

Your First Ticket: Understanding Car Insurance Risk Estimates

Many people will experience that sinking feeling when they see a police car in their mirror and realize they're well over the speed limit. You're not alone; but after you've paid the fine, how much will you have to pay to your insurance company for that moment of carelessness?

One factor that insurance companies will look at when deciding on a rate change is the policy holder's previous driving record. If you have had a policy with them for a long period of time and this is your first ticket, your insurance will usually not go up too drastically. However, new policy holders who receive a ticket soon after taking out automobile insurance could have a significant rate increase.

It pays to be old and experienced too. Young drivers are universally viewed as worse risks, and a speeding ticket only reinforces the insurance companies' prejudice against the inexperienced. If you're young and new to driving it's more important than ever that you abide by the rules of the road - it will pay off in large savings in time to come.

Likewise, someone who was clocked at 60 in a 30mph zone will be viewed in a different way to someone clocked at 35. Speeding tickets are common, and many good drivers will make a mistake during their lives behind the wheel. But some transgressions are obviously more serious than others.

If your driving infraction caused a serious accident, then you should not be surprised when your insurance increases a large amount. Your actions have resulted in the insurance company paying out money, and it will now seek to claw it back through higher premiums. That will be the case however blameless your previous driving career has been.

Minor infractions can sometimes be cleared from your driving record by the courts. It's possible that a court will be willing to dismiss the infraction, with the driver only having to pay court costs rather than a fine and having his transgression appear on a record. But check out your local state law for details.

Make sure you're covered. Too many Americans put themselves and others at risk by driving uninsured. Insurance is easier to arrange now than ever, with Allstate and Progressive Direct, among others, offering online and over the phone insurance options. Make sure you visit a few different sites so you can make sure you get the best deal for you. Prices will vary greatly from company to company, so don't go with the first one to give you a quote.

Nobody enjoys getting a ticket, but it need not be a disaster in terms of continued insurance coverage of your driving. As with most things in life, it pays to be prepared. Check out your insurer's policy towards traffic tickets BEFORE you get caught. That way you won't have to face anything more unpleasant than the police officer's telling-off.

About the Author

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