



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.*
- *In Oregon, a distracted driver could be fined up to \$1,000 for a first offense not contributing to a crash. A second offense (or a first if it contributes to a crash) could cost up to \$2,000, and a third offense within ten years could cost up to \$2,500 and six months in jail.*
- *Tickets for distracted driving will go on your record and may be reported to your insurance company, which could impact your auto insurance premium.*

**PORTLAND, April 17, 2019**– April is Distracted Driving Awareness Month and it's shining a spotlight on the deadly and costly trend of distracted driving. The use of a cell phone

while driving caused 1,089 crashes in Oregon from 2013 to 2017, resulting in 20 deaths and 1,557 injuries, according to the Oregon Department of Transportation ([ODOT](#)).

In response, Oregon law enforcement is taking part in a national campaign during the month of April by being on the lookout for distracted drivers and boosting the enforcement of Oregon's distracted driving law that passed in October 2017. Since the law passed, 13,086 drivers have been convicted of distracted driving while using a mobile electronic device, according to ODOT.

Besides being deadly, crashes caused by distracted driving can have an impact on insurance rates as well.

“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.

“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](http://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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