



## *Consumer Alert*

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### Proposed WA motorcycle helmet bill “misses the mark” on insurance; puts riders at risk

**What To Know**

- *Proposed WA SB 5007 would repeal the state’s motorcycle helmet requirement for riders over the age of 21 as a 3-year “experiment.”*
- *Liability insurance required for other vehicle drivers is not mandatory for motorcycles, but it would be under SB 5007 for those who ride without a helmet.*
- *Liability insurance provides no coverage for injuries sustained by the policyholder, making the bill a poor trade-off for helmetless riders.*

**OLYMPIA, January 29, 2019** – Northwest Insurance Council president Kenton Brine provided testimony to the Senate Transportation Committee on Monday (January 28, 2019) with concerns about legislation proposed by Sen. Christine Rolfes (D-23<sup>rd</sup> District) that attempts a “trade:” allowing adult motorcyclists to ride without helmets in exchange for those riders purchasing motorcycle liability insurance.

The bill – [SB 5007](#) – makes a false connection between helmets, injuries and insurance, Brine told the committee.

“This bill’s proposed trade-off misses the mark, because liability insurance provides no coverage to treat injuries or repair bike damage for the insured motorcycle rider,” Brine said today. “It is not a good trade, because we’re likely to see more severe head injuries for riders without helmets, and liability insurance is not the policy they need to help pay to recover from their extensive, costly injuries.”

In his testimony to the Senate panel, Brine pointed out that auto liability insurance – which is required by law for drivers of all vehicles in Washington, except motorcycles – is a “third party coverage.” It pays for damages or injuries claimed by others *against* the policyholder.

“If you are at fault in an accident with another vehicle, liability insurance is there to pay for the injuries or property damage done to others – to defend you in court if necessary and to protect your assets in case there are claims or lawsuits against you,” Brine explained. “But if you are injured in an accident, your own health insurance or an add-on policy called Personal Injury Protection is the coverage you need to help you recover. And if your own vehicle is damaged, you’ll need collision and/or comprehensive coverage to pay for repairs.”

Brine reminded the committee that insurers do not favor laws that require drivers to carry auto liability insurance and are not supportive of extending that mandate to motorcycle riders. Insurers also support wise safety measures, like the use of seat belts, child safety seats and, in this case, approved helmets for all motorcycle riders.

“Data from the Washington Traffic Safety Commission supports continued helmet use by all motorcycle riders,” Brine said. “We cannot support SB 5007 or other proposed bills that repeal our state’s universal motorcycle helmet law because we want people to drive or ride smart and arrive safely wherever they are headed.”

*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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