



NW Insurance Council

Consumer Alert

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Distracted Driving Awareness Month

A distracted driving ticket could cost more than just the fine, insurers say

What to Know

- *Drivers are three times more likely to be in a crash when talking on a cell phone, according to the Washington State Traffic Safety Commission ([WTSC](#)).*
- *Distracted Driving is the cause of 30 percent of fatalities and 23 percent of serious injuries in crashes in the state of Washington, according to [WTSC](#).*
- *In addition to a fine, having a distracted driving ticket on your record could increase your insurance premium, insurers report.*

SEATTLE, October 9, 2020 – Distracted Driving Awareness Month – usually in April – was postponed to October this year because of the COVID-19 pandemic, but there is good news to report. New data shows that traffic deaths in Washington state involving distracted driving has decreased since the state’s E-DUI law was enacted in July 2017.

According to the [Washington Traffic Safety Commission](#) (WTSC), traffic deaths involving distracted driving in Washington decreased 25 percent in 2018 from 2017, and 33 less people died in 2019 compared to 2016 (the year before the E-DUI law passed).

Distracted driving – especially when it involves cell phone use while driving – is deadly dangerous, so seeing a decrease in fatal crashes after more than a year with the new distracted driving law in effect is a reason for hope,” said Kenton Brine, President of the NW Insurance Council. “More attentive driving hopefully will keep leading to fewer traffic deaths.”

Distracted driving is broadly defined as activity that take a driver’s attention off the road. Washington State’s distracted driving law placed tougher restrictions on cell phone use while behind the wheel and created new violations for other distractions while driving, such as eating, reading or grooming.

The law increased fines for those who get ticketed and allows those tickets to be reported to insurers on the violator’s driving record. More insurers now report that a distracted driving infraction on your record could increase what you pay for auto insurance, in some cases by as much as 20% or more.

“Whether your own insurance premium will be affected by a citation for distracted driving, and what that impact could be, will vary depending on the circumstances, your overall driving record and 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.”

Brine said an informal, non-scientific survey of insurance companies writing auto insurance policies in Washington conducted by the NW Insurance Council suggests that many companies are responding to increases in citations and crashes blamed on distracted driving by imposing surcharges or higher premiums for policyholders who are cited for distracted driving – especially if the citation came as the result of a collision.

“Some of the companies we spoke with said a ticket for E-DUI (driving under the influence of electronics) would be treated similarly to having a speeding ticket on the driver’s record, with the loss of any existing “good driver” discounts, plus a minimal premium

increase in the 2-4% range that could stay on the policy until the infraction drops off the record, typically after three years,” Brine explained.

But the potential rate increase could be much steeper, he said, if the citation came in connection with other infractions, like speeding or running a red light, or if it also involved a crash.

“In cases where a collision or other additional violation also occurred along with the distracted driving citation, a policyholder could expect to see a 10-20 percent increase, or more,” Brine said.

All distractions are a reason for concern, but cell phone use while driving is the riskiest distraction for drivers. According to the Washington State Traffic Commission ([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.

In recent years studies have found a correlation between an increase in auto crashes and distracted driving. As a result, the cost of insurance has increased as well because loss costs – payments made to treat injuries, repair damaged vehicles and property and defend insured drivers in legal actions – have risen.

Nationally, the average expenditure for auto insurance climbed to \$1,004.58 in 2017 (the most recent data available) from \$896.75 in 2015, according to the Insurance Information Institute ([I.I.I.](#)).

“The best defense against auto crashes and high insurance costs is simple,” Brine said.

“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 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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