



NW Insurance Council

Consumer Alert

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Getting a ticket for DUI is not only dangerous and expensive, it will impact your auto insurance rates

Extra patrols deployed in Washington to look for impaired motorists

What to Know

- *The Washington Traffic Safety Commission ([WTSC](#)) reports there were more drunk-driving related fatalities (285) in the U.S. during the 2018 Christmas and New Year's Day holidays than during any other holiday period that year.*
- *More than half of Washington drivers in fatal crashes who tested positive for cannabis were also positive for alcohol, according to WTSC.*
- *Being arrested for a DUI will have an impact on your auto insurance rates.*

SEATTLE, WA, December 23, 2020– People who choose to drive under the influence of drugs or alcohol during the next few weeks will not only be endangering lives but will also have a greater chance of being pulled over and getting a DUI. Extra patrols have been deployed in Washington state since December 16 to look for and ticket impaired motorists on the roadways during the holiday season.

Getting a DUI could cost \$10,000 or more in fines and court costs, but it doesn't stop there. Depending on your insurance company, you could end up paying at least double for [auto insurance](#) or be non-renewed by your insurance company altogether.

And keep in mind, a DUI doesn't mean just alcohol, according to the [Washington Traffic Safety Commission](#) (WTSC), but also marijuana, illegal drugs, prescription drugs and even over the counter drugs like Nyquil, Ambien and allergy medications.

“There is no excuse for driving while under the influence of drugs or alcohol, and insurers join law enforcement officials in the effort to keep DUI offenders off our state's roadways,” said Northwest Insurance Council President Kenton Brine. “Long after the arrest, conviction, possible jail time and fines, the consequences of having a DUI citation can continue to increase the cost of insurance for offenders.”

To an insurer, having a DUI on your record indicates a highly risky driving history, which means you will likely pay more for auto insurance.

A driving record is a primary factor insurers use to determine auto insurance premiums. Insurance companies may review a motor vehicle report upon renewal of an auto policy. If so, that is when an insurer will discover any citations, including a DUI on a driving record. Drivers with an infraction for DUI – for alcohol or drugs (legal or illegal) – would likely see a premium increase or surcharge, or their policy may not be renewed.

The way DUI's are handled by each state and insurer varies and depends on circumstances and the insurance company. The best protection for drivers and passengers is to be diligent and make sure the driver is responsible and always sober.

WTSC's [Target Zero](#) program and NW Insurance Council encourages everyone to “make a plan before you party.” Arrange for a sober designated driver in advance, take a taxi or rideshare or use public transportation. If you're at someone's house, spend the night. Plenty of options exist for getting home safe and sound if you're impaired by drugs or alcohol.

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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