



Jim Gorzelany Contributor

I write about how to maximize your automotive investment and more.

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LIFESTYLE 5/17/2012 @ 1:13PM | 252,365 views

Got A Ticket? Here's How Much Your Car Insurance Premiums Will Increase

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Among all the factors that determine what a given motorist will pay for car insurance – including age, sex, marital status, address and the make and model of car – the most critical is one’s driving record. The difference between having a clean history and one that’s pockmarked with citations can mean hundreds of dollars or more a year out of pocket. Tack on multiple at-fault accidents and you might be virtually uninsurable.



A motor officer writes a traffic ticket for a motorist caught speeding Photo © by Jeff Dean (Photo credit: Wikipedia)

Depending on the violation, getting just a single ticket can boost an average policyholder’s auto insurance premiums by as much as 22 percent, according to an analysis of over 490,000 policy quotes conducted by Insurance.com.

Being cited for reckless driving was found to boost premiums by the largest margin at the aforementioned 22 percent. For the uninitiated, Nolo’s Plain-English Law Dictionary defines reckless driving as, “Operating an automobile in a dangerous manner under the circumstances, including speeding (or going too fast for the conditions, even if within the posted speed limit) and other careless and dangerous driving behavior.” A first offense for driving under the influence (DUI) was second at a 19 percent increase, followed by driving without a license at 18 percent and careless driving at 16 percent.

These are, of course, all averages for a single incident; penalties may be higher for certain drivers, especially those with various violations on their records. For example, the survey found that (given the vagaries of actuarial data) divorced motorists are often penalized more than single married drivers for given offenses. A divorced person cited for reckless driving might

find his or her insurance costs rising by seven percent more than someone who's single and four percent more than a married driver. Similarly, condo owners are sometimes hit with higher increases after receiving tickets than are renters, single-family homeowners or motorists who live with their parents.

Here's the full list of how much common tickets will boost auto premiums, on average, as determined by Insurance.com:

1. Reckless driving: 22 percent
2. DUI first offense: 19 percent
3. Driving without a license or permit: 18 percent
4. Careless driving: 16 percent
5. Speeding 30 mph over the limit: 15 percent
6. Failure to stop: 15 percent
7. Improper turn: 14 percent
8. Improper passing: 14 percent
9. Following too close/tailgating: 13 percent
10. Speeding 15 to 29 mph over limit: 12 percent
11. Speeding 1 to 14 mph over limit: 11 percent
12. Failure to yield: 9 percent
13. No car insurance: 6 percent
14. Seat belt infractions: 3 percent

Those facing a rate increase following a traffic violation or accident are advised to shop around among multiple carriers to find one that's willing to offer a lower premium. Some carriers are more or less tolerant of motorists with imperfect driving records than others. Also, exploit all available discounts your company may offer to help negate a premium boost. Most insurers will offer a discount for bundling home and auto insurance policies, for example, and many will grant a rate reduction to policyholders who attend "safe driving" classes and/or have security systems installed on their cars.

Finally, if you find your insurance costs soaring out of reach, consider raising your deductibles for comprehensive and collision coverage, which regard physical damage to your car where another driver is not at fault. According to Insurance.com, boosting these deductibles from \$250 to \$500 can shave around 30 percent off those sections of your car's coverage. If you have an older car, consider dropping comprehensive and collision altogether to save even more money.

Better yet, let's just be careful out there.