



NW Insurance Council

Consumer Alert

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Release Date: 04-09-2025

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Distracted Driving Awareness Month

A distracted driving ticket could cost more than just the fine, insurers say

What to Know

- *According to the Oregon Department of Transportation ([ODOT](#)), 26,264 crashes in Oregon from 2017 to 2021 involved a distracted driver resulting in 194 fatalities and 24,264 injuries.*
- *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.*
- *In addition to a fine, having a distracted driving ticket on your record could increase your insurance premium, insurers report.*

PORTLAND, OR, April 09, 2025– In recognition of [Distracted Driving Awareness Month](#), Oregon law enforcement agencies are ramping up efforts to keep roadways safe by deploying high visibility enforcement patrols in April. The extra patrols specifically look

for and pull over those distracted by cell phones while driving and shine a spotlight on the deadly and costly behavior of distracted driving.

In 2023, distracted driving killed 3,275 people in the United States, according to the National Highway Traffic Safety Administration ([NHTSA](#)). According to the [ODOT](#), there were 26,264 crashes in Oregon from 2017 to 2021 that involved a distracted driver, resulting in 194 fatalities and 24,264 injuries. During that same time, 60, 519 drivers were convicted for a distracted driving offense.

[Distracted driving](#) is broadly defined as activity that takes 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. And keep in mind, a distracted driving ticket could cost more than just the fine.

“Distracted driving is a public safety and public health issue that destroys lives and damages property, which is of great concern to everyone, not just insurance companies, so we hope drivers are beginning to make better choices when it comes to cell phone use in their vehicles,” said NW Insurance Council President Kenton Brine.

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.

“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 Awareness Month, visit the National Highway Traffic Safety Administration’s [website](#). For more information about distracted driving or auto insurance, contact NW Insurance Council at 800-664-4942 or visit the website at 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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