



NW Insurance Council

Consumer Alert

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Collision claims are 9.7 percent higher in Washington due to legal marijuana, report says

- The [Washington Traffic Safety Commission](#) (WTSC) reports that 50 percent of roadway fatalities in Washington state are due to drunk/drugged driving.
- Early evidence suggests that states with legalized recreational marijuana is associated with an increase in traffic accidents and collision claims, according to a new report by the [Insurance Information Institute](#) (I.I.I.).
- An increase in auto crashes because of legalized recreational marijuana may have an impact on an individual's auto insurance rates.

SEATTLE, March 20, 2019– Legal recreational marijuana in Washington may be associated with an increase in traffic accidents and claims in the state, according to a new report by the [Insurance Information Institute](#) (I.I.I.). The report states that collision claim frequency is 9.7 percent higher in Washington than in nearby states without legal recreational marijuana.

Studies about the impact of marijuana use and auto crashes are still in the early stages, but evidence is suggesting that more collisions occur where recreational marijuana is

legal. Colorado's claim frequency is 12.5 percent higher than neighboring states without legalized marijuana, for example. Oregon, however, showed an increase of only 1 percent.

In addition to the loss of life and property, increased collisions may impact auto insurance rates. While individual insurance companies weigh rating factors differently, loss costs – payments made to treat injuries, repair damaged vehicles and property and defend drivers in legal actions – are typically reflected in premiums paid by consumers.

“Marijuana, like alcohol and certain prescription medications, impairs driving ability. So it does not come as much of a surprise that increasing legal access to marijuana has led to more vehicle crashes in the states where recreational use is legal,” said Kenton Brine, NW Insurance Council President. “When people drink alcohol, take prescription medications or use marijuana for medicinal or recreational purposes, they must avoid driving – period.”

Voters in Colorado and Washington legalized recreational marijuana sales and use in 2012; retail sales began in the two states in 2014. Sales in Oregon began in 2015.

Insurance protection critical for drivers & passengers

Brine said the best protection for drivers and passengers is an alert, aware, responsible driver. Having the right insurance is also important.

“Everyone knows the law requires every driver to carry auto liability insurance, which helps pay for injuries or property damage you might cause to others in an accident,” Brine said. “But there are other essential coverages to protect yourself and the passengers in your vehicle that no responsible driver should overlook.”

NW Insurance Council urges drivers buying required auto liability insurance to also consider these auto insurance coverages:

- [Collision coverage](#): This policy provides insurance coverage to repair or replace your own vehicle (regardless of fault) if it is damaged in a collision with another vehicle or an object (such as a tree or power pole).
- [Comprehensive](#): This policy provides coverage to repair or replace your own vehicle (regardless of fault) if it is stolen or damaged in a non-collision event (such as a fire or a windstorm), or if the vehicle collides with a deer or other animal.
- [Uninsured Motorist \(UM\)/Underinsured Motorist \(UIM\)](#) coverage: This policy is designed to repair damage or pay for injuries that result from a crash caused by another at-fault driver if his/her liability insurance limits are too low to fully reimburse your damages or injuries (UIM), or if the at-fault driver has no liability insurance in force at all (UM).
- [Personal Injury Protection](#): This policy pays medical expenses for you and your passengers injured in an auto crash (up to policy limits), regardless of who is at fault in the accident, and can also pay for lost wages and other costs related to the injuries.

For more information about insurance, contact [NW Insurance Council](#) at (800) 664-4942.

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

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