

Survey: Top Traffic Ticket Excuses and Insurance Impact

Foster City, CA – July 23, 2019 – [CarInsurance.com](https://www.carinsurance.com) just published results of a survey on driver's speeding habits, including where, why and how frequently they exceed the speed limit, and by how much. For those stopped by police, the study identifies the most common excuses given and the effectiveness of asking for a warning.

Most motorists speed at times:

- 82% of those surveyed acknowledge driving over the speed limit by as much as 15 mph
- 15% say they drive 16 to 29 mph over the speed limit
- 3% of people admit driving more than 30 mph over the limit

The most common reasons respondents give for speeding are:

- 24% claim they didn't realize they were speeding
- 18% say they are late for work
- 14% remark that they were going as fast as everyone else
- 11% blame being late to pick up or drop off a child
- 11% tell police there is a medical emergency
- 11% say they didn't see a speed limit sign
- 9% offer that they have to use the bathroom

Requesting a warning instead of a ticket can be effective:

- 41% of surveyed drivers requested a warning and got it
- Only 17% of respondents say they still got a ticket after asking for a warning

The article also reviews differences between the rates that men vs. women are pulled over for speeding and how requests for a warning vary by gender. For those unlucky enough to receive a ticket, in addition to the speeding fine, CarInsurance.com research shows that auto insurance rates increase between 22% and 30% on average, after a speeding citation.

Insurance rate increases are impacted by:

1. The state where a driver speeds
2. How many miles over the limit are observed
3. The frequency of a driver's citations
4. The auto insurer

View the complete article: [Caught Speeding: Top Excuses Drivers Give Cops](#)

Our expert and spokesperson, Penny Gusner, is available for comment on this research.

Methodology

Carinsurance.com commissioned Op4G to survey 1,000 drivers about speeding, asking when, why, how often and how much they speed, as well as what excuses they give to get out of a ticket. The study also reviewed insurance rate data for six top insurers across all U.S. states to assess premium rate increases after a speeding ticket.

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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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