



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, OR, April 12, 2021* – April is Distracted Driving Awareness Month and it is shining a spotlight on the deadly and costly trend of distracted driving. The use of a cell

phone while driving caused 13,603 fatal and injury crashes in Oregon from 2014 to 2018, resulting in 137 deaths and 20,992 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.

Besides being deadly, crashes caused by distracted driving can have an impact on insurance rates as well. Distracted driving infractions are included in state driving records, which are available to insurance companies. 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 percent or more.

“Distracted driving causes collisions and injuries, and insurance is impacted by the cost to treat injuries and repair vehicles,” said Kenton Brine, NW Insurance Council president. “As pandemic restrictions ease and more people are on the road, we hope drivers will avoid distractions that can result in crashes, citations and higher insurance costs.”

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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