



## CarInsurance.com research: Texting tickets hike insurance rates more than many common violations

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*Find out the average percentage increase to your auto rate for a driver texting violation.*

**Feb. 20, 2019 (Foster City, CA)** – [CarInsurance.com](http://CarInsurance.com), a one-stop destination for unbiased, expert advice on car insurance, released new research today [showing how much a texting ticket may hike car insurance rates](#) for drivers in every state.

The states with the highest average insurance increase for driver texting tickets are:

1. California (45 percent)
2. Ohio, Indiana, New Hampshire, Rhode Island (34 percent)
3. Massachusetts (33 percent)
4. Maine, Alaska (29 percent)
5. Texas (28 percent)

According to CarInsurance.com’s research, drivers convicted of texting may pay on average 23 percent more nationally for car insurance than those without a texting violation. That average rate hike is more than twice as much as the average insurance rate increase for driving without insurance (10 percent). It’s just nine points below the average jump after an accident (32 percent).

“Texting tickets are relatively new, so few drivers know what impact they will have on their rates, and won’t find out until their policy renewal,” says Penny Gusner, consumer analyst for CarInsurance.com. “While what you’ll pay depends largely on your state laws and your insurance company, we show the average increase, so you know what to expect.”

To put texting ticket violations in context, here’s how the average rate increase compares to other common traffic tickets:

Texting-while-driving	23%
Speeding 16-29 MPH over limit	22%
Improper/illegal pass/turn	20%
Speeding 1-15 MPH over limit	20%
Following too closely	20%
Failure to stop	20%
Driving without insurance	10%

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

Even if you’ve been ticketed, you can still save on car insurance by comparing rates. For example, the average driver can save about \$970 comparison shopping after a texting violation, CarInsurance.com data show.

See the full article and methodology here:

<https://www.carinsurance.com/how-much-car-insurance-goes-up-after-texting-ticket>

### About CarInsurance.com

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CarInsurance.com is a one-stop online destination for car insurance information, providing unbiased, expert advice on how to shop for insurance plans, what consumers should pay and what coverage they can get from a policy. Since 2003, CarInsurance.com has been educating consumers through its breadth of expert content, tools, and in-depth studies to help site visitors make informed decisions about their car insurance.

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