



NW Insurance Council

Consumer Alert

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Distracted Driving Awareness Month calls attention to a deadly and costly problem
If you get a ticket, your insurance premium could be affected

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.*
- *The number of Washington drivers seen in an observational study holding a cell phone dropped by 40% from 2017 to 2018, according to the Washington Traffic Safety Commission ([WTSC](#)).*
- *Tickets for distracted driving will go on your record and may be reported to your insurance company, which could impact your auto insurance premium.*

SEATTLE, April 17, 2019 – April is Distracted Driving Awareness Month and it's shining a spotlight on the deadly and costly trend of distracted driving. In Washington, 30 percent

of crash fatalities are due to distracted driving, according to the [Washington Traffic Safety Commission](#) (WTSC).

Fortunately, a [2018 observational study](#) by WTSC found that hand held cell phone use among drivers studied in Washington dropped 40 percent in 2018 from 2017. However, the study also found an increase in drivers engaged in other distracting behaviors like eating, tuning a radio or attending to children.

Previous studies and data had pointed to startling increases in auto accidents along with a corresponding impact on insurance costs over the last few years. Much of the increase was blamed on distracted driving - especially the use of smartphones while driving.

The good news is several counties in Washington have experienced significant decreases in distracted driving overall, according to [WTSC](#). Kitsap County saw the most significant decrease in distracted driving rates starting at 20.5 percent in 2016, then down to 12.6 percent in 2017 and dropping again to just 4 percent in 2018. Pierce County went from 18.4 percent in 2016 to 5.8 percent in 2018; Thurston County went from 11 percent to 4.2 percent; Whatcom County from 8.8 percent to 3.7 percent and King County dropped from 10.2 percent to 7 percent.

“Insurers as well as traffic safety experts know that distracted driving-related crashes can impact the cost of insurance” 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.”

Distracted driving is broadly defined as activity that take a driver’s attention off the road, such as eating, conversing with passengers and talking or texting on cellphones.

All distractions are a reason for concern, but cell phone use while driving is the riskiest distraction for drivers. According to 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.

Washington's new "Driving Under the Influence of Electronics" (E-DUI) law, which strengthened penalties against the use of hand-held devices, went into effect last summer. The first E-DUI ticket will cost a driver \$136, and if a second ticket occurs within five years the cost goes up to \$234. Cell phone driving infractions are now included in state driving records available to insurance companies.

"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."

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, 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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