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NCOIL READOPTS DISTRACTED DRIVING MODEL ACT

Model Has Been Successful in Contributing to Safer Roads since Adoption in 2021

Belmar, NJ – At the 2026 National Council of Insurance Legislators (NCOIL) Summer National Meeting in Boston, MA, the organization readopted the NCOIL Distracted Driving Model Act. The Model was readopted by both the Property & Casualty Insurance Committee and the NCOIL Executive Committee.

The Model was originally adopted with the intent to provide States with a structure to strengthen distracted driving laws by establishing a comprehensive hands-free law to curb driver distraction. The Model makes distracted driving a primary offense which is an important part of the strategy to reduce traffic deaths and life altering crashes.

“I was glad to see NCOIL readopt this important Model that has had great success in terms of state adoption since it was passed by the organization in 2021,” said Sen. Paul Utke (MN), NCOIL President. “Distracted driving has been a big topic in states all around the country, so I encourage states that have yet to adopt this Model to take a serious look at it in an effort to have safer roads.”

Data shows that the implementation of the Model in certain States that have adopted it is paying big dividends. For example, according to reports from the Ohio State Highway Patrol and Ohio Department of Public Safety, together with telematics data, since the enactment of Ohio’s law, the state has seen double-digit reductions in distracted-driving crashes and overall fatalities, and overall less phone use while driving. Also, after Iowa passed its hands-free law, traffic deaths fell 27% compared with 2024 levels, reaching near-century-low fatality levels in 2025, and telematics data shows reductions in on-screen tapping interactions, handheld calling, phone-motion events.

Pursuant to NCOIL bylaws, all NCOIL Model Acts are scheduled to be considered for re-adoption every five years. If a Model is not re-adopted, it sunsets.

NCOIL CEO Will Melofchik stated, “the Model Law readoption process is a very important part of NCOIL’s work as it allows the organization to see how Models have been utilized by the states

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since adoption. It's clear that this Model has been a great success and I look forward to seeing even more states use this Model to best serve their constituents.”

A full copy of the NCOIL Distracting Driving Model Act can be viewed here:

<https://ncoil.org/resource/ncoil-distracted-driving-model-act-adopted-4-18-21/>

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NCOIL is a national legislative organization with the nation's 50 states as members, represented principally by legislators serving on their states' insurance and financial institutions committees. NCOIL writes Model Laws in insurance and financial services, works to preserve the State jurisdiction over insurance as established by the McCarran-Ferguson Act over 80 years ago, and to serve as an educational forum for public policymakers and interested parties. Founded in 1969, NCOIL works to assert the prerogative of legislators in making State policy when it comes to insurance and educate State legislators on current and longstanding insurance issues.