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DEPARTMENT OF INSURANCE

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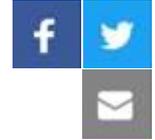
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Idaho Department of Insurance News Release

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Idaho Department of Insurance Promotes NAIC Distracted Driving Awareness Campaign

'Keep the Road Code' invites people to commit to safe driving choices

Boise — April is Distracted Driving Awareness Month, and the National Association of Insurance Commissioners (NAIC) has announced the launch of *Keep the Road Code*, a new campaign that focuses on preventing distracted driving. The Idaho Department of Insurance will be promoting this campaign on its website and social media pages.

"Since 2008, there has been an increase in the number of accidents and fatalities as a result of distracted driving," Director Dean Cameron said, "it is my hope that this campaign can help to bring additional awareness to this serious issue and help to curb distracted driving in Idaho. Each of us has a responsibility to pay attention and avoid the many distractions that take our eyes off the road. "

Keep the Road Code aims to educate consumers on the dangers of driving while distracted whether it is from impairment, texting or doing anything that takes their eyes off the road or hands off the wheel. Distracted driving is a serious public safety concern. Ten percent of fatal accidents in the U.S. involve at least one distracted driver, killing approximately 3,500 people each year. It takes focus, practice and skill to safely operate a vehicle moving 80 feet per second (55mph). Distractions don't help. Researchers and state insurance regulators all point to distracted driving as a major cause of more frequent, more costly and too often deadly accidents.

In addition, higher accident rates result in higher insurance premiums for many. In 2009, average annual insurance premiums had decreased to \$787 from \$843 in 2004. Then the trend reversed. A 2015 NAIC report shows that average expenses had climbed by 12 percent. At the same time the National Highway Traffic and Safety Administration (NHTSA) began tracking increases in motor vehicle accident fatalities caused by distracted driving — primarily involving cell-phone use. In 2010, auto insurance rates rose for the first time in six years. They've gone up each year since.

"Operating a vehicle is the most dangerous and potentially deadly activity most consumers do every day," Cameron said. "Whatever the distraction, regardless of the content of that text or email, it is not worth the risk or the consequences. I encourage you to let the distraction wait."

[Visit the Idaho Department of Insurance's website](#) where Idahoans can commit to and share the ['Keep the Road Code' pledge](#) — a promise to stay focused and responsible when behind the wheel.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.

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