



NW Insurance Council

Consumer Alert

Contact:

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

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kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
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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's (WTSC) [Target Zero](#) program reports that 2020 was one of the deadliest years in Washington for DUI-related auto crashes, despite fewer drivers on the road.*
- *81 percent of Washingtonians say they will step in to prevent someone from driving drunk or high, according to WTSC.*
- *Being arrested for a DUI will have an impact on your auto insurance rates.*

SEATTLE, WA, December 20, 2021 – 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 face a greater chance of being pulled over for DUI. Extra patrols were deployed in Washington state December 15 through New Year's weekend 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 but also marijuana, illegal drugs, prescription drugs and even over the counter drugs like Nyquil, Ambien and allergy medications, if they impair your ability to drive.

“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” and to help prevent someone else from driving impaired. Arrange for a sober designated driver, take a taxi or rideshare, use public transportation, offer your couch or spend the night if you're at someone's house. Plenty of options exist for getting home safe and sound if you're impaired by drugs or alcohol.

Witnessing a possible impaired driver on the road is considered an emergency, so it's appropriate to call 911. When talking to 911 dispatchers, they will ask for the make and model of the vehicle, license plate number, route and direction being traveled and a description of the driver. If you find yourself witnessing dangerous driving behavior, law enforcement officials say make sure you keep a safe distance and don't do anything to put yourself in danger while reporting the vehicle to law enforcement.

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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