



NW Insurance Council

Consumer Alert

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Make your own luck to get home safe on St. Patrick's Day

Getting a DUI is not only dangerous but also expensive and will impact your auto insurance rates

What to Know

- The [National Highway Traffic Safety Administration](#) (NHTSA) reports that 272 lives were lost in drunk driving crashes over the St. Patrick's Day holiday between 2017 and 2021.
- A DUI doesn't refer just to alcohol use but also marijuana, illegal drugs, prescription drugs and even over the counter drugs like Nyquil, Ambien and allergy medications.
- Being cited or arrested for a DUI [can increase a driver's auto insurance rates](#) by as much as 86 percent in Washington state, according to the financial website [ValuePenguin](#).

SEATTLE, WA, March 14, 2024—St. Patrick's Day is considered one of the heaviest drinking holidays, and this year it falls on a Sunday which could lead to more revelers celebrating – and more impaired drivers on the roadways – throughout the weekend. NW Insurance Council urges all who choose to celebrate the holiday to exercise good judgment – not “good luck” – to get home safely.

According to the [National Highway Traffic Safety Administration](#) (NHTSA), 272 people died in drunk driving crashes during the St. Patrick's Day holiday between 2017-2021. In 2021 alone, 47 people were killed in drunk driving crashes during the holiday.

Driving under the influence of drugs or alcohol not only endangers lives but also carries the risk of penalties and financial costs to an impaired driver – including higher insurance premiums or the nonrenewal of their policy.

A DUI citation/arrest could cost \$10,000 or more in fines and court costs, but it doesn't stop there. Depending on the insurance company, a DUI could at least double the cost of [auto insurance](#) or even cause an insurer to non-renew a driver's policy.

DUI infractions aren't limited to just alcohol, but also marijuana, illegal drugs, prescription drugs and even over the counter drugs like Nyquil, Ambien and allergy medications that can cause drowsiness.

“There is no excuse for driving under the influence of drugs or alcohol, and insurers join law enforcement officials in the effort to keep impaired drivers off our state's roadways,” said Kenton Brine, NW Insurance Council president. “Long after the arrest, conviction, possible jail time and fines, the consequences of having a DUI citation can also continue to increase the cost of insurance for offenders.”

To an insurer, a DUI citation on your record indicates highly risky driving behavior, which means you will likely pay substantially more for auto insurance, and you may be limited in which companies will underwrite your auto policy.

A driving record is a primary factor that insurers consider to determine auto insurance eligibility and premium. Insurance companies may review a motor vehicle report (driving record) during the application process for a new auto insurance policy, or when the policy is up for renewal. Drivers with an infraction for DUI – for alcohol or drugs (legal or illegal) – are far more likely see a premium increase or surcharge, or their policy may not be renewed.

The impact that a DUI infraction can have on the availability or cost of an auto insurance policy varies by state, and depends on circumstances, the driver's previous claims and driving history and the insurance company's underwriting and rating practices.

The online financial website [ValuePenguin](#) reports a DUI can increase auto insurance premiums by as much as 84 percent. In Washington state, auto insurance after a DUI citation can increase by 86 percent. The best protection for drivers and passengers is to be diligent and make sure the driver is responsible and always sober.

If you plan to celebrate this St. Patrick's Day or any other time, NW Insurance Council encourages everyone to arrange for a sober designated driver in advance, call a taxi, tap a rideshare app on your smartphone or use public transportation. If you are celebrating at someone's home, spend the night. Plenty of options exist for getting home safe and sound if you're impaired by drugs or alcohol.

And remember that if you are hosting a St. Patrick's Day party at your home or business, **you** can be held financially liable for collisions caused by your party guests if they have been overserved and then drive impaired. Liability coverage in your homeowners or renter's insurance policy will help cover legal and medical costs but may not cover the full amount if injuries to others are extensive.

Know [your state's social host responsibility laws](#), make appropriate arrangements to protect your guests, and check with your insurance agent or company about your liability limits and protections.

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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