



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 287 lives were lost](#) in drunk driving crashes over the St. Patrick's Day holiday between 2016 and 2020.*
- *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 70%, studies show.*

BOISE, ID, March 16, 2023—St. Patrick's Day is considered one of the heaviest drinking holidays, and this year it falls on a Friday which could lead to more revelers celebrating – and more impaired drivers on the roadways. NW Insurance Council urges all who choose to celebrate on March 17 to exercise good judgment - not “good luck” - to get home safely.

Those who choose to drive under the influence of drugs or alcohol during the St. Patrick's Day holiday will not only be endangering lives, but also risk a substantial hit to their pocketbook.

According to the National Highway Traffic Safety Administration ([NHTSA](#)), 287 people died in drunk driving crashes during the St. Patrick's Day holiday between 2016-2020. In 2020 alone, 37 people were killed in drunk driving crashes during the holiday.

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.

"There is no excuse for driving 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 Kenton Brine, NW Insurance Council president. "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, having a DUI on your record indicates a highly risky driving history, which means you will likely pay more for auto insurance.

A driving record is a primary factor insurers use to determine auto insurance premiums. 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) – would 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.

However, the online publication [Forbes Advisor](#) reports that on average, the cost of a DUI can increase auto insurance premiums (55% in Washington, 65% in Idaho, 68% in Oregon). 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, take a taxi or rideshare or use public transportation. If you're at someone's house, spend the night. Plenty of options exist for getting home safe and sound if you're impaired by drugs or alcohol.

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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