



NW Insurance Council

Consumer Alert

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Distracted Driving Awareness Month

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

What to Know

- The [Washington Traffic Safety Commission](#) (WTSC) reports that 136 traffic fatalities involved a distracted driver in 2023.
- The [Washington State Patrol](#) reports that it has contacted or stopped 8,300 distracted drivers so far in 2025, and over 31,908 distracted drivers were stopped in 2024.
- *In addition to a fine, having a distracted driving ticket on your record could increase your insurance premium, insurers report.*

SEATTLE, WA, April 09, 2025– In recognition of [Distracted Driving Awareness Month](#), Washington state law enforcement agencies are ramping up efforts to keep roadways safe by deploying [high visibility enforcement patrols](#) from April 7 through April 14. 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](#)). In 2024, the [Washington State Patrol](#) stopped 31,908 distracted drivers.

[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. 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.

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 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.

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 Distracted Driving Awareness Month, visit the NHTSA’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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