

CarInsurance.com survey 2020: Most effective excuses drivers give cops for speeding

Foster City, CA – May 20, 2020 – In its second annual survey of driver's speeding habits, [CarInsurance.com](https://www.carinsurance.com) asked motorists which excuses were most successful in avoiding a ticket for exceeding the speed limit and whether or not they've noticed more speeding during the pandemic.

The survey comes at a time when reports by the Governors Highway Safety Association and Stateline, an initiative of The Pew Charitable Trusts, show that many drivers are finding empty roads during the pandemic to be an irresistible temptation for reckless speeding.

CarInsurance.com finds that 28% of respondents notice higher road speeds since the pandemic, especially in the following states:

Lead foot States: percent of respondents reporting more speeding since COVID-19

- Georgia -- 45%
- South Carolina -- 41%
- Ohio -- 37%
- Alabama -- 34%
- California -- 33%

This year's survey identifies where, why and how frequently drivers exceed the speed limit, and by how much. For those stopped by police, the study shows the most common excuses given include:

- 32% claim they didn't realize they were speeding.
- 20% say they are late for work.
- 20% tell police there is a medical emergency.
- 17% offer that they have to use the bathroom.
- 17% say they didn't see the speed limit sign.

CarInsurance.com survey participants report various approaches to avoiding or fighting speeding tickets. A driving record with multiple tickets or accidents is one [10 factors that affects car insurance rates](#), so can be important to address. Of survey respondents who hire a lawyer, 93% feel the cost is worthwhile. The report details typical fees survey respondents paid for retaining an attorney to dispute a traffic citation.

Requesting a warning instead of a ticket remains effective:

- 41% of drivers surveyed requested a warning, didn't offer an excuse and got the warning (the same percentage as 2019).
- 27% said they still got a ticket after asking for a warning without providing an excuse.
- 22% gave an excuse and asked for a warning, but still got a ticket.
- 11% offered an excuse and asked for a warning, but still got a ticket.

The article also reviews differences between how often 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 a speeding fine, CarInsurance.com research shows that auto insurance rates rise between 22% and 30% on average, after a speeding citation.

View the complete article: 2020 [Caught speeding: Top excuses drivers give cops](#), which ones are most successful.

Our expert and spokesperson, CarInsurance.com Managing Editor Les Masterson, is available for comment on this research and describe how 2020 results are similar and different from 2019.

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.

Additional Resources

[Minimum liability car insurance requirements by state](#)
[Car insurance calculators](#)

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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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Survey reports 28% of drivers see higher road speeds since pandemic. Here's which excuses work best to avoid a ticket and the insurance impact for those cited.