



NW Insurance Council

## *Consumer Alert*

**Contact:**

Kenton Brine, President  
Sandi Henke, Operations Director  
NW Insurance Council  
Phone: (503) 465-6800 / (800) 664-4942

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[kenton.brine@nwinsurance.org](mailto:kenton.brine@nwinsurance.org)  
[sandi.henke@nwinsurance.org](mailto:sandi.henke@nwinsurance.org)  
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### *Distracted Driving Awareness Month*

# A distracted driving ticket could cost more than just the fine

## **What to Know**

- *Data from the Oregon Department of Transportation ([ODOT](#)) shows that 28,699 crashes in Oregon between 2019 and 2023 involved a distracted driver, resulting in 221 fatalities and 28,332 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.*
- *Beyond fines, a distracted driving ticket can also lead to higher auto insurance premiums, increasing the long-term financial impact.*

*PORTLAND, OR, April 09, 2026*– In recognition of [Distracted Driving Awareness Month](#), Oregon law enforcement agencies are increasing patrols throughout April, focusing

specifically on drivers distracted by cell phone use – a violation that can lead to crashes, injuries or fatalities, and higher auto insurance premiums.

Distracted driving continues to be a deadly problem. In 2024, 3,208 people were killed in crashes involving distracted drivers in the United States, according to the [National Highway Traffic Safety Administration](#) (NHTSA). The [Oregon Department of Transportation](#) (ODOT) reports there were 28,699 crashes involving a distracted driver from 2019 to 2023, resulting in 221 fatalities and 28,332 injuries.

[Distracted driving](#) includes any activity that takes a driver’s attention away from the road. Not just cell phone use, but also eating, reading, or grooming. [Oregon Law](#) imposes strict limits on the use of handheld devices while driving, but the consequences extend beyond traffic tickets.

“Distracted driving is both a public safety and public health issue that destroys lives and damages property,” said NW Insurance Council President Kenton Brine. “It’s not just a concern for insurers, however, because it affects everyone on the road. We hope drivers are making safer choices, especially when it comes to cell phone use.”

A distracted driving citation becomes part of a driver’s official record, which insurance companies routinely review. As a result, a single ticket can lead to higher insurance costs.

“Whether your premium increases — and by how much — depends on your driving history, the circumstances of the citation, and your insurance company,” Brine said. “It’s always a good idea to check with your insurer or agent to understand the potential impact.”

An informal survey of insurers conducted by the [NW Insurance Council](#) indicated that many companies apply surcharges or increase premiums for drivers cited for distracted driving, particularly when the citation involves a crash.

Impacts may include the loss of a “good driver” discount and rate increases of two to four percent. However, increases can be significantly higher when multiple violations or a collision are involved.

“In cases where a crash or additional violation occurs along with a distracted driving citation, drivers could see premium increases of 10 to 20 percent or more,” Brine said.

While all distractions are dangerous, cell phone use poses the greatest risk to drivers. Studies in recent years have shown a strong correlation between distracted driving and increased crash rates. As crashes rise, so do insurance costs, which are driven by higher expenses for medical care, vehicle repairs, and legal claims.

“The best defense against crashes and rising insurance costs is simple,” Brine said. “Keep your hands on the wheel, your eyes on the road, and your mind on 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](http://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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