



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (206) 624-3330 / (800) 664-4942

Release Date: 04-12-2021

kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
Follow at [Twitter/nwinsuranceinfo](https://twitter.com/nwinsuranceinfo)
[Facebook/NWInsuranceCouncil](https://www.facebook.com/NWInsuranceCouncil)

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, WA, April 12, 2021 – Distracted Driving Awareness Month kicked off this month with the deployment of extra patrols across Washington State April 1 through 19. Those extra patrols, funded by the Washington Traffic Safety Commission’s ([WTSC](#)) *Target Zero* campaign, aims to specifically look for and ticket those who are distracted by cell phones while driving and shine a spotlight on the deadly and costly behavior of distracted driving.

According to WTSC’s [2020 Distracted Driving Observation Survey](#), the statewide distracted driver rate increased from 6.8 percent to 9.4 percent last year. The survey also

reports that distracted driving behavior on city streets rose from one in every 10 drivers to nearly one in every five and driver distraction on country roads doubled (WTSC notes that the increases include all types of driver distraction).

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

"It is concerning to see an observed increase in distracted driving numbers," said Kenton Brine, NW Insurance Council President. "Especially as the pandemic restrictions ease and traditional summer driving patterns, like more travel, longer days with more time on the road, and summer vacations pick up."

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% 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 respond 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. Premium

impacts could include the loss of a “good driver discount” plus a 2-4% rate increase, Brine said.

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.

“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.

###