



Insurance.com Finds 5 Things Worse than an Accident for Car Insurance Rates

September 10, 2019

Accidents are bad for car insurance rates, but adding a teen driver, getting a DUI, and a few other items can cause even more significant rate hikes.

Foster City, CA – September 10, 2019 – [Insurance.com](https://www.insurance.com), a one-stop destination for unbiased, expert advice on car insurance, released new research on what causes car insurance rates to jump the highest.

Insurance analysts were surprised to find that adding a teen driver, getting multiple speeding tickets or having a poor credit rating can have a greater impact on auto insurance rate increases than being involved in an accident.

According to the research, five things worse than an accident for car insurance rates include:

Item	Average car insurance rate increase
1. Adding a teen driver	143%
2. DUI	79%
3. Reckless driving	73%
4. Bad credit	71%
5. Two speeding tickets	43%

"We find that an accident typically results in a 32% increase in auto insurance premiums," says Penny Gusner, Insurance.com consumer analyst. "That means the average car owner would pay about \$459 more a year for coverage."

Insurance.com data shows how much more drivers may have to pay after each of the above occurrences. View the complete report:

<https://www.insurance.com/auto-insurance/bad-credit-teen-dui-worse-than-accident>

The study offers actionable advice on minimizing auto insurance rate hikes. Analyst, Penny Gusner, is available to discuss factors that lead to insurance cost increases and how consumers can combat rate hikes.

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