



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 nationwide to look for impaired motorists*

*What to Know*

- The [National Highway Traffic Safety Administration](#) (NHTSA) reports that 11,654 auto crash fatalities in 2020 involved at least one alcohol-impaired driver.
- In Oregon, 38 percent of total auto crash fatalities in 2020 involved an alcohol-impaired driver, according to the NHTSA.
- Being arrested for a DUI will have an impact on your auto insurance rates.

*PORTLAND, OR, December 15, 2022* – 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.

High visibility patrols are being deployed nationwide on December 14 and will continue through January 1, 2023 as part of the National Highway Traffic Safety Administration's (NHTSA) [annual impaired driving prevention campaign](#). The goal is to get impaired

motorists off the roads through efforts that include sobriety checkpoints during the holiday season.

Impaired driving is dangerous – and costly – any time of year, but the costs and risk of a DUI infraction could hit even harder during the holidays. A DUI citation could cost \$10,000 or more in fines and court costs – and it doesn't stop there. Depending on the insurance company, a driver cited for DUI could end up paying at least double for [auto insurance](#) or be non-renewed by the 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, a DUI on a driving record indicates highly risky driving behavior, which typically results in higher auto insurance premiums.

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.

Law enforcement agencies, local and national transportation officials and NW Insurance Council encourage 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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