

## **That Texting-While-Driving Ticket Will Likely Increase Your Premium**

One of the main reasons that car insurance rates are going up is the increase in distracted driving, which has led to a significant jump in vehicular deaths and accidents in the last five years.

Despite most states in the country now having laws barring the use of your phone for talking or other tasks such as messaging or taking pictures, accidents from distracted driving continue mounting.

So, what if you are one of the ones who gets a ticket for distracted driving? Be prepared for a significant increase in your insurance, according to the "2019 Distracted Driving Report" by *The Zebra*, an insurance rate comparison website.

According to the report, in 2011, a ticket for distracted driving (texting or using your cell phone while driving) would have raised the average driver's car insurance rate by 0.2%, costing them less than \$3 per year in added premium. Now, the same violation will raise rates by an average of 19.7% (about \$290) - a penalty increase of 9,750% in just eight years.

This is on top of the insurance rate increases you already have been seeing even if you have not been cited for distracted driving. And it's no wonder. Consider the following:

- Nine people are killed per day due to distracted driving accidents in the United States - or about 3,500 people per year.
- Nine percent of fatal crashes in 2017 were "distraction-affected" crashes, according to the National Highway Traffic Safety Administration.
- 47 states and the District of Columbia have laws prohibiting texting while driving.
- 16 states and the District of Columbia have laws prohibiting phone use while driving.
- Fines for distracted driving range among all states from \$50 to \$500.
- The annual economic impact of distracted driving accidents and deaths is \$40 billion.

### **Ticketed for distracted driving**

If you get a distracted driving ticket, you will likely be hit with a surcharge on your premium. The amount will depend on your insurance company, and the increase of \$290 cited above is an average across all states and insurance companies. So, what you are surcharged could well be more than that amount.

Also, if you are ticketed, the surcharge will likely stay on your policy for three years after the infraction, which means you'll be paying for your mistake for many years.

And, if you are ticketed a second time for the same offense, the surcharge will likely be higher.

You may wonder why insurers have only just begun to raise car insurance rates for distracted driving violations, despite the proven danger. It's because state insurance regulations usually

require that insurance companies are using fair methods to set rates and that any changes they make must be justified and approved.

Insurers consider many rating factors to determine rates - information to do with what kind of car you drive, where you live, driver characteristics (age, gender, etc.), and of course your driving record.

In the past three years, insurance companies have determined they have sufficient data about the riskiness of drivers who receive distracted driving violations on their driving records to raise rates accordingly, and that they have substantial proof to convince regulators of the validity of their rate changes.

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