



NW Insurance Council

Consumer Alert

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DUI Ticket: Driving impaired is dangerous, costly and will impact your auto insurance rates

Extra patrols deployed nationally through New Year's Day

What to Know

- *During the Christmas to New Year's Day holiday period in 2019, 210 fatalities occurred nationally in alcohol-impaired-driving crashes, according to the [National Highway Traffic Safety Administration](#) (NHTSA).*
- *More than half of Washington drivers in fatal crashes who tested positive for cannabis were also positive for alcohol, according to WTSC.*
- *A DUI citation on your driving record is likely to have an impact on your auto insurance rates.*

SEATTLE, WA, December 30, 2020 – People who choose to drive under the influence of drugs or alcohol over the New Year's holiday will not only be endangering lives but will have a greater chance of being pulled over and arrested for Driving Under the Influence (DUI) – bringing possible jail time, hefty fines and higher insurance rates.

The National Highway Traffic Safety Administration's ([NHTSA](#)) *Drive Sober or Get Pulled Over* campaign kicked off December 18 and financially supports extra patrols nationwide through New Year's Day to look for and ticket impaired motorists on the roadways.

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. The likelihood of a premium increase or surcharge is even higher if a DUI-cited driver is also involved in an at-fault collision.

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 encourage everyone to “make a plan before you party.”

Brine noted that public officials are discouraging or prohibiting public gatherings this New Year's Eve, so staying home with people in your “household bubble” is recommended.

“But if you're going to be away from home, and if you're planning to ‘ring in’ 2021 with alcohol or other substances, we suggest that you ‘ring up’ your way home ahead of time,” Brine said.

Easy ways to get home safely on New Year's Eve – or any time you plan to mix alcohol or drugs in your recreational plans – include:

- ✓ Arrange for a sober designated driver in advance,
- ✓ Schedule or summon a taxi or rideshare, or
- ✓ Use public transportation to get home safely.

“The bottom line,” Brine said, “is that driving impaired is dangerous, unnecessary – and costly! Start smart in 2021 – don't imbibe and drive!”

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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