophisticated technology features on today’s vehicles that help reduce crashes and make driving safer. But technology isn’t “fail-proof”. Accidents still happen, and when they do, vehicles with crash avoidance technology – or *Advance Driver Assistance Systems (ADAS)* – are becoming more expensive to repair.

It’s common today for vehicles, even base models, to have ADAS features. This technology often includes radar, cameras and sensors located on windshields and in the front and rear bumpers or built into side mirrors that can be damaged in both major and minor collisions (like damaging a side mirror while backing out of the garage). These sophisticated features can make vehicles cost twice as much to repair, according to [AAA](#).

As a vehicle owner, it's important to not only know what technology features your vehicle has and how to operate them, but also to have an idea of how much it costs to repair those features and how much your auto insurance will cover.

“It might cost \$500-\$1,000 to replace the bumper on your 20-year old sedan, but today's bumpers – with embedded ultrasonic sensors and cameras – can cost \$2,000-\$3,000 or more,” said Kenton Brine, NW Insurance Council president. “These features prevent accidents and save lives, but after an accident is the wrong time to find out you can't afford the deductible payment to get the repairs you need to get back on the road.”

Auto crash rates have been on the rise the past few years as more vehicles are on the road and accidents blamed on distracted and/or impaired driving have increased. Insurance premiums can be affected by a higher volume of auto accidents as well as higher auto repair costs. But according to Insurance Institute of Highway Safety ([IIHS](#)), some crash avoidance features are helping to reduce crashes. Vehicles equipped with front crash prevention technology are less likely to rear-end other vehicles, for example.

While ADAS may help reduce crashes, it's important to always be an engaged and safe driver to further prevent the chance of getting into an accident.

The [NW Insurance Council](#) and [AAA](#) offer the following tips about ADAS vehicles and auto insurance:

- If you own a vehicle with crash avoidance technology, review your auto insurance policy with your insurance company or agent to make sure you have enough coverage and you can afford the deductible, or out-of-pocket expenses.
- Ask about “full replacement cost” coverage if you have a recently-purchased newer vehicle, to make sure your coverage pays the full cost of replacement if your vehicle is totaled in an accident.
- Understand your vehicle's technology and how it performs. Find out how much it would cost if a system is damaged or needs re-calibration.

- Make sure the auto repair shop you choose is equipped to repair and calibrate advanced safety systems. Also, request proof that safety systems were properly repaired and calibrated.

For more information about Auto Insurance, visit www.nwinsurance.org or call 800-664-4942.

NW Insurance Council is a nonprofit, insurer-supported organization providing information about home, auto, business and personal insurance to consumers, media and public policymakers in Washington, Oregon and Idaho.

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