



## New Insurance.com calculator reveals how much tickets raise your auto insurance rates

January 9, 2019

Find out the average percentage increase to your auto rate for 18 common violations.

**Jan. 9, 2019 (Foster City, CA)** – A traffic ticket isn't just a fine. It can also raise your auto insurance rates.

"Most drivers realize a ticket will raise their car insurance rates, but few have an idea of by how much, and won't find out until their policy renewal," says Penny Gusner, consumer analyst for Insurance.com. "Our ticket calculator lets you find out the average increase, so you know what to expect."

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Based on Insurance.com's analysis of rates, here's how much the common tickets will impact your rates, on average:

Violation	Percent increase
DUI/DWI first offense	79%
Reckless driving	73%
Operating a vehicle in a race (highway racing)	71%
Speeding 30+ over limit	30%
Careless driving	26%
Texting-while-driving	23%
Distracted driving	22%
Speeding 16-29 MPH over limit	22%
Improper/illegal pass	20%
Speeding 1-15 MPH over limit	20%
Following too closely	20%
Improper turn	20%
Failure to yield	20%
Failure to stop	19%
Talking on cell phone	16%
Driving without a license or permit	12%

Driving without insurance	10%
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Seat belt infraction	3%
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Even if you've been ticketed, you can still save on car insurance by comparing rates. For example, the average driver can save about \$800 comparison shopping after a speeding violation, Insurance.com data show.

"Insurance companies assess risk differently, so the price for a policy can differ by hundreds of dollars," says Gusner. "It pays to comparison shop, at least upon renewal time, but especially after a ticket."

See the full article and methodology here: "Ticket? How much auto insurance increases for 18 driving violations" at <https://www.insurance.com/auto-insurance/traffic-ticket-calculator.aspx>

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Press contact:  
Michelle Megna  
[MichelleM@quinstreet.com](mailto:MichelleM@quinstreet.com)

Or

Liberty Communications for QuinStreet  
Rick Judge, 415-429-5652  
[QuinStreet@libertycomms.com](mailto:QuinStreet@libertycomms.com)