



NW Insurance Council

Consumer Alert

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Distracted Driving Awareness Month

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

What to know

- *The National Highway Traffic Safety Administration ([NHTSA](#)) reports over 3,500 lives were lost in 2021 in the United States because of distracted drivers.*
- *In Idaho, distracted driving crashes made up 18 percent of all crashes in 2021 and were responsible for 11 percent of all fatalities, according to the [Idaho Department of Transportation](#).*
- *Crashes caused by distracted driving can have an impact on insurance rates.*

BOISE, ID, April 05, 2023 – 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 in Idaho made up 18 percent of all crashes in 2021 and were responsible for 11 percent of all 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. “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 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 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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