



NW Insurance Council

## *Consumer Alert*

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Distracted Driving Awareness Month calls attention to a deadly and costly problem  
*If you get a ticket, your insurance premium could be affected*

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.*
- *Crashes caused by distracted driving can have an impact on insurance rates.*

**BOISE, ID, April 12, 2021** – April is Distracted Driving Awareness Month and it is shining a spotlight on the deadly and costly behavior of distracted driving. The [Idaho Department of Transportation](#) reports that distracted driving crashes made up 19 percent of all crashes in 2019 and were responsible for 16 percent of all fatalities.

Idaho enacted a new and tougher [distracted driving law](#) last year. Under the new law, Idaho drivers can only use cell phones and electronic devices in hands-free mode, even while stopped in traffic or at a red light or stop light. The new law also comes with increased penalties if you are ticketed for a distracted driving violation.

Lawmakers further refined that law during the current 2021 session. [HB 5](#) clarifies that a driver may use the GPS/map functions of a mobile device while driving, but only in hands-free mode.

Besides being deadly, crashes caused by distracted driving can have an impact on insurance rates as well. While a first distracted driving violation in Idaho that does not involve an accident cannot be used by insurers to determine eligibility or rates or be considered as “violation points” on a driving record, motor vehicle accidents caused by distracted driving, or any subsequent violations, may be included on a driver’s record and be considered by auto insurance companies.

“Distracted driving causes collisions and injuries, and insurance is impacted by the cost to treat injuries and repair vehicles,” said Kenton Brine, NW Insurance Council president. “As pandemic restrictions ease and more people are on the road, we hope drivers will avoid distractions that can result in crashes, citations and higher insurance costs.”

Distracted driving is broadly defined as activity that take a driver’s attention off the road, such as eating, conversing with passengers and talking or texting on cellphones. All distractions are a reason for concern, but cell phone use while driving is the riskiest distraction for drivers.

“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.”

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, 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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