



## *Consumer Alert*

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**Release Date:** 04/02/2018

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## Distracted Driving Awareness Month calls attention to a deadly and costly problem

### What to know

- *Traffic safety experts say drivers are three times more likely to be in a crash when talking on a cell phone, and 23 times more likely to crash when entering information into a cell phone.*
- *In Idaho, distracted driving contributed to almost 1 of every 3 fatal or serious injury crashes from 2010 to 2014.*
- *Insurers are experiencing higher claims costs due to more vehicle accidents and auto insurance rates have seen a corresponding rise.*

**BOISE, April 2, 2018** – April is Distracted Driving Awareness Month and it's shining a spotlight on the deadly and costly trend of distracted driving. Recent studies and data point to startling increases in auto accidents along with a corresponding impact on insurance costs, and much of the increase is being blamed on distracted driving - especially the use of smartphones while driving.

The [Idaho Transportation Department](#) reports that distracted driving contributed to almost 1 of every 3 fatal or serious injury crashes from 2010 to 2014. Also, an observational study released by the [Washington Traffic Safety Commission](#) (WTSC) in 2017 reported

that 71 percent of the time, when distracted driving was observed in the study, it involved the use of a mobile device (cell phone).

The increase in auto crashes is impacting insurance costs, as well. Nationally, the average expenditure for auto insurance has climbed from \$839 in 2013 to \$889 in 2015, according to [I.I.I.](#) Insurers say loss costs – payments made to treat injuries, repair damaged vehicles and property and defend insured drivers in legal actions – have jumped 16 percent over the past two years. While individual companies weigh rating factors differently, loss costs are typically reflected in premiums paid by consumers.

“The cause-and-effect impact of distracted driving – especially the use of mobile devices while driving – are evident in the data,” said Kenton Brine, NW Insurance Council President. “Crashes and fatalities – even car vs. pedestrian accidents – are increasing, and with each new tragic accident comes other costs – including higher insurance rates.”

All distractions are a reason for concern, but cell phone use while driving is the riskiest distraction for drivers. According to WTSC, talking on a cell phone increases crash risk by three times. Entering text into a smartphone increases crash risk by 23 times, and drivers talking on the phone, even hands-free, can miss up to 50 percent of what is going on in their driving environment.

“The best defense against auto crashes and higher 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.”

Texting while driving is prohibited in Idaho and 45 other states and talking on a hand-held device while operating a motor vehicle is banned in 14 states. Even with those laws in place, distracted driving – spurred by increased interaction with smartphones – has become one of the most dangerous hazards on roadways today. Legislation to broaden Idaho’s texting ban failed to pass during the 2018 legislative session.

The NW Insurance Council will be distributing a series of news releases about distracted driving during the month of April. For more information about distracted driving or auto

insurance, contact NW Insurance Council at 800-664-4942 or visit

[www.nwinsurance.org](http://www.nwinsurance.org).

*NW Insurance Council is a nonprofit, public-education and public policy organization funded by member insurance companies serving Idaho, Oregon and Washington.*

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