

The 16 most successful excuses to avoid speeding tickets- Carlnsurance.com 2021 Survey

Foster City, CA – May 5,2020 – In a third annual survey of driver's habits, <u>CarInsurance.com</u> finds the excuses that are most successful when stopped for exceeding the speed limit and explains why and by how much drivers speed.

Offering an excuse when pulled over for speeding can work. Nearly 50% of survey respondents say they avoided a ticket by giving an excuse, which is about double the success rate reported in last year's survey.

The complete research is available: 2021 <u>caught speeding survey: successful</u> <u>excuses</u>. Top excuses in this year's survey results include:

- I didn't know I was speeding -- 26%
- Medical emergency -- 25%
- Everyone else was going the same speed -- 22%
- Late for work -- 21%
- I had to use the bathroom -- 20%

"Honesty seems to be on the rise in 2021," observes Les Masterson, managing editor for CarInsurance.com. "Only 12% of respondents lied when given excuses this year, while nearly 33% of last year's survey participants confessed to fibbing."

When an excuse fails, it seems asking for a warning can still pay off, although not as much as in previous years. In 2021, 36% of those surveyed say they requested a warning, and nearly half of those were granted their request. By contrast, 48% of drivers asked for a warning and got out of tickets in 2019 and 2020. If a ticket is issued after offering an excuse and/or asking for a warning, there is still hope: tickets can still be appealed. While only 28% took the trouble to appeal in 2021, many of them were successful in court:

- Represented myself, got out of ticket -- 43% (55% of women; 40% of men)
- Hired a lawyer, got out of ticket -- 35% (22% of women; 39% of men)
- Represented myself, still got the ticket -- 14% (19% of women; 13% of men)
- Hired a lawyer, still got the ticket -- 7% (4% of women; 8% of men)

Despite fees between \$100 and above \$700 to hire an attorney, 91% of those who retain an attorney to fight a ticket report feeling the cost is worth it.

CarInsurance.com shows that <u>car insurance rates</u> increase in a range between 22% and 30% on average after a speeding ticket. Rate increases vary by insurer, state and number of miles over the limit.

The research reviews differences between how often men vs. women are pulled over for speeding and how requests for a warning vary by gender. Drivers are cautioned that receiving multiple speeding tickets over a three-year period can result in classification as a "<u>high-risk driver</u>."

Our expert, Les Masterson, is available for comment on this research, including how fast is too fast, why drivers speed, where speeding is most likely to take place and can describe how 2021 results compare to those from the past two years.

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 in March 2021. 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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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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