



Consumer Alert

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Release Date: 01/25/2019

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Distracted Driving study shows drivers are talking on cell phones less, but “fiddling” with them more

PORTLAND, January 25, 2019 – Distracted driving continues to pose a dangerous and costly problem on U.S. roadways and cellphone use is largely to blame. A 2018 distracted driving study by the Insurance Institute for Highway Safety ([IIHS](http://www.iihs.org)) shows that talking on cellphones while behind the wheel has decreased, but drivers continue to interact with their phones in other ways.

The roadside observational study conducted in Northern Virginia revealed that drivers were 57 percent more likely to manipulate a cellphone (browsing the web, dialing, entering an address) in 2018 than drivers in 2014. Based on the study’s findings, IIHS estimates that manipulating a cellphone while driving was a contributing factor in more than 800 deaths nationwide in 2017.

The [Oregon Department of Transportation](http://www.oregon.gov/ODOT) 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.

“The cause-and-effect impact of distracted driving – and in particular, the use of mobile devices while driving – are evident in the data,” said Kenton Brine, NW Insurance

Council President. “Each tragic crash caused by distracted driving comes with other consequences as well, including higher insurance costs.”

Loss costs – payments made to treat injuries, repair damaged vehicles and property and defend insured drivers in legal action – have steadily increased. While individual companies weigh rating factors differently, loss costs are typically reflected in premiums paid by consumers.

“What we’re seeing, especially with more vehicles on the road traveling for work and leisure, is a rise in crash rates, and as the cost to treat injuries and repair vehicles increases, those crashes are having an impact on the cost of insurance,” said Kenton Brine, NW Insurance Council President.

According to the Washington Traffic Safety Commission ([WTSC](#)), it takes a driver 27 seconds to refocus on the road after using a smartphone while driving. At 25 mph, a vehicle can travel the length of three football fields, putting drivers, passengers, pedestrians and others at risk of a tragic crash.

To further deter drivers from distracted driving, 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.

“Insurers also are now able to see if drivers have been cited for, or have caused a collision, while being distracted behind the wheel, which should serve as a wake-up call for drivers who think they can evade an accident, a ticket or insurance consequences,” Brine added.

Hopefully, Brine said, drivers are starting to get the message, at least about hand-held cellphone use.

“Driving distracted is a deadly and costly risk,” he said. “We can’t stress it enough: when you’re driving, keep your hands on the wheel and your eyes on the road.”

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 Washington, Oregon and Idaho.

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