



NW Insurance Council

Consumer Alert

Contact:

Kenton Brine, President
Sandi Henke, Deputy Director
NW Insurance Council
Phone: (800) 664-4942

Release Date: 04-09-2025

kenton.brine@nwinsurance.org
sandi.henke@nwinsurance.org
Follow at [Twitter/nwinsuranceinfo](https://twitter.com/nwinsuranceinfo)
[Facebook/NWInsuranceCouncil](https://facebook.com/NWInsuranceCouncil)

Distracted Driving Awareness Month

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

What to Know

- *According to the [Idaho Transportation Department](#), 4,757 crashes involved a distracted driver in 2023 and included 48 fatalities.*
- *Idaho enacted a new and tougher distracted driving law in 2020 with increased penalties if you are ticketed for a distracted driving violation.*
- *In addition to a fine, having a distracted driving ticket on your record could increase your insurance premium, insurers report.*

BOISE, ID, April 09, 2025– In recognition of [Distracted Driving Awareness Month](#), Idaho law enforcement agencies are ramping up efforts to keep roadways safe by deploying high visibility enforcement patrols in April. 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 claimed 3,275 lives across the United States, according to the National Highway Traffic Safety Administration ([NHTSA](#)). The [Idaho Transportation Department](#) reported 4,757 crashes involving a distracted driver in 2023 and included 48 fatalities.

Idaho enacted a new and tougher [distracted driving law](#) in 2020. 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 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.

Distracted driving is broadly defined as activity that takes 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 Awareness Month, visit the National Highway Traffic Safety Administration'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.

###